

National Center for Science and Engineering Statistics | NSF 19-301

TABLE 40

Education-related debt of doctorate recipients, by sex, citizenship status, ethnicity, and race: 2017

(Mean debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents															
									Not Hispanic or Latino										Ethnicity not reported					
	Male		Female		U.S. citizen or permanent resident		Temporary visa holder		Hispanic or Latino		American Indian or Alaska Native		Asian		Black or African American		White				More than one race		Other race or race not reported	
Cumulative debt																								
Mean	\$19,498		\$27,439		\$30,795		\$6,797		\$38,385		\$46,950		\$14,440		\$67,183		\$28,685		\$31,555		\$29,535		\$28,348	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	15,866	59.0	11,715	51.6	15,068	44.9	12,418	78.5	833	34.7	36	36.0	2,062	64.6	404	17.7	11,091	46.0	445	43.9	141	46.8	56	48.7
\$10,000 or less	2,375	8.8	1,822	8.0	2,833	8.4	1,352	8.5	249	10.4	7	7.0	287	9.0	156	6.8	2,004	8.3	95	9.4	26	8.6	9	7.8
\$10,001–\$20,000	1,679	6.2	1,456	6.4	2,570	7.7	554	3.5	209	8.7	5	5.0	212	6.6	118	5.2	1,915	7.9	78	7.7	22	7.3	11	9.6
\$20,001–\$30,000	1,398	5.2	1,218	5.4	2,208	6.6	399	2.5	174	7.2	6	6.0	160	5.0	131	5.7	1,644	6.8	65	6.4	22	7.3	6	5.2
\$30,001–\$40,000	897	3.3	829	3.7	1,496	4.5	218	1.4	104	4.3	6	6.0	74	2.3	112	4.9	1,141	4.7	44	4.3	10	3.3	5	4.3
\$40,001–\$50,000	702	2.6	698	3.1	1,205	3.6	183	1.2	110	4.6	D	D	D	D	101	4.4	881	3.7	36	3.6	8	2.7	5	4.3
\$50,001–\$60,000	545	2.0	578	2.5	997	3.0	121	0.8	79	3.3	D	D	D	D	95	4.2	733	3.0	29	2.9	10	3.3	3	2.6
\$60,001–\$70,000	489	1.8	514	2.3	909	2.7	93	0.6	66	2.7	D	D	D	D	88	3.8	668	2.8	26	2.6	8	2.7	5	4.3
\$70,001–\$80,000	390	1.5	424	1.9	745	2.2	66	0.4	65	2.7	D	D	D	D	79	3.5	537	2.2	21	2.1	7	2.3	1	0.9
\$80,001–\$90,000	453	1.7	512	2.3	862	2.6	98	0.6	77	3.2	D	D	D	D	116	5.1	584	2.4	25	2.5	11	3.7	1	0.9
\$90,001 or more	2,082	7.7	2,917	12.9	4,642	13.8	327	2.1	437	18.2	25	25.0	171	5.4	886	38.8	2,925	12.1	149	14.7	36	12.0	13	11.3
Total	26,876	100.0	22,683	100.0	33,535	100.0	15,829	100.0	2,403	100.0	100	100.0	3,194	100.0	2,286	100.0	24,123	100.0	1,013	100.0	301	100.0	115	100.0
Graduate debt																								
Mean	\$11,873		\$18,245		\$19,462		\$4,796		\$24,492		\$31,900		\$9,194		\$44,965		\$17,898		\$18,831		\$19,057		\$19,369	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	18,721	70.0	13,924	61.7	19,639	58.8	12,898	82.0	1,159	48.5	42	42.0	2,424	76.2	618	27.3	14,558	60.6	604	60.1	167	56.2	67	60.4
\$10,000 or less	2,094	7.8	1,710	7.6	2,605	7.8	1,185	7.5	221	9.2	12	12.0	213	6.7	163	7.2	1,883	7.8	83	8.3	24	8.1	6	5.4
\$10,001–\$20,000	1,210	4.5	994	4.4	1,714	5.1	482	3.1	171	7.2	D	D	98	3.1	124	5.5	1,251	5.2	D	D	20	6.7	5	4.5
\$20,001–\$30,000	853	3.2	850	3.8	1,377	4.1	313	2.0	125	5.2	D	D	88	2.8	101	4.5	989	4.1	D	D	20	6.7	7	6.3
\$30,001–\$40,000	599	2.2	663	2.9	1,082	3.2	172	1.1	90	3.8	D	D	65	2.0	125	5.5	764	3.2	27	2.7	D	D	5	4.5
\$40,001–\$50,000	488	1.8	583	2.6	921	2.8	146	0.9	77	3.2	D	D	40	1.3	99	4.4	659	2.7	33	3.3	D	D	1	0.9
\$50,001–\$60,000	443	1.7	512	2.3	834	2.5	115	0.7	73	3.1	D	D	37	1.2	99	4.4	582	2.4	28	2.8	D	D	3	2.7
\$60,001–\$70,000	374	1.4	453	2.0	756	2.3	70	0.4	66	2.8	D	D	38	1.2	101	4.5	518	2.2	21	2.1	D	D	2	1.8
\$70,001–\$80,000	283	1.1	422	1.9	634	1.9	66	0.4	63	2.6	D	D	25	0.8	106	4.7	414	1.7	17	1.7	D	D	2	1.8
\$80,001–\$90,000	407	1.5	523	2.3	849	2.5	75	0.5	75	3.1	6	6.0	48	1.5	135	6.0	554	2.3	21	2.1	7	2.4	3	2.7
\$90,001 or more	1,264	4.7	1,936	8.6	2,974	8.9	207	1.3	271	11.3	19	19.0	105	3.3	593	26.2	1,864	7.8	89	8.9	23	7.7	10	9.0
Total	26,736	100.0	22,570	100.0	33,385	100.0	15,729	100.0	2,391	100.0	100	100.0	3,181	100.0	2,264	100.0	24,036	100.0	1,005	100.0	297	100.0	111	100.0
Undergraduate debt																								
Mean	\$7,699		\$9,296		\$11,435		\$2,034		\$14,027		\$15,202		\$5,292		\$22,720		\$10,863		\$12,873		\$10,731		\$9,911	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	19,610	73.1	15,539	68.6	20,770	62.0	14,254	90.2	1,285	53.5	54	54.5	2,458	77.1	947	41.6	15,156	62.9	597	58.9	199	66.1	74	66.1

