Supplementary Online Material

Graduate Debt in Psychology: A Quantitative Analysis

Table 1. *Degree Information*

|  |  |  |  |
| --- | --- | --- | --- |
|   |   | *N* | % |
| Degree Pursuing/Obtained |  |  |
|  | Ph.D.  | 823 | 64.1 |
|  | Psy.D.  | 381 | 29.7 |
|  | Ed.D.  | 3 | .2 |
|  | Masters (M.A., M.S., M.Sc., MEd, MsEd, etc) | 71 | 5.5 |
|  | Other | 5 | .4 |
|  | Total | 1283 | 100.0 |
|  |  |  |  |
| Degree Pursuing (Current Students Only) |  |
|  | Ph.D.  | 371 | 62.7 |
|  | Psy.D.  | 187 | 31.6 |
|  | Ed.D.  | 1 | .2 |
|  | Masters (M.A., M.S., M.Sc., MEd, MsEd, etc) | 33 | 5.5 |
|  |  |  |  |
|  | Total | 592 | 100.0 |
|  |  |  |  |
| Degree Obtained (ECPs Only) |  |  |
|  | Ph.D. | 452 | 65.4 |
|  | Psy.D. | 194 | 28.1 |
|  | Ed.D. | 2 | .3 |
|  | Masters (M.A., M.S., M.Sc., MEd, MsEd, etc) | 38 | 5.5 |
|  | Other | 5 | .7 |
|   | Total | 691 | 100.0 |

Table 2. *Sources of Financial Support for Education and Training*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | All Sources | Primary Source |  |
|  |  | *N* | % | *N* | % |  |
|  |  |  |  |  |  |  |
| Personal Savings |  | 599 | 46.7 | 28 | 2.2 |  |
| Family Support |  | 501 | 39.0 | 70 | 5.5 |  |
| Income from University Employment or Graduate Assistantship |  | 850 | 66.3 | 337 | 26.4 |  |
| Income from Non-University Employment |  | 507 | 39.5 | 41 | 3.2 |  |
| University Scholarship and/or Fellowship |  | 500 | 39.0 | 111 | 8.7 |  |
| Federal Loans |  | 946 | 73.7 | 615 | 48.2 |  |
| Private Loans |  | 183 | 14.3 | 23 | 1.8 |  |
| External Grant and/or Fellowship |  | 104 | 8.1 | 31 | 2.4 |  |
| Other |   | 70 | 5.5 | 19 | 1.5 |   |

Table 3. *Sources of Financial Support for Living Expenses*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | All Sources | Primary Source |   |
|  |  | N | % | N | % |  |
|  |  |  |  |  |  |  |
| Personal Savings |  | 667 | 52.0 | 71 | 5.6 |  |
| Family Support |  | 684 | 53.3 | 242 | 19.0 |  |
| Income from University Employment or Graduate Assistantship |  | 763 | 59.5 | 314 | 24.6 |  |
| Income from Non-University Employment |  | 556 | 43.3 | 190 | 14.9 |  |
| University Scholarship and/or Fellowship |  | 230 | 17.9 | 25 | 2.0 |  |
| Federal Loans |  | 715 | 55.7 | 343 | 26.9 |  |
| Private Loans |  | 125 | 9.7 | 26 | 2.0 |  |
| External Grant and/or Fellowship |  | 63 | 4.9 | 22 | 1.7 |  |
| Government or Low Income Benefits |  | 33 | 2.6 | 3 | .2 |  |
| Other |   | 87 | 6.8 | 39 | 3.1 |   |

