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ABSTRACT

An issue often arising in discussions about government support for graduate education in science and engineering is student indebtedness. An earlier issue brief entitled "What is the Debt Burden of New Science and Engineering Ph.D.'s?" (NSF-98-318) provided information about the debt owed by new doctorate recipients at the time of Ph.D. conferral for undergraduate and/or graduate education expenses for tuition and fees, living expenses and supplies, and transportation to and from school. This brief extends the analysis of U.S. citizens by examining the differences in debt burden among racial/ethnic groups and between men and women. (CCM)

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Does the Educational Debt Burden of Science and Engineering Doctorates Differ by Race/Ethnicity and Sex

by
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by Alan I. Rapoport

Division of Science Resources Studies

ISSUE BRIEF

April 16, 1999

Underrepresented minority S&E Ph.D. recipients were more likely to be in debt and have higher levels of debt than either white or Asian doctorate recipients.

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SF 99-341

DOES THE EDUCATIONAL DEBT BURDEN OF SCIENCE AND ENGINEERING DOCTORATES DIFFER BY RACE/ETHNICITY AND SEX?

An issue arising in discussions about government support for graduate education in science and engineering is student indebtedness. An earlier Issue Brief provided information about the debt owed by new doctorate recipients at the time of Ph.D. conferral for undergraduate and/or graduate education expenses for tuition and fees, living expenses and supplies, and transportation to and from school.¹ It highlighted differences in the debt situation of U.S. citizens and foreign Ph.D. recipients, and of science and engineering (S&E) Ph.D.s and doctorates in other (non S&E) fields. This Issue Brief extends the analysis of U.S. citizens by examining differences in debt burden among racial/ethnic groups and between men and women in S&E fields.²

Overall, just under 40 percent of U.S. citizens who received their science and engineering (S&E)³ Ph.D.s from 1993-96⁴ reported having no debt at the time their degrees were conferred. Forty-two percent reported total debt burden of \$20,000 or less (26 percent had debt up to \$10,000, and 16 percent had debt between \$10,000 and \$20,000); 8 percent reported debt levels of \$20,000 to \$30,000; and another 8 percent had debts exceeding that amount.⁵

¹ See the Issue Brief "What is the Debt Burden of New Science and Engineering Ph.D.s?" National Science Foundation, Division of Science Resources Studies, NSF 98-318.

² The analysis excludes foreign Ph.D. recipients from U.S. universities.

³ S&E includes the physical sciences, mathematical sciences, computer sciences, environmental (earth, atmospheric, and oceanographic) sciences, life sciences (including medical and health sciences), social sciences, psychology, and engineering.

⁴ The choices that could be selected by respondents to characterize their debt positions have been identical since 1993. Changes were made in the survey in 1993 that do not permit comparisons of data from earlier surveys with data from the 1993-96 period. While 1997 data recently became available, this analysis focuses on the 1993-96 period to provide overlap with the previously cited Issue Brief on indebtedness.

⁵ Some respondents failed to furnish this information.

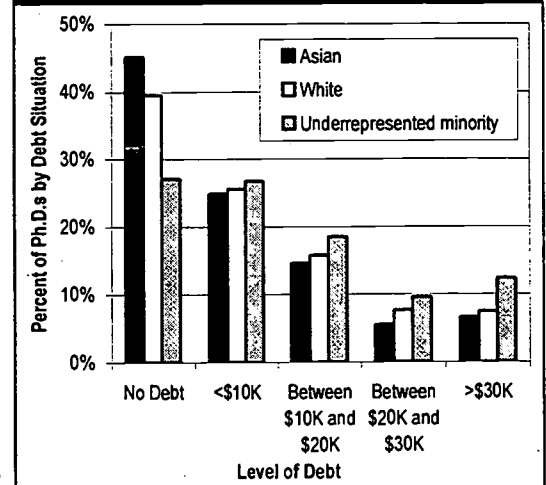
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However, there are significant differences between the debt situations of Asian, white, and underrepresented minority (American Indian/Alaskan Native, black, or Hispanic) S&E Ph.D. recipients. Differences are also apparent between men and women.

