

Ph.D. versus Psy. D

Doctoral Graduates

As might be expected, the highest paid and greatest range of jobs in psychology are available to psychology doctorates. The number of doctoral graduates has remained stable over the past decade, and supply continues to meet demand. Unemployment and underemployment remain below what is noted for other scientists and engineers. Few drop out of the field.

The greatest expansion of career opportunities for doctoral psychologists in the last decade has been in the for-profit and self-employment sectors, including, but not limited to, health service provider subfields, industrial–organizational psychology, educational psychology, and other fields with applications in these settings. Although fewer new doctorates have headed into faculty positions compared to past decades, it is the case that about one third of doctoral-level psychologists today are employed in academe, and more than half of new doctorates in the research subfields head into academe following graduation.

The 2009 Doctorate Employment Survey from APA's Research Office found that 72% of the 914 responding psychologists who earned their doctorates in 2008-2009 secured their first choice when looking for a job. In addition, 30% of respondents were employed within 3 months of receiving the doctorate.

Ph.D. vs. PsyD.

A doctoral degree usually is required for employment as an independent licensed clinical or counseling psychologist. Psychologists with a Ph.D. qualify for a wide range of teaching, research, clinical, and counseling positions in universities, health care services, elementary and secondary schools, private industry, and government. Psychologists with a Doctor of Psychology (Psy.D.) degree usually work in clinical positions or in private practices, but they also sometime teach, conduct research, or carry out administrative responsibilities.

A doctoral degree generally requires 5 to 7 years of graduate study. The Ph.D. degree culminates in a dissertation based on original research. Courses in quantitative research methods, which include the use of computer-based analysis, are an integral part of graduate study and are necessary to complete the dissertation. The Psy.D. may be based on practical work and examinations rather than a dissertation. In clinical or counseling psychology, the requirements for the doctoral degree include at least a 1-year internship.

<http://www.apa.org/topics/psychologycareer.html#aparesources>

<http://www.apa.org/workforce/publications/09-doc-empl/index.aspx>

Careers for PhD/PsyD Graduates

Direct Human Services - Clinical (From 2009: Report of the APA Salary Survey)

Eighteen hundred eighty-four doctoral-level respondents were licensed, claimed clinical psychology as their major field, and were involved in the direct delivery of health and mental health services to clients in 2009. The overall 11-12-month median salary for licensed doctoral-level clinical psychologists was \$87,015 in 2009, based on 1,750 valid responses. The U.S. Bureau of Labor Statistics reports \$82,180 median pay for a psychologist as of 2020.

The majority of these respondents in the 2009 study were employed in independent practice settings (57%); including individual private practice, group psychology practice, and primary care group practice (42%, 13%, and 2%, respectively). Some other employment settings reported included VA medical centers (4%) and federal government agencies (4%). Community mental health centers, public general hospitals and university student counseling or service centers each had 3% of the population. Rehabilitation facilities, state government agencies, criminal justice systems, and private general hospitals each claimed 2% of all doctoral level full-time licensed psychologists providing direct human services.

Salary page in general (and above info from):

<http://www.apa.org/workforce/publications/09-salaries/index.aspx#section5>

Clinical psychologists—who constitute the largest specialty—work most often in counseling centers, independent or group practices, hospitals, or clinics. They help mentally and emotionally disturbed clients adjust to life and may assist medical and surgical patients in dealing with illnesses or injuries. Some clinical psychologists work in physical rehabilitation settings, treating patients with neurological conditions. Others help people deal with times of personal crisis, such as divorce or the death of a loved one.

Clinical psychologists often interview patients and give diagnostic tests. They may provide individual, family, or group psychotherapy and may design and implement behavior modification programs. Some clinical psychologists collaborate with physicians and other specialists to develop and implement treatment and intervention programs that patients can understand and comply with. Other clinical psychologists work in universities and medical schools, where they train graduate students in the delivery of mental health and behavioral medicine services. Some administer community mental health programs.

Areas of specialization within clinical psychology include health psychology, neuropsychology, and geropsychology.

Health psychologists promote good health through health maintenance counseling programs designed to help people achieve goals, such as stopping smoking or losing weight.

Neuropsychologists study the relation between the brain and behavior. They often work in stroke and head injury programs.

Geropsychologists deal with the special problems faced by the elderly. The emergence and growth of these specialties reflects the increasing participation of psychologists in providing direct services to special patient populations.

Often, clinical psychologists will consult with other medical personnel regarding the best treatment for patients, especially treatment that includes medication. Clinical psychologists generally are not permitted to prescribe medication to treat patients; only psychiatrists and other medical doctors may prescribe certain medications. (See the statement on [physicians and surgeons](#) elsewhere in the *Handbook*.) However, two States—Louisiana and New Mexico—currently allow clinical psychologists to prescribe medication with some limitations, and similar proposals have been made in other States.

