

Table 9  
Level of Debt Related to Graduate Education Owed on Receipt of Doctorate:  
1996 Doctorate Recipients in Psychology Who Reported Any Debt

|                       | Median | Q1     | Q3     | Mean   | SD     | N    |
|-----------------------|--------|--------|--------|--------|--------|------|
| All                   | 25,000 | 11,000 | 46,000 | 32,488 | 27,580 | 1122 |
| Health Service        |        |        |        |        |        |      |
| Provider Fields       |        |        |        |        |        |      |
| Clinical              | 32,000 | 17,000 | 57,000 | 40,359 | 31,277 | 587  |
| Clinical              |        |        |        |        |        |      |
| Neuropsychology       | 50,000 | 15,000 | 60,000 | 43,474 | 29,052 | 19   |
| Community             | 8,000  | 5,500  | 33,000 | 17,750 | 17,637 | 8    |
| Counseling            | 20,000 | 10,000 | 35,000 | 24,714 | 17,263 | 119  |
| Geropsychology        |        |        |        |        |        | 1    |
| Health                | 49,000 | 22,000 | 72,500 | 50,375 | 30,487 | 16   |
| School                | 15,000 | 8,000  | 32,000 | 22,964 | 18,231 | 55   |
| Subtotal              | 30,000 | 15,000 | 50,000 | 36,908 | 29,501 | 805  |
| Research/Other Fields |        |        |        |        |        |      |
| Biological            | 5,500  | 3,000  | 18,000 | 15,833 | 22,373 | 6    |
| Cognitive             | 15,000 | 7,000  | 28,000 | 18,208 | 13,005 | 24   |
| Comparative           |        |        |        |        |        | 1    |
| Developmental         | 15,000 | 7,000  | 20,000 | 17,895 | 15,401 | 57   |
| Educational           | 15,000 | 7,000  | 24,000 | 18,360 | 15,248 | 25   |
| Environmental         |        |        |        |        |        | 4    |
| Experimental          | 27,500 | 21,000 | 45,000 | 31,200 | 17,522 | 20   |
| General               |        |        |        |        |        | 4    |
| I/O                   | 22,000 | 15,000 | 30,000 | 26,415 | 18,751 | 41   |
| Neurosciences         | 18,000 | 10,000 | 30,000 | 21,235 | 15,271 | 17   |
| Personality           | 50,000 | 10,000 | 70,000 | 41,143 | 29,396 | 7    |
| Physiological         |        |        |        |        |        | 3    |
| Psycholinguistics     |        |        |        |        |        | 1    |
| Psychometrics         |        |        |        |        |        | 3    |
| Psychopharmacology    |        |        |        |        |        | 3    |
| Quantitative          |        |        |        |        |        | 1    |
| Social                | 11,000 | 7,000  | 28,000 | 17,709 | 15,450 | 55   |
| Systems/Methods       |        |        |        |        |        | 1    |
| Other in psychology   | 15,000 | 9,000  | 40,000 | 23,263 | 18,512 | 38   |
| Subtotal              | 15,000 | 8,000  | 30,000 | 21,212 | 17,549 | 311  |
| Not in psychology     | 16,000 | 8,000  | 30,000 | 20,800 | 19,097 | 5    |
| Not specified         |        |        |        |        |        | 1    |

Source: 1996 Doctorate Employment Survey. Compiled by APA Research Office.