



**R1 DOCTORAL  
UNIVERSITY**

# Meet and Confer

College of Arts, Humanities and Social Sciences

Spring 2024



**GRADUATE  
SCHOOL**

- Quick introduction
- Rules of proceeding
- Meet & Confer from Fall semester
  - GA stipends vs Cost of Living
  - Insurance Relapses
  - Other Concerns
    - Lack of support
- Meet & confer Survey Spring-2024 Results and Discussion
- Summary
- References



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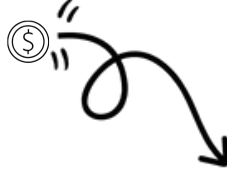


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- **GAAC's intention:** Presentation of the concerns of GAs in good faith. Cooperation of the Grad School Division of Student Affairs and Department Chairs are requested.
- **Meeting minutes will be recorded to be made available to everyone.**
- **M&C Rules:**
  - GAAC did not hold elections for outside representation.
  - The administration can choose to not answer an inquiry in accordance with M&C rules.
  - The administration will have the final word in all decisions.
  - GAAC has the responsibility to inform GAs of the decisions resulting from these discussions in writing. However, administration can request discreet discussion regarding an agenda point

**01**
**GA Stipend and  
Mandatory Fees**


## **Delays in Paychecks**

GAs have reported delays in bi-weekly paychecks and reimbursements in Fall GA town hall. This issue has been an issue since 2022.



## **COL vs inflation**

Insufficient COL increase compared to inflation in state of Maryland



## **Mandatory Fees**

Some students have to pay \$1500-\$1700 mandatory fee per semester.  
Possibility of fixed amount charges.

**02**
**Avisor/Mentor- GA  
Relationship**

**03**
**GA insurance**

**04**
**GA Contract Issues**

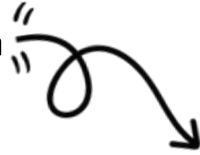

01

GA Stipend and  
Madatory Fees



02

Avisor/Mentor- GA  
Relationship



03

GA insurance



## **Lack of Support**

GAs are often don't get proper resolution on advisor/mentor issues. All the consequences are faced by GAs.



## **No protection or prevention measurements**

Ineffectiveness in stopping advisors who exploit GAs.  
No consequences or actions taken for the advisor.

04

GA Contract Issues



**01**
**GA Stipend and  
Madatory Fees**


## **Lapses in GA health Insurance**

GAs have been experiencing lapses in between semesters in their health insurance.

**02**
**Avisor/Mentor- GA  
Relationship**


## **No dependent Coverage**

Depended insurance has to be purchased by the GAs.

**03**
**GA insurance**

**04**
**GA Contract Issues**


**01****GA Stipend and  
Madatory Fees****02****Avisor/Mentor- GA  
Relationship****03****GA insurance****04****GA Contract Issues**

## **GA responsibilities**

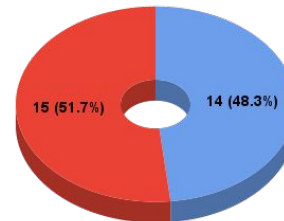
Some student's haven't received the addendum listing clear set of requirements, list of expectations, responsibilities or list of duties with the appointment letter.



## Summary of the Survey

- Total Responses: **29**
  - 20.7% from Public Policy
- 28 respondents were full time GAs.
  - One hourly employee. (non-GA)
- Main Concerns raised by CAHSS Students:
  - Low stipends
  - GA Insurance Relapses
  - Lack of Support and community Building

