

TABLE 38

Education-related debt of doctorate recipients, by broad field of study: 2017

(Mean debt, number, and percent)

Debt level	Total		Life sciences ^a		Physical sciences and earth sciences		Mathematics and computer sciences		Psychology and social sciences		Engineering		Education		Humanities and arts		Other ^b	
Cumulative debt																		
Mean	\$23,132		\$20,700		\$13,611		\$10,156		\$35,522		\$11,071		\$40,709		\$30,803		\$31,915	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	27,583	55.7	6,499	55.6	3,573	63.2	2,575	73.7	3,505	43.7	6,268	70.1	1,710	39.5	2,118	44.5	1,335	49.9
\$10,000 or less	4,197	8.5	1,089	9.3	488	8.6	253	7.2	623	7.8	805	9.0	342	7.9	422	8.9	175	6.5
\$10,001–\$20,000	3,135	6.3	845	7.2	404	7.1	177	5.1	540	6.7	441	4.9	227	5.2	359	7.5	142	5.3
\$20,001–\$30,000	2,616	5.3	662	5.7	337	6.0	127	3.6	435	5.4	376	4.2	236	5.5	340	7.1	103	3.9
\$30,001–\$40,000	1,726	3.5	451	3.9	200	3.5	65	1.9	330	4.1	203	2.3	179	4.1	208	4.4	90	3.4
\$40,001–\$50,000	1,400	2.8	330	2.8	137	2.4	49	1.4	278	3.5	163	1.8	174	4.0	158	3.3	111	4.2
\$50,001–\$60,000	1,123	2.3	243	2.1	102	1.8	42	1.2	245	3.1	113	1.3	164	3.8	135	2.8	79	3.0
\$60,001–\$70,000	1,003	2.0	226	1.9	88	1.6	31	0.9	233	2.9	103	1.2	111	2.6	139	2.9	72	2.7
\$70,001–\$80,000	814	1.6	171	1.5	64	1.1	29	0.8	188	2.3	76	0.8	114	2.6	107	2.2	65	2.4
\$80,001–\$90,000	965	1.9	213	1.8	63	1.1	31	0.9	205	2.6	88	1.0	153	3.5	123	2.6	89	3.3
\$90,001 or more	4,999	10.1	952	8.1	197	3.5	116	3.3	1,447	18.0	311	3.5	915	21.2	648	13.6	413	15.4
Total	49,561	100.0	11,681	100.0	5,653	100.0	3,495	100.0	8,029	100.0	8,947	100.0	4,325	100.0	4,757	100.0	2,674	100.0
Graduate debt																		
Mean	\$14,789		\$11,695		\$5,302		\$6,022		\$24,872		\$6,050		\$29,419		\$21,223		\$23,782	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	32,647	66.2	8,205	70.6	4,586	81.5	2,839	81.9	4,079	51.0	7,075	79.4	1,891	44.0	2,538	53.7	1,434	54.1
\$10,000 or less	3,804	7.7	914	7.9	396	7.0	216	6.2	645	8.1	682	7.7	341	7.9	443	9.4	167	6.3
\$10,001–\$20,000	2,204	4.5	484	4.2	181	3.2	102	2.9	467	5.8	336	3.8	237	5.5	260	5.5	137	5.2
\$20,001–\$30,000	1,703	3.5	338	2.9	117	2.1	74	2.1	378	4.7	189	2.1	243	5.7	248	5.2	116	4.4
\$30,001–\$40,000	1,262	2.6	280	2.4	77	1.4	34	1.0	285	3.6	127	1.4	198	4.6	171	3.6	90	3.4
\$40,001–\$50,000	1,071	2.2	238	2.0	53	0.9	27	0.8	248	3.1	101	1.1	157	3.7	145	3.1	102	3.8
\$50,001–\$60,000	955	1.9	174	1.5	44	0.8	35	1.0	235	2.9	75	0.8	172	4.0	127	2.7	93	3.5
\$60,001–\$70,000	827	1.7	154	1.3	41	0.7	18	0.5	211	2.6	62	0.7	149	3.5	117	2.5	75	2.8
\$70,001–\$80,000	705	1.4	133	1.1	24	0.4	23	0.7	176	2.2	51	0.6	125	2.9	112	2.4	61	2.3
\$80,001–\$90,000	930	1.9	170	1.5	28	0.5	30	0.9	227	2.8	65	0.7	185	4.3	141	3.0	84	3.2
\$90,001 or more	3,200	6.5	539	4.6	83	1.5	70	2.0	1,040	13.0	150	1.7	598	13.9	427	9.0	293	11.0
Total	49,308	100.0	11,629	100.0	5,630	100.0	3,468	100.0	7,991	100.0	8,913	100.0	4,296	100.0	4,729	100.0	2,652	100.0
Undergraduate debt																		
Mean	\$8,430		\$9,069		\$8,344		\$4,185		\$10,783		\$5,052		\$11,492		\$9,727		\$8,338	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	35,151	71.0	7,988	68.5	3,955	70.1	2,919	83.6	5,225	65.2	7,249	81.1	2,783	64.4	3,067	64.6	1,965	73.6
\$10,000 or less	3,467	7.0	885	7.6	393	7.0	164	4.7	610	7.6	487	5.5	363	8.4	403	8.5	162	6.1
\$10,001–\$20,000	3,221	6.5	848	7.3	381	6.8	140	4.0	626	7.8	355	4.0	294	6.8	437	9.2	140	5.2
\$20,001–\$30,000	2,583	5.2	651	5.6	340	6.0	105	3.0	491	6.1	302	3.4	256	5.9	315	6.6	123	4.6

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Debt level	Total		Life sciences ^a		Physical sciences and earth sciences		Mathematics and computer sciences		Psychology and social sciences		Engineering		Education		Humanities and arts		Other ^b	
\$30,001–\$40,000	1,553	3.1	408	3.5	188	3.3	54	1.5	313	3.9	163	1.8	168	3.9	175	3.7	84	3.1
\$40,001–\$50,000	984	2.0	256	2.2	123	2.2	35	1.0	192	2.4	119	1.3	115	2.7	93	2.0	51	1.9
\$50,001–\$60,000	720	1.5	187	1.6	89	1.6	17	0.5	154	1.9	80	0.9	84	1.9	67	1.4	42	1.6
\$60,001–\$70,000	470	0.9	115	1.0	53	0.9	15	0.4	99	1.2	49	0.5	69	1.6	49	1.0	21	0.8
\$70,001–\$80,000	298	0.6	68	0.6	40	0.7	8	0.2	66	0.8	39	0.4	43	1.0	22	0.5	12	0.4
\$80,001–\$90,000	334	0.7	89	0.8	33	0.6	14	0.4	70	0.9	30	0.3	39	0.9	32	0.7	27	1.0
\$90,001 or more	710	1.4	170	1.5	49	0.9	20	0.6	172	2.1	60	0.7	109	2.5	86	1.8	44	1.6
Total	49,491	100.0	11,665	100.0	5,644	100.0	3,491	100.0	8,018	100.0	8,933	100.0	4,323	100.0	4,746	100.0	2,671	100.0

^a Includes agricultural sciences and natural resources; biological and biomedical sciences; and health sciences.

^b Includes other non-science and engineering fields not shown separately.

Note(s)

Mean calculations are based on all valid responses to debt item. See technical notes for details on calculations of means.

Source(s)

National Science Foundation, National Center for Science and Engineering Statistics, Survey of Earned Doctorates, 2017.