

## Surviving Summer as a Graduate Student at Villanova

### First Year Theology Student

*The Coming Summer* -- Preparing for the summer months has been something I have tried to anticipate since I came to Villanova, but the Coronavirus outbreak has substantially damaged my efforts. Several of my academic opportunities for which I purchased tickets and lodgings have been canceled, which cut off the professional advancement from these projects, in addition to the grants that I planned to receive. This has destroyed my savings for the foreseeable future. The last few weeks have also drained my savings as I have had to stock up on food and other supplies for the quarantine. My girlfriend lives nearby and has also required financial assistance because she was laid off from both of her jobs. She is unable to pay for supplies or make rent payments, so I have tried to help her out as much as possible.

Currently, I have no access to healthcare and could not afford insurance. I'm unable to go to a hospital and would be financially ruined if I got the Coronavirus. I am very nervous about this reality and know that it is really only a matter of time. In the past, I have chosen paying bills and avoiding student loans over getting health insurance. This has been a difficult reality. Though I have meticulously saved money, the threat to my health is very stressful and has made my sacrifices seem worthless. I expect that the Coronavirus will effectively erase all my academic opportunities this summer, but in terms of employment, it has already begun to negatively impact me. I was in the course of negotiating employment as a Sacristan in a nearby Church, which has been canceled until further notice. The Church will unlikely be able to afford this position now that the diocese has closed masses to the public. I was also in talks to be a part-time summer teacher at a Catholic school, which again, has been canceled until further notice. I have no other options at this point and certainly cannot afford to pursue the language requirements for my degree program.

### Third Year Philosophy Student

*Past Summers* -- In the summer after my first year I drove for Lyft. It was towards the end of the summer, because I had run out of money. I stuck to a pretty rigorous savings plan but it was still impossible to have enough money to last through the summer. I got a job with a rideshare company because it was late in the summer and I was worried it would be difficult to find anything else. I didn't have the time to apply at restaurants, etc. Being able to work your own hours was appealing to me as a student. I thought it would be an easy way to make more money. I didn't realize how much of a toll it would take on me; I was often stressed and I got in multiple car accidents. I would usually drive at night. I only made \$7-23 a night on average. I was using the money just to be able to get gas to come to campus and buy groceries for the week. I felt caught in a hopeless cycle where I barely had enough to keep going. I was struggling to have enough food and I wasn't eating as much as I needed to. I also didn't have access to healthcare. At that time I was on my parent's health insurance plan where copays were \$50/visit. I couldn't afford to go to therapy and so I didn't go. During the first two years of grad school my health was deteriorating and I had no idea why. I was completely unguided and ended up going to an allergist and getting a \$400 bill. I think I was really depressed, but I wasn't able to see someone about it.

*The Coming Summer* -- I expect this to greatly affect how I get by; it has effectively ruined my plans for staying afloat next summer. I don't want to drive for Lyft anymore. I was planning on

acting early to find an easy, low-commitment job with more regular hours as a stable way to make some money on the side. I need this in the summer. Now, my prospects of finding something like this are pretty much gone. All of the leads I had are gone. I think that Lyft will probably still be an option. But that would be a great way to get sick and spread the illness, and I also told myself I would never do that again.

### Second Year Philosophy Student

*Past Summers* -- I couldn't find a job for the first month of my first summer, despite putting in almost 50 applications. I finally got an array of odd jobs, moving houses, moving furniture, and Uber bike delivery. I was not paid well at all, about 900-1,000 a month. I had barely enough money after paying my rent to buy groceries. Most often I had to borrow money to make ends meet. I have not had medical insurance since I moved to Philadelphia. The idea of trying to seek health care while hustling for employment seemed overwhelming. I'm still uninsured and have little recourse since I don't qualify for Medicaid, nor do I have any extra money to afford the "affordable" options. Both me and my partner had to get teeth pulled, and went to university dental programs for free care. They didn't provide any pain medication.

*The Coming Summer* - There is no other way to look at it: I won't be able to find work. There are mass layoffs as we speak, small businesses are closing permanently, and large businesses are firing dozens at a time. I'm extremely pessimistic I'll be able to get by, and I have almost no surviving family to help me. I imagine I'll have to create a gig like personal training or stay on Craigslist odd jobs go get by.

### Second Year Theology Student

*Past Summers* -- In my first year of the program, I intended to pursue a summer career. In my undergraduate, I worked in business firms and other odd jobs on my return home in May. Sadly, I did not have that luxury this year, as I instead spent my time in and out of doctors' appointments. I have recently been diagnosed with a chronic illness, and additional diagnoses pending (which must be halted given their non-essential nature in this unprecedented time). Instead of earning money, I drained my savings paying for rent, for appointments, and for medication. As a result of my diagnoses I am in psychotherapy to maintain a semblance of normalcy and cope. I had to cease therapy over the summer in order to afford transportation to campus and food. Though I still am on my parents' insurance, my copay still proves unmanageable on a student stipend.

