

## Episode 31 – Your Grad School Offer – Housing

Welcome to Grad-post! I'm your host, Brian S. Mitchell and we're here to talk about life before, during, and after graduate school, and whether an advanced degree is right for you. I'll draw upon my experiences as a graduate dean and research mentor, as well as my network of students, colleagues, and experts to bring you the most complete information on graduate education that I can.

One of the biggest expenses and concerns all of us face is housing. The [average renter in the United States spends over 30% of their income on housing](#). Housing determines how far we have to go to get places, and factors directly into our daily lives in terms of safety, convenience, and comfort. It's no different for a new graduate student, except that you have to make decisions about housing in a place you may have never lived before with a rental process that can be convoluted and confusion. For some of you, you may even have to find a place to live without ever visiting the location or seeing for yourself what you're getting! That can be scary. In this episode, I'll try to alleviate some of that concern with facts, resources, and insights. Let's get started!

Let's consider three aspects of finding a place to live while you are in grad school: cost, convenience, and personal safety. First, let's talk about cost. As mentioned at the outset, housing will eat up the biggest portion of that small stipend you will receive, and if you are paying your way through grad school, it's the biggest part of your student loan. I'm going to assume that most of my listeners will be renting as they enter graduate school. Some of you may already be living in the same town as the school you are attending, and some of you will have the financial wherewithal – either on your own or from friends or relatives – to buy a property while you are in graduate school. While such investments can be sound financial moves, it affects a relatively small portion of you, so let's focus on those of you who will be renting. The difficulty in offering guidance here is that much of the intricacies of rental markets are local, that is, what's true about the housing market in Portland, Oregon may not be true in Peoria, Illinois. But there are some resources to help you get started with your local search.

Part of the calculus here is whether or not there is on-campus, university-sponsored graduate student housing available to you, and how much it is subsidized (or not) by the university. This should be the first question you ask yourself. Is on-campus housing available to me? The answer really depends on the institution. Let's use Princeton University as an example. They have a dedicated website for graduate student housing at <https://hres.princeton.edu/graduate-housing>. It offers an easy-to-navigate website with detailed information on how and when to apply for housing, what is provided and what to bring, room rates, ancillary services like meal plans, and an overview of the surrounding community. Even if you are not going to Princeton, you may want to visit this site as an exemplar of what good information on graduate student housing looks like. But not all institutions have such robust graduate student housing services. So, even if you are looking for on-campus housing, you have to do some comparison shopping. One of the most useful sources of general information comes from the [Education Data Initiative](#). It not only lists average annual costs of room and board by state but has analysis for average costs by degree and institution type. For example, the average annual room and board costs for a master's degree at a public institution is about the same as it for a bachelor's degree: \$11,700. But the average room and board costs for a doctoral degree increase to \$13,450 per year for the same type of institution, and a whopping \$17,540 per year for a doctoral degree at a private institution. The reasons for these differences have a lot to do with doctoral programs at private institutions tending to be in urban centers as opposed to smaller towns, but we're talking about facts here, so it is what it is. On-campus housing can be a great option in terms of the other considerations we'll discuss – convenience and safety – but from a cost standpoint you need to look carefully. Off-campus housing may be a better option from a cost standpoint.

If you decide to seek off-campus housing, you can also start with information and resources provided by your institution. But don't expect that information to be detailed or helpful in your search. Colleges and universities are very risk averse, so they are loath to provide even basic information on local housing resources much less give recommendations. There may be a few institutions who have agreements with local housing providers, but in general they do not want to appear like they are favoring one potential landlord over another. What these institutions often do is provide you with student-run resources that limit the university's liability while offering advice from peers who have gone through the process. Such peer counseling can be a valuable resource, but you are really relying on the ability of those individuals to commit their precious time and effort to your housing needs. In the end, you may simply have to do a lot of your own work to find off-campus housing. It then comes down to using local real estate services to fit your needs.

