

Table 10
Level of Debt Related to Graduate Education Owed on Receipt of Doctorate: 1999 Doctorate Recipients in Psychology Who Reported Any Debt

	Level of Cumulative Debt Related to Graduate Education																		
	\$5K or less		\$6-10K		11-15K		16-20K		\$21-30K		\$31-40K		\$41-50K		\$51-75K		>\$75		Total
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	100%
Human svc subfields																			
Clinical	35	4.5	67	8.6	40	5.1	47	6.0	73	9.3	84	10.7	76	9.7	132	16.9	229	29.2	783
Clinical Neuropsychol	0	.0	4	10.8	1	2.7	2	5.4	3	8.1	4	10.8	4	10.8	8	21.6	11	29.7	37
Community	1	25.0	1	25.0	0	.0	0	.0	1	25.0	0	.0	0	.0	0	.0	1	25.0	4
Counseling	8	5.4	15	10.2	7	4.8	17	11.6	30	20.4	20	13.6	14	9.5	22	15.0	14	9.5	147
Geropsychology	0	.0	1	25.0	0	.0	0	.0	1	25.0	0	.0	0	.0	1	25.0	1	25.0	4
Health	0	.0	2	8.0	1	4.0	3	12.0	1	4.0	1	4.0	3	12.0	6	24.0	8	32.0	25
School	6	7.3	8	9.8	8	9.8	8	9.8	17	20.7	15	18.3	3	3.7	13	15.9	4	4.9	82
Subtotal	50	4.6	98	9.1	57	5.3	77	7.1	126	11.6	124	11.5	100	9.2	182	16.8	268	24.8	1,082
Research/other fields																			
Biological	4	40.0	1	10.0	0	.0	1	10.0	0	.0	1	10.0	1	10.0	1	10.0	1	10.0	10
Cognitive	6	18.2	7	21.2	3	9.1	4	12.1	6	18.2	0	.0	2	6.1	3	9.1	2	6.1	33
Comparative	0	.0	0	.0	0	.0	1	33.3	0	.0	1	33.3	0	.0	0	.0	1	33.3	3
Developmental	4	7.4	6	11.1	6	11.1	7	13.0	9	16.7	9	16.7	4	7.4	4	7.4	5	9.3	54
Educational	4	12.9	4	12.9	4	12.9	4	12.9	7	22.6	5	16.1	1	3.2	1	3.2	1	3.2	31
Engineering	0	.0	0	.0	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	1
Environmental	0	.0	0	.0	0	.0	1	50.0	0	.0	0	.0	0	.0	1	50.0	0	.0	2
Experimental	4	9.8	5	12.2	2	4.9	6	14.6	6	14.6	9	22.0	3	7.3	4	9.8	2	4.9	41
General	0	.0	1	16.7	2	33.3	1	16.7	0	.0	0	.0	0	.0	2	33.3	0	.0	6
I/O	2	5.7	10	28.6	5	14.3	3	8.6	5	14.3	3	8.6	1	2.9	4	11.4	2	5.7	35
Neurosciences	2	11.1	2	11.1	1	5.6	2	11.1	5	27.8	3	16.7	0	.0	2	11.1	1	5.6	18
Personality	0	.0	0	.0	2	50.0	0	.0	0	.0	2	50.0	0	.0	0	.0	0	.0	4
Physiological	1	50.0	0	.0	0	.0	1	50.0	0	.0	0	.0	0	.0	0	.0	0	.0	2
Psycholinguistics	0	.0	1	33.3	0	.0	1	33.3	0	.0	0	.0	0	.0	1	33.3	0	.0	3
Psychometrics	0	.0	0	.0	0	.0	1	50.0	1	50.0	0	.0	0	.0	0	.0	0	.0	2
Psychopharmacology	0	.0	0	.0	1	33.3	0	.0	2	66.7	0	.0	0	.0	0	.0	0	.0	3
Quantitative	0	.0	2	28.6	1	14.3	1	14.3	2	28.6	0	.0	0	.0	0	.0	1	14.3	7
Social	2	4.3	6	13.0	8	17.4	6	13.0	6	13.0	9	19.6	2	4.3	4	8.7	3	6.5	46
Systems/Methods	0	.0	0	.0	0	.0	0	.0	1	100.0	0	.0	0	.0	0	.0	0	.0	1
Other in psychology	4	11.1	4	11.1	6	16.7	4	11.1	3	8.3	3	8.3	2	5.6	3	8.3	7	19.4	36
Research/other fields	33	9.8	49	14.5	41	12.1	44	13.0	54	16.0	45	13.3	16	4.7	30	8.9	26	7.7	338
Not in psychology	1	25.0	0	.0	0	.0	0	.0	0	.0	2	50.0	0	.0	1	25.0	0	.0	4
Not specified	0	.0	1	25.0	0	.0	0	.0	0	.0	0	.0	0	.0	1	25.0	2	50.0	4
All subfields	84	5.9	148	10.4	98	6.9	121	8.5	180	12.6	171	12.0	116	8.1	214	15.0	296	20.7	1,428

Source: 1999 Doctorate Employment Survey, APA Research Office. Row percentages may not sum to 100.0% due to rounding.