

Debt Levels of 2008 Doctorate Recipients in the Humanities

MLA Office of Research

Web publication, June 2010

© 2010 by The Modern Language Association of America

All material published by the Modern Language Association in any medium is protected by copyright. Users may link to the MLA Web page freely and may quote from MLA publications as allowed by the doctrine of fair use. Written permission is required for any other reproduction of material from any MLA publication.

Send requests for permission to reprint material to the MLA permissions manager by mail (26 Broadway, New York, NY 10004-1789), e-mail (permissions@mla.org), or fax (646 458-0030).

Debt Levels of 2008 Doctorate Recipients in the Humanities

EDUCATION-related debt figures prominently among the costs that PhD recipients incur in pursuit of their degrees. Education-related debt—and time to degree, years that students could have spent earning salaries—should be considered in the light of the weak tenure-track job market for doctorates in English and foreign languages (see Steward). Faculty members advising students who are contemplating doctoral education might wish to furnish them with information about debt loads.

Data from the 2007–08 Survey of Earned Doctorates show that debt is substantial for many humanities PhD recipients (Fiegener). Table 1 shows that humanities PhD recipients had a mean education-related debt of \$23,033 in 2008 and, along with PhD recipients in education and social sciences, reported one of the highest mean debts among the various disciplines surveyed. Still, 68.6% of these humanities PhD recipients reported no undergraduate debt, 51.7% reported no graduate debt, and 41.0% reported no education-related debt. Similarly, 39.3% of PhD recipients in social sciences and 46.9% of those in education reported no education-related debt.

When broken down by race and ethnicity, as in table 2, data on education-related debt show that black PhD recipients' debt outstrips other groups': their cumulative education-related debt mean is \$38,586 (\$27,805 from graduate study and \$11,268 from undergraduate study) much higher than the cumulative mean for all recipients, \$17,544. Asian PhD recipients reported the lowest mean of education-related debt, \$13,216.

Table 3 outlines by race or ethnicity and broad field of study the number of all 2008 PhD recipients and the percentage of those with debt levels exceeding \$30,000. In the humanities, 46.2% of 158 black PhD recipients reported over \$30,000 debt incurred from their graduate studies. In all fields, 41.5% of 1,907 black PhD recipients had incurred at least \$30,000 of debt from their graduate studies. Asian PhD recipients from all fields reported the lowest incidence of this level of debt—11.4% of 2,440 recipients.

Doug Steward

Works Cited

- Fiegener, Mark K. *Doctorate Recipients from United States Universities: Summary Report, 2007–08*. National Science Foundation. Natl. Science Foundation, 2009. Web. 25 May 2010.
- Steward, Doug. "Placement Outcomes for Modern Language PhDs: Findings from the MLA's 2003–04 Survey of PhD Placement." *ADE Bulletin* 141-142 (2007): 75–102. Web. 25 May 2010.

Table 1. Education-Related Debt Levels for 2008 Doctorate Recipients, by Broad Field of Study