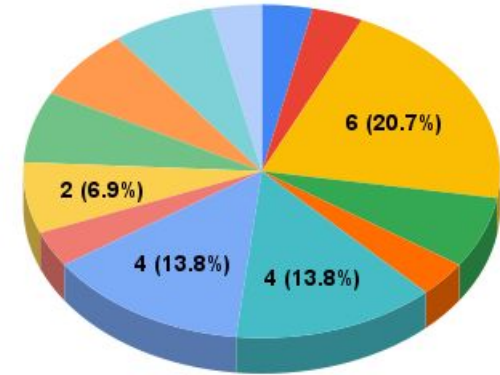
Degree Type



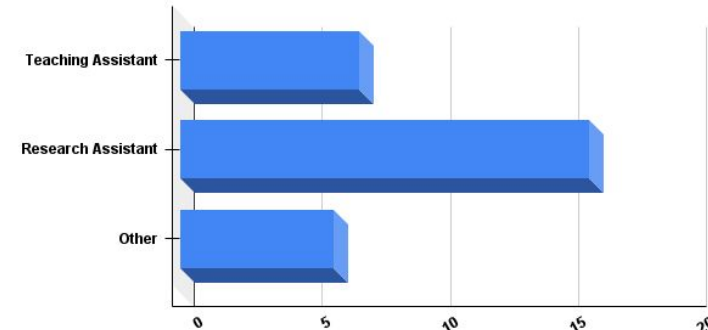
● Masters ● PhD

## Graduate program

- Masters of Arts in Teaching (MAT)
- ECPA
- Public Policy
- INCC
- Community Leadership
- Human Services Psychology
- LLC
- Texts, Technologies & Literature
- Intermedia and Digital Arts
- IMDA
- Intermedia and Digital Arts
- Psychology
- English



Count of Please indicate your GA position.



Count of Please indicate your GA position.

## Concerns about GA Stipends

- Many GAs feel that their current pay does not adequately compensate them for their work, leading to financial struggles and instability.

### HUMAN SERVICE PSYCHOLOGY

#### PHD STUDENT

**"the stipend is barely enough to scrape by. Even with a partner employed full-time in shared housing, we are still living paycheck to paycheck. Inflation is causing the cost of living to skyrocket and all the department seems to do is shrug in response."**

### IMDA MASTERS STUDENT

I appreciate my role as a GA, but I believe it's crucial to receive fair wages for the work I do. As an international student and a woman, my university salary is essential for my livelihood. Unfortunately, I've struggled to make ends meet with the current pay. Over the summer, due to errors in my salary processing, I went unpaid for over three months. This led to financial instability and even risked my housing situation. I had to rely on credit card loans to cover expenses, assuming I'd be paid. However, the delayed payments severely impacted my credit score, making it difficult to secure housing. I had to seek assistance from a US citizen to co-sign a lease, and I had to explain my situation to multiple landlords and agencies. This experience was distressing and embarrassing, leaving me homeless for almost two weeks. Moreover, I am still unable to fully restore my credit score and am still experiencing the negative impact of that situation.

## Concerns about GA Stipends

Expenses	Per month	Per year
Food	\$ 367	\$ 4,405
Childcare	\$ 0	\$ 0
Housing	\$ 1,300	\$ 15,600
Utilities	\$ 180	\$ 2,160
Transportation	\$ 100	\$ 1200
Mandatory Fees	\$250	\$ 3000
Miscellaneous	\$ 325	\$ 3900
Civic	\$ 0	\$ 0
<b>Total</b>	<b>\$ 2,522</b>	<b>30,265</b>

### Master's Level Minimum Stipends (Bi-Weekly rate)

Full-time – \$822.32

Part-time – \$411.16

### Ph.D. Level Minimum Stipends (Bi-Weekly rate)

Full-time – \$1,079.18

Part-time – \$539.59

## Cost of Living in Baltimore, Maryland

**▲ 8%**

higher than national avg.

**▲ 9%**  
HOUSING

**▲ 5%**  
UTILITIES

**▲ 14%**  
GROCERIES



MEDIAN RENT

**\$1,496** / month



ENERGY BILL

**\$184.78** / month



PHONE BILL

**\$198.78** / month



GAS

**\$3.43** / gallon



LOAF OF BREAD

**\$4.40**



GALLON OF MILK

**\$2.76**



CARTON OF EGGS

**\$2.55**



BUNCH OF BANANAS

**\$3.81**

Ref: [MIT Living Wage Calculator](#) and [Payscale](#)

- COLA is 2%.
- Increase in expenses are larger than COLA adjustment.

## Concerns about GA Stipends: Suggestions from GAAC

- Utilize unused tuition remission to cover mandatory fees/dependent insurance coverage after PhD students' complete courses.
- Suggesting a two fixed mandatory fees for full-time and part-time students instead of current system
- Is it possible to get a stipend increase with the budget negotiations with the state of Maryland ?



## Concerns about GA Health Insurance

- Relapse of GA health insurance
- Paperwork related issues
- High cost of dependent Insurance

### INCC MASTERS STUDENT

"Due to a filing error (?), I was completely uninsured for multiple weeks. This is the second time this has happened. I also was completely unable to access Aetna's patient portal, and the UMBC employee contacted failed to follow up and actually resolve the issue."

### IMDA MASTERS STUDENT

"My health care insurance hadn't been processed for over a month, and I was not notified about it until I started to receive checks for medical procedures that I had been billed in full. Additionally, all of my upcoming medical appointments were canceled because my insurance was not active for the entire month. This situation occurred because someone forgot to share my insurance form for 2024 with me."

