

2024/2025 MIT Graduate Student Cost of Living Memo

MIT Graduate Student Council

Background

Since 2002, the MIT Graduate Student Council (GSC) has monitored changes in students' living costs and estimated how well graduate stipends cover these costs. Although the GSC no longer recommends stipend changes¹, its report offers a transparent and consistent model of student expenses.

This memo highlights several key details of median monthly expenses students reported in the MIT Graduate Student Cost of Living survey, last administered in January 2025. A HCA working committee reviews the response and provides a graduate student perspective on various cost items. This report compares reported monthly costs and disposable income levels between 2021 (when the institute-wide survey was last administered) to 2025. Clarification questions can be sent to gsc-hca-chair@mit.edu.

Respondents

The 2025 Cost of Living survey received the responses of 1,644 graduate students of the 7,246 invites sent out, providing a 22.7% response rate. In contrast, the 2021 Cost of Living survey received the responses of 2,203 graduate students of the 6,781 invites sent out which provided a 32.5% response rate.

Inflation Components

- Housing and Utility costs accounted for the largest inflation since 2021.
- While single graduate students and those with partners (without children) saw increases in disposable income, graduate students with children saw a decrease.

Known Limitations

- A smaller sample size, in that not everyone filled in the survey.
- 2021 might have been an anomalous year for food costs due to the Covid pandemic which might have necessitated food delivery services and additional costs.
- People might have rounded up or down for specific components and the granularity of the increase might be overlooked.

¹ With the formation of the MIT Graduate Student Union in 2022, union leadership is now MIT students' exclusive representative on income and benefits related to graduate employment.

Appendix Tables

Table 1: 2021 and 2025 Surveys of Monthly Student Expenditures¹

	Single Student		w/Partner no Child		w/ Partner and Child	
	Nov 2021	Jan 2025	Nov 2021	Jan 2025	Nov 2021	Jan 2025
Housing ²	\$ 1,325	\$ 1,500	\$ 2,000	\$ 2,200	\$ 2,883	\$ 3,450
Food ³	\$ 500	\$ 500	\$ 600	\$ 600	\$ 1,000	\$ 1,000
Utilities ⁴	\$ 100	\$ 120	\$ 200	\$ 200	\$ 265	\$ 300
Local Transport ⁵	\$ 60	\$ 50	\$ 100	\$ 100	\$ 200	\$ 150
School Supplies ⁶	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50
Household Supplies ⁷	\$ 100	\$ 100	\$ 100	\$ 100	\$ 200	\$ 200
Entertainment ⁸	\$ 100	\$ 100	\$ 100	\$ 100	\$ 200	\$ 125
Other ⁹	\$ 200	\$ 200	\$ 300	\$ 300	\$ 500	\$ 500
Childcare ¹⁰	\$ -	\$ -	\$ -	\$ -	\$ 2,360	\$ 2,250
Net Expenses	\$ 2,435	\$ 2,620	\$ 3,450	\$ 3,650	\$ 7,658	\$ 8,025
	+ 7.6%		+ 5.8%		+ 4.8%	

¹ Each value represents the total cost that a student, their spouse/partner, and their dependents (if applicable), spend on average per month on each of the following items.

² Housing reflects costs of rent or mortgage including any required fees.

³ Food reflects cost both at-home and away-from-home.

⁴ Utilities reflect the cost of heat, water, electricity, internet and phone. In on-campus housing options, building-based utilities costs are absorbed into housing rent.

⁵ Local transport reflects costs of daily commuting based on an MIT-subsidized MBTA pass, parking, vehicle expenses and ride share services such as Uber/Lyft.

⁶ School supplies reflect the costs of books, stationery and tools.

⁷ Household supplies reflect the costs of household supplies and personal care (e.g, cleaning products, personal care items, clothing).

⁸ Entertainment reflects the costs of hobbies and subscriptions.

⁹ Other reflects the monthly expenses which are not reflected above.

¹⁰ Childcare reflects the costs of daycare and other related expenses.

Table 2: Median Income Remaining after Monthly Expenses (Annualized) per Respondent

	Nov 2021	Jan 2025	% Change
Single Student	\$ 11,600	\$ 15,363	+32.4%
w/Partner no Child	\$ 12,552	\$ 18,960	+51.1%
w/ Partner and Child	\$ 29,100	\$ 26,416	-9.2%