

To: Graduate School

From: Merle Eisenberg, Tigers with Cubs, and the Graduate Student Government

Re: Family Support Initiatives

Family Support Initiatives

Princeton has been a recognized leader in family friendly initiatives that provide flexibility upon the birth or adoption of a child. The Graduate School first implemented a childbirth and adoption policy in 2007 and has amended it in recognition of changing student needs over the last decade. For example, the policy has grown to include same-sex couples and Dissertation Completion Enrollment (DCE) students who were previously ineligible. This policy proposes that, as in the past, the Graduate School recognize new needs and requirements of graduate students.

Summary of Proposed Policy Changes: 1) Provide the same stipend level for DCE students who apply for the Childbirth and Adoption Accommodation as regularly enrolled students currently receive. 2) Modify and expand the Student Child Care Assistance Program. 3) Provide parental leave of 4 weeks for secondary care givers. 4) Decrease student costs for Labor and Delivery. 5) Financial Need-Based Subsidization of SHP Premiums. 6) Financial Need-Based Subsidization of On-Campus Housing.

1) Childbirth and Adoption Accommodation (CBA) Policies

Childbirth and Adoption Accommodation Policy

The policy provides for two separate accommodations, and students may be eligible for one or both:

- 1) 12-week suspension of academic work
- 2) An additional term of enrollment and an additional term of financial support.

12 Week Suspension of Academic Work

Policy

Students who become new parents¹ either during their regular full-time enrollment period or during Dissertation Completion Enrollment (DCE) and who are in good academic standing are eligible for the 12-week accommodation. During the 12-week accommodation, students remain in full-time enrolled status and continue to receive the same level of financial support they would otherwise have received if they did not take the 12-week accommodation.

Summary

This allows new parents to take 12 weeks (3 months) of leave from the date of birth or adoption. During this period you continue to receive the same funding as you would otherwise have received. If you are on the full stipend you receive the full stipend, but if you only receive partial funding then you only receive partial funding.

DCE Students

Students in DCE status have the DCE fee covered by the Graduate School for the 12-week accommodation period, but no additional or new financial support is provided by the Graduate School to students in DCE status during this accommodation. If you are a DCE student receiving less (or no) stipend, then you only receive that reduced (or none) amount. Students would then have to complete any work they had not completed during the 12 week leave at a later date and unpaid.

Legal Reasoning

This policy provides protection for students so they do not lose their positions and funding. Due to our classification as students, we are not protected by any federal or state laws (e.g. [Family Medical Leave Act](#)) regarding workplace job protections. This policy provides students with the same protections that they would receive if they were workers.

New Jersey Law: New Jersey complies not only with federal law regarding workplace protection for family leave, but also provides [6 weeks](#) of paid leave. Princeton does not meet these worker standards for New Jersey if students are in DCE status when applying for the CBA.

Additional term of enrollment and an additional term of financial support.

Policy

This part of the accommodation is for students who received part 1 (the 12-week accommodation) and has two provisions. First, it extends the standard four semesters (2 years) of DCE status that

¹ The definition of primary caregiver is: “You must either be a single parent, or a parent whose spouse or partner has returned to full-time employment, or a parent whose spouse or partner is not capable of providing full-time care for the child.”

every student (whether regularly enrolled or DCE) currently receives and is applied per child. For example, if you have 1 child while regularly enrolled, then you would be eligible for 5 semesters of DCE support. Second, if you have the child while regularly enrolled (i.e. through August 31 of summer of your last full year of regular enrollment) then you also receive an additional semester of full fellowship funding. If you are in DCE status, then you do not receive any additional funding, although you are still eligible for the extra semester of DCE status unfunded and have to pay the DCE fee.

Summary

This policy provides an additional term of financial support and DCE status for students who receive the CBA. This support effectively offsets the 12 week of suspension of work during the first 3 months of the CBA. If you receive the CBA while you are a regularly enrolled student, then you receive 5 and a half years of funding, since you receive an additional semester of funding.

DCE Students

Those students who received part 1 (the 12-week accommodation) while in DCE status are not eligible for an extra term of financial support, but are eligible for an extra term of enrollment in DCE status. The Graduate School does not provide the DCE fee for the additional term of enrollment in such cases. The student would receive an extra term to complete the PhD, but at the additional cost of \$4,055 per semester (DCE fee and health insurance costs for 3) and without receiving 5 and a half years of funding. According to part two of the CBA, a student who is regularly enrolled when having a child (in 2017-2018) receives \$13,500 in stipend funding, while a student who has a child while in DCE status pays \$4,055.

Policy Proposal

The new policy proposes to match existing funding for regularly enrolled students to funding for DCE students. Currently, regularly enrolled students who apply for the CBA receive 5 and a half years of fellowship funding, while those who receive the CBA during DCE status receive only 5 years of fellowship funding. This policy proposes to equalize funding for all students who receive the CBA. Given that students in later years tend to be older while receiving less funding, this would provide significant help to people in the later years of study.

Current Costs for DCE Year Students

All numbers reflect 2017-2018 statistics for 12 months on the Graduate School [website](#). Cost of living for a Princeton family of 3 with 1 working adult.