Differences Among Racial/Ethnic Groups

A smaller percentage of underrepresented minorities were debt free compared to whites or Asians. Only 27 percent of underrepresented minority S&E Ph.D. recipients reported not having any debt, compared to 40 percent of whites and 45 percent of Asians in the 1993-96 period (figure 1). In addition, underrepresented minorities reported higher levels of debt than their white and Asian counterparts. Each of the four indebtedness ranges shown in figure 1 has a larger

Figure 1. Cumulative debt related to the education of S&E doctorate recipients (U.S. citizens), by race/ethnicity and level of debt: 1993-96



NOTES: Percentages do not total to 100 due to omission of non-respondents and rounding. Underrepresented minorities include American Indians/Alaskan Natives, blacks, and Hispanics. Debt is for undergraduate and/or graduate education expenses for tuition and fees, living expenses and supplies, and transportation to and from school.

SOURCE: National Science Foundation, Division of Science Resources Studies, Survey of Eamed Doctorates, various years, unpublished tabulations.

Does the Educational Debt Burden of Science and Engineering...—page 2

percentage of underrepresented minorities than either whites or Asians. For example, 10 percent of the underrepresented minority S&E Ph.D.s reported debt between \$20,000 and \$30,000, compared to 8 percent of whites and 6 percent of Asians; and 12 percent of underrepresented minorities reported debt greater than \$30,000, compared to only 7 percent for both whites and Asians.

Since the field distribution of S&E Ph.D. degrees varies across racial/ethnic groups, and the extent and level of indebtedness also varies by field, one may believe that the differences reported above are primarily the result of field distribution differences.⁶ But that is not the case. In each of the fields presented in table 1, including those in which underrepresented minorities were

Table 1. Cumulative debt related to the education of S&E doctorate recipients (U.S. citizens), by race/ethnicity and field: 1993-96

Ph.D. field	Race/ethnicity	Number of Ph.D.s	In percents		
			No debt	<\$20K	>\$20K
All S&E fields	Asian.....	3,293	45	39	12
	White.....	56,630	40	41	15
	Underrepresented minority.....	4,239	27	45	22
Agricultural sciences	Asian.....	46	54	33	9
	White.....	1,777	40	44	11
	Underrepresented minority.....	97	23	47	21
Biological sciences	Asian.....	850	42	43	12
	White.....	12,134	38	46	13
	Underrepresented minority.....	780	27	49	18
Computer sciences	Asian.....	139	58	30	8
	White.....	1,515	55	33	8
	Underrepresented minority.....	67	45	36	15
Engineering	Asian.....	945	52	36	9
	White.....	7,857	50	38	8
	Underrepresented minority.....	482	41	43	12
Environmental sciences	Asian.....	29	69	24	7
	White.....	1,808	44	45	8
	Underrepresented minority.....	52	31	52	12
Mathematical sciences	Asian.....	94	53	36	5
	White.....	1,847	50	40	7
	Underrepresented minority.....	73	37	48	11
Medical/Health sciences	Asian.....	115	40	31	20
	White.....	3,240	49	35	12
	Underrepresented minority.....	314	29	41	22
Physical sciences	Asian.....	499	42	48	8
	White.....	7,462	38	50	9
	Underrepresented minority.....	422	32	51	12
Psychology	Asian.....	294	32	32	29
	White.....	10,822	28	34	31
	Underrepresented minority.....	1,131	19	40	34
Social sciences	Asian.....	282	39	44	15
	White.....	8,168	38	42	17
	Underrepresented minority.....	821	25	48	22

NOTES: Percentages do not total to 100 due to rounding and omission of non-respondents from table. Underrepresented minorities include American Indians/Alaskan Natives, blacks, and Hispanics. Debt is for undergraduate and/or graduate education expenses for tuition and fees, living expenses and supplies, and transportation to and from school.

SOURCE: National Science Foundation, Division of Science Resources Studies, Survey of Earned Doctorates, various years, unpublished tabulations.

⁶ See Table 2 in "What is the Debt Burden of New Science and Engineering Ph.D.s?" National Science Foundation, Division of Science Resources Studies, NSF 98-318.