	All Fields		Life Sciences ¹		Physical Sciences ²		Social Sciences ³		Engineering		Education		Humanities		Other Fields	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cumulative																
No debt	23,461	52.8	5,537	54.1	4,719	63.5	2,655	39.3	4,727	66.0	2,779	46.9	1,757	41.0	1,287	49.4
\$10,000 or less	4,690	10.6	1,139	11.1	802	10.8	633	9.4	794	11.1	574	9.7	523	12.2	225	8.6
\$10,001–\$20,000	3,732	8.4	999	9.8	622	8.4	597	8.8	478	6.7	437	7.4	424	9.9	175	6.7
\$20,001–\$30,000	2,818	6.3	684	6.7	399	5.4	480	7.1	369	5.2	379	6.4	335	7.8	172	6.6
\$30,001–\$40,000	1,916	4.3	426	4.2	236	3.2	408	6.0	177	2.5	328	5.5	221	5.2	120	4.6
\$40,001–\$50,000	1,621	3.7	350	3.4	179	2.4	348	5.2	135	1.9	279	4.7	225	5.2	105	4.0
\$50,001–\$60,000	1,302	2.9	284	2.8	120	1.6	303	4.5	98	1.4	255	4.3	148	3.5	94	3.6
\$60,001–\$70,000	1,315	3.0	256	2.5	124	1.7	307	4.5	107	1.5	245	4.1	171	4.0	105	4.0
\$70,001 or more	3,545	8.0	562	5.5	236	3.2	1,018	15.1	276	3.9	648	10.9	484	11.3	321	12.3
Total	44,400	100.0	10,237	100.0	7,437	100.0	6,749	100.0	7,161	100.0	5,924	100.0	4,288	100.0	2,604	100.0
Mean debt	\$17,544		\$15,225		\$10,516		\$27,083		\$10,149		\$22,351		\$23,033		\$22,375	
Graduate																
No debt	28,184	64.1	7,007	69.1	5,696	77.3	3,297	49.4	5,405	76.0	3,161	53.8	2,194	51.7	1,424	55.2
\$10,000 or less	3,919	8.9	888	8.8	623	8.5	574	8.6	643	9.0	518	8.8	478	11.3	195	7.6
\$10,001–\$20,000	2,532	5.8	570	5.6	301	4.1	460	6.9	316	4.4	391	6.7	329	7.8	165	6.4
\$20,001–\$30,000	1,919	4.4	390	3.8	204	2.8	407	6.1	209	2.9	318	5.4	242	5.7	149	5.8
\$30,001–\$40,000	1,564	3.6	314	3.1	146	2.0	342	5.1	132	1.9	332	5.7	180	4.2	118	4.6
\$40,001–\$50,000	1,237	2.8	239	2.4	117	1.6	279	4.2	99	1.4	230	3.9	174	4.1	99	3.8
\$50,001–\$60,000	1,030	2.3	182	1.8	71	1.0	247	3.7	69	1.0	238	4.1	133	3.1	90	3.5
\$60,001–\$70,000	1,184	2.7	209	2.1	94	1.3	289	4.3	99	1.4	243	4.1	146	3.4	104	4.0
\$70,001 or more	2,430	5.5	344	3.4	114	1.5	781	11.7	144	2.0	443	7.5	366	8.6	238	9.2
Total	43,999	100.0	10,143	100.0	7,366	100.0	6,676	100.0	7,116	100.0	5,874	100.0	4,242	100.0	2,582	100.0
Mean debt	\$12,087		\$9,256		\$5,657		\$20,284		\$6,083		\$17,107		\$16,917		\$17,552	
Undergraduate																
No debt	32,370	73.8	7,128	70.3	5,561	75.3	4,560	68.5	5,664	80.0	4,521	77.8	2,896	68.6	2,040	79.2
\$10,000 or less	3,368	7.7	880	8.7	558	7.6	562	8.4	458	6.5	328	5.6	432	10.2	150	5.8
\$10,001–\$20,000	3,220	7.3	917	9.0	559	7.6	579	8.7	383	5.4	306	5.3	357	8.5	119	4.6
\$20,001–\$30,000	2,176	5.0	565	5.6	334	4.5	418	6.3	257	3.6	251	4.3	250	5.9	101	3.9
\$30,001–\$40,000	1,151	2.6	295	2.9	155	2.1	213	3.2	137	1.9	162	2.8	120	2.8	69	2.7
\$40,001–\$50,000	697	1.6	146	1.4	107	1.4	139	2.1	79	1.1	108	1.9	79	1.9	39	1.5
\$50,001–\$60,000	397	0.9	97	1.0	49	0.7	93	1.4	45	0.6	54	0.9	40	0.9	19	0.7
\$60,001–\$70,000	248	0.6	56	0.6	35	0.5	45	0.7	32	0.5	38	0.7	24	0.6	18	0.7
\$70,001 or more	240	0.5	51	0.5	24	0.3	49	0.7	27	0.4	46	0.8	23	0.5	20	0.8
Total	43,867	100.0	10,135	100.0	7,382	100.0	6,658	100.0	7,082	100.0	5,814	100.0	4,221	100.0	2,575	100.0
Mean debt	\$5,634		\$6,115		\$4,949		\$7,115		\$4,150		\$5,491		\$6,398		\$5,027	

Notes

Mean calculations are based on all valid responses to the debt item.

1. Includes agricultural sciences/natural resources, biological/biomedical sciences, and health sciences.

2. Includes mathematics and computer and information sciences.

3. Includes psychology.

Source: 2007–08 Survey of Earned Doctorates

Table 2. Education-Related Debt Levels for 2008 Doctorate Recipients, by Race or Ethnicity