Table 4. *Graduate Student Graduate Debt by Degree Pursuing and Subfield*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Yes |  | No |  | Total |  |
|   |   | *N* | % |   | *N* | % |   | *N* | % |   |
|  |  |  |  |  |  |  |  |  |  |  |
| Degree pursuing | Ph.D. | 274 | 73.9 |  | 97 | 26.1 |  | 371 | 100.0 |  |
| Psy.D. | 174 | 93.0 |  | 13 | 7.0 |  | 187 | 100.0 |  |
| Ed.D. | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |  |
| Masters  | 24 | 72.7 |  | 9 | 27.3 |  | 33 | 100.0 |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Health service provider subfields | Child Clinical | 21 | 70.0 |  | 9 | 30.0 |  | 30 | 100.0 |  |
| Clinical | 241 | 82.8 |  | 50 | 17.2 |  | 291 | 100.0 |  |
| Clinical Neuropsychology | 19 | 95.0 |  | 1 | 5.0 |  | 20 | 100.0 |  |
| Community | 2 | 100.0 |  | 0 | .0 |  | 2 | 100.0 |  |
| Counseling | 95 | 82.6 |  | 20 | 17.4 |  | 115 | 100.0 |  |
| Family | 3 | 75.0 |  | 1 | 25.0 |  | 4 | 100.0 |  |
| Forensic | 8 | 100.0 |  | 0 | .0 |  | 8 | 100.0 |  |
| Health | 11 | 78.6 |  | 3 | 21.4 |  | 14 | 100.0 |  |
| School | 24 | 75.0 |  | 8 | 25.0 |  | 32 | 100.0 |  |
| *Subtotal* |  424 |  82.2 |  |  92 |  17.8 |  |  516 |  100.0 |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Research and other subfields | Cognitive | 3 | 100.0 |  | 0 | .0 |  | 3 | 100.0 |  |
| Developmental | 8 | 80.0 |  | 2 | 20.0 |  | 10 | 100.0 |  |
| Educational | 2 | 28.6 |  | 5 | 71.4 |  | 7 | 100.0 |  |
| Experimental | 2 | 66.7 |  | 1 | 33.3 |  | 3 | 100.0 |  |
| General | 6 | 66.7 |  | 3 | 33.3 |  | 9 | 100.0 |  |
| Industrial/Organizational | 9 | 56.3 |  | 7 | 43.8 |  | 16 | 100.0 |  |
| Neuroscience (non-clinical) | 1 | 33.3 |  | 2 | 66.7 |  | 3 | 100.0 |  |
| Quantitative | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |  |
| Social | 8 | 66.7 |  | 4 | 33.3 |  | 12 | 100.0 |  |
| Other | 8 | 72.7 |  | 3 | 27.3 |  | 11 | 100.0 |  |
| *Subtotal* | 48 | 64.0 |   | 27 | 36.0 |   | 75 | 100.0 |   |

Table 5. *ECP Graduate Debt by Degree Pursuing and Subfield*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Yes |  | No |  | Total |
|   |   | *N* | % |   | *N* | % |   | *N* | % |
| Degree obtained | Ph.D. | 323 | 71.9 |  | 126 | 28.1 |  | 449 | 100.0 |
| Psy.D. | 173 | 89.2 |  | 21 | 10.8 |  | 194 | 100.0 |
| Ed.D. | 1 | 50.0 |  | 1 | 50.0 |  | 2 | 100.0 |
| Masters  | 33 | 89.2 |  | 4 | 10.8 |  | 37 | 100.0 |
| Other | 4 | 80.0 |  | 1 | 20.0 |  | 5 | 100.0 |
|  |  |  |  |  |  |  |  |  |  |
| Health service provider subfields | Child Clinical | 26 | 76.5 |  | 8 | 23.5 |  | 34 | 100.0 |
| Clinical | 286 | 80.8 |  | 68 | 19.2 |  | 354 | 100.0 |
| Clinical Neuropsychology | 12 | 85.7 |  | 2 | 14.3 |  | 14 | 100.0 |
| Community | 4 | 80.0 |  | 1 | 20.0 |  | 5 | 100.0 |
| Counseling | 95 | 77.2 |  | 28 | 22.8 |  | 123 | 100.0 |
| Family | 2 | 66.7 |  | 1 | 33.3 |  | 3 | 100.0 |
| Forensic | 9 | 100.0 |  | 0 | .0 |  | 9 | 100.0 |
| Geropsychology | 1 | 50.0 |  | 1 | 50.0 |  | 2 | 100.0 |
| Health | 13 | 72.2 |  | 5 | 27.8 |  | 18 | 100.0 |
| Rehabilitation | 0 | .0 |  | 2 | 100.0 |  | 2 | 100.0 |
| School | 22 | 71.0 |  | 9 | 29.0 |  | 31 | 100.0 |
| Sport | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |
| *Subtotal* | 471 | 79.0 |  | 125 | 21.0 |  | 596 | 100.0 |
|  |  |  |  |  |  |  |  |  |  |
| Research and other subfields | Cognitive | 1 | 33.3 |  | 2 | 66.7 |  | 3 | 100.0 |
| Developmental | 9 | 64.3 |  | 5 | 35.7 |  | 14 | 100.0 |
| Educational | 16 | 80.0 |  | 4 | 20.0 |  | 20 | 100.0 |
| Environmental | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |
| Experimental | 1 | 50.0 |  | 1 | 50.0 |  | 2 | 100.0 |
| General | 5 | 83.3 |  | 1 | 16.7 |  | 6 | 100.0 |
| Industrial/Organizational | 15 | 75.0 |  | 5 | 25.0 |  | 20 | 100.0 |
| Neuroscience (non-clinical) | 0 | .0 |  | 1 | 100.0 |  | 1 | 100.0 |
| Physiological | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |
| Psychometrics | 1 | 100.0 |  | 0 | .0 |  | 1 | 100.0 |
| Psychopharmacology | 2 | 66.7 |  | 1 | 33.3 |  | 3 | 100.0 |
| Quantitative | 0 | .0 |  | 1 | 100.0 |  | 1 | 100.0 |
| Social | 5 | 55.6 |  | 4 | 44.4 |  | 9 | 100.0 |
| Other | 5 | 62.5 |  | 3 | 37.5 |  | 8 | 100.0 |
| *Subtotal* | 62 | 68.9 |   | 28 | 31.1 |   | 90 | 100.0 |

