

Appendix 1. Methodology

Most analyses in this report are based primarily on data from two AAMC annual surveys, the Medical School Graduation Questionnaire (GQ) and the Tuition and Student Fees Questionnaire (TSF). Education debt data are from the GQ, sent to all graduating medical students, and the cost-of-attendance (COA) data are from the TSF, sent to all medical schools. The TSF had a response rate of 100% in 2019, and the data are publicly available (see aamc.org/data-reports/reporting-tools/report/tuition-and-student-fees-reports). According to information about the TSF on the AAMC website, “The tuition, fees, and health insurance costs are the costs published by medical schools. As a result, these costs do reflect discounts resulting from grants, scholarships, or stipends.” The TSF collects data on the cost of each year of medical school for every school, including tuition, fees, and living expenses. The four-year COA is the sum of the cost for a single class at a school over four years. For example, the four-year cost at School X for the class of 2019 was the sum of the first-year COA in 2015-2016, plus the second-year COA in 2016-2017, plus the third-year COA in 2017-2018, plus the fourth-year COA in 2018-2019.

The Medical School Graduation Questionnaire: 2019 All Schools Summary Report (available at aamc.org/system/files/2019-08/2019-gq-all-schools-summary-report.pdf) notes the report’s data represent “the responses of 16,657 graduates of the 142 U.S. medical schools that graduated students in the 2018-2019 academic year. According to the AAMC Student Records System (SRS) as of July 8, 2019, these 16,657 respondents represent 83.6% of the 19,933 medical students who graduated from July 1, 2018, through June 30, 2019. Survey data for participating individuals may not be comparable to data for nonparticipants.” While most graduates answered all the questions, not all did; for example, more than 15,000 graduates answered the questions about premedical and medical debt, and more than 15,700 graduates answered the question about which specialty they intend to practice, but some answered the debt questions and not the specialty-choice question and vice versa. The numbers of respondents to a given question vary and are not included in this report. Sample sizes are available on request.

The 2019 GQ debt data in this report might occasionally differ slightly from debt data in other reports that use GQ data, such as the *Medical School Graduation Questionnaire: 2019 All Schools Summary Report*. This is because the AAMC Office of Student Financial Services staff applies several additional data-processing steps before the data are analyzed, such as not including premedical or medical debt values less than \$1,000. The data-processing steps are available on request.

Data from the AAMC Matriculating Student Questionnaire (MSQ) are used in some analyses. The MSQ is sent to all matriculating medical students when they enter medical school; in 2019, the survey response rate slightly exceeded 71% (for details, see aamc.org/system/files/2019-12/2019%20MSQ%20All%20Schools%20Summary%20Report.pdf). If the same medical student completes both surveys, their responses across the years may be linked for research purposes. The following question is on the MSQ: “Regardless of your dependency status, please indicate your parents’ combined gross income for last year (a rough estimate is sufficient).” This information can be cross-referenced, by year, with national U.S. Census data on household-income-quintile values to allow the family income analyses found throughout this report. The MSQ also asks students to project how they plan to finance their medical education on a percentage basis across multiple categories. Students complete the MSQ after receiving detailed financial aid information from their school, so they have been well-informed about both total costs and the levels of institutional and federal financial aid available to them.



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