### PUBLIC POLICY PHD STUDENT

"For international students with dependents, it would be beneficial to provide information about their options and eligibility for tax credits in the insurance marketplace. Considering the current stipend amount for GAs, the cost of adding a dependent to the university's health insurance is quite high. As a result, many may opt out of providing health insurance for their dependents."

### COMMUNITY LEADERSHIP

#### MASTER STUDENT

"I have had extensive paperwork related issues with my GA-provided health insurance, which has resulted in a delay in medical care multiple times as well as out-of-pocket healthcare expenses I have not been reimbursed for. I have also found the co-pays associated with this insurance to be cost prohibitive for the wage I make as someone with higher medical care needs"



## GA Health Insurance Concerns: Suggestions from GAAC

- **Improve Administrative Processes:** Implement measures to streamline paperwork handling and ensure timely submission of insurance documents to prevent lapses in coverage. This could involve creating clear protocols, providing training to staff responsible for handling paperwork, and implementing automated reminders or tracking systems.
- **Provide Support for Students with Dependents:** Offer resources and guidance to students with dependents on navigating insurance options.



## Other Concerns

- Lack of support, mentorship, and resources for graduate students across various disciplines.
- This includes concerns about excessive workload, delayed feedback from faculty, inadequate advisement, feelings of isolation, and a lack of attention to student well-being.

### PSYCHOLOGY PHD STUDENT

**"I feel like the world is ending around us and we're just expected to constantly perform and produce w very little resources or support at the expense of our wellbeing and no one cares"**

### IMDA MASTERS STUDENT

**"I was concerned about being asked to do tasks that was demanding and taking more mental energy than one person ca demanding and taking more mental energy than one person can handle"n handle"**

### ENGLISH MASTERS STUDENT

**"Isolation. I have been here a year as a GA and have briefly met a few people in the English department outside of the professors of my classes, and I approached them. I would try to meet more, but I rarely see anyone in PAHB, and there have been no opportunities that I have seen to just casually confer with others. There are 5 other English Grad students who I do see in class. "**

### LLC PHD STUDENT

**"Not enough mentorship and advisement, all because everyone is "too busy" — but why? What's so important that advising grad students takes a back seat? We're not building the atom bomb."**

## Other Concerns: Suggestions from GAAC

- **Promote Peer Support Networks:** Facilitate opportunities for graduate students to connect with peers within and across departments through social events, workshops, or networking sessions. This can help alleviate feelings of isolation and foster a sense of community.
- **Increase Faculty Availability:** Encourage faculty to prioritize mentorship and advisement by allocating dedicated time for student consultations and regular check-ins.





- Better Stipend and benefits.
- Insurance replaces and paperwork issues
- Advocate for community building to avoid social isolation.
- Increase faculty availability and proper mentoring.



- UMBC Graduate School. <https://gradschool.umbc.edu/funding/assistantships/stipends/>
- Cost of living calculator, Payscale.  
<https://www.payscale.com/cost-of-living-calculator/Maryland-Baltimore>
- Cost of living calculator, Bestplaces.  
[https://www.bestplaces.net/cost\\_of\\_living/county/maryland/baltimore](https://www.bestplaces.net/cost_of_living/county/maryland/baltimore)
- MIT's Living Wage Calculator. <https://livingwage.mit.edu/pages/about>
- Graduate Student Association Surveys 2022-23:  
[https://drive.google.com/drive/folders/1qByQCJ6qnzl1bkQdpCDNQ1vYOsXENXrG?usp=share\\_link](https://drive.google.com/drive/folders/1qByQCJ6qnzl1bkQdpCDNQ1vYOsXENXrG?usp=share_link)
- M&C Survey-Spring 2024  
[https://docs.google.com/forms/d/e/1FAIpQLSdggqGngSXiVqrw7YUWI87C5PSlil-Htu9P3\\_M9KVq1D1TTPQ/viewform?usp=sharing](https://docs.google.com/forms/d/e/1FAIpQLSdggqGngSXiVqrw7YUWI87C5PSlil-Htu9P3_M9KVq1D1TTPQ/viewform?usp=sharing)  
Summary of Comments  
[https://docs.google.com/document/d/1iw\\_5y3sxHofLVozaMcBCasSHKM9ETzdRuS1OjdUFqKM/edit?usp=sharing](https://docs.google.com/document/d/1iw_5y3sxHofLVozaMcBCasSHKM9ETzdRuS1OjdUFqKM/edit?usp=sharing)