

Table 10
 Level of Debt Related to Graduate Education Owed on Receipt of Doctorate: 1996 Doctorate Recipients in Psychology Who Reported Any Debt

	Level of Cumulative Debt Related to Graduate Education																		Total 100%
	\$5K or less		\$6-10K		\$11-15K		\$16-20K		\$21-30K		\$31-40K		\$41-50K		\$51-75K		>\$75K		
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	
N =	104	9.3	166	14.8	118	10.6	112	10.0	175	15.7	125	11.2	109	9.7	114	10.2	95	8.5	1118
Health Service Provider fields																			
Clinical	39	6.7	60	10.3	38	6.5	56	9.6	95	16.2	70	12.0	70	12.0	72	12.3	85	14.5	585
Clinical																			
Neuropsychology	1	5.3	1	5.3	4	21.1	1	5.3	0	0.0	2	10.5	3	15.8	4	21.1	3	15.8	19
Community	2	25.0	3	37.5	0	0.0	0	0.0	1	12.5	0	0.0	2	25.0	0	0.0	0	0.0	8
Counseling	8	6.7	25	21.0	16	13.4	11	9.2	21	17.6	20	16.8	8	6.7	9	7.6	1	0.8	119
Geropsychology	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
Health	0	0.0	2	12.5	1	6.3	1	6.3	1	6.3	0	0.0	5	31.3	2	12.5	4	25.0	16
School	5	9.1	14	25.5	9	16.4	4	7.3	9	16.4	6	10.9	3	5.5	5	9.1	0	0.0	55
Subtotal	55	6.8	105	13.1	68	8.5	73	9.1	127	15.8	98	12.2	92	11.5	92	11.5	93	11.6	803
Research/Other Fields																			
Biological	3	50.0	1	16.7	0	0.0	1	16.7	0	0.0	0	0.0	0	0.0	1	16.7	0	0.0	6
Cognitive	4	16.7	5	20.8	4	16.7	2	8.3	5	20.8	3	12.5	1	4.2	0	0.0	0	0.0	24
Comparative	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Developmental	11	19.6	9	16.1	10	17.9	12	21.4	7	12.5	1	1.8	3	5.4	3	5.4	0	0.0	56
Educational	5	20.0	5	20.0	5	20.0	3	12.0	4	16.0	1	4.0	0	0.0	2	8.0	0	0.0	25
Environmental	1	25.0	0	0.0	1	25.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	4
Experimental	1	5.0	3	15.0	0	0.0	1	5.0	6	30.0	4	20.0	2	10.0	3	15.0	0	0.0	20
General	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	1	25.0	0	0.0	1	25.0	4
I/O	2	4.9	3	7.3	9	22.0	6	14.6	11	26.8	4	9.8	1	2.4	4	9.8	1	2.4	41
Neurosciences	1	5.9	5	29.4	2	11.8	1	5.9	4	23.5	3	17.6	0	0.0	1	5.9	0	0.0	17
Personality	1	14.3	1	14.3	0	0.0	1	14.3	0	0.0	0	0.0	1	14.3	3	42.9	0	0.0	7
Physiological	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3
Psychometrics	1	33.3	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	3
Psychopharmacol	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3
Quantitative	0	0.0	1	100	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Social	10	18.2	16	29.1	9	16.4	6	10.9	6	10.9	3	5.5	3	5.5	2	3.6	0	0.0	55
Systems/Methods	0	0.0	1	100	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Other in psychology	5	13.2	9	23.7	6	15.8	2	5.3	3	7.9	6	15.8	4	10.5	3	7.9	0	0.0	38
Subtotal	48	15.5	60	19.4	50	16.2	38	12.3	47	15.2	26	8.4	16	5.2	22	7.1	2	0.6	309
Not in psychology	1	20.0	1	20.0	0	0.0	1	20.0	1	20.0	0	0.0	1	20.0	0	0.0	0	0.0	5
Not specified	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1

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