I'm reluctant to say that you should hire a real estate agent to find rental properties, but if you have the resources it may save you some time. Otherwise, nationwide rental property search engines like Zillow.com or Realtor.com can be a good place to start. Rental properties are often cross-listed on realty websites, so even if you don't use those sites to contact a landlord, they can help you survey the landscape quickly. But the best resource for you is again your future fellow graduate students. Get in touch with a student organization – either at the program, college, or university level – and see if you can get a list of incoming students or current students seeking roommates. There are privacy concerns with these lists so don't expect to get a full list of students coming into your program complete with contact information, but you can usually opt-in to sharing your contact information for purposes like housing.

Once you have potential roommates in mind or have decided to go it on your own, you can start looking at properties. We'll get to considerations of location shortly, but in terms of the rental process, expect to provide at least one month of rent in advance as a down payment and sign a rather lengthy but standard rental agreement for a term that is typically either nine months or twelve months. The up-front payment part can be a real sticking point, especially for international students. You will either need a local bank account or have the ability to wire money internationally. It can be difficult to open a bank account remotely since you have to provide a lot of personal information for verification and/or have a local address which creates a circular argument, which is why some people choose to wait until they arrive to find housing. That can limit your options, so I encourage you to start early and work through the logistics like sending downpayments if at all possible. Don't sign a rental agreement – sometimes called a "lease" – until you are sure you can meet the monetary requirements for the downpayment.

The rental agreement can be intimidating. This is where having someone who has gone through it – a current graduate student – can be most useful. Online resources like [ucribs](#) and [collegeboxes](#) can help get you started with general terms and considerations about signing a lease, but be aware that there are also local ordinances that landlords must follow. You could also read up on what landlords are looking for in their rental agreements at places like [MoveZen](#). There's a lot more to learn and know about leases, but let's get to some of the practical aspects of finding a place to live. Next up is convenience.

As with most things, cost and convenience go hand-in-hand and are generally correlated. You pay more for more convenience. In the case of housing, this means that rental prices go up the closer you get to campus. There are two main considerations here aside from cost: transportation and travel time. The further you get from campus, the more you will have to rely on transportation to get you to and from campus. International students who have never visited the United States should know that outside of the very largest cities, public transportation is woefully poor in comparison to most places around the world. If you find the perfect place to live but it is five miles from campus, don't count on a bus line or subway running from your front door to campus. If public transportation is available, however, there may be student passes or discounts that are

available to you through the municipality or the university, so check out these options first. But in all likelihood, you will probably need some other form of transportation, like a bike or an automobile. Biking can be fine, but make sure there are bike-friendly routes to and from campus, as U.S. cities are also notoriously bad for bikers. You should also consider weather. A bike ride is a nice thing on a pleasant, sunny day, but it can be downright miserable in pouring rain or three feet of snow. Check out the average temperature and precipitation as well as bike routes before you decide that biking is your best form of transportation. A car can be a good option, but it will involve upfront cost and upkeep. Unless you have the economic means, buying a car in your first year of grad school is probably not an option. Even if it is, check the university website for parking policies. Institutions in urban areas can often have very limited parking options, and even if they are available they can be expensive for an annual pass and the student parking lots can be on the outskirts of campus leaving you with a twenty minute walk even if you find a parking spot. International students will have to contend with getting a U.S. drivers license which is totally allowed on your visa, but if you never learned how to drive in your home country you'll have to sit in a drivers license bureau for hours just to take a driving test. Getting a driver's license is probably the last thing you want to do in your first few weeks of grad school. There's always ride sharing apps, of course, and it is certainly an option but make sure you budget for it and that it is reliable where you are going to live.

