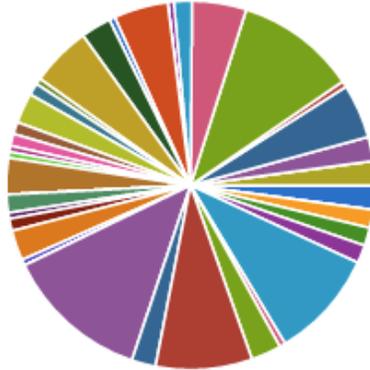


# Results from 2016 GA Survey

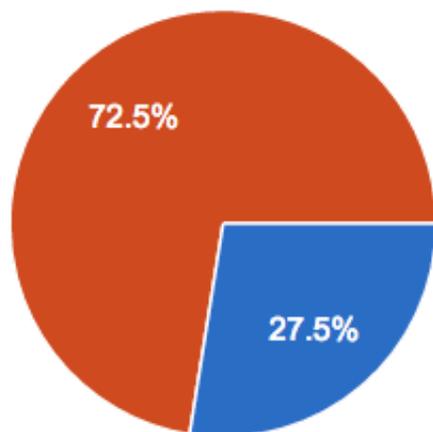


# 1. What graduate program are you in?



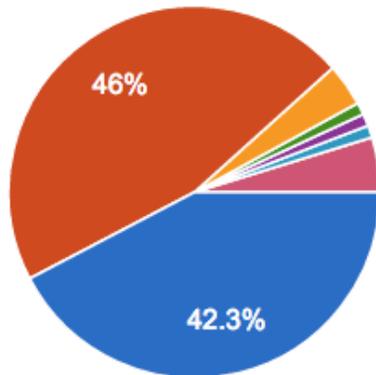
Applied Mathematics (Ph.D., M.S.)	4	2.1%
Applied Sociology (M.A., P.B.C.)	3	1.6%
Atmospheric Physics (Ph.D., M.S.)	3	1.6%
Biochemistry (Ph.D.)	3	1.6%
Biological Sciences (Ph.D., M.S.)	18	9.5%
Biotechnology (M.P.S.)	1	0.5%
Chemical & Biochemical Engineering	5	2.6%
Chemistry (Ph.D., M.S.)	16	8.5%
Computer Engineering (Ph.D., M.S.)	4	2.1%
Computer Science (Ph.D., M.S.)	24	12.7%
Education (M.A.T., M.A.E., P.B.C.)	1	0.5%
Electrical Engineering (Ph.D., M.S.)	5	2.6%
Emergency Health Services (M.S., P.B.C.)	2	1.1%
Engineering Management (M.S., P.B.C.)	1	0.5%
Environmental Engineering (Ph.D., M.S.)	3	1.6%
Geography & Environmental Systems	6	3.2%
Gerontology (Ph.D.)	1	0.5%
Health Information Technology (M.P.S.)	1	0.5%
Historical Studies (M.A.)	2	1.1%
Human-Centered Computing (Ph.D., M.S.)	2	1.1%
Information Systems (Ph.D., M.S.)	5	2.6%
Instructional Systems Development	2	1.1%
Intercultural Communication (M.A.)	1	0.5%
Intermedia & Digital Arts (M.F.A.)	10	5.3%
Language, Literacy & Culture (Ph.D.)	5	2.6%
Marine-Estuarine Environmental Sciences	1	0.5%
Mechanical Engineering (Ph.D., M.S., P.B.C.)	9	4.8%
Neurosciences & Cognitive Sciences (Ph.D.)	1	0.5%
Physics (Ph.D., M.S.)	3	1.6%
Psychology, Applied Developmental (Ph.D.)	9	4.8%
Psychology, Human Services (Ph.D., M.A.)	20	10.6%
Psychology, Industrial & Organizational (M.P.S.)	1	0.5%
Public Policy (Ph.D., M.P.P.)	9	4.8%
Statistics (Ph.D., M.S.)	4	2.1%
TESOL	4	2.1%

