

Table 38

## Education-related debt of doctorate recipients, by broad field of study: 2020

(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	\$25,895		\$24,039		\$13,444		\$9,859		\$42,566		\$11,484		\$49,340		\$34,051		\$37,015	
No debt	29,871	59.2	6,746	57.6	3,841	66.1	3,093	76.5	3,809	47.6	7,079	73.2	1,806	42.2	2,087	47.7	1,410	54.3
\$10,000 or less	3,830	7.6	982	8.4	445	7.7	253	6.3	584	7.3	734	7.6	286	6.7	367	8.4	179	6.9
\$10,001–\$20,000	2,719	5.4	693	5.9	352	6.1	177	4.4	456	5.7	440	4.6	212	5.0	278	6.3	111	4.3
\$20,001–\$30,000	2,325	4.6	600	5.1	320	5.5	138	3.4	395	4.9	339	3.5	184	4.3	249	5.7	100	3.8
\$30,001–\$40,000	1,627	3.2	429	3.7	226	3.9	79	2.0	255	3.2	216	2.2	172	4.0	196	4.5	54	2.1
\$40,001–\$50,000	1,346	2.7	341	2.9	157	2.7	58	1.4	235	2.9	150	1.6	148	3.5	167	3.8	90	3.5
\$50,001–\$60,000	1,004	2.0	269	2.3	91	1.6	30	0.7	188	2.4	129	1.3	124	2.9	116	2.6	57	2.2
\$60,001–\$70,000	868	1.7	214	1.8	67	1.2	32	0.8	186	2.3	75	0.8	125	2.9	117	2.7	52	2.0
\$70,001–\$80,000	751	1.5	194	1.7	45	0.8	22	0.5	171	2.1	67	0.7	112	2.6	90	2.1	50	1.9
\$80,001–\$90,000	732	1.5	186	1.6	49	0.8	27	0.7	148	1.9	64	0.7	103	2.4	98	2.2	57	2.2
\$90,001–\$100,000	817	1.6	200	1.7	74	1.3	28	0.7	184	2.3	81	0.8	121	2.8	78	1.8	51	2.0
\$100,001–\$120,000	1,002	2.0	185	1.6	42	0.7	30	0.7	254	3.2	82	0.8	196	4.6	140	3.2	73	2.8
\$120,001–\$140,000	742	1.5	146	1.2	27	0.5	21	0.5	206	2.6	40	0.4	146	3.4	104	2.4	52	2.0
\$140,001–\$160,000	700	1.4	150	1.3	23	0.4	20	0.5	184	2.3	51	0.5	123	2.9	77	1.8	72	2.8
\$160,001 or more	2,142	4.2	371	3.2	50	0.9	34	0.8	739	9.2	122	1.3	421	9.8	215	4.9	190	7.3
Total	50,476	100.0	11,706	100.0	5,809	100.0	4,042	100.0	7,994	100.0	9,669	100.0	4,279	100.0	4,379	100.0	2,598	100.0
Graduate debt																		
Mean	\$17,375		\$14,526		\$5,009		\$6,010		\$31,487		\$6,936		\$36,792		\$23,887		\$28,071	
No debt	35,114	69.7	8,440	72.2	4,911	84.6	3,406	84.3	4,449	55.8	7,881	81.6	2,005	47.0	2,515	57.5	1,507	58.1
\$10,000 or less	3,402	6.7	803	6.9	359	6.2	208	5.2	570	7.1	635	6.6	292	6.8	357	8.2	178	6.9
\$10,001–\$20,000	1,924	3.8	411	3.5	129	2.2	119	2.9	396	5.0	292	3.0	230	5.4	231	5.3	116	4.5
\$20,001–\$30,000	1,488	3.0	313	2.7	105	1.8	70	1.7	305	3.8	202	2.1	202	4.7	198	4.5	93	3.6
\$30,001–\$40,000	1,060	2.1	242	2.1	64	1.1	41	1.0	200	2.5	112	1.2	175	4.1	168	3.8	58	2.2
\$40,001–\$50,000	915	1.8	222	1.9	45	0.8	36	0.9	184	2.3	88	0.9	136	3.2	118	2.7	86	3.3
\$50,001–\$60,000	813	1.6	172	1.5	35	0.6	17	0.4	201	2.5	76	0.8	144	3.4	115	2.6	53	2.0
\$60,001–\$70,000	697	1.4	154	1.3	27	0.5	18	0.4	175	2.2	42	0.4	146	3.4	73	1.7	62	2.4
\$70,001–\$80,000	579	1.1	137	1.2	16	0.3	17	0.4	127	1.6	43	0.4	112	2.6	82	1.9	45	1.7
\$80,001–\$90,000	506	1.0	93	0.8	23	0.4	14	0.3	140	1.8	36	0.4	85	2.0	70	1.6	45	1.7
\$90,001–\$100,000	559	1.1	107	0.9	12	0.2	18	0.4	149	1.9	38	0.4	105	2.5	72	1.6	58	2.2
\$100,001–\$120,000	805	1.6	164	1.4	27	0.5	20	0.5	200	2.5	67	0.7	151	3.5	106	2.4	70	2.7
\$120,001–\$140,000	582	1.2	97	0.8	18	0.3	14	0.3	176	2.2	28	0.3	120	2.8	80	1.8	49	1.9