Does the Educational Debt Burden of Science and Engineering...—page 3

most likely to receive their Ph.D. degrees (psychology and the social sciences), a smaller percentage of underrepresented minorities reported not having any debt than either whites or Asians. In most of these fields the differences reported were substantial. In addition, in both of the debt ranges reported in the table, the percentage of underrepresented minorities reporting debt is always greater than the percentage of Asians or whites reporting debt. Differences between white and Asian S&E Ph.D. recipients are generally small compared to those between underrepresented minorities and these two groups, although Asians are generally less likely to have debt than whites.

Differences Between Women and Men
For all S&E Ph.D.s conferred to U.S. citizens between 1993-96, there was little difference between the debt situations of men and women. Thirty-nine percent of each group reported having no debt. The debt burden of women appears to be slightly higher than that for men, with 17 percent of women reporting debt greater than \$20,000 compared to 14 percent of men. Among the men, 43 percent reported debt less than \$20,000 compared to 39 percent of the women (table 2).

However, field-level data indicate that the aggregate findings mask substantial differences in

In most S&E fields, women were less likely than men to be in debt and had smaller levels of debt after receiving their Ph.D.s.

Table 2. Cumulative debt related to the education of S&E doctorate recipients (U.S. citizens), by sex and field: 1993-96

Ph.D. field	Sex	Number of Ph.D.s	In percents		
			No debt	<\$20K	>\$20K
All S&E fields	Women.....	25,839	39	39	17
	Men.....	39,078	39	43	14
Agricultural sciences	Women.....	513	40	42	9
	Men.....	1,428	39	44	13
Biological sciences	Women.....	6,014	41	45	10
	Men.....	7,898	35	46	15
Computer sciences	Women.....	352	53	32	9
	Men.....	1,404	55	32	8
Engineering	Women.....	1,428	51	40	6
	Men.....	7,992	50	38	9
Environmental sciences	Women.....	463	42	49	7
	Men.....	1,447	45	44	9
Mathematical sciences	Women.....	483	57	34	6
	Men.....	1,559	47	42	7
Medical/Health sciences	Women.....	2,692	50	34	11
	Men.....	1,019	38	37	17
Physical sciences	Women.....	1,885	39	49	9
	Men.....	6,618	38	50	9
Psychology	Women.....	7,873	29	33	31
	Men.....	4,455	22	37	33
Social sciences	Women.....	4,136	40	40	17
	Men.....	5,258	35	44	17

NOTES: Percentages do not total to 100 due to rounding and omission of non-respondents from table. Debt is for undergraduate and/or graduate education expenses for tuition and fees, living expenses and supplies, and transportation to and from school.

SOURCE: National Science Foundation, Division of Science Resources Studies, Survey of Eamed Doctorates, various years, unpublished tabulations.

Does the Educational Debt Burden of Science and Engineering...—page 4

the debt situation between male and female S&E Ph.D. recipients. A major reason that aggregate data show similarities in the debt situation of male and female S&E Ph.D. recipients is that about 30 percent of women's S&E Ph.D.s conferred in the 1993-96 period were in psychology compared to only 11 percent of the men's. Psychology as a field has the highest percent and levels for educational debt of all S&E fields.

In all but two of the fields presented in table 2—the computer sciences and the environmental (earth, atmospheric, and oceanographic) sciences—a larger proportion of women than men reported not having any debt. In a number of these fields, the differences are substantial. For instance, in the mathematical sciences, 57 percent of women

Ph.D. recipients reported having no debt compared to 47 percent of the men; in the medical/health sciences, 50 percent versus 38 percent; and in psychology, 29 percent versus 22 percent for men.

The apparent higher debt levels for women also seem to be primarily the result of aggregation (table 2). In most fields a smaller percentage of women report debt exceeding \$20,000 than men; only in the computer sciences does the percentage of women with debt above \$20,000 exceed that of men, albeit by a small margin. In a number of fields—agricultural sciences, biological sciences, and medical/health sciences—the differences between the percentages of women and men reporting debt greater than \$20,000 are substantial.

Source

The source of data for this Issue Brief is the Survey of Eamed Doctorates, an annual survey designed to obtain data on the number and characteristics of all individuals who receive research doctoral degrees from U.S. institutions, including information on indebtedness at the time of graduation for education-related expenses.

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