## 2. Are you a Masters or PhD student?



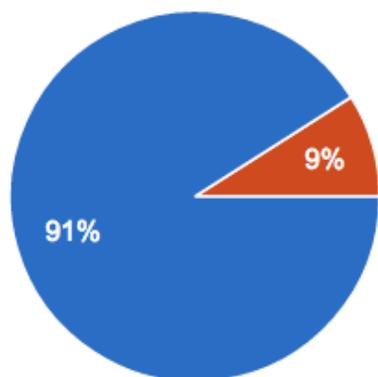
Masters	<b>52</b>	27.5%
PhD	<b>137</b>	72.5%
Other	<b>0</b>	0%

#### 4. What kind of graduate assistant are you?



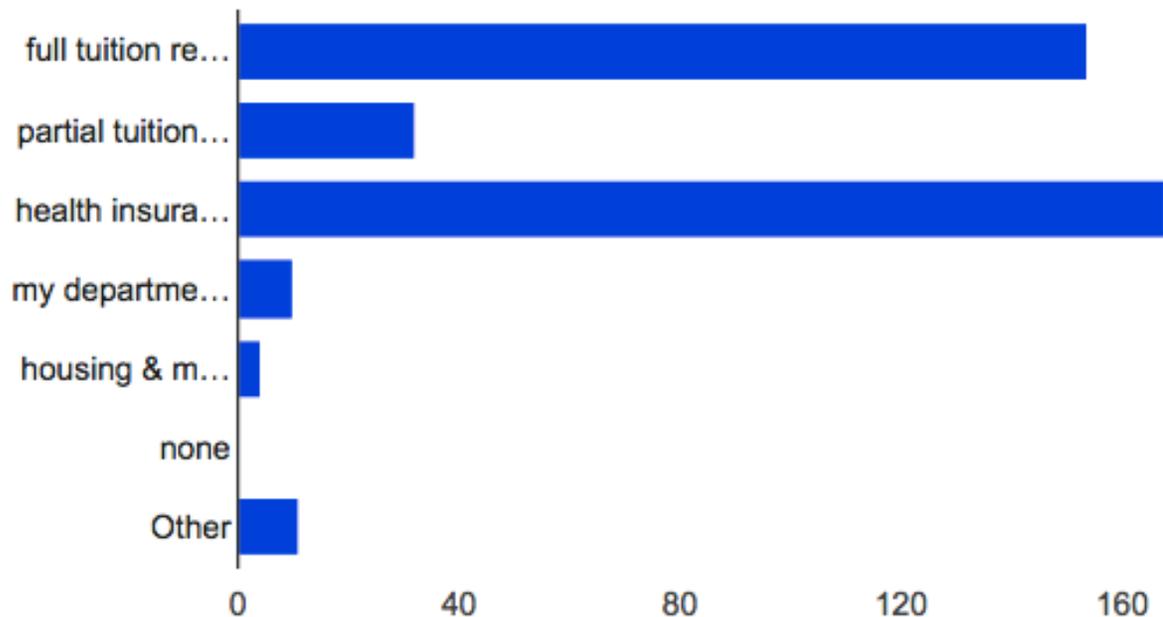
Teaching Assistant	<b>80</b>	42.3%
Research Assistant	<b>87</b>	46%
Administrative Assistant	<b>7</b>	3.7%
Peaceworker	<b>2</b>	1.1%
Grader	<b>2</b>	1.1%
Resident Assistant	<b>2</b>	1.1%
Fellow	<b>9</b>	4.8%
Trainee	<b>0</b>	0%

### 5. Are you full time or part time graduate assistant?



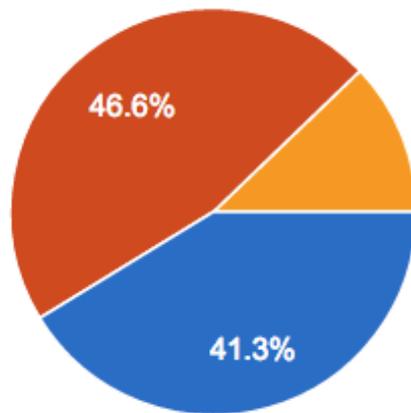
full time (20 hours)	<b>172</b>	91%
part time (10 hours)	<b>17</b>	9%