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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
\$140,001–\$160,000	636	1.3	119	1.0	14	0.2	23	0.6	184	2.3	44	0.5	129	3.0	70	1.6	53	2.0
\$160,001 or more	1,325	2.6	218	1.9	18	0.3	17	0.4	524	6.6	71	0.7	237	5.6	121	2.8	119	4.6
Total	50,405	100.0	11,692	100.0	5,803	100.0	4,038	100.0	7,980	100.0	9,655	100.0	4,269	100.0	4,376	100.0	2,592	100.0
Undergraduate debt																		
Mean	\$8,555		\$9,539		\$8,455		\$3,859		\$11,149		\$4,561		\$12,666		\$10,194		\$9,023	
No debt	36,763	72.9	8,173	69.9	4,177	72.0	3,445	85.3	5,320	66.6	8,088	83.7	2,742	64.2	2,877	65.8	1,941	74.8
\$10,000 or less	3,108	6.2	816	7.0	338	5.8	170	4.2	548	6.9	440	4.6	310	7.3	357	8.2	129	5.0
\$10,001–\$20,000	2,596	5.1	656	5.6	320	5.5	128	3.2	511	6.4	327	3.4	240	5.6	303	6.9	111	4.3
\$20,001–\$30,000	2,393	4.7	580	5.0	317	5.5	112	2.8	487	6.1	259	2.7	248	5.8	283	6.5	107	4.1
\$30,001–\$40,000	1,679	3.3	463	4.0	235	4.1	68	1.7	301	3.8	168	1.7	197	4.6	159	3.6	88	3.4
\$40,001–\$50,000	1,049	2.1	291	2.5	134	2.3	33	0.8	191	2.4	103	1.1	129	3.0	115	2.6	53	2.0
\$50,001–\$60,000	811	1.6	196	1.7	87	1.5	22	0.5	174	2.2	99	1.0	110	2.6	88	2.0	35	1.3
\$60,001–\$70,000	473	0.9	124	1.1	52	0.9	12	0.3	101	1.3	41	0.4	72	1.7	49	1.1	22	0.8
\$70,001–\$80,000	348	0.7	83	0.7	33	0.6	9	0.2	79	1.0	32	0.3	58	1.4	34	0.8	20	0.8
\$80,001–\$90,000	367	0.7	105	0.9	35	0.6	13	0.3	60	0.8	42	0.4	46	1.1	40	0.9	26	1.0
\$90,001 or more	825	1.6	209	1.8	71	1.2	25	0.6	212	2.7	62	0.6	116	2.7	68	1.6	62	2.4
Total	50,412	100.0	11,696	100.0	5,799	100.0	4,037	100.0	7,984	100.0	9,661	100.0	4,268	100.0	4,373	100.0	2,594	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.