

Table 40

Education-related debt of doctorate recipients, by sex, citizenship status, ethnicity, and race: 2019

(Mean debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents															
									Not Hispanic or Latino												Other race or race not reported		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					
Cumulative debt																								
Mean	\$22,015		\$31,039		\$35,178		\$8,591		\$44,369		\$52,692		\$15,903		\$84,050		\$31,657		\$39,445		\$30,966		\$38,486	
	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	16,780	60.7	12,681	54.6	15,808	47.2	13,537	78.6	965	35.9	30	28.8	2,219	67.2	474	20.0	11,396	48.6	515	46.4	150	50.8	59	41.5
\$10,000 or less	2,215	8.0	1,638	7.1	2,460	7.4	1,377	8.0	245	9.1	8	7.7	250	7.6	120	5.1	1,729	7.4	70	6.3	25	8.5	13	9.2
\$10,001–\$20,000	1,647	6.0	1,377	5.9	2,393	7.2	618	3.6	205	7.6	8	7.7	216	6.5	97	4.1	1,758	7.5	77	6.9	22	7.5	10	7.0
\$20,001–\$30,000	1,293	4.7	1,074	4.6	1,965	5.9	397	2.3	177	6.6	6	5.8	119	3.6	129	5.4	1,459	6.2	53	4.8	16	5.4	6	4.2
\$30,001–\$40,000	925	3.3	804	3.5	1,490	4.5	236	1.4	133	5.0	8	7.7	73	2.2	92	3.9	1,117	4.8	51	4.6	8	2.7	8	5.6
\$40,001–\$50,000	677	2.4	659	2.8	1,142	3.4	186	1.1	119	4.4	D	D	64	1.9	113	4.8	786	3.4	39	3.5	D	D	10	7.0
\$50,001–\$60,000	517	1.9	533	2.3	924	2.8	124	0.7	96	3.6	7	6.7	51	1.5	96	4.1	629	2.7	31	2.8	9	3.1	5	3.5
\$60,001–\$70,000	478	1.7	503	2.2	874	2.6	104	0.6	83	3.1	D	D	45	1.4	86	3.6	624	2.7	26	2.3	D	D	4	2.8
\$70,001–\$80,000	380	1.4	408	1.8	723	2.2	65	0.4	73	2.7	D	D	37	1.1	77	3.3	503	2.1	26	2.3	D	D	1	0.7
\$80,001–\$90,000	335	1.2	442	1.9	719	2.1	58	0.3	74	2.8	5	4.8	34	1.0	82	3.5	484	2.1	23	2.1	11	3.7	6	4.2
\$90,001–\$100,000	459	1.7	539	2.3	913	2.7	84	0.5	86	3.2	6	5.8	56	1.7	109	4.6	604	2.6	39	3.5	9	3.1	4	2.8
\$100,001–\$120,000	478	1.7	567	2.4	960	2.9	80	0.5	118	4.4	D	D	32	1.0	178	7.5	595	2.5	24	2.2	D	D	1	0.7
\$120,001–\$140,000	343	1.2	410	1.8	695	2.1	54	0.3	78	2.9	D	D	20	0.6	129	5.4	415	1.8	35	3.2	D	D	4	2.8
\$140,001–\$160,000	241	0.9	343	1.5	528	1.6	53	0.3	45	1.7	D	D	17	0.5	97	4.1	335	1.4	30	2.7	D	D	1	0.7
\$160,001 or more	874	3.2	1,250	5.4	1,867	5.6	248	1.4	188	7.0	8	7.7	68	2.1	490	20.7	1,022	4.4	70	6.3	11	3.7	10	7.0
Total	27,642	100.0	23,228	100.0	33,461	100.0	17,221	100.0	2,685	100.0	104	100.0	3,301	100.0	2,369	100.0	23,456	100.0	1,109	100.0	295	100.0	142	100.0
Graduate debt																								
Mean	\$14,242		\$21,754		\$23,359		\$6,613		\$29,834		\$36,311		\$10,190		\$61,436		\$20,405		\$26,777		\$21,866		\$28,063	
	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	19,754	71.6	14,992	64.7	20,590	61.6	14,031	81.6	1,371	51.1	38	36.9	2,617	79.4	674	28.5	14,976	63.9	661	59.8	179	61.3	74	52.1
\$10,000 or less	1,965	7.1	1,516	6.5	2,233	6.7	1,231	7.2	206	7.7	7	6.8	170	5.2	133	5.6	1,623	6.9	60	5.4	21	7.2	13	9.2
\$10,001–\$20,000	1,216	4.4	1,006	4.3	1,626	4.9	589	3.4	165	6.1	11	10.7	103	3.1	115	4.9	1,153	4.9	59	5.3	15	5.1	5	3.5
\$20,001–\$30,000	793	2.9	780	3.4	1,265	3.8	300	1.7	136	5.1	6	5.8	75	2.3	118	5.0	872	3.7	42	3.8	10	3.4	6	4.2

