

Table 11
Level of Education-Related Debt Owed on Receipt of Degree by Degree Type and Subfield Among 1996 Master's,
Specialist's, and Related Degree Recipients in Psychology

	<u>\$5k or less</u>		<u>\$6-10k</u>		<u>\$11-15k</u>		<u>\$16-20k</u>		<u>\$21-30k</u>		<u>> \$30k</u>		<u>Total</u>
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>
N =	219	16.0	265	19.3	228	16.6	254	18.5	221	16.1	186	13.5	1,373
Degree earned													
MA	128	17.3	138	18.6	113	15.3	143	19.3	116	15.7	102	13.8	740
MS	56	13.6	76	18.4	77	18.7	72	17.5	69	16.7	62	15.0	412
MEd/MSEd	18	18.9	25	26.3	19	20.0	13	13.7	11	11.6	9	9.5	95
Specialist's	12	13.6	18	20.5	13	14.8	22	25.0	18	20.5	5	5.7	88
CAGS	2	9.1	4	18.2	4	18.2	4	18.2	5	22.7	3	13.6	22
MC	2	28.6	1	14.3	0	0.0	0	0.0	1	14.3	3	42.9	7
Other type of degree	0	0.0	3	42.9	2	28.6	0	0.0	1	14.3	1	14.3	7
Not specified	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	2
Subfield													
Health service													
Behavior analysis	3	18.8	6	37.5	3	18.8	1	6.3	3	18.8	0	0.0	16
Clinical	46	14.4	57	17.8	47	14.7	64	20.0	46	14.4	60	18.8	320
Clinical neuropsychology	0	0.0	1	20.0	1	20.0	0	0.0	0	0.0	3	60.0	5
Community	0	0.0	3	20.0	7	46.7	2	13.3	2	13.3	1	6.7	15
Counseling	57	15.7	63	17.3	60	16.5	70	19.2	58	15.9	56	15.4	364
Health	1	7.7	2	15.4	0	0.0	3	23.1	4	30.8	3	23.1	13
Human services	2	50.0	1	25.0	0	0.0	1	25.0	0	0.0	0	0.0	4
Marriage & family	1	6.3	3	18.8	4	25.0	3	18.8	3	18.8	2	12.5	16
Other counseling (e.g., guidance/rehab)	3	21.4	5	35.7	3	21.4	1	7.1	2	14.3	0	0.0	14
School	30	13.4	49	21.9	38	17.0	43	19.2	39	17.4	25	11.2	224
Substance abuse	2	22.2	1	11.1	1	11.1	2	22.2	2	22.2	1	11.1	9
Subtotal	145	14.5	191	19.1	164	16.4	190	19.0	159	15.9	151	15.1	1,000
Research/other													
Applied	1	25.0	1	25.0	0	0.0	0	0.0	2	50.0	0	0.0	4
Cognitive	3	30.0	3	30.0	0	0.0	3	30.0	0	0.0	1	10.0	10
Developmental	11	39.3	5	17.9	4	14.3	5	17.9	2	7.1	1	3.6	28
Educational	6	17.6	7	20.6	5	14.7	5	14.7	7	20.6	4	11.8	34
Engineering	3	75.0	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0	4
Experimental	5	15.2	4	12.1	11	33.3	6	18.2	7	21.2	0	0.0	33
Forensic	6	25.0	5	20.8	4	16.7	5	20.8	3	12.5	1	4.2	24
General	8	13.1	11	18.0	10	16.4	11	18.0	13	21.3	8	13.1	61
Industrial/organizational	8	9.3	22	25.6	17	19.8	16	18.6	11	12.8	12	14.0	86
Neurosciences	2	28.6	1	14.3	0	0.0	0	0.0	4	57.1	0	0.0	7
Personality	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Physiological	1	33.3	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	3
Psycholinguistics	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Psychometrics/statistics/ measurement	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	2
Psychopharmacology	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
Quantitative	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2
Social	4	23.5	6	35.3	3	17.6	1	5.9	2	11.8	1	5.9	17
Systems/history/methods	1	33.3	0	0.0	1	33.3	1	33.3	0	0.0	0	0.0	3
Other, in psychology	10	22.7	6	13.6	7	15.9	7	15.9	8	18.2	6	13.6	44
Subtotal	72	19.7	73	20.0	64	17.5	61	16.7	60	16.4	35	9.6	365
Not in psychology	1	20.0	1	20.0	0	0.0	2	40.0	1	20.0	0	0.0	5
Not specified	1	33.3	0	0.0	0	0.0	1	33.3	1	33.3	0	0.0	3

Source: 1996 Master's, Specialist's, and Related Degrees Employment Survey, Research Office, APA.

Note. Only respondents who specified the amount of education-related debt they owed are included.