Table 6. Annual Graduate Student and ECP Loan Attributions

|  |  |  |  |
| --- | --- | --- | --- |
|  | *Mdn* | *M* | *SD* |
| Graduate Student Tuition & Fees | 10,000.0 | 15,295.75 | 15,062.61 |
| Graduate Student Books & Materials | 500.0 | 980.77 | 1,529.35 |
| Graduate Student Living Expenses | 15,000.0 | 18,068.85 | 12,551.54 |
|  |  |  |  |
| ECP Tuition & Fees | 7,000.0 | 11,661.66 | 13,352.89 |
| ECP Books & Materials | 500.0 | 1,013.62 | 1,205.21 |
| ECP Living Expenses | 15,000.0 | 16,746.61 | 10,749.31 |

Table 7. Annual Graduate Student and ECP Tuition Rates

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | *Mdn* | *M* | *SD* | *N* |
| Graduate Tuition for HSP Psy.D. | 25,000.0 | 26,834.18 | 13,566.80 | 114 |
| Graduate Tuition for HSP Ph.D. | 3,000.0 | 9,834.46 | 13,033.51 | 194 |
| Graduate Tuition for SRO Ph.D. | 2,250.0 | 6,255.95 | 7,541.32 | 42 |
|  |  |  |  |  |
| ECP Tuition for HSP Psy.D. | 20,000.0 | 19,263.96 | 12,066.23 | 113 |
| ECP Tuition for HSP Ph.D. | 3,250.0 | 6,582.18 | 7,981.10 | 216 |
| ECP Tuition for SRO Ph.D. | 3,250.0 | 8,972.75 | 16,818.97 | 40 |
|  |  |  |  |  |
|  |  |  | *%* | *N* |
| Graduate Students - Direct Educational Costs  |  |  | 75.0 | 457 |
| ECPs - Direct Educational Costs  |  |  | 68.5 | 504 |