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(Mean debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents															
									Not Hispanic or Latino										Other race or race not reported				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							
\$30,001–\$40,000	554	2.0	574	2.5	936	2.8	189	1.1	98	3.7	9	8.7	42	1.3	100	4.2	637	2.7	36	3.3	7	2.4	7	4.9
\$40,001–\$50,000	448	1.6	473	2.0	773	2.3	145	0.8	78	2.9	D	D	36	1.1	103	4.4	514	2.2	23	2.1	D	D	9	6.3
\$50,001–\$60,000	401	1.5	462	2.0	738	2.2	122	0.7	92	3.4	6	5.8	37	1.1	98	4.2	467	2.0	28	2.5	6	2.1	4	2.8
\$60,001–\$70,000	334	1.2	431	1.9	692	2.1	70	0.4	73	2.7	D	D	32	1.0	101	4.3	449	1.9	25	2.3	D	D	3	2.1
\$70,001–\$80,000	276	1.0	342	1.5	562	1.7	56	0.3	60	2.2	6	5.8	25	0.8	82	3.5	364	1.6	18	1.6	5	1.7	2	1.4
\$80,001–\$90,000	238	0.9	303	1.3	505	1.5	36	0.2	58	2.2	D	D	24	0.7	74	3.1	323	1.4	12	1.1	D	D	5	3.5
\$90,001–\$100,000	310	1.1	410	1.8	640	1.9	79	0.5	57	2.1	D	D	33	1.0	118	5.0	403	1.7	18	1.6	D	D	3	2.1
\$100,001–\$120,000	313	1.1	469	2.0	726	2.2	53	0.3	80	3.0	6	5.8	29	0.9	129	5.5	449	1.9	27	2.4	5	1.7	1	0.7
\$120,001–\$140,000	215	0.8	301	1.3	472	1.4	42	0.2	50	1.9	D	D	13	0.4	109	4.6	259	1.1	33	3.0	D	D	0	0.0
\$140,001–\$160,000	177	0.6	262	1.1	398	1.2	38	0.2	39	1.5	D	D	9	0.3	79	3.3	252	1.1	15	1.4	D	D	2	1.4
\$160,001 or more	603	2.2	865	3.7	1,255	3.8	206	1.2	120	4.5	D	D	52	1.6	328	13.9	686	2.9	49	4.4	D	D	8	5.6
Total	27,597	100.0	23,186	100.0	33,411	100.0	17,187	100.0	2,683	100.0	103	100.0	3,297	100.0	2,361	100.0	23,427	100.0	1,106	100.0	292	100.0	142	100.0
Undergraduate debt																								
Mean	\$7,806		\$9,338		\$11,870		\$1,993		\$14,568		\$16,731		\$5,732		\$22,899		\$11,288		\$12,753		\$9,386		\$10,647	
	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	20,439	74.0	16,332	70.4	21,009	62.9	15,612	90.7	1,448	54.0	54	51.9	2,559	77.6	1,016	43.0	14,964	63.9	678	61.2	203	69.3	87	62.6
\$10,000 or less	1,727	6.3	1,541	6.6	2,536	7.6	727	4.2	302	11.3	9	8.7	221	6.7	207	8.8	1,675	7.1	83	7.5	23	7.8	16	11.5
\$10,001–\$20,000	1,475	5.3	1,403	6.0	2,575	7.7	296	1.7	238	8.9	10	9.6	200	6.1	193	8.2	1,811	7.7	96	8.7	17	5.8	10	7.2
\$20,001–\$30,000	1,213	4.4	1,125	4.9	2,137	6.4	193	1.1	176	6.6	9	8.7	106	3.2	209	8.9	1,539	6.6	72	6.5	18	6.1	8	5.8
\$30,001–\$40,000	883	3.2	832	3.6	1,587	4.7	124	0.7	157	5.9	D	D	D	D	169	7.2	1,133	4.8	48	4.3	9	3.1	6	4.3

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\$40,001–\$50,000	529	1.9	522	2.3	977	2.9	72	0.4	95	3.5	D	D	D	D	128	5.4	652	2.8	44	4.0	5	1.7	5	3.6
\$50,001–\$60,000	403	1.5	412	1.8	758	2.3	55	0.3	87	3.2	D	D	D	D	123	5.2	494	2.1	16	1.4	6	2.0	0	0.0
\$60,001–\$70,000	249	0.9	253	1.1	479	1.4	22	0.1	38	1.4	7	6.7	16	0.5	69	2.9	335	1.4	12	1.1	1	0.3	1	0.7
\$70,001–\$80,000	161	0.6	203	0.9	348	1.0	14	0.1	34	1.3	0	0.0	14	0.4	52	2.2	229	1.0	18	1.6	1	0.3	0	0.0
\$80,001–\$90,000	124	0.4	148	0.6	255	0.8	16	0.1	23	0.9	0	0.0	12	0.4	44	1.9	162	0.7	9	0.8	3	1.0	2	1.4
\$90,001 or more	408	1.5	423	1.8	756	2.3	73	0.4	85	3.2	D	D	D	D	151	6.4	438	1.9	32	2.9	7	2.4	4	2.9
Total	27,611	100.0	23,194	100.0	33,417	100.0	17,204	100.0	2,683	100.0	104	100.0	3,297	100.0	2,361	100.0	23,432	100.0	1,108	100.0	293	100.0	139	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 Center for Science and Engineering Statistics, Survey of Earned Doctorates.