*The Coming Summer* -- All opportunities for summer work seem impossible. My family lives in New York, the current "epicenter" of this crisis. I have returned home to be with them, and recognize that securing a job in one of the most infected states is not only difficult, but also grossly irresponsible. I have no chance to save money, to pay off my credit card debt, or pursue new medications that could alleviate my symptoms. Sadly those luxuries are lost on me - and I know that there are those who are worse off than I.

### Philosophy Student

*Past Summers* -- I usually work at multiple farmers markets in Philadelphia. Usually around 30 hours a week, for around \$400 a week. My commute is between an hour to an hour and a half on either side. I also put money from my checks on the side beginning in January to help with rent and other bills. I always struggle during the summer with not having enough money. Part of the reason I work at the markets is because sometimes the farmers give the workers damaged fruits and veggies for free, which helps to cut down on grocery bills.

Last summer my depression got really bad but I couldn't afford to see a therapist. This made starting the school year very difficult because my mental health was pretty bad when we began. I was only able to start seeing my therapist again after January, when I had caught up on debts that I owed from the summer.

I have struggled accessing medical care. Recently, I found out I was pregnant and was overjoyed. I planned to get on Medicaid by bringing them a positive pregnancy test. This would raise the minimum amount of income, so that I could qualify and receive prenatal care. However, before I got the test done I started bleeding profusely. I did not want to go to the hospital because my insurance is horrible and couldn't pay out of pocket. No private practices take my insurance, so I walked a few blocks down to a free clinic. My husband offered to take off work to go with me, but we both decided it was better for him to go in because we need the money. The clinic opened at 1:30pm and when I got there it was 1:45. All the walk-in appointments were gone. I walked home. I knew I was having a miscarriage. I stayed in bed for three days, bleeding and crying. I was emotionally overwhelmed because I was losing the baby, but not being able to access medical care made this significantly worse. I didn't know what to do and couldn't get any medical professionals to talk to me because I wasn't their patient. After 5 days, we decided to go to the ER to make sure I wasn't at risk for death with an ectopic pregnancy. My insurance is going to cover 371.00 dollars of the over 4,000 dollar bill. We have no idea how we are going to pay the rest.

*The Coming Summer* -- Farmers are already canceling at the market because many of them are older and because they have children who are uniquely vulnerable to this virus. Markets are closing because it's too many people in one place. My partner usually helps with bills during the year and across the summer. His hours have been cut back significantly which means I am not able to save anything for the summer. His job is going to close soon, which means we are both going to be out of work. I am very afraid about what this will mean for us. I do not have any other sources of financial support.

### Third Year Philosophy Student

*Past Summers* -- I have taken jobs and taken out student loans in the past. I usually worked one part time (30 hours/week) job and one job digitally. Both in retail. The first year, I was able to pay rent. The second year, I required additional student loans. I have struggles with money and access to healthcare. Particularly healthcare, considering the cost of my health insurance plan. Additionally, the part time job (as stated above) did not cover everything or come even close. It was often a decision between medication and healthcare and food, utilities, etc.

*The Coming Summer* -- First, my usual part time jobs are gone. Second, access to healthcare and medication will be compromised - my doctors are overloaded and I'm not sure how I'd pay to

see them anyway, given the loss of jobs. Third, my partner is very likely to lose their job, meaning half of our income will be gone. I am not sure how we'll get by this summer. Rent is still due. At this time, my landlord is not offering more than a \$100 credit on rent. While this helps, it's arbitrary considering other expenses.

#### Sixth Year Philosophy Student

*Past Summers* -- I worked for one summer at a restaurant that was 50 minutes by bus from my house. I made \$10 an hour, about \$13 with tips, for a total of about \$300 a week before taxes. If I had not saved up money leading up to the summer, I wouldn't have made it. I remember that summer that my shift meals got me through several days. Days where I worked noon to close were the best, since I got to eat twice for free. Otherwise, I was scraping by. That was the summer I decided I needed to apply for Medicaid, since I got kicked off my parents' insurance a few months after it was over. September was the hardest, since I began at the university again and so wasn't able to work. We didn't get paid till the end of the month, and I remember buying a giant jar of peanut butter so I could add some protein to the ramen I was eating.

*The Coming Summer* -- There is no doubt in my mind that the restaurant I worked at will be closed this summer, along with almost all others like it. Given how many places will be closed, I am not sure how I will make it through this summer. I might have to pick up summer teaching work, or try and do some informal tutoring. I am moving this summer, and will have to borrow money from my roommates to make it work.

#### Theology Student

*Past Summers* -- To afford summer rent, I usually set aside money from each paycheck during the year, and rely on my partner's income to make ends meet. As you can imagine, this means that during the school year/summer I live *very* frugally, often using my credit card to purchase books for the fall semester since I do not have enough in my savings to do so. During the summer food comes first. While I am fortunate to have never needed immediate medical help in the summer, I have put off dental/optical visits in order to pay for food and rent during the summer.

*The Coming Summer* -- During the summer I rely on my savings and my partner's income. My partner works in the service industry and has been laid off as of last week. At this time, we are both relying on our savings to pay for necessities. My partner has filed for unemployment, but we will not have any income this summer due to their lay-off except for unemployment.