HSP = health service psychology; SRO = research and other subfields

Table 8. *Graduate Student Anticipated First-Year Salaries*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|   |   | *Mdn* | Q1 | Q3 | *M* | *SD* | *N* |
|  |  |  |  |  |  |  |  |
|  | Total  | 60,000 | 50,000 | 70,000 | 62,121.2 | 15,696.8 | 569 |
| Degree pursuing | Ph.D. | 60,000 | 50,000 | 70,000 | 62,899.1 | 15,013.7 | 357 |
| Psy.D. | 60,000 | 50,000 | 70,000 | 62,884.0 | 16,453.7 | 181 |
| Ed.D. |  |  |  |  |  | 1 |
| Masters  | 45,000 | 40,000 | 55,000 | 47,413.8 | 12,402.5 | 29 |
|  |  |  |  |  |  |  |  |
| Health service provider subfields | Child Clinical | 60,000 | 55,000 | 70,000 | 62,035.7 | 14,811.1 | 28 |
| Clinical | 60,000 | 50,000 | 70,000 | 63,249.9 | 14,903.4 | 284 |
| Clinical Neuropsychology | 75,000 | 62,500 | 82,500 | 73,157.9 | 17,417.3 | 19 |
| Community |  |  |  |  |  | 2 |
| Counseling | 60,000 | 50,000 | 65,000 | 56,594.6 | 12,570.8 | 111 |
| Family |  |  |  |  |  | 4 |
| Forensic | 60,000 | 47,500 | 65,000 | 57,500.0 | 11,649.6 | 8 |
| Health | 60,000 | 50,000 | 75,000 | 66,785.7 | 22,837.8 | 14 |
| School | 60,000 | 50,000 | 70,000 | 62,193.6 | 13,355.2 | 31 |
| *Subtotal* | 60,000 | 50,000 | 70,000 | 62,035.9 | 15,079.1 | 501 |
|  |  |  |  |  |  |  |  |
| Research and other subfields | Cognitive |  |  |  |  |  | 3 |
| Developmental | 60,000 | 50,000 | 75,000 | 59,000.0 | 17,448.3 | 10 |
| Educational | 70,000 | 50,500 | 85,000 | 65,857.1 | 33,067.8 | 7 |
| Experimental |  |  |  |  |  | 2 |
| General | 50,000 | 42,500 | 67,500 | 55,000.0 | 15,275.3 | 7 |
| Industrial/ Organizational | 72,000 | 66,000 | 80,000 | 71,933.3 | 19,061.8 | 15 |
| Neuroscience (non-clinical) |  |  |  |  |  | 2 |
| Quantitative |  |  |  |  |  | 1 |
| Social | 60,000 | 55,000 | 60,000 | 59,000.0 | 8,432.7 | 10 |
| Other | 60,000 | 50,000 | 72,000 | 58,200.0 | 17,831.3 | 10 |
| *Subtotal* | 60,000 | 50,000 | 75,000 | 62,716.4 | 19,933.1 | 67 |

\* *Data in rows with less than five participants have been suppressed to protect participant identities, but these data are included in overall summary rows.*