Earnings

Median annual earnings of wage and salary clinical, counseling, and school psychologists in May 2020 were \$89,290. The middle 50 percent earned \$79,820 on average annually. The lowest 10 percent earned \$46,410 and the highest 10 percent earned \$138,550. Median annual earnings in the industries employing the largest numbers of clinical, counseling, and school psychologists in May 2020 were:

Offices of other health practitioners	\$101,860
Elementary and secondary schools	\$80,960
Outpatient care centers	\$109,100
Individual and family services	\$84,000

All from <https://www.bls.gov/oes/current/oes193031.htm> (US Department of Labor: Bureau of Labor Statistics—Occupational Outlook Handbook)

Tuition, Financial Aid, and Debt

Average Tuition Costs

Like purchasing a car or home, you have a choice when it comes to how much to spend on your graduate school education. There are many affordable options for returning to school, and a wide array of clinical psychology programs that will allow you to complete your graduate education at a price and pace that is comfortable for you.

The following tuition costs to obtain a postgraduate psychology degree summarize the findings of the 2012 edition of the Graduate Study in Psychology performed by the American Psychological Association.

Average annual tuition costs for a master's degree in Clinical Psychology:

In-state residents – public school: \$8,640
Out-of-state residents – public school: \$20,000
Private school-\$30,000

Average annual tuition costs for a doctorate degree in Clinical Psychology:

In-state residents: \$11,000
Out-of-state residents: \$34,000

It is important to note that these annual tuition costs are simply averages and, depending on the school and program you choose, your costs may be lower or higher. And, you can help offset your education costs by taking advantage of the many opportunities to apply for clinical psychology [scholarships, grants and financial aid](#).

From: <http://www.allpsychologyschools.com/faqs/clinical-psychology-cost.php>

Debt Differences

The APA did a survey in 2016 of individuals that had completed either a masters or doctoral degrees within the last 10 years. The APA found that 76% of individuals reported debt from their graduate training with a mean debt of \$99,000. The amount of debt can be significantly affected by different degree types and subfields. Individuals with PhDs accrued an average of \$78,000 in debt, whereas those with a PsyD had \$146,000. This difference can most likely be attributed to the difference in financial assistance by the programs.

PsyD. programs typically have easier admission criteria, but they provide less financial assistance than PhD programs (75% versus 18% of students receive aid). University-based departmental programs tend to offer more aid than university professional schools or freestanding programs. PsyD. programs are typically “pay as you go” while PhD programs are typically paid after one is engaged in full-time practice.

These debts have real implications for productivity and lifetime earnings among substantial segments of the doctoral population in psychology. It is also important to disseminate this information to students who may be considering a career in psychology, so that their decisions can be fully informed.

<http://www.apa.org/workforce/publications/09-doc-empl/index.aspx>

<https://www.apa.org/gradpsych/2013/11/debt>

Financial Assistance

Although PsyD programs afford easier (but not easy) admission, they provide less financial assistance than PhD programs. [Table 3](#) summarizes the financial assistance awarded to incoming students in APA-accredited PsyD programs, listing the percentage of students receiving a tuition waiver only, an assistantship only, or both tuition and assistantship. According to a survey done by the APA, about 89% of clinical psychology students in research subfields in PhD programs receive both tuition waiver and an assistantship or fellowship. However, only 17% of students in PsyD programs receive similar financial support (<https://www.apa.org/gradpsych/2010/09/freestanding>). In other words, more rigorous admission standards and acceptance odds translate into increased probability of substantial financial aid (Kohout, Wicherski, & Plon, 1991; Mayne et al., 1994).

Clinical Psychology Today

The U.S. Bureau of Labor Statistics' 2020 Occupational Outlook Handbook, reported the median national annual salary for clinical psychologists as \$79,820. Actual salaries may vary greatly based on specialization within the field, location, years of experience and a variety of other factors.

According to the U.S. Bureau of Labor Statistics' 2020 Occupational Outlook Handbook, the largest employers of psychologists (this includes clinical, counseling, school, industrial/organizational, and others) were:

- 31% were self-employed
- 24% worked in elementary/secondary schools
- 18% worked in ambulatory healthcare services
- 9% worked for government

The American Psychological Association's research office conducted a study of 3,681 doctoral-level respondents who were licensed, claimed clinical psychology as their major field, and were involved in the direct delivery of health and mental services to clients in 2009.

Where were these adult focused clinical psychologist respondents employed?

- 22.8% worked at universities, four-year colleges, and other academic settings
- 10.8% were self employed
- 28.6% worked in hospitals

- 20.2% worked in other human service or managed care
- 1.7% worked for schools
- 15.3% worked for the government or businesses

The overall 11-to-12 month median salary in 2009 for doctoral respondents in research administration was \$116,343. Overall median salary was based on 110 valid responses. The overall 11-12 month median salary in 2009 for licensed doctoral-level clinical psychologists was \$87,015 based on 1,750 valid responses.

In many cases, it is possible to earn well over \$125,000 as a clinical psychologist, depending on the career path you choose and your professional experience, because the APA also indicated that their salary data represents:

- Salaries for individuals who are employed full time (at least 35 hours per week in salaried positions)
- Net income after office expenses for self-employed individuals who are working at least 35 hours per week
- Net income for individuals with a full-time (at least 32 hours per week) independent practice

Because many psychologists have additional sources of income from multiple work activities and settings, this data may not represent total income.

Source: Ariel A. Finno, Daniel Michalski, Brittany Hart, Marlene Wicherski, and Jessica L. Kohout. APA Center for Workforce Studies. May 2010.

<http://www.apa.org/workforce/publications/09-salaries/index.aspx#section15>

