

TABLE 38

Education-related debt of doctorate recipients, by broad field of study: 2018

(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	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Cumulative debt																		
Mean	\$22,254		\$20,625		\$12,364		\$9,624		\$34,961		\$10,068		\$41,217		\$29,190		\$30,749	
No debt	28,747	57.1	6,668	56.2	3,896	66.0	2,764	74.8	3,575	44.8	6,673	71.4	1,753	39.9	2,104	45.4	1,314	51.5
\$10,000 or less	4,222	8.4	1,030	8.7	508	8.6	245	6.6	623	7.8	822	8.8	342	7.8	467	10.1	185	7.3
\$10,001–\$20,000	3,095	6.1	822	6.9	384	6.5	177	4.8	518	6.5	472	5.0	243	5.5	362	7.8	117	4.6
\$20,001–\$30,000	2,473	4.9	712	6.0	300	5.1	124	3.4	395	5.0	356	3.8	200	4.6	261	5.6	125	4.9
\$30,001–\$40,000	1,780	3.5	444	3.7	222	3.8	82	2.2	292	3.7	243	2.6	199	4.5	215	4.6	83	3.3
\$40,001–\$50,000	1,393	2.8	366	3.1	141	2.4	51	1.4	275	3.4	165	1.8	162	3.7	147	3.2	86	3.4
\$50,001–\$60,000	1,009	2.0	233	2.0	77	1.3	48	1.3	210	2.6	106	1.1	127	2.9	140	3.0	68	2.7
\$60,001–\$70,000	972	1.9	235	2.0	71	1.2	43	1.2	192	2.4	85	0.9	152	3.5	125	2.7	69	2.7
\$70,001–\$80,000	818	1.6	199	1.7	55	0.9	25	0.7	193	2.4	66	0.7	124	2.8	107	2.3	49	1.9
\$80,001–\$90,000	966	1.9	227	1.9	56	0.9	30	0.8	231	2.9	79	0.8	169	3.9	99	2.1	75	2.9
\$90,001 or more	4,902	9.7	933	7.9	197	3.3	108	2.9	1,471	18.4	285	3.0	918	20.9	610	13.2	380	14.9
Total	50,377	100.0	11,869	100.0	5,907	100.0	3,697	100.0	7,975	100.0	9,352	100.0	4,389	100.0	4,637	100.0	2,551	100.0
Graduate debt																		
Mean	\$14,126		\$11,676		\$4,780		\$5,515		\$24,936		\$5,322		\$29,149		\$19,776		\$21,980	
No debt	33,877	67.6	8,402	71.2	4,826	82.2	3,049	82.9	4,173	52.6	7,494	80.6	1,956	44.8	2,554	55.3	1,423	56.1
\$10,000 or less	3,839	7.7	879	7.5	446	7.6	215	5.8	613	7.7	715	7.7	340	7.8	457	9.9	174	6.9
\$10,001–\$20,000	2,170	4.3	457	3.9	181	3.1	106	2.9	421	5.3	313	3.4	255	5.8	303	6.6	134	5.3
\$20,001–\$30,000	1,557	3.1	360	3.1	88	1.5	65	1.8	316	4.0	205	2.2	225	5.2	180	3.9	118	4.7
\$30,001–\$40,000	1,188	2.4	255	2.2	72	1.2	47	1.3	260	3.3	120	1.3	188	4.3	157	3.4	89	3.5
\$40,001–\$50,000	1,026	2.0	243	2.1	50	0.9	33	0.9	236	3.0	94	1.0	175	4.0	120	2.6	75	3.0
\$50,001–\$60,000	929	1.9	185	1.6	49	0.8	33	0.9	226	2.8	77	0.8	154	3.5	131	2.8	74	2.9
\$60,001–\$70,000	762	1.5	154	1.3	30	0.5	26	0.7	196	2.5	51	0.5	152	3.5	103	2.2	50	2.0
\$70,001–\$80,000	649	1.3	139	1.2	32	0.5	19	0.5	173	2.2	42	0.5	118	2.7	82	1.8	44	1.7

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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	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
\$80,001–\$90,000	931	1.9	175	1.5	29	0.5	23	0.6	263	3.3	63	0.7	176	4.0	117	2.5	85	3.4
\$90,001 or more	3,166	6.3	549	4.7	70	1.2	63	1.7	1,056	13.3	122	1.3	626	14.3	411	8.9	269	10.6
Total	50,094	100.0	11,798	100.0	5,873	100.0	3,679	100.0	7,933	100.0	9,296	100.0	4,365	100.0	4,615	100.0	2,535	100.0
Undergraduate debt																		
Mean	\$8,219		\$9,032		\$7,620		\$4,140		\$10,173		\$4,784		\$12,249		\$9,519		\$8,927	
No debt	36,211	72.0	8,144	68.7	4,308	73.0	3,093	83.8	5,293	66.5	7,660	82.0	2,798	63.9	3,062	66.1	1,853	72.8
\$10,000 or less	3,466	6.9	893	7.5	366	6.2	163	4.4	615	7.7	522	5.6	352	8.0	388	8.4	167	6.6
\$10,001–\$20,000	3,028	6.0	821	6.9	366	6.2	146	4.0	563	7.1	352	3.8	292	6.7	368	7.9	120	4.7
\$20,001–\$30,000	2,400	4.8	664	5.6	284	4.8	107	2.9	464	5.8	254	2.7	250	5.7	274	5.9	103	4.0
\$30,001–\$40,000	1,657	3.3	440	3.7	216	3.7	70	1.9	323	4.1	179	1.9	166	3.8	171	3.7	92	3.6
\$40,001–\$50,000	1,035	2.1	258	2.2	119	2.0	30	0.8	217	2.7	112	1.2	134	3.1	106	2.3	59	2.3
\$50,001–\$60,000	700	1.4	173	1.5	75	1.3	31	0.8	122	1.5	89	1.0	91	2.1	82	1.8	37	1.5
\$60,001–\$70,000	474	0.9	124	1.0	42	0.7	24	0.6	74	0.9	43	0.5	78	1.8	63	1.4	26	1.0
\$70,001–\$80,000	339	0.7	99	0.8	36	0.6	7	0.2	77	1.0	30	0.3	50	1.1	26	0.6	14	0.6
\$80,001–\$90,000	313	0.6	76	0.6	29	0.5	7	0.2	73	0.9	30	0.3	54	1.2	27	0.6	17	0.7
\$90,001 or more	682	1.4	160	1.3	59	1.0	15	0.4	140	1.8	70	0.7	116	2.6	65	1.4	57	2.2
Total	50,305	100.0	11,852	100.0	5,900	100.0	3,693	100.0	7,961	100.0	9,341	100.0	4,381	100.0	4,632	100.0	2,545	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. Percentages may not sum to 100 due to rounding.

Source(s)

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