	American Indian ¹		Asian ²		Black		Hispanic		White		Multirace	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cumulative												
No debt	37	31.9	1,469	59.8	493	25.6	548	33.2	9,829	43.4	189	37.4
\$10,000 or less	9	7.8	231	9.4	191	9.9	202	12.2	2,418	10.7	60	11.9
\$10,001–\$20,000	11	9.5	203	8.3	152	7.9	175	10.6	2,433	10.8	57	11.3
\$20,001–\$30,000	16	13.8	172	7.0	124	6.4	140	8.5	1,899	8.4	37	7.3
\$30,001–\$40,000	7	6.0	97	3.9	129	6.7	102	6.2	1,221	5.4	26	5.1
\$40,001–\$50,000	8	6.9	61	2.5	128	6.6	105	6.4	1,046	4.6	33	6.5
\$50,001–\$60,000	‡	‡	56	2.3	118	6.1	93	5.6	844	3.7	12	2.4
\$60,001–\$70,000	‡	‡	42	1.7	127	6.6	82	5.0	831	3.7	25	4.9
\$70,001 or more	16	13.8	127	5.2	465	24.1	206	12.5	2,107	9.3	67	13.2
Total	116	100.0	2,458	100.0	1,927	100.0	1,653	100.0	22,628	100.0	506	100.0
<i>Mean debt</i>	\$29,698		\$13,216		\$38,586		\$27,553		\$21,299		\$25,761	
Graduate												
No debt	51	44.3	1,778	72.9	712	37.3	798	49.0	13,010	58.1	263	52.4
\$10,000 or less	10	8.7	174	7.1	166	8.7	178	10.9	2,031	9.1	46	9.2
\$10,001–\$20,000	13	11.3	117	4.8	129	6.8	133	8.2	1,516	6.8	49	9.8
\$20,001–\$30,000	9	7.8	93	3.8	109	5.7	72	4.4	1,254	5.6	22	4.4
\$30,001–\$40,000	‡	‡	69	2.8	125	6.6	83	5.1	959	4.3	21	4.2
\$40,001–\$50,000	‡	‡	48	2.0	102	5.3	76	4.7	763	3.4	26	5.2
\$50,001–\$60,000	5	4.3	34	1.4	122	6.4	68	4.2	668	3.0	7	1.4
\$60,001–\$70,000	5	4.3	35	1.4	129	6.8	65	4.0	705	3.2	25	5.0
\$70,001 or more	12	10.4	92	3.8	313	16.4	157	9.6	1,474	6.6	43	8.6
Total	115	100.0	2,440	100.0	1,907	100.0	1,630	100.0	22,380	100.0	502	100.0
<i>Mean debt</i>	\$20,609		\$8,430		\$27,805		\$18,865		\$14,534		\$17,241	
Undergraduate												
No debt	72	62.6	1,823	74.8	1,079	57.0	963	59.1	15,064	67.3	318	63.9
\$10,000 or less	9	7.8	189	7.8	197	10.4	185	11.3	1,974	8.8	53	10.6
\$10,001–\$20,000	10	8.7	195	8.0	184	9.7	179	11.0	2,206	9.9	45	9.0
\$20,001–\$30,000	12	10.4	121	5.0	154	8.1	133	8.2	1,472	6.6	27	5.4
\$30,001–\$40,000	‡	‡	51	2.1	102	5.4	74	4.5	716	3.2	15	3.0
\$40,001–\$50,000	‡	‡	25	1.0	66	3.5	41	2.5	442	2.0	17	3.4
\$50,001–\$60,000	‡	‡	17	0.7	43	2.3	29	1.8	238	1.1	10	2.0
\$60,001–\$70,000	‡	‡	10	0.4	27	1.4	12	0.7	144	0.6	5	1.0
\$70,001 or more	‡	‡	7	0.3	41	2.2	14	0.9	127	0.6	8	1.6
Total	115	100.0	2,438	100.0	1,893	100.0	1,630	100.0	22,383	100.0	498	100.0
<i>Mean debt</i>	\$9,348		\$4,887		\$11,268		\$9,077		\$7,000		\$8,795	

Notes

‡ Suppressed to avoid disclosure of confidential information.

Mean calculations are based on all valid responses to the debt item.

1. Includes Alaska Natives.

2. Does not include Native Hawaiians and other Pacific Islanders.

Source: 2007–08 Survey of Earned Doctorates

Table 3. 2008 Doctorate Recipients Reporting Graduate-School Debt and Percentage with Levels of Graduate-School Debt Greater Than \$30,000, by Broad Field of Study and Race or Ethnicity

	Total		American Indian ¹		Asian ²		Black		Hispanic		White		Multirace		Other or Unknown ³	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Life sciences ⁴	7,019	15.3	30	30.0	749	11.2	311	32.5	385	17.4	5,328	14.6	121	15.7	95	16.8
Physical sciences ⁵	3,845	9.3	‡	‡	399	6.0	122	22.1	155	12.9	3,054	9.0	‡	‡	58	8.6
Social sciences ⁶	5,134	35.0	21	28.6	339	17.7	322	55.0	353	42.5	3,906	34.2	110	40.0	83	31.3
Engineering	2,827	7.2	7	‡	470	3.8	104	13.5	131	9.9	2,020	7.6	44	‡	51	2.0
Education	5,330	25.9	36	30.6	194	24.2	705	43.3	325	36.0	3,947	21.9	63	25.4	60	28.3
Humanities	3,578	26.6	‡	‡	164	18.9	158	46.2	199	25.6	2,912	26.2	86	27.9	‡	‡
Other fields	1,672	32.9	‡	‡	125	11.2	185	50.8	82	37.8	1,213	32.6	‡	‡	‡	‡
All fields	29,405	21.5	115	27.8	2,440	11.4	1,907	41.5	1,630	27.5	22,380	20.4	502	24.3	431	17.2

Notes

‡ Suppressed to avoid disclosure of confidential information.

Number cells represent the total number of US citizen and permanent resident 2008 doctorate recipients reporting graduate-school debt. Percentage cells represent doctorate recipients with levels of graduate-school debt greater than \$30,000 and are calculated on the number of cases listed in the adjacent cell.

1. Includes Alaska Natives.
2. Does not include Native Hawaiians and other Pacific Islanders.
3. Includes doctorate recipients who did not indicate their race or ethnicity, non-Hispanic doctorate recipients who did not indicate their race, and non-Hispanic native Hawaiian or other Pacific Islanders.
4. Includes agricultural sciences or natural resources, biological or biomedical sciences, and health sciences.
5. Includes mathematics and computer and information sciences.
6. Includes psychology.

Source: 2007–08 Survey of Earned Doctorates