**6. What benefits do you receive as a graduate assistant? (check all that apply)**



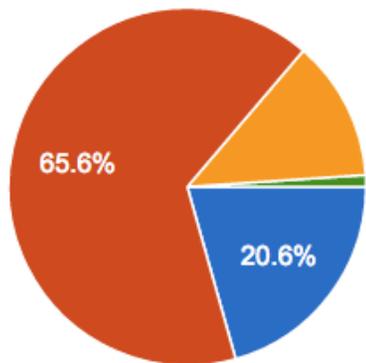
full tuition remission	<b>154</b>	<b>81.5%</b>
partial tuition remission (less than my enrollment costs)	<b>32</b>	<b>16.9%</b>
health insurance paid for by my department	<b>168</b>	<b>88.9%</b>
my department pays my school fees (\$130 a credit hour)	<b>10</b>	<b>5.3%</b>
housing & meal plan as a resident assistant	<b>4</b>	<b>2.1%</b>
none	<b>0</b>	<b>0%</b>
Other	<b>11</b>	<b>5.8%</b>

### 7. Do you have a 9 month contract or 12 month contract?



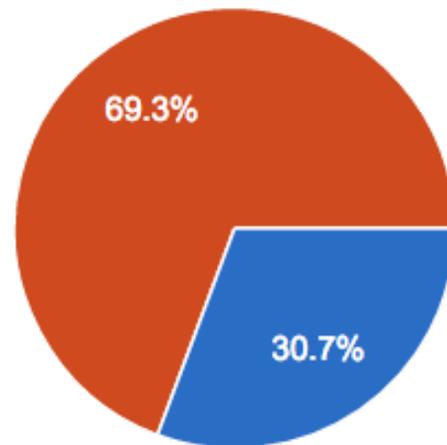
9 months	<b>78</b>	41.3%
12 months	<b>88</b>	46.6%
I don't know	<b>23</b>	12.2%

**8. Have you taken out federal graduate student loans to pay for graduate school at UMBC?**



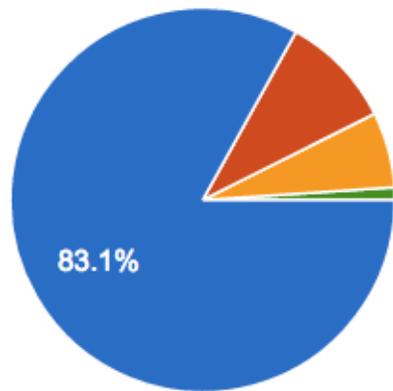
yes	<b>39</b>	20.6%
no	<b>124</b>	65.6%
I am not eligible to take for student loans	<b>24</b>	12.7%
Other	<b>2</b>	1.1%

### 9. Are you an international student?



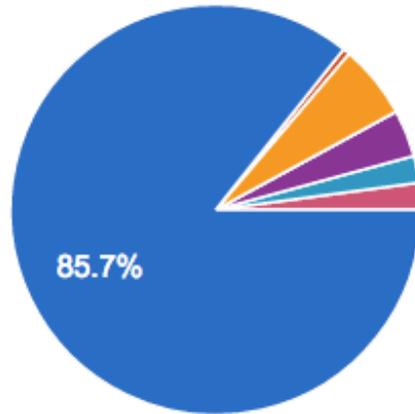
yes	<b>58</b>	30.7%
no	<b>131</b>	69.3%

### 10. Do you have dependents?



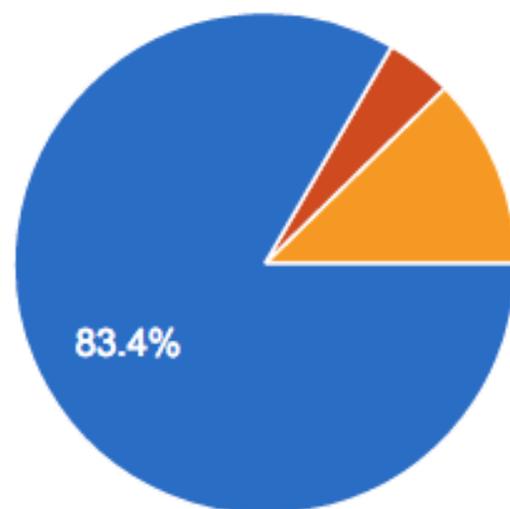
No	<b>157</b>	83.1%
Spouse	<b>18</b>	9.5%
Spouse and children	<b>12</b>	6.3%
Children	<b>2</b>	1.1%