Regardless of how you get to campus, the other convenience consideration is travel time. And I don't just mean how long it takes you to get to and from campus. I mean the amount of time you will actually spend on campus. In your first year you will have classes that can be held during the day or at night, and you will want to spend time studying with your classmates and taking part in social activities. Plan on spending most of the day on campus and probably weekends, too, even if your classes don't meet. As you progress through your experience and classes become less frequent, one of two things will happen. Either you are in a discipline that requires you to be on campus even more – like in the sciences, engineering, or performing arts – where you are expected to be in the lab or the rehearsal studio for hours on end, or you can do your research remotely, like in some of the humanities or social sciences. Your housing needs may change at that point, but for the first year plan to be on campus most of the time. Which leads to our final topic of personal safety.

Your safest housing communities will probably be found on campus. College campuses are by and large very safe places. They have their own dedicated public safety personnel and are used to catering to the needs of students. These offices are required to report campus crime data and policies as a result of federal legislation called the [Clery Act](#). The [Department of Education publishes campus safety statistics](#). There you can look up campus crime statistics by institution and campus where there is more than one campus involved. Hmm.. and we're being told the Department of Education is a useless, bloated government agency that should be shut down. Who would report these data if it is shut down? Probably no one. But, for the time being, you can look up the campus data yourself and do the comparison. But that won't tell the whole story. Many graduate students live off campus for a variety of reasons we discussed earlier. For broader crime statistics, you'll have to go law enforcement and community websites that track and publish this information. There are many such sites, and some work better than others. [Crimegrade.org](#) lets you browse by ZIP code and provides an easy-to-interpret letter grade for safety by area. When you get down to individual houses and housing complexes, community and even real estate websites can provide crime data on any specific location you are looking at. Looking at crime statistics can be a little disconcerting if you've never done it before. It's unsettling to know that someone was a victim of a violent crime right around the corner from where you want to live, but don't let a single event from twelve years ago scare you away from what is otherwise a perfect place for you to live. Crime can occur for a variety of reasons and what these crime overview sites don't often tell you is the story behind each statistic. I'm not trying to minimize the severity or impact these crimes have on individuals and the surrounding community. I've been a victim of

robbery and breaking and entering myself and have some stories to tell of places I've lived, but I believe it's better to make informed decisions and look at that information in an objective manner. Because you will be spending a lot of time on campus your first year, safety is one of your top considerations. Not because of crime on campus, but because of getting to and from campus – the convenience thing. If you are in the library or study group until midnight, consider how safe that commuting path is at that time of day. It might be great to live near campus, but crime can be highest just outside of the college campus. Criminals look for easy prey, and college students getting to and from campus at odd hours of the night create opportunities for them. Many colleges offer after-hours transportation or chaperone services. The campus police will be your best source of information in this regard, and such information sessions should be part of your pre-enrollment orientation. If not, seek out campus safety information and talk to current students and get their take on safety in the surrounding communities.

There are certainly other considerations to take into account when finding housing, like the condition of the unit, ambient noise level, and amenities. Regardless of what's most important to you, however, you will find the best source of information on any of these housing topics are the people already living there – current graduate students. Those could be students in your program but could also be people in graduate student government who have committed to helping incoming students solve problems. Use them as a resource – they are there to help you!

Thank you for joining me today. All the links provided in my podcasts are available on my website at gradpost.com. There, you'll find additional information and resources to help you plan your adventure for an advanced degree.

Good luck apartment hunting, and remember, every degree counts!

#### Links

<https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>

[https://educationdata.org/average-cost-of-room-board-at-](https://educationdata.org/average-cost-of-room-board-at-college#:~:text=Average%20Cost%20of%20Room%20%26%20Board%20at%20College&text=Report%20Highlig)

<https://educationdata.org/average-cost-of-room-board-at-college#:~:text=Average%20Cost%20of%20Room%20%26%20Board%20at%20College&text=Report%20Highlights,of%20room%20%26%20board%20is%20%2452%2C700>

<https://feed.georgetown.edu/access-affordability/room-and-board-costs-rising-faster-than-tuition/>

<https://ope.ed.gov/campussafety/#/>

<https://crimegrade.org/>

<https://www.ucribs.com/blog-post/the-college-students-definitive-guide-to-rental-agreements/>

<https://movezen360.com/10-lease-terms-college-students/>