Table 9. *ECP Current Annual Salary*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|   |   | *Mdn* | Q1 | Q3 | *M* | *SD* | *N* |
|  | Total | 72,000 | 53,000 | 94,000 | 74,577.8 | 29,701.5 | 650 |
| Degree obtained | Ph.D. | 75,000 | 59,000 | 94,000 | 76,312.3 | 27,740.1 | 430 |
| Psy.D. | 75,000 | 50,000 | 97,000 | 75,256.4 | 33,469.9 | 181 |
| Ed.D. |  |  |  |  |  | 2 |
| Masters  | 42,000 | 38,000 | 60,000 | 51,590.9 | 23,431.9 | 33 |
| Other |  |  |  |  |  | 4 |
|  |  |  |  |  |  |  |  |
| Health service provider subfields | Child Clinical | 77,750 | 53,500 | 100,000 | 76,183.6 | 26,455.5 | 32 |
| Clinical | 77,250 | 59,000 | 95,500 | 77,471.2 | 30,061.8 | 332 |
| Clinical Neuropsychology | 89,750 | 55,150 | 105,000 | 83,432.1 | 29,454.3 | 14 |
| Community |  |  |  |  |  | 4 |
| Counseling | 71,500 | 57,000 | 85,396 | 74,626.2 | 29,202.3 | 118 |
| Family |  |  |  |  |  | 3 |
| Forensic | 53,500 | 32,000 | 90,000 | 62,750.0 | 35,656.1 | 8 |
| Geropsychology |  |  |  |  |  | 2 |
| Health | 60,000 | 49,800 | 85,000 | 66,544.4 | 28,080.9 | 18 |
| Rehabilitation |  |  |  |  |  | 2 |
| School | 65,000 | 53,000 | 82,500 | 71,804.3 | 23,739.6 | 27 |
| Sport |  |  |  |  |  | 1 |
| *Subtotal* | 75,000 | 55,150 | 95,000 | 75,881.2 | 29,242.8 | 561 |
|  |  |  |  |  |  |  |  |
| Research and other subfields | Cognitive |  |  |  |  |  | 3 |
| Developmental | 59,500 | 54,000 | 65,000 | 55,621.4 | 17,070.6 | 14 |
| Educational | 67,000 | 52,000 | 75,000 | 68,894.7 | 29,599.0 | 19 |
| Environmental |  |  |  |  |  | 1 |
| Experimental |  |  |  |  |  | 1 |
| General | 40,000 | 26,000 | 47,000 | 48,833.3 | 36,268.0 | 6 |
| Industrial/ Organizational | 65,000 | 52,500 | 110,000 | 80,145.0 | 38,693.5 | 21 |
| Neuroscience (non-clinical) |  |  |  |  | 1 |
| Physiological |  |  |  |  |  | 1 |
| Psychometrics |  |  |  |  |  | 1 |
| Psychopharmacology |  |  |  |  |  | 3 |
| Quantitative |  |  |  |  |  | 1 |
| Social | 76,000 | 63,000 | 88,500 | 75,833.3 | 19,792.7 | 9 |
| Other | 42,500 | 34,000 | 67,500 | 50,375.0 | 30,514.3 | 8 |
| *Subtotal* | 60,000 | 45,000 | 80,000 | 66,362.3 | 31,387.6 | 89 |

\* *Data in rows with less than five participants have been suppressed to protect participant identities, but these data are included in overall summary rows.*

Table 10. *Comparative Demographic Characteristics for Students and Early Career Psychologists Between Present Study and APA Membership Data.*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Students |  | Early Career Psychologists |
|  | Present Study | APA (2008)a |  | Present Study | APA (2013)b |
| Age |  |  |  |  |  |
| Mean (SD) | 31.1 (7.5) | 32.5 (9.7) |  | 37.3 (7.9) | 39.8 (8.8) |
| Median  | 29.0 | 29.0 |  | 35.0 | N/Rc |
| Gender |  |  |  |  |  |
|  Women | 78.2% | 76.0% |  | 77.7% | 74.0% |
|  Men | 21.8% | 21.9% |  | 22.0% | 26.0% |
|  Transgender | 0.0% | N/R |  | 0.3% | 0.0% |
| Race/Ethnicity |  |  |  |  |  |
| American Indian/Alaskan Native | 2.5% | 1.9% |  | 1.2% | 0.3% |
| Asian/ Asian-American | 6.9% | 6.2% |  | 5.4% | 10.1% |
| Hispanic/ Latino | 8.6% | 7.4% |  | 5.1% | 6.0% |
| Black/ African-American | 9.1% | 7.3% |  | 5.1% | 4.1% |
| White/Caucasian | 81.6% | 69.9% |  | 86.8% | 83.0% |
| Middle Eastern / North African | 1.0% | N/R |  | 1.4% | N/R |
| Native Hawaiian or other Pacific Islander | 0.7 | N/R |  | 0.3 | N/R |
| Other non-white or multi-cultural/multi-racial | N/R | 3.6% |  | N/R | 2.2% |
| Degree field |  |  |  |  |  |
| Science, Research, and Other fields | 12.7% | 22.3% |  | 13.2 | 25.4 |
| Health Service Psychology | 87.3% | 69.2% |  | 86.8 | 74.6 |

a The most recently analyzed and available demographic information for the full membership of graduate student affiliate members of APAGS (*N*=44,740; APA, 2009b).

b The same information for early career psychologists within ten years of receipt of their doctorate (*N*=21,369; APA, 2014b). Note: relevant percentages are calculated only on members who responded to a particular variable.

c N/R = not reported.