Princeton Cost of Living (including child care) Family of 3	\$57,545
DCE Fee	\$3,560
Student Health Plan (Family of 3)	\$2,700
Cost of Living Total	\$63,805

Current Funding and Projected Policy Costs

Comparison between Regular Enrollment and DCE CBA

1 Child during Regular Enrollment (Defend in 6 Years)

Income:

2 Terms of Enrollment, 1 Term of Stipend	\$13,500
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Costs:

DCE Fee (1 Term)	\$3,560
Student Health Plan	\$2,700
<u>Total Received:</u>	\$7,240

1 Child during DCE (Defend in 6 Years)

Income:

2 Terms of Enrollment and Stipend	\$0
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Costs:

DCE Fee (1 Term)	\$3,560
Student Health Plan	\$2,700
<u>Total Received (Negative):</u>	(-\$6,260)

2) Student Child Care Assistance Program (SCCAP) Changes

Existing Policy

The Student Child Care Assistance Program (SCCAP) was first established in the 2007-2008 fiscal year and provides assistance to eligible graduate and undergraduate students to help meet the cost of child care for pre-kindergarten aged children. Assistance is available for up to two eligible pre-kindergarten aged children. The maximum award for one eligible child is up to \$5,000 per year based on annual adjusted gross household income. There is an additional award up to \$5,000 for a second eligible child, but there is no award for any additional children. These award amounts have not increased since they were first instituted ten years ago despite increased costs. For these costs for families, see the detailed chart in Appendix 1, Tab 1.

Policy Proposal 1: Expansion of SCCAP

The current policy does not provide assistance to students who might have partners who are legally not allowed to work based on immigration status or unable to work due to other issues. Additionally, SCCAP benefits are not available to single parents for children kindergarten aged and above.

Considering that public school hours are substantially shorter than the expected work week for a graduate student, single students would benefit greatly from expanded access to before- and/or after-school childcare. Extending SCCAP into the elementary years for these students would greatly reduce costs and time constraints these students currently experience. This policy change would expand the eligibility for the SCCAP to these families – to those who cannot legally work, cannot work for other mitigating circumstances, and single parents – who have lower income and are in greatest financial need.

Projected Costs

All families that would be eligible for the SCCAP expansion would fall under the maximum award category, since their income would be less than \$65,000. This includes families who are legally not allowed to work and single parents with kindergarten or older children.

5 Families with 1 child	\$25,000
10 Families with 1 child	\$50,000
15 Families with 1 child	\$75,000
5 Families with 2 children	\$50,000
10 Families with 2 children	\$100,000

Policy Proposal 2: Tie SCCAP Assistance to the Consumer Price Index (CPI) for Childcare

While the existing SCCAP policy has helped pay for some child care costs, the maximum award has remained the same for since its creation in the 2007-2008 academic year. Meanwhile, the cost of childcare has risen [35.77%](#) from June 2007 through June 2017. The average child care cost per child in New Jersey is [\\$17,868](#) per year and the cost of childcare in Princeton is often more than the state average. For example, Princeton's affiliated childcare provider, UNOW, costs \$25,320 per year, which would be 44% of income for a family making the needed cost of living (\$57,545). Even with the subsidy of \$5,000 this would still be 35% of their income. For families with two pre-kindergarten children, the cost would be 70% of a family's income – an unsustainable number. For more detailed data on these costs see, Appendix 1, Tab 2.

This policy proposes to increase the annual maximum amounts provided in SCCAP in line with CPI. Similar to the annual increase in stipends, this increase would more accurately reflect the cost of living in Princeton for families with children.

Projected Costs

The Graduate School has records of who receives these awards and would more accurately be able to calculate the total cost of this policy change. If the SCCAP amount were increased following CPI Childcare rates (35.77%), then the next maximum amount would rise to \$6,788.50 (a \$1,788.50 increase) in the 2017-2018 academic year. The other income brackets could be adjusted accordingly. This would more accurately reflect childcare costs in the Princeton area.

Alternative Policy Proposal: Change SCCAP Rates

An alternative to these policies would be a change in the SCCAP policy itself that would tie the amounts provided more closely to income and provide larger awards for those who need greater help. It would increase the maximum award for those earning less to reflect more accurately the cost of childcare ([\\$17,868](#) per year). This new policy would significantly help families with a single income or who have one parent who works part time.

This policy would have to be examined based on current costs and distribution of existing funding. For projected costs for families and one alternative proposal for SCCAP policy see Appendix 1, Tab 2. The Graduate School has data on how many people fall within each income bracket for SCCAP and this could be used as the basis for any further changes.

3) Parental Leave for Secondary Caregivers

Existing Policy

The current childbirth and adoption accommodation policy provides no leave from University work for secondary caregivers. To meet the definition of primary caregiver under the CBA, you must either be a single parent, a parent whose spouse or partner has returned to full-time employment, or a parent whose spouse or partner is not capable of providing full-time care for the child. In cases where both parents are enrolled graduate students at Princeton, only one parent is eligible for the 12-week leave accommodation. A secondary caregiver is a student who becomes a new parent who is not a primary caregiver as defined by the current University policies.

