

**Table 38****Education-related debt of doctorate recipients, by broad field of study: 2019**

(Mean debt, number, and percent)

Debt level	Total		Life sciences <sup>a</sup>		Physical sciences and earth sciences		Mathematics and computer sciences		Psychology and social sciences		Engineering		Education		Humanities and arts		Other <sup>b</sup>		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cumulative debt																			
Mean	\$26,137		\$23,865		\$14,911		\$10,686		\$43,439		\$12,081		\$47,672		\$33,729		\$35,338		
No debt	29,461	57.9	6,748	56.5	4,005	65.2	2,941	75.4	3,712	45.8	6,731	71.2	1,784	42.4	2,137	47.4	1,403	53.5	
\$10,000 or less	3,853	7.6	997	8.4	472	7.7	258	6.6	541	6.7	750	7.9	264	6.3	402	8.9	169	6.4	
\$10,001–\$20,000	3,024	5.9	813	6.8	393	6.4	157	4.0	494	6.1	505	5.3	209	5.0	305	6.8	148	5.6	
\$20,001–\$30,000	2,367	4.7	630	5.3	327	5.3	127	3.3	377	4.7	344	3.6	200	4.8	261	5.8	101	3.9	
\$30,001–\$40,000	1,729	3.4	480	4.0	219	3.6	91	2.3	303	3.7	213	2.3	155	3.7	183	4.1	85	3.2	
\$40,001–\$50,000	1,336	2.6	347	2.9	139	2.3	51	1.3	247	3.1	167	1.8	161	3.8	154	3.4	70	2.7	
\$50,001–\$60,000	1,050	2.1	251	2.1	96	1.6	48	1.2	213	2.6	128	1.4	128	3.0	116	2.6	70	2.7	
\$60,001–\$70,000	981	1.9	236	2.0	84	1.4	36	0.9	220	2.7	96	1.0	136	3.2	125	2.8	48	1.8	
\$70,001–\$80,000	789	1.6	175	1.5	67	1.1	28	0.7	176	2.2	80	0.8	108	2.6	100	2.2	55	2.1	
\$80,001–\$90,000	777	1.5	193	1.6	63	1.0	31	0.8	167	2.1	64	0.7	127	3.0	85	1.9	47	1.8	
\$90,001–\$100,000	998	2.0	224	1.9	83	1.4	33	0.8	254	3.1	103	1.1	126	3.0	118	2.6	57	2.2	
\$100,001–\$120,000	1,045	2.1	223	1.9	60	1.0	25	0.6	277	3.4	67	0.7	183	4.3	126	2.8	84	3.2	
\$120,001–\$140,000	753	1.5	134	1.1	30	0.5	15	0.4	227	2.8	44	0.5	143	3.4	94	2.1	66	2.5	
\$140,001–\$160,000	584	1.1	95	0.8	22	0.4	20	0.5	167	2.1	35	0.4	122	2.9	79	1.8	44	1.7	
\$160,001 or more	2,124	4.2	394	3.3	80	1.3	40	1.0	721	8.9	122	1.3	364	8.6	228	5.1	175	6.7	
Total	50,871	100.0	11,940	100.0	6,140	100.0	3,901	100.0	8,096	100.0	9,449	100.0	4,210	100.0	4,513	100.0	2,622	100.0	
Graduate debt																			
Mean	\$17,673		\$14,414		\$6,428		\$6,509		\$32,600		\$7,064		\$36,184		\$23,778		\$27,359		
No debt	34,746	68.4	8,504	71.3	5,026	82.0	3,255	83.6	4,349	53.8	7,575	80.3	1,977	47.0	2,562	56.9	1,498	57.2	

