

Dental student debt

The BDA recently carried out a postal survey assessing levels of debt in dental school students. The survey was completed by over 600 student BDA members between May and July 2008 and covered three main topic areas: debt levels, income sources, and career aspirations. This article briefly outlines the survey's findings and some of their implications for future dentistry.

Debt levels

The vast majority (83%) of fifth year students were in some form of debt at the time of the survey. The average amount owed by those in debt was £24,860 (not including mortgages) and a quarter of these students owed in excess of £30,000. Many of the students had multiple debts including student loans, bank loans, overdrafts, credit cards and debt to parents. The most common types of debt were student loans and bank overdrafts (owed by 75% and 53% of students respectively). The average student loan was £19,060 and the average bank overdraft was £2,020.

Income sources

Given this high prevalence of debt it is unsurprising that many students have taken part-time jobs. Eighty-two percent of the fifth year students had worked at some stage during their time at dental school. This is an increase from 2004, when just under half of the students surveyed had taken part-time jobs.

While most of the fifth year students had worked at some stage during their degree, working during their final year was less common. Thirteen percent worked during the week (15 hours on average), around one in five worked during the weekend (an average of nine hours) and just under a quarter worked in the holidays (an average of 28 hours).

In addition to any income from working, 82% of the fifth year students had received financial support from their parents (that they are not expected to pay back). As expected, the parental contributions increased with the number of years the student had spent

at dental school, ranging from average contributions of £4,140 for first year students to £18,320 for fifth year students. Fifth year students without any debt had received significantly larger contributions from their parents (£27,700 on average) compared with their counterparts who had current outstanding debts (£16,530). This finding supports the notion that substantial financial support is required if one is to finish a dental degree without amassing debt of some form.

Career aspirations

While remuneration is an important factor for most when considering career options, it appears that debt levels may make securing a well paid job on graduation even more important to students. A third of the students felt that their level of debt would influence their career choice – an increase from a quarter in 2004. The influence grew stronger the higher the debt: 48% of those with debt over £20,000 thought it would influence their career choice, compared with only 21% of those with debt under £20,000.

Students who felt their level of debt would influence their career choice were asked how this would impact on their career choice. The majority of these students indicated that they will be looking for higher paid and/or private work in order to pay off their debts as quickly as possible:

'At the moment, I understand that private dentists earn more than NHS; I will have a huge debt and would like to pay it off as quickly as possible; this probably would influence me to go private.'

'If I wasn't in great debt by the time I graduate, I would spend more time doing NHS dentistry then later in my life introduce private dentistry to my career but because of the high expenses I am not left with any other option.'

'I would be more likely to choose a better paid job that I liked less.'

Similarly, many students felt that debt levels would prevent them from pursuing their preferred career in hospital dentistry or that they would have to delay further study or specialisation due to debt levels:

'I would have liked to specialise and work at dental hospital but I will be unable to do this as I have a family and am in debt therefore need to earn as much as possible.'

'I may decide to go straight into working in a general practice instead of undergoing further studies to specialise because of the financial burden.'

These findings suggest that rather than affecting students in isolation, student debt may also have longer term impacts on the NHS as a whole. If students perceive NHS dentistry or specialist careers as unattainable career options in the face of large loan repayments, fewer students are likely to take these career options. Given that the publicly-funded resources required to train a dentist are not insignificant, the loss of these young dentists to the health service is a real concern. 📌

DOI: 10.1038/sj.bdj.2008.756