Policy Proposal

The current policy does not recognize the responsibilities of non-primary caregivers in raising a child. In practice, this means (often, but not always) that the non-birth mother partner would receive no leave at all. The proposed new policy would provide four weeks of parental leave for anyone whose child was just born or just adopted, regardless of whether they are the primary caregiver. It also proposes an eight week extension to a secondary caregiver's maximum program length. This accommodation would provide students who have not given birth themselves with an accommodation similar to those provided in the twelve week accommodation.

Projected Costs

There are no costs associated with this policy proposal.

4) Health Insurance Labor and Delivery Cost

Existing Policy

Under existing healthcare policy, labor and delivery are covered – similar to other medical procedures – 80% by the plan and 20% by the student. Labor and delivery are substantial expenses that (in February 2015) cost approximately \$2,300 for a vaginal delivery without complications. If delivery is more problematic, costs can be substantially higher. Even \$2,300 is a substantial cost for graduate students, accounting for 7.1% of a student's total stipend, or approximately one month's salary.

Policy Proposal

This new policy proposes to renegotiate labor and delivery costs within the Student Health Plan (SHP) to have the plan pay 100% of labor and delivery costs. Certain procedures under the existing SHP are already covered 100% (e.g. physical exams, Preventive Prenatal care, Preventive Care Lactation Consultant). This policy proposal would align the SHP with other care plans to aid new parents. The Graduate School has records of the number of children born each year and would

more accurately be able to calculate total costs. Below is a projection of costs assuming a vaginal delivery without complications.

5 Families with 1 child	\$11,500
10 Families with 1 child	\$23,000
15 Families with 1 child	\$34,500

5) Financial Need-Based Subsidization of SHP Premiums

Existing Policy

For the 2017-2018 academic year, the premium for having a spouse/partner on the SHP is \$1,800 per year, and the premium for having a child in the SHP is \$900 per year per child up to three children (three and more children are charged \$2,700 per year). There is currently no subsidization of the SHP for dependents. Having a spouse/partner and one child on the SHP costs 8.3% of the 2017-2018 stipend rate. For families living only off of a graduate student stipend, this is a significant cost.

Policy Proposal

This new policy would provide subsidies for dependent SHP premiums based on household income.

Existing Peer Institution Policies

Yale

Yale provides a Health Fellowship to “eligible PhD students” ([students in full-time study](#) and have not exceeded six years of study) that covers the [cost of family coverage](#). While a student would be responsible for covering the premium if they had a spouse/partner, if a student has a spouse/partner and children enrolled in the plan, then the Health Fellowship will cover the entire family’s premium (including the spouse/partner).

NYU

The annual cost to enroll a dependent (defined as either a spouse, domestic partner, or one or more children) in NYU’s Student Health Insurance plan for the [AY 2016-2017](#) is \$2,697 for basic coverage, or \$4,167 for comprehensive coverage. In 2015, the NYU graduate student union negotiated for an expanded contract that included a family health care fund that will rise to \$200,000 by the third year of the contract, where applicants are eligible for up to a [75% subsidy](#) toward the cost of university health care premiums.

Affordable Care Act (ACA)

If students were full time workers enrolled in the ACA marketplace they would be eligible for healthcare subsidies. For a married student with one child with an annual income of \$32,400 living in Mercer County, there are eight “silver tier” plans available through www.healthcare.gov. “Silver tier” plans have the most comparable deductibles and out-of-pocket maximums to Princeton’s SHP. The three cheapest premiums of the silver plans for this family (including tax credits and insuring only the spouse and child, since the student is already insured through SHP) are \$1,356.24, \$1,492.56, and \$1,542.84. Entering the ACA marketplace would save families up to \$1,350 per year in premium costs compared to the SHP cost of \$2,700. Out-of-pocket maximums are also all less than the student plan while the deductibles are comparable.

6) Financial Need Based Subsidization of On-Campus Housing

Existing Policy

There is currently no subsidization of on-campus housing based on financial need. On-campus housing rates are kept at market value for the area. Even if students apply through the Hardship Housing program for continued housing on campus, they are still charged the same rent. Currently, the cheapest on-campus two-bedroom option available to students (Lawrence 2-7; \$1,494/month for 2017-2018) is 53% of the monthly stipend rate. The fair market rate for a 2-bedroom apartment in Mercer County is \$1,267 per month for a family earning \$50,680 per year according to studies conducted by the National Low Income Housing Coalition.

[GSG’s Graduate Housing Project report](#), (see especially section 4), which is based on a graduate student-wide survey carried out in spring 2016, detailed these significant costs. The report found that “[h]alf of families living on campus [who responded to the survey] are spending at least half their monthly income on housing expenses.”

Policy Proposal

This policy proposes a subsidy for on-campus housing rates for students with families with demonstrated financial need. We recommend that housing be subsidized so that the cheapest on-campus two-bedroom option is no more than 40% of a household’s income. For a family living on a fellowship, 40% of their monthly income is \$1,126. This represents a subsidy of \$368 per month for families whose only source of income is a graduate student stipend.