

Monthly budgetary shortfalls of primary care compared to other specialties

Expense	Physician specialty		
	Primary care	Psychiatry	Radiology
Monthly income (after taxes)†	\$8,125†	\$10,000†	\$21,875†
Educational loan repayment†	-\$2,261†	-\$2,261†	-\$2,590†
Retirement savings†	-\$895†	-\$1,306†	-\$5,023†
Mortgage / home expenses†	-1,734†	-1,734†	-1,734†
College savings†	-\$1,967†	-\$1,967†	-\$1,967†
Other expenses†	-\$2,069†	-\$2,069†	-\$2,069†
Net income after expenses	-\$801	+\$663	+\$8,492

† Higher savings rate is a function of longer residency training.

SOURCE: Palmeri M, Pipas C, Wadsworth E, Zubkoff M. Economic impact of a primary care career: a harsh reality for medical students and the nation. *Acad Med*. 2010;85:1692-7. Reproduced with permission.