

Table 10  
Level of Debt Related to Graduate Education Owed on Receipt of Doctorate: 1997 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		>\$75		
	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>	%	<u>N</u>		%
Health svc subfields																			
Clinical	45	6.1	71	9.7	45	6.1	59	8.1	103	14.1	85	11.6	73	10.0	130	17.8	121	16.5	732
Clinical Neuropsychol	1	4.0	3	12.0	1	4.0	0	.0	4	16.0	1	4.0	5	20.0	4	16.0	6	24.0	25
Community	2	16.7	4	33.3	1	8.3	0	.0	3	25.0	0	.0	0	.0	0	.0	2	16.7	12
Counseling	12	8.2	23	15.8	19	13.0	11	7.5	27	18.5	20	13.7	16	11.0	15	10.3	3	2.1	146
Geropsychology	0	.0	0	.0	1	33.3	0	.0	0	.0	0	.0	2	66.7	0	.0	0	.0	3
Health	1	3.8	2	7.7	2	7.7	1	3.8	4	15.4	5	19.2	3	11.5	5	19.2	3	11.5	26
School	12	17.4	8	11.6	8	11.6	4	5.8	11	15.9	11	15.9	5	7.2	9	13.0	1	1.4	69
Subtotal	73	7.2	111	11.0	77	7.6	75	7.4	152	15.0	122	12.0	104	10.3	163	16.1	136	13.4	1,013
Research/other fields																			
Biological	3	37.5	1	12.5	1	12.5	0	.0	1	12.5	2	25.0	0	.0	0	.0	0	.0	8
Cognitive	6	23.1	9	34.6	3	11.5	1	3.8	4	15.4	1	3.8	2	7.7	0	.0	0	.0	26
Developmental	9	20.9	10	23.3	4	9.3	4	9.3	4	9.3	8	18.6	3	7.0	1	2.3	0	.0	43
Educational	5	21.7	6	26.1	2	8.7	4	17.4	3	13.0	0	.0	3	13.0	0	.0	0	.0	23
Engineering	0	.0	1	50.0	1	50.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	2
Environmental	0	.0	0	.0	0	.0	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	1
Experimental	6	26.1	8	34.8	2	8.7	0	.0	4	17.4	1	4.3	1	4.3	1	4.3	0	.0	23
General	1	16.7	1	16.7	1	16.7	1	16.7	0	.0	0	.0	0	.0	1	16.7	1	16.7	6
I/O	8	16.3	8	16.3	8	16.3	2	4.1	11	22.4	6	12.2	4	8.2	1	2.0	1	2.0	49
Neurosciences	3	30.0	2	20.0	2	20.0	1	10.0	2	20.0	0	.0	0	.0	0	.0	0	.0	10
Personality	2	25.0	3	37.5	1	12.5	0	.0	1	12.5	1	12.5	0	.0	0	.0	0	.0	8
Physiological	0	.0	0	.0	0	.0	0	.0	2	66.7	0	.0	0	.0	1	33.3	0	.0	3
Psycholinguistics	1	33.3	1	33.3	1	33.3	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	3
Psychometrics	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	1
Quantitative	1	10.0	1	10.0	2	20.0	1	10.0	3	30.0	1	10.0	1	10.0	0	.0	0	.0	10
Social	9	16.4	14	25.5	5	9.1	8	14.5	9	16.4	5	9.1	3	5.5	1	1.8	1	1.8	55
Systems//Methods	1	100.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	1
Other in psychology	7	18.9	6	16.2	3	8.1	5	13.5	6	16.2	1	2.7	4	10.8	2	5.4	3	8.1	37
Subtotal	62	20.1	72	23.3	36	11.7	27	8.7	50	16.2	27	8.7	21	6.8	8	2.6	6	1.9	309
Not in psychology	1	5.9	3	17.6	2	11.8	1	5.9	1	5.9	7	41.2	0	.0	2	11.8	0	.0	17
Not specified	1	50.0	1	50.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	2
All subfields	137	10.2	187	13.9	115	8.6	103	7.7	203	15.1	156	11.6	125	9.3	173	12.9	142	10.6	1,341

Source: 1997 Doctorate Employment Survey, APA Research Office. Row percentages may not sum to 100.0% due to rounding.