

Table 10

Level of Debt Related to Graduate Education Owed on Receipt of Doctorate: 2007 Doctorate Recipients in Psychology Who Reported Any Debt

	\$10,000 or less		\$10,001 – 20,000		\$20,001 – 40,000		\$40,001 – 60,000		\$60,001 – 80,000		\$80,001 – 100,000		\$100,001 – 120,000		\$120,001 – 140,000		\$140,001 – 160,000		More than \$160K		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
N =	73	9.8	77	10.4	123	16.6	115	15.5	83	11.2	103	13.9	47	6.3	44	5.9	41	5.5	36	4.9	742	100.0
Ph.D.	71	13.9	67	13.1	106	20.7	89	17.4	57	11.1	52	10.2	22	4.3	18	3.5	14	2.7	16	3.1	512	100.0
Psy.D.	2	.9	10	4.3	17	7.4	26	11.3	26	11.3	51	22.2	25	10.9	26	11.3	27	11.7	20	8.7	230	100.0

		\$10,000 or less		\$10,001 – 20,000		\$20,001 – 40,000		\$40,001 – 60,000		\$60,001 – 80,000		\$80,001 – 100,000		\$100,001 – 120,000		\$120,001 – 140,000		\$140,001 – 160,000		More than \$160K		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Health service provider subfields	Clinical	26	7.3	24	6.7	39	10.9	50	14.0	43	12.0	66	18.5	23	6.4	34	9.5	26	7.3	26	7.3	357	100.0
	Clinical Child	5	14.3	6	17.1	6	17.1	5	14.3	2	5.7	4	11.4	5	14.3	0	.0	1	2.9	1	2.9	35	100.0
	Clinical Neuropsychology	0	.0	1	8.3	0	.0	1	8.3	1	8.3	4	33.3	1	8.3	1	8.3	2	16.7	1	8.3	12	100.0
	Community	2	25.0	0	.0	0	.0	3	37.5	1	12.5	2	25.0	0	.0	0	.0	0	.0	0	.0	8	100.0
	Counseling	6	9.8	11	18.0	14	23.0	11	18.0	5	8.2	3	4.9	7	11.5	0	.0	3	4.9	1	1.6	61	100.0
	Family	0	.0	0	.0	0	.0	1	50.0	0	.0	0	.0	1	50.0	0	.0	0	.0	0	.0	2	100.0
	Forensic	0	.0	0	.0	1	6.7	1	6.7	0	.0	6	40.0	2	13.3	1	6.7	2	13.3	2	13.3	15	100.0
	Health	0	.0	2	12.5	2	12.5	3	18.8	2	12.5	1	6.3	1	6.3	1	6.3	2	12.5	2	12.5	16	100.0
	Rehabilitation	0	.0	0	.0	0	.0	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	1	100.0
	School	3	5.8	6	11.5	9	17.3	15	28.8	8	15.4	7	13.5	2	3.8	2	3.8	0	.0	0	.0	52	100.0
	Subtotal	42	7.5	50	8.9	71	12.7	90	16.1	62	11.1	94	16.8	42	7.5	39	7.0	36	6.4	33	5.9	559	100.0

(continued)

Table 10 (continued)

Level of Debt Related to Graduate Education Owed on Receipt of Doctorate: 2007 Doctorate Recipients in Psychology Who Reported Any Debt

		\$10,000 or less		\$10,001 – 20,000		\$20,001 – 40,000		\$40,001– 60,000		\$60,001 – 80,000		\$80,001 100,000		\$100,001– 120,000		\$120,001– 140,000		\$140,001– 160,000		More than \$160K		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Research and other fields	Biological	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	1	100.0
	Cognitive	3	30.0	1	10.0	3	30.0	1	10.0	1	10.0	0	.0	0	.0	0	.0	0	.0	1	10.0	10	100.0
	Comparative	0	.0	0	.0	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	1	100.0
	Developmental	4	12.9	3	9.7	8	25.8	7	22.6	5	16.1	2	6.5	2	6.5	0	.0	0	.0	0	.0	31	100.0
	Educational	2	12.5	4	25.0	5	31.3	0	.0	2	12.5	1	6.3	1	6.3	0	.0	1	6.3	0	.0	16	100.0
	Engineering	0	.0	0	.0	2	66.7	0	.0	0	.0	0	.0	0	.0	1	33.3	0	.0	0	.0	3	100.0
	Evolutionary	1	33.3	1	33.3	0	.0	0	.0	1	33.3	0	.0	0	.0	0	.0	0	.0	0	.0	3	100.0
	Experimental	1	14.3	0	.0	1	14.3	4	57.1	0	.0	0	.0	0	.0	1	14.3	0	.0	0	.0	7	100.0
	General	0	.0	0	.0	1	25.0	0	.0	2	50.0	0	.0	0	.0	1	25.0	0	.0	0	.0	4	100.0
	I/O	5	18.5	3	11.1	11	40.7	3	11.1	2	7.4	1	3.7	1	3.7	1	3.7	0	.0	0	.0	27	100.0
	Neurosciences	3	25.0	2	16.7	4	33.3	1	8.3	1	8.3	0	.0	0	.0	0	.0	1	8.3	0	.0	12	100.0
	Personality	1	50.0	0	.0	0	.0	0	.0	1	50.0	0	.0	0	.0	0	.0	0	.0	0	.0	2	100.0
	Physiological	1	25.0	0	.0	1	25.0	1	25.0	0	.0	0	.0	0	.0	0	.0	0	.0	1	25.0	4	100.0
	Psycholinguistics	2	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	2	100.0
	Psychometrics	0	.0	0	.0	1	33.3	2	66.7	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	3	100.0
	Psychopharmacology	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	1	100.0
	Quantitative	1	14.3	2	28.6	0	.0	1	14.3	1	14.3	0	.0	0	.0	1	14.3	1	14.3	0	.0	7	100.0
	Social	4	14.3	6	21.4	8	28.6	2	7.1	3	10.7	5	17.9	0	.0	0	.0	0	.0	0	.0	28	100.0
	Other in psychology	1	7.7	3	23.1	3	23.1	2	15.4	1	7.7	0	.0	0	.0	0	.0	2	15.4	1	7.7	13	100.0
	<i>Subtotal</i>	29	16.6	26	14.9	49	28.0	24	13.7	21	12.0	9	5.1	4	2.3	5	2.9	5	2.9	3	1.7	175	100.0
	Not in psychology	2	40.0	1	20.0	2	40.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	5	100.0
	Not specified	0	.0	0	.0	1	33.3	1	33.3	0	.0	0	.0	1	33.3	0	.0	0	.0	0	.0	3	100.0

Source: 2007 Doctorate Employment Survey, APA Center for Workforce Studies.

