

## ABSTRACT

**Purpose:** The purpose of this study was to survey the membership of the American Academy of Pediatric Dentistry (AAPD) to determine the amount of debt accumulated by pediatric dentists upon graduation.

**Background:** The rising cost of education is a pervasive problem that affects all who seek graduate and post graduate education. In 2022, the average debt per graduate was \$293,900, according to ADEA. 83% of dental students graduated with educational debt in 2022 (1). The dental field in general, and the specialty of pediatrics in particular, has also felt these effects. Thankfully, many individuals are still pursuing higher education. Our aim is to determine the average accumulated debt upon graduation and how that trend has changed over time.

**Methods:** A survey was sent to all active members of the AAPD. The survey consisted of 11 questions concerning current trend of pediatric dentists regarding debt upon graduation.

**Results:** The total number of respondents was 505 (6.9%). 35% of respondents were age 25-35, 31% of respondents were age 36-45, 16% of respondents were age 46-55, 10% of respondents were age 56-65, and 9% of respondents were older than 65. Gender distribution of respondents was non-significant. When asked how many years you have practiced as a pediatric dentist, 55% answered less than 10 years, 21% answered 11-20 years, 12% answered 21-30 years, and 13% answered more than 30 years. Respondents were then asked about total accumulated debt upon graduation from dental school as well as pediatric residency.

**Conclusion:** This study aimed to examine the financial burden faced by pediatric dentists upon graduation, as reflected in the accumulated debt among members of the American Academy of Pediatric Dentistry (AAPD). By analyzing the data collected from AAPD members, we gained insights into the average debt accrued upon graduation and tracked trends over time. Through this research, we have shed light on an important aspect of the financial landscape for pediatric dentists, which can inform future discussions and initiatives aimed at alleviating the burden of student debt in the field of dentistry.

## MATERIALS and METHODS

The survey was reviewed and approved by the Institutional Review Board at University of Texas Health Science Center San Antonio. The survey was developed using SurveyMonkey (San Mateo, CA). There were eleven questions in the survey that addressed practitioner demographics, total debt at time of graduation from dental school, and total debt at time of graduation from pediatric residency. AAPD (American Academy of Pediatric Dentistry) approved use of LISTSERV to distribute emails to its membership. One round of emails was sent during January 2024 - February 2024. Identity was protected and recipients were informed that survey participation was voluntary. A hyperlink to access the survey on SurveyMonkey was provided by email for easy access.

## RESULTS (cont.)

When asked about total accumulated debt upon graduation from dental school 11% answered \$0, 9% answered \$1-\$50,000, 10% answered \$50,000-\$100,000, 18% answered \$100,000-\$200,000, 24% answered \$200,000-\$300,000, 12% answered \$300,000-\$400,000, 11% answered \$400,00-\$500,000, 5% answered \$500,000 or more (see Figure 3). When asked about total accumulated debt upon graduation from pediatric residency 13% answered \$0, 9% answered \$1-\$50,000, 8% answered \$50,000-\$100,000, 16% answered \$100,000-\$200,000, 22% answered \$200,000-\$300,000, 13% answered \$300,000-\$400,000, 10% answered \$400,00-\$500,000, 10% answered \$500,000 or more (see Figure 4). From this collection of data, we were able to extrapolate total accumulated debt upon graduation from pediatric residency for respondents who practiced less than 10 years (see Figure 5), practiced 11-20 years (see Figure 6), practiced 21-30 years (see Figure 7), and those who practiced over 30 years (see Figure 8).