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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
\$10,000 or less	3,481	6.9	841	7.1	395	6.4	210	5.4	557	6.9	639	6.8	267	6.4	402	8.9	170	6.5
\$10,001–\$20,000	2,222	4.4	511	4.3	196	3.2	106	2.7	400	4.9	377	4.0	208	5.0	282	6.3	142	5.4
\$20,001–\$30,000	1,573	3.1	342	2.9	122	2.0	63	1.6	327	4.0	201	2.1	213	5.1	193	4.3	112	4.3
\$30,001–\$40,000	1,128	2.2	231	1.9	73	1.2	48	1.2	273	3.4	113	1.2	157	3.7	146	3.2	87	3.3
\$40,001–\$50,000	921	1.8	212	1.8	54	0.9	36	0.9	187	2.3	102	1.1	161	3.8	111	2.5	58	2.2
\$50,001–\$60,000	863	1.7	189	1.6	42	0.7	35	0.9	199	2.5	79	0.8	144	3.4	106	2.4	69	2.6
\$60,001–\$70,000	765	1.5	161	1.4	37	0.6	23	0.6	182	2.3	51	0.5	160	3.8	102	2.3	49	1.9
\$70,001–\$80,000	619	1.2	120	1.0	23	0.4	14	0.4	170	2.1	45	0.5	116	2.8	74	1.6	57	2.2
\$80,001–\$90,000	541	1.1	115	1.0	24	0.4	18	0.5	142	1.8	27	0.3	103	2.5	66	1.5	46	1.8
\$90,001–\$100,000	720	1.4	132	1.1	28	0.5	14	0.4	226	2.8	53	0.6	126	3.0	80	1.8	61	2.3
\$100,001–\$120,000	782	1.5	151	1.3	37	0.6	17	0.4	217	2.7	32	0.3	159	3.8	100	2.2	69	2.6
\$120,001–\$140,000	516	1.0	95	0.8	15	0.2	11	0.3	163	2.0	21	0.2	103	2.5	66	1.5	42	1.6
\$140,001–\$160,000	439	0.9	62	0.5	12	0.2	14	0.4	151	1.9	23	0.2	73	1.7	70	1.6	34	1.3
\$160,001 or more	1,468	2.9	255	2.1	44	0.7	30	0.8	540	6.7	95	1.0	235	5.6	145	3.2	124	4.7
<b>Total</b>	<b>50,784</b>	<b>100.0</b>	<b>11,921</b>	<b>100.0</b>	<b>6,128</b>	<b>100.0</b>	<b>3,894</b>	<b>100.0</b>	<b>8,083</b>	<b>100.0</b>	<b>9,433</b>	<b>100.0</b>	<b>4,202</b>	<b>100.0</b>	<b>4,505</b>	<b>100.0</b>	<b>2,618</b>	<b>100.0</b>
Undergraduate debt																		
Mean	\$8,505		\$9,480		\$8,501		\$4,191		\$10,910		\$5,037		\$11,574		\$10,018		\$8,039	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	36,772	72.4	8,265	69.3	4,419	72.0	3,271	83.9	5,363	66.4	7,751	82.2	2,739	65.2	2,996	66.5	1,968	75.2
\$10,000 or less	3,268	6.4	828	6.9	377	6.1	177	4.5	550	6.8	499	5.3	322	7.7	356	7.9	159	6.1
\$10,001–\$20,000	2,878	5.7	748	6.3	361	5.9	148	3.8	566	7.0	333	3.5	287	6.8	311	6.9	124	4.7

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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
\$20,001–\$30,000	2,338	4.6	622	5.2	305	5.0	108	2.8	464	5.7	252	2.7	222	5.3	267	5.9	98	3.7
\$30,001–\$40,000	1,715	3.4	471	3.9	220	3.6	75	1.9	329	4.1	191	2.0	175	4.2	186	4.1	68	2.6
\$40,001–\$50,000	1,051	2.1	298	2.5	123	2.0	28	0.7	226	2.8	119	1.3	107	2.5	105	2.3	45	1.7
\$50,001–\$60,000	815	1.6	194	1.6	103	1.7	30	0.8	165	2.0	87	0.9	99	2.4	90	2.0	47	1.8
\$60,001–\$70,000	502	1.0	133	1.1	67	1.1	18	0.5	109	1.3	39	0.4	66	1.6	48	1.1	22	0.8
\$70,001–\$80,000	364	0.7	83	0.7	51	0.8	13	0.3	76	0.9	44	0.5	43	1.0	34	0.8	20	0.8
\$80,001–\$90,000	272	0.5	78	0.7	29	0.5	9	0.2	44	0.5	33	0.3	39	0.9	23	0.5	17	0.6
\$90,001 or more	831	1.6	212	1.8	81	1.3	22	0.6	190	2.4	87	0.9	105	2.5	86	1.9	48	1.8
Total	50,806	100.0	11,932	100.0	6,136	100.0	3,899	100.0	8,082	100.0	9,435	100.0	4,204	100.0	4,502	100.0	2,616	100.0

<sup>a</sup> Includes agricultural sciences and natural resources; biological and biomedical sciences; and health sciences.<sup>b</sup> 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.