#### Sixth Year Philosophy Student

*Past Summers* -- I struggled with money during the summer my first year at Villanova, mostly because I moved there from another graduate program and had to pay for this move myself as well as the first few months of rent in PA. These expenses had to be paid months before I was paid by Villanova at the end of my first month of teaching. At this time my access to healthy food suffered. Luckily I didn't need medical care. Once I got regular Villanova paychecks the food

problem was mitigated, but I can say that if I had had health problems, I would have struggled a lot to afford them along with food with the amount of money Villanova paid me.

*The Coming Summer* -- As I was planning to make ends meet by working in the gig economy of musicians and filmmakers, my prospects for making money this summer amidst the outbreak and its containment are nearly obliterated if events and productions continue to be cancelled. There is also the issue of a vast array of festivals and networking events that are cancelled, and these events were the main arena for professional development. I'm currently in the position of re-branding my professional outreach to bring in video and photo editing gigs, but this will take some time and may not be viable quickly enough for me to stay afloat.

### Second Year Philosophy Student

*Past Summers* -- I did not take on a summer job. Luckily my mother is staying with me and she works part time. So she contributed some of her income to pay the last month of rent (rent in September). If it wasn't for this extra support, I would have to work since all of my savings that I accumulated over the school year were gone by that point.

*The Coming Summer* -- I'm not sure how COVID-19 will affect me. I am spending a little bit more on groceries since I am spending money on delivery fees. I do not want to take my chances in walking to the supermarket. However, I do anticipate that I will be spending less on transportation and other expenses (e.g. outside food and coffee).

### First Year Philosophy Student

*The Coming Summer* -- This summer, I was planning trying to pick up 1) a job either tutoring or at a library 2) a food service job. Both part-time because that would be the most likely to be available. Pay would likely be around or under 10 dollars an hour in both cases. Commute would likely be by train or walk. Hours would hopefully culminate to 40 hours to make ends meet. This summer I would have had to forgo health insurance in order to make rent and pay for groceries unless I could get gov't subsidies for the life sustaining psychiatric medication I need for my severe OCD. However, the prospect of obtaining gov't help seems to be 50/50 because the medication is psychiatric and not "physical". I expect to be generally unable to find a job in the areas that I have experience (food service and tutoring) as the pandemic continues, if able to find a job at all. I do not come from a wealthy background so not getting paid for 3 months of the year requires me to save as much as possible during the year as I will not get help from family during the time I don't get paid. However, I have also had to use those savings to pay for healthcare that is not covered by our pay, travel to school, etc. Now that it seems unlikely that I will be able to find a safe job or job in areas I have experience, I am not sure how we are expected to make ends meet and uphold our obligations to the program (i.e., professional development obligations, language courses).

### Theology Student

*Past Summers* -- I took another job working for a technology helpdesk as a level 1 technician. I received a livable wage, but was required to work 40 hours a week, limiting my time to focus on

summer research projects. I did not struggle, because the job paid more than I normally received from Villanova. I did not have health flare ups, luckily.

*The Coming Summer* -- I will not be able to return to this job, because the office has been shut down and everyone now works from home. A level 1 technician that helps everyone at their desk is no longer necessary in this set up. I will need to find an alternative source of income for this summer.

#### Fourth Year Philosophy Student

*Past Summers* -- I worked for Uber Eats, Food Service - generally made around \$10/hr. I wasn't able to get many hours at the coffee shop so I supplemented with Uber Eats. I had to borrow some money too. I wouldn't be able to have healthcare if my parents didn't help me with it.

*The Coming Summer* -- I was supposed to start a job coaching soccer and running soccer summer camps but it doesn't look like those are going to be able to happen so I'm not sure what I'm going to do to pay rent. Looking for other options now. Everyone I've talked to would rather get paid every month of the year. The struggle to find a way to support myself in the summer is difficult and stressful because no job wants to hire anyone for that short of a time frame and the ones that do, don't pay well.

#### Fourth Year Philosophy Student

*Past Summers* -- I struggled with money for various reasons throughout my time here. I never gave up health insurance because I was so afraid of not having it. I have a condition that landed me in the ER at least 5 times a semester once. I was so afraid of not having health insurance that I made myself and partner rice and beans for multiple days a week to afford food. After the third summer, my partner and I were able to make a pretty decent savings so we didn't have to live pay check to pay check, but at what cost? I feel like I didn't have time to do many things that I would have wanted to do academically over the summer because I was working so hard trying to make a savings that would keep more than \$500 in my account at a time in case of emergency.

*The Coming Summer* -- Thankfully the tutoring service I have worked for in the past switched to online tutoring, but I know that it will turn some students away from seeking tutoring because they like coming in person. Though I will have employment and be able to work from home, some of the resources that the company requires and prefers are not available at my home because I cannot afford the type of internet connection that would be required to run the application that they are going to use. This is especially hard when my partner also has to work from home and use the internet (it makes the connection very slow).