## 11. What health insurance do you have?



UMBC Graduate Assistant plan (about \$1500 a semester)	<b>162</b>	<b>85.7%</b>
UMBC student health care (about \$900 a semester or more depending on age)	<b>1</b>	<b>0.5%</b>
Parents health insurance	<b>11</b>	<b>5.8%</b>
I buy on the exchange	<b>0</b>	<b>0%</b>
I don't know	<b>7</b>	<b>3.7%</b>
I am on my spouse's insurance	<b>4</b>	<b>2.1%</b>
Other	<b>4</b>	<b>2.1%</b>

## 12. Do you buy UMBC health insurance for your dependent(s)?

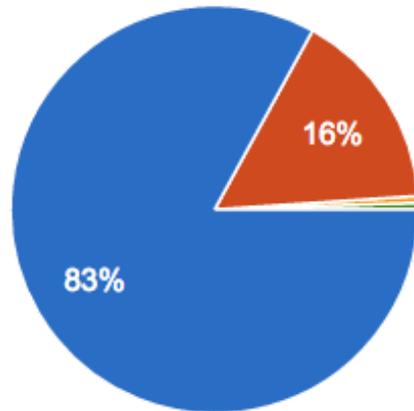


no dependents **156** 83.4%

GA health insurance **8** 4.3%

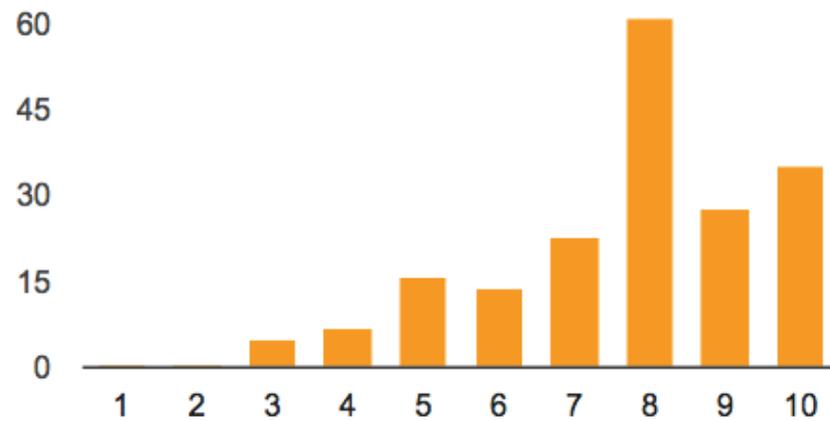
No, they buy it on the exchange or through another employer **23** 12.3%

### 13. Have you used your health insurance in the past year?



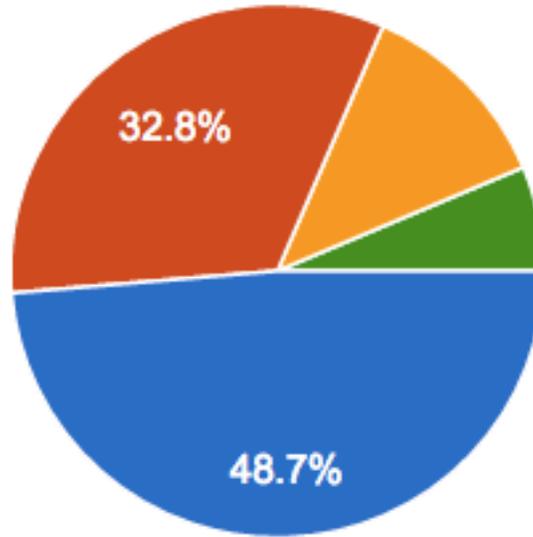
yes	<b>156</b>	83%
no	<b>30</b>	16%
I don't know	<b>1</b>	0.5%
Other	<b>1</b>	0.5%