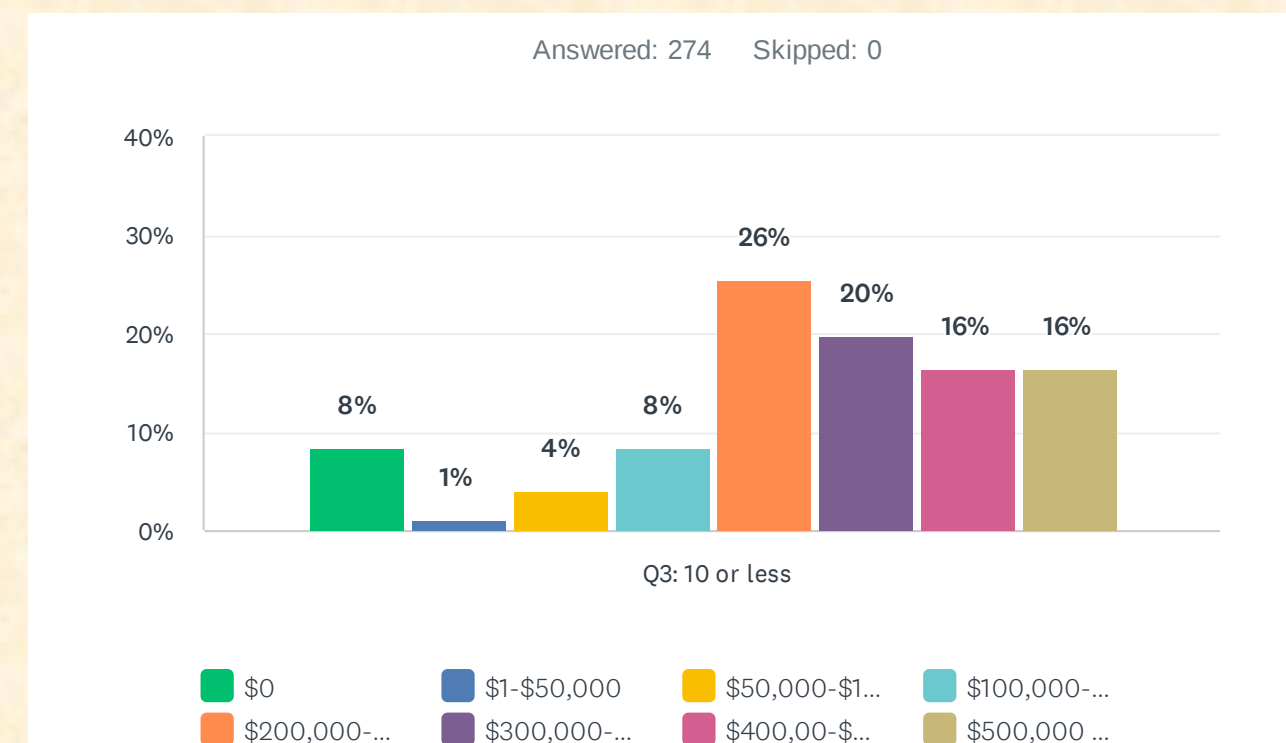


Figure 5

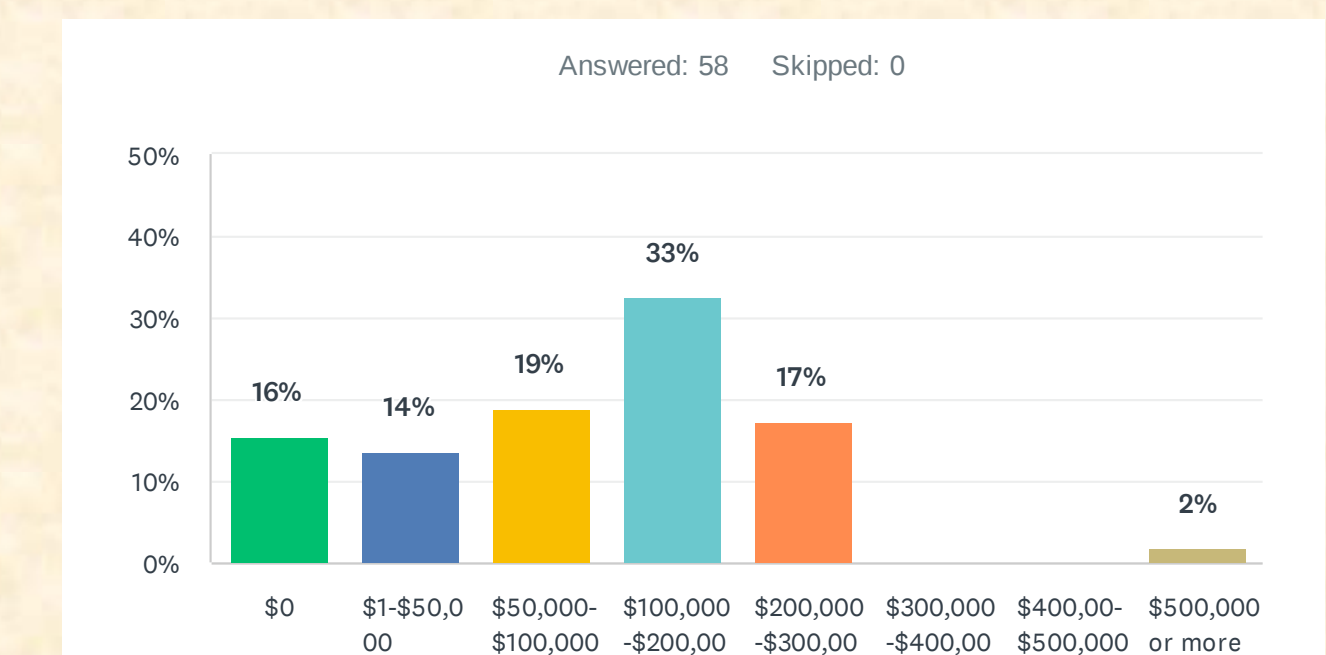


Figure 7

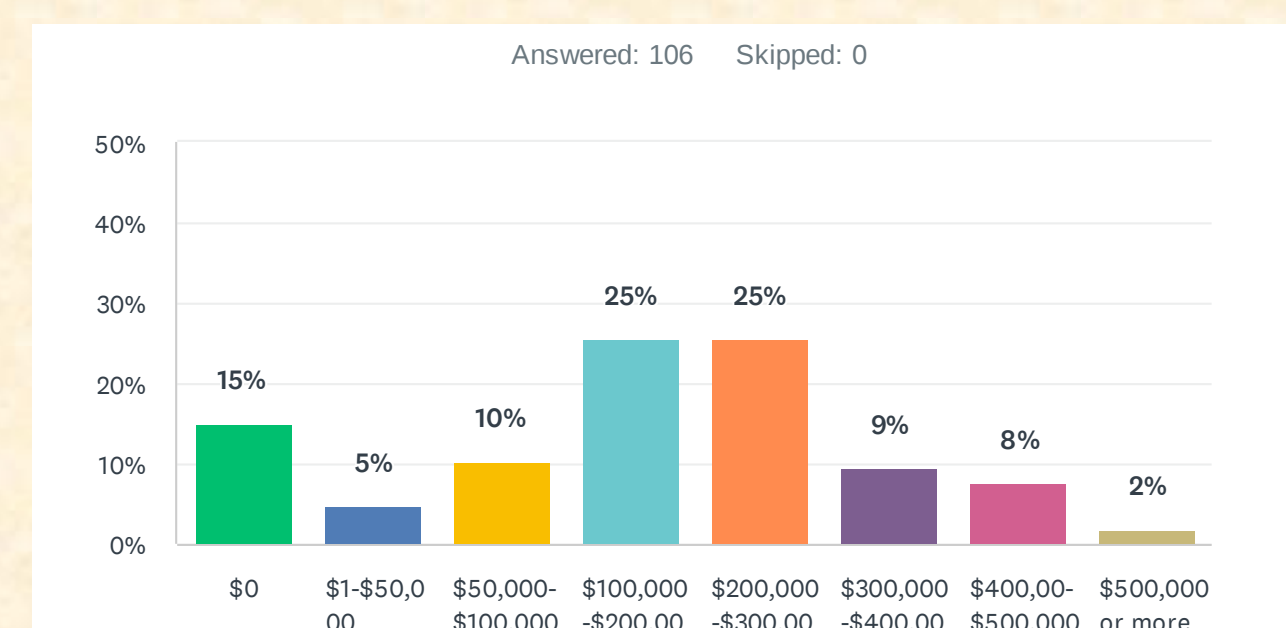


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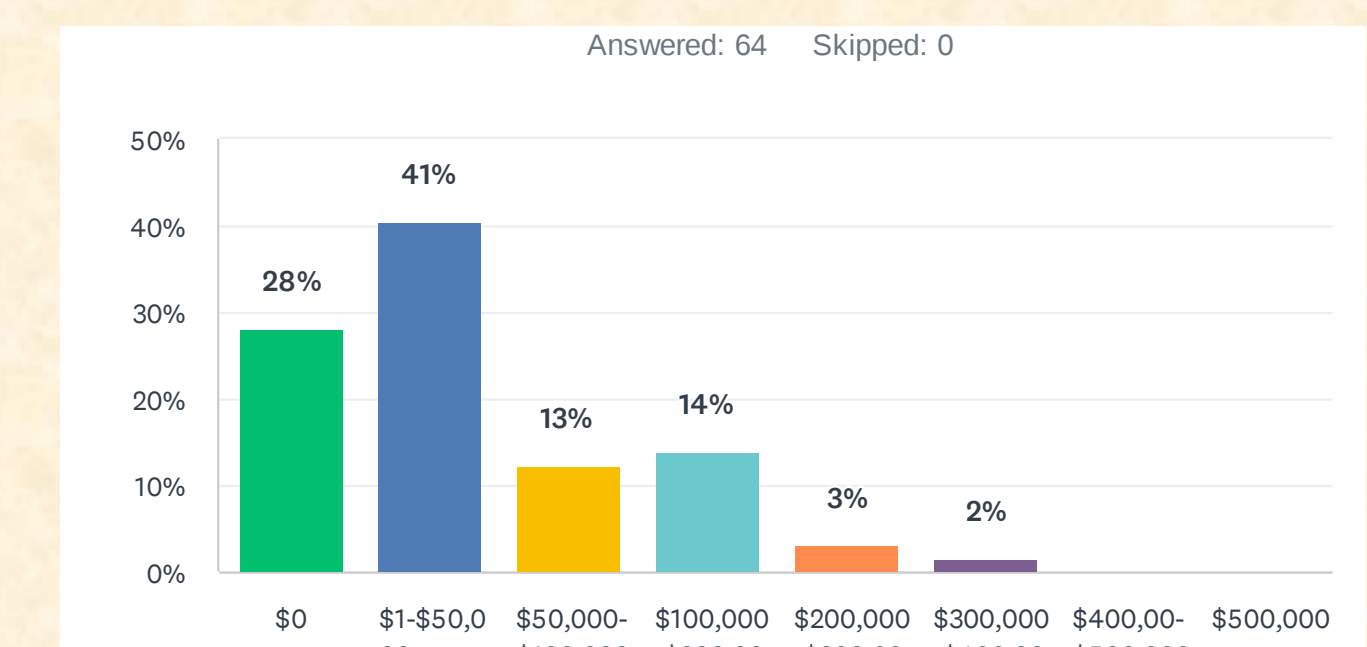


Figure 8

## RESULTS

The total number of respondents was 505, which was 6.9% of the 7,316 individuals to whom the survey was sent. 35% of respondents were age 25-35, 31% of respondents were age 36-45, 16% of respondents were age 46-55, 10% of respondents were age 56-65, and 9% of respondents were older than 65 (see Figure 1). Gender distribution of respondents was non-significant. When asked how many years you have practiced as a pediatric dentist, 55% answered less than 10 years, 21% answered 11-20 years, 12% answered 21-30 years, and 13% answered more than 30 years (see Figure 2). The next set of questions compared the respondents' current demographics versus when they first graduated from residency. When asked about first practice versus current practice: 27% answered private solo after graduation and 31% answered private solo currently, 53% answered private group after graduation and 47% answered private group currently, 12% answered corporate after graduation and 9% answered corporate currently, 8% answered academia after graduation and 13% answered academia currently.

## CONCLUSIONS

- Our data demonstrates the rising debt amongst pediatric dentists.
- Although the average accumulated debt has increased there is still a small percentage of dental students and pediatric dentists who graduate with no debt.
- Another interesting finding is that the number of individuals who had more than \$500,000 in debt doubled from graduation from dental school to graduation from pediatric residency.
- Some increase in accumulated debt can likely be attributed to the rising cost of living and inflation. However, further study is necessary to document the rising cost of dental education itself.