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\$10,000 or less	1,818	6.8	1,649	7.3	2,781	8.3	676	4.3	275	11.5	7	7.1	240	7.5	221	9.7	1,914	7.9	88	8.7	24	8.0	12	10.7
\$10,001–\$20,000	1,577	5.9	1,644	7.3	2,873	8.6	330	2.1	243	10.1	11	11.1	195	6.1	201	8.8	2,109	8.8	89	8.8	18	6.0	7	6.3
\$20,001–\$30,000	1,335	5.0	1,248	5.5	2,363	7.1	208	1.3	181	7.5	7	7.1	122	3.8	224	9.8	1,733	7.2	72	7.1	18	6.0	6	5.4
\$30,001–\$40,000	795	3.0	758	3.3	1,435	4.3	107	0.7	116	4.8	8	8.1	60	1.9	161	7.1	1,026	4.3	52	5.1	10	3.3	2	1.8
\$40,001–\$50,000	467	1.7	517	2.3	910	2.7	71	0.4	81	3.4	D	D	30	0.9	D	D	629	2.6	33	3.3	11	3.7	5	4.5
\$50,001–\$60,000	333	1.2	387	1.7	657	2.0	58	0.4	67	2.8	D	D	23	0.7	D	D	448	1.9	18	1.8	9	3.0	0	0.0
\$60,001–\$70,000	232	0.9	238	1.1	450	1.3	20	0.1	34	1.4	D	D	18	0.6	D	D	294	1.2	17	1.7	2	0.7	1	0.9
\$70,001–\$80,000	155	0.6	143	0.6	281	0.8	17	0.1	24	1.0	D	D	7	0.2	D	D	185	0.8	14	1.4	1	0.3	2	1.8
\$80,001–\$90,000	167	0.6	167	0.7	306	0.9	26	0.2	29	1.2	D	D	13	0.4	D	D	198	0.8	12	1.2	1	0.3	0	0.0
\$90,001 or more	341	1.3	369	1.6	666	2.0	39	0.2	66	2.7	D	D	23	0.7	D	D	406	1.7	21	2.1	8	2.7	3	2.7
Total	26,830	100.0	22,659	100.0	33,492	100.0	15,806	100.0	2,401	100.0	99	100.0	3,189	100.0	2,279	100.0	24,098	100.0	1,013	100.0	301	100.0	112	100.0

D = suppressed to avoid disclosure of confidential information.

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.