



RESEARCH BRIEF

CAREER IMPLICATIONS OF DOCTORAL SOCIAL WORK STUDENT DEBT LOAD

KEY FINDINGS

- *Almost 75% of study participants graduated/anticipated graduating without educational debt; and for those with debt, the load exceeds their actual or expected first-year salary.*
- *Mean debt at entry to doctoral education was \$28,952 (sd=\$35,944), and the median was \$20,000.*
- *Mean financial anxiety was relatively high (M=17.49, sd=5.19 on a 7-28 point range), and tendency to avoid their financial issues was relatively low (M=7.65, sd=2.78 on a 4-16 point range).*
- *Debt load impacted career choices, including: selecting a program to attend, getting a job outside of the program, choice of post-graduation jobs, and some impact on the type of research and research area/topic.*
- *Programs hiring graduates and doctoral programs are very uneven and somewhat ambivalent in their mentoring of individuals about student debt load and how to best meet the competing demands of their new positions and repayment responsibilities.*

Begun, A. L., & Carter, J. R. (2017). Career Implications of Doctoral Social Work Student Debt Load. *Journal of Social Work Education*, 53(2), 161-173.

This project is important and timely in the discourse concerning student debt and is the first related to social work doctoral student debt.

About this Study

Although research has been conducted in other professional disciplines, social work has yet to explore how doctoral student debt load influences career development. This exploratory mixed methods study surveyed 281 social work doctoral students and recent graduates, 75 BSW and MSW program leaders, and 24 doctoral program leaders about student debt load, career choices, financial anxiety, and programmatic responses. The companion paper—"Career Implications of Doctoral Social Work Student Debt Load"—was chosen as the JSWE Best Empirical Article of Volume 53, highlighting the importance of this research for the social work profession.

Conclusion

Descriptive and qualitative results illustrate the complexity of doctoral students' financial, family, and work circumstances, the role of debt load and moonlighting, the nascent nature of program responses to debt-related mentoring needs, and program ambivalence concerning the pros and cons of various debt load solutions. Exploratory factor analysis is presented for a financial anxiety instrument that may be useful in future research studies.



ABOUT THE RESEARCHERS

Dr. Audrey Begun is a professor of social work at The Ohio State University. She's an experienced researcher and scholar with one area of interest being social work education; others include addiction and intimate partner violence. **Dr. James Carter** is an assistant professor of social work at Wright State University; this study was developed and implemented during his doctoral training at The Ohio State University.

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