Table 10
Level of Education-related Debt Owed on Receipt of Degree by Degree Type and Subfield Among 2001 and 2002 Master's, Specialist's, and Related Degree Recipients in Psychology

	$5k or less		$6k-10k		$11-15k		$16-20k		$21-30k		>$30k		Total
	N	%	N	%	N	%	N	%	N	%	N	%	N
N=	33	9.9	34	10.2	36	10.8	53	16.0	62	18.7	114	34.3	332
Degree Earned													
MA	10	5.4	17	9.1	17	9.1	29	15.6	31	16.7	82	44.1	186
MS	8	9.1	10	11.4	12	13.6	19	21.6	20	22.7	19	21.6	88
MEd/MSEd	10	26.3	6	15.8	6	15.8	2	5.3	7	18.4	7	18.4	38
CAGS	1	25.0	0	0.0	0	0.0	0	0.0	1	25.0	2	50.0	4
Specialist	1	20.0	0	0.0	0	0.0	1	20.0	1	20.0	2	40.0	5
MC	3	37.5	1	12.5	1	12.5	1	12.5	1	12.5	1	12.5	8
Other type of degree	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2
Subfield													
Health Service													
Behavior Analysis	0	0.0	0	0.0	1	14.3	1	14.3	3	42.9	2	28.6	7
Clinical	6	9.7	7	11.3	5	8.1	8	12.9	13	21.0	23	37.1	62
Clinical Neuropsychology	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Community	1	25.0	0	0.0	0	0.0	1	25.0	0	0.0	2	50.0	4
Counseling	9	7.3	11	8.9	12	9.7	19	15.3	26	21.0	47	37.9	124
School	4	17.4	2	8.7	2	8.7	4	17.4	3	13.0	8	34.8	23
Substance Abuse	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2
Subtotal	20	9.0	21	9.4	20	9.0	33	14.8	46	20.6	83	37.2	223
Research/other													
Cognitive	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
Developmental	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1
Educational	7	43.8	1	6.3	5	31.3	1	6.3	1	6.3	1	6.3	16
Experimental	3	33.3	0	0.0	2	22.2	1	11.1	1	11.1	2	22.2	9
General	0	0.0	3	15.8	3	15.8	3	15.8	3	15.8	7	36.8	19
Industrial/Organizational	1	9.1	1	9.1	1	9.1	6	54.5	2	18.2	0	0.0	11
Neurosciences	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
Physiological	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1
Psycholinguistics	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1
Quantitative	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1
Social	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	2
Other, in psychology	1	2.6	7	18.4	2	5.3	5	13.2	7	18.4	16	42.1	38
Subtotal	12	11.9	12	11.9	16	15.8	18	17.8	15	14.9	28	27.7	101
Not in psychology	1	25.0	1	25.0	0	0.0	1	25.0	0	0.0	1	25.0	4
Multiple Responses	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2
Not specified	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1

Source: 2002 Master's, Specialist's, and Related Degree Employment Survey, Research Office, APA.

Note: Only respondents who specified the amount of education-related debt they owed are included. Percentages are row percentages and may not total 100% due to rounding