

# High debt load anticipated by majority of medical students; African-Americans most affected

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The cost of a medical school education in the United States has been on the rise over the past 10 years. However, given racial and ethnic inequalities in access to financial resources, increases in the student debt burden may not be assumed equally. To evaluate the issue, researchers at Columbia University's Mailman School of Public Health analyzed data from a sample of over 2% of the U.S. medical students enrolled at 111 accredited American medical schools.

In the sample of 2,355 medical [students](#) in 2010-2011, 62.1% of the medical students overall and 65% of White students anticipated [debt](#) above the \$150,000 threshold. A greater portion of Black students—77.3%—anticipated owing more than \$150,000. Asian students, at 50.2%, expected the lowest levels of debt, and a slightly higher rate of Hispanics/Latinos—57.2%—predicted having debt in excess of \$150,000. Results were weighted by race and class year.

The study is published online in the journal *PLOS One*.

"The finding that Black medical students had significantly higher anticipated debt than Asian students has implications for understanding differential enrollment among [minority groups](#) in U.S. medical schools," according to senior author Sandro Galea, MD, DrPH, Gelman Professor and chair of the Department of Epidemiology at the Mailman School of Public Health.

Since 2004, the percentage of Black enrollment in medical schools has fallen, particularly in osteopathic schools. Meanwhile, enrollment of Hispanic and Asian students continues to rise. For 2010-2011, 60% of medical school students were White compared with 21% Asian, 7% Hispanic/Latin, and 6% Black. Compared to the overall U.S. population, Asian students are overrepresented in the medical student population by over 75%, while Black students are underrepresented by over 100%.

Unique to this analysis, the researchers included data from both allopathic—or mainstream medical practice—and osteopathic institutions. "This is uncommon in studies about medical [student debt](#) but better reflects the total population of students entering the physician workforce," according to Robert A. Dugger, MD, MPH, study author and a former research associate at the Mailman School of Public Health who is currently a psychiatry resident at North Shore-Long Island Jewish Hospital. "As concern over the physician supply grows, more investigation into the influence of medical education cost on the physician supply is needed," noted Dr. Dugger.

## **Less Debt Anticipated By Hispanic and Asian Students**

Disparities in medical student debt burden generally correlated with racial and ethnic disparities in income, although there was a significant exception. Hispanic medical students experienced comparatively low anticipated educational debt yet they have among the lowest median incomes in the U.S. Asian [medical students](#), like their Hispanic counterparts, also had low anticipated educational debt, yet both groups of students are likely to come from immigrant households.

"It is plausible that immigrant families may be less comfortable with the American norm of educational loan utilization than nonimmigrant

families," said co-author Dr. Abdulrahman El-Sayed, a fellow in the Mailman School Department of Epidemiology and medical student at Columbia's College Physicians and Surgeons. "At the same time, they may be more willing to offset the costs of their children's graduate education."

The paper underscores that experts have been tracking the high cost of medical education for some time and, in particular, its effect on qualified Black and Hispanic applicants. The higher anticipated debt among Black compared to Hispanic students that this research revealed may explain, in part, why matriculation among Blacks is decreasing in the setting of increasing matriculation among Hispanics.

High medical student debt is known to frustrate efforts to create a diverse and representative physician workforce. "Our work suggests that the burden of medical student debt is substantial, and that the distribution of debt across race and ethnicity is disproportionate. With Black students reporting higher debt burdens than their counterparts from other racial and ethnic backgrounds, it is plausible that this disproportionate [debt burden](#) may play a role in the relative decline in medical school attendance among Black students," noted Dr. Galea.

Provided by Columbia University's Mailman School of Public Health

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