#### 14. How do you feel about your current health care insurance?



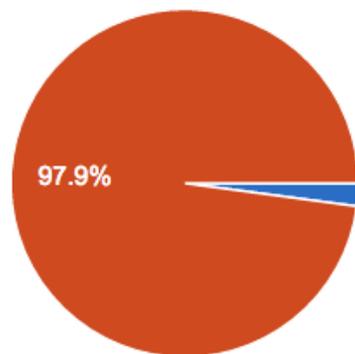
do not like: 1	<b>0</b>	0%
2	<b>0</b>	0%
3	<b>5</b>	2.6%
4	<b>7</b>	3.7%
5	<b>16</b>	8.5%
6	<b>14</b>	7.4%
7	<b>23</b>	12.2%
8	<b>61</b>	32.3%
9	<b>28</b>	14.8%
like it a lot: 10	<b>35</b>	18.5%

## 16. How would you pay for a medical emergency?



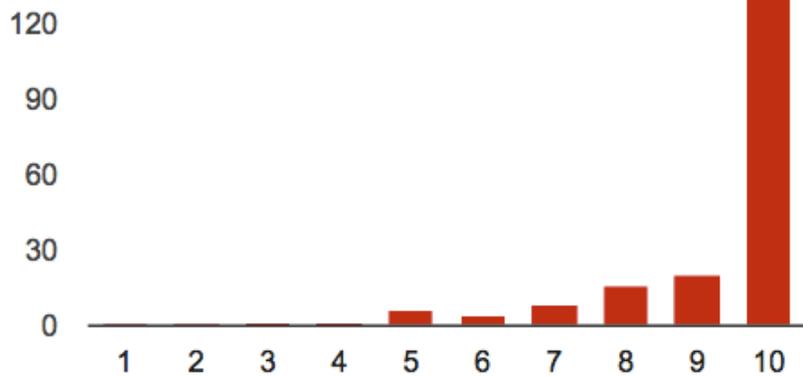
Personal savings	<b>92</b>	48.7%
Borrow money from families or friends	<b>62</b>	32.8%
Take out a loan	<b>23</b>	12.2%
Other	<b>12</b>	6.3%

**17. Currently with the UMBC Graduate Assistant plan, the most you will pay out of pocket in doctor's bills for the year is \$1,500 for in network services; yet for the undergraduate plan, the most you will pay is \$6,350 for in network services. If the GA plan were to disappear could you afford to pay up to \$6,350 a year?**



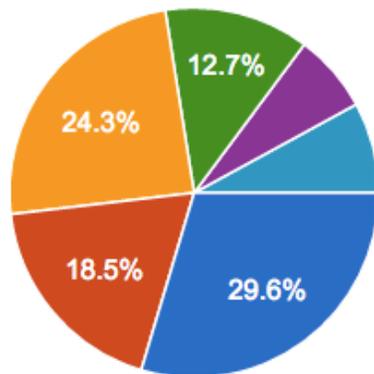
yes	4	2.1%
no	185	97.9%

**18. How important is maintaining the maximum out of pocket costs for in network services at \$1,500 (or \$3,750 for out of network) feature to you?**



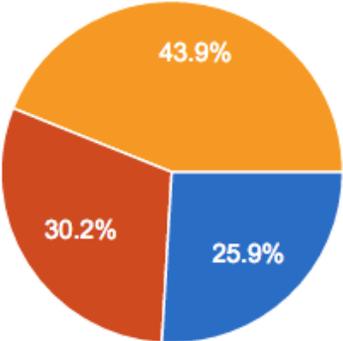
not important: 1	<b>0</b>	0%
2	<b>0</b>	0%
3	<b>1</b>	0.5%
4	<b>1</b>	0.5%
5	<b>6</b>	3.2%
6	<b>4</b>	2.1%
7	<b>9</b>	4.8%
8	<b>16</b>	8.5%
9	<b>20</b>	10.6%
very important: 10	<b>132</b>	69.8%

**19. How much did you spend out of pocket last year on health related expenses (co-pays, medicine, hospital visits, dental visits)?**



\$0-100	<b>56</b>	29.6%
\$100-250	<b>35</b>	18.5%
\$250-500	<b>46</b>	24.3%
\$500-1000	<b>24</b>	12.7%
\$1000-1500	<b>13</b>	6.9%
over \$1,500	<b>15</b>	7.9%

**20. IMPORTANT QUESTION: Health care costs are rising. If our health insurance coverage had to change, which is the best option for you?**