## REFERENCES

1. Istrate EC, Cooper B, West KP. Dentists of tomorrow 2022: An analysis of the results of the ADEA 2022 Survey of U.S. Dental School Seniors. *J Dent Educ.* 2022; 86: 1405-1417.
2. Nicholson S, Vujicic M, Wanchek T, Ziebert A, Menezes A. The effect of education debt on dentists' career decisions. *J Am Dent Assoc.* 2015 Nov;146(11):800-7. doi: 10.1016/j.adaj.2015.05.015. PMID: 26514885.
3. Boyles JD, Ahmed B. Does student debt affect dental students' and dentists' stress levels? *Brdent J.* 2017 Oct 27;223(8):601-606. doi: 10.1038/sj.bdj.2017.876. PMID: 29074930.

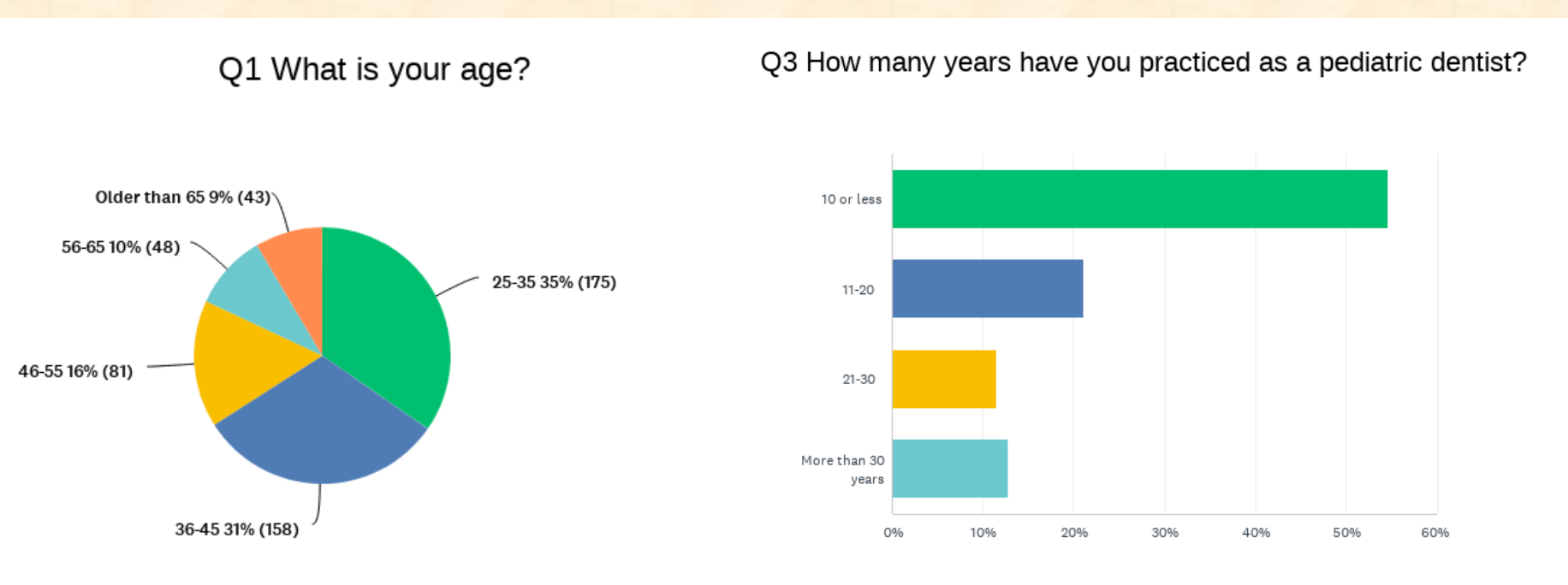


Figure 1

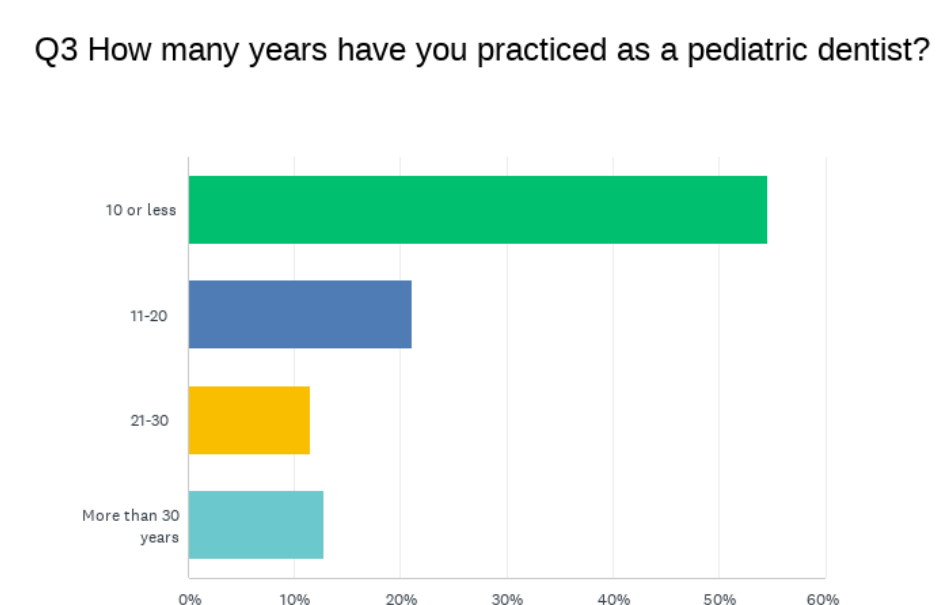


Figure 2

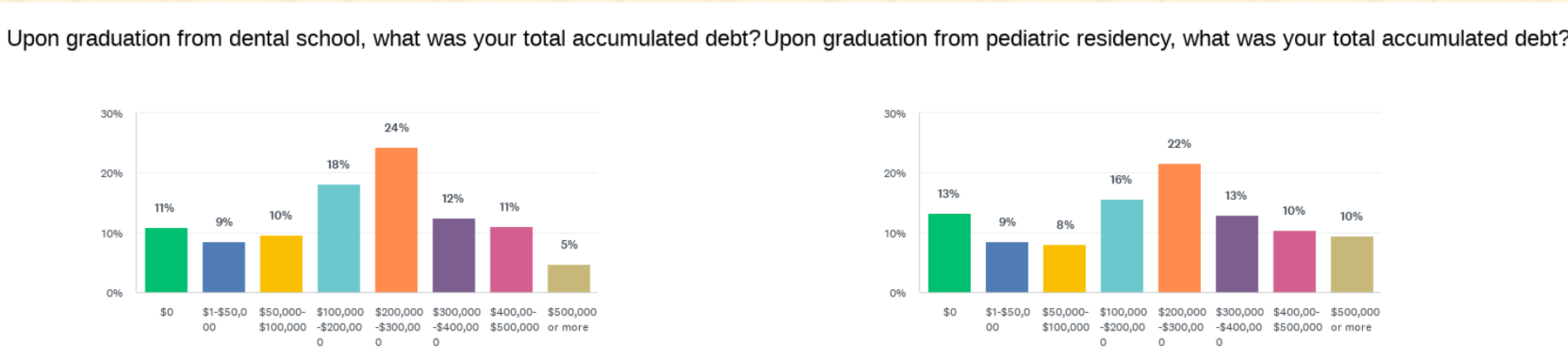


Figure 3

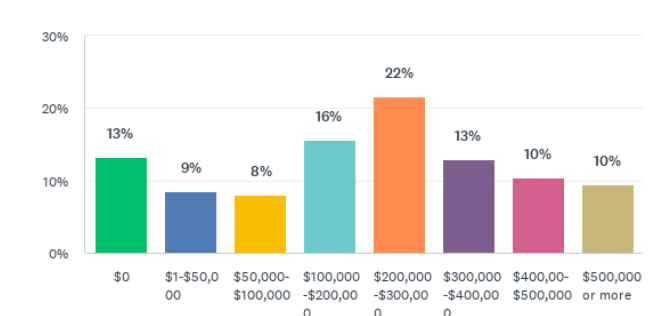


Figure 4