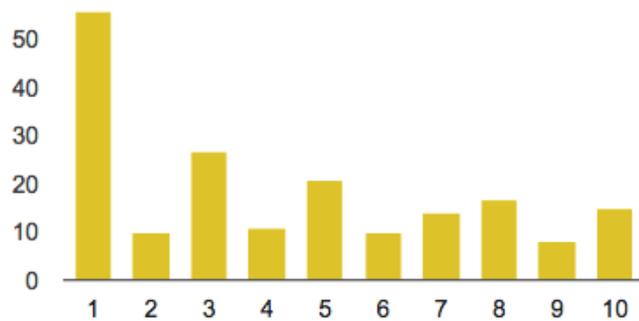


Permanent stipend increase to buy your own health insurance on exchange (but stipend reevaluation would occur once and not adjust to future increases in cost). **49=25.9%**

Keep university insurance and maintain out of pocket maximum at \$1,500, but you pay portion of health insurance from your current stipend **57=30.2%**

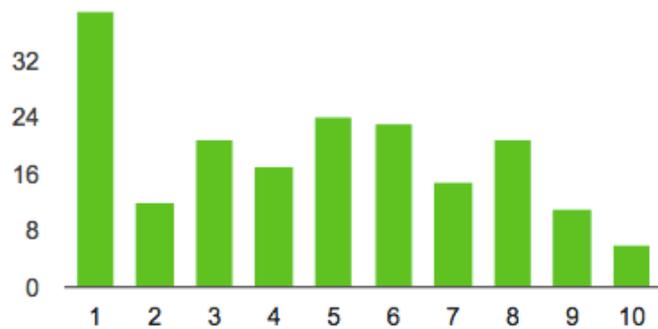
Keep university insurance and increase out of pocket maximum to \$5,000, but maintain stipend rate and keep the cost of health insurance you pay the same **83=43.9%**

**21. Rank the acceptability of this option: Permanent stipend increase to buy your own health insurance on exchange (but stipend reevaluation would occur once and not adjust to future increases in cost).**



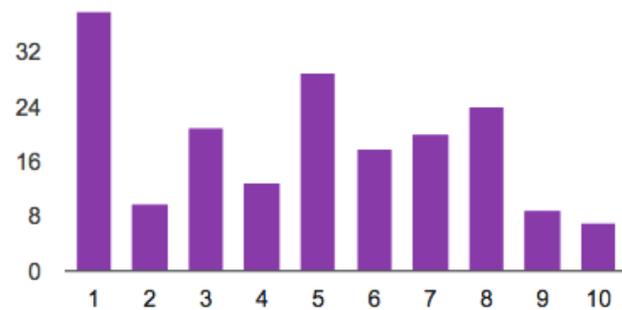
not acceptable: 1	<b>56</b>	29.6%
2	<b>10</b>	5.3%
3	<b>27</b>	14.3%
4	<b>11</b>	5.8%
5	<b>21</b>	11.1%
6	<b>10</b>	5.3%
7	<b>14</b>	7.4%
8	<b>17</b>	9%
9	<b>8</b>	4.2%
highly acceptable: 10	<b>15</b>	7.9%

**22. Rank the acceptability of this option: Maintain out of pocket maximum at \$1,500, but you pay portion of health insurance from your current stipend.**



not acceptable: 1	<b>39</b>	20.6%
2	<b>12</b>	6.3%
3	<b>21</b>	11.1%
4	<b>17</b>	9%
5	<b>24</b>	12.7%
6	<b>23</b>	12.2%
7	<b>15</b>	7.9%
8	<b>21</b>	11.1%
9	<b>11</b>	5.8%
highly acceptable: 10	<b>6</b>	3.2%

**23. Rank the acceptability of this option: Increase out of pocket maximum to \$5,000, but maintain stipend rate and keep the cost of health insurance you pay the same.**



not acceptable: 1	<b>38</b>	20.1%
2	<b>10</b>	5.3%
3	<b>21</b>	11.1%
4	<b>13</b>	6.9%
5	<b>29</b>	15.3%
6	<b>18</b>	9.5%
7	<b>20</b>	10.6%
8	<b>24</b>	12.7%
9	<b>9</b>	4.8%
highly acceptable: 10	<b>7</b>	3.7%

# Qualitative Questions yet to be Analyzed

3. If you don't work for your graduate program, what department, unit, or group do you work for?
15. What problems have you had with the current health insurance?