



Table 4-4

Education-related debt of research doctorate recipients, by broad field of doctorate: 2021

(Median debt, number, and percent)

Debt level	All fields		Science and engineering														Non-science and engineering																							
			Total		Agricultural sciences and natural resources		Biological and biomedical sciences		Computer and information sciences		Engineering		Geosciences, atmospheric, and ocean sciences		Health sciences		Mathematics and statistics		Multidisciplinary/ interdisciplinary sciences		Physical sciences		Psychology		Social sciences		Total		Business		Education		Humanities		Visual and performing arts		Other <sup>a</sup>			
\$100,001–\$120,000	787	1.7	505	1.3	8	0.7	70	0.9	12	0.6	58	0.7	7	0.7	75	3.2	6	0.3	22	1.9	16	0.4	126	4.0	105	2.4	282	2.9	28	2.4	124	3.8	65	2.4	17	2.5	48	2.8		
\$120,001–\$140,000	501	1.1	291	0.8	9	0.8	35	0.5	8	0.4	21	0.2	D	D	51	2.2	6	0.3	9	0.8	D	D	94	3.0	47	1.1	210	2.2	18	1.5	91	2.8	41	1.5	15	2.2	45	2.6		
\$140,001–\$160,000	562	1.2	366	1.0	7	0.6	45	0.6	D	D	45	0.5	D	D	60	2.6	8	0.5	8	0.7	11	0.2	80	2.6	97	2.2	196	2.0	21	1.8	81	2.5	40	1.5	14	2.0	40	2.3		
\$160,001 or more	1,296	2.7	839	2.2	21	1.9	82	1.1	12	0.6	57	0.7	6	0.6	135	5.8	10	0.6	26	2.2	5	0.1	334	10.7	151	3.5	457	4.8	45	3.9	200	6.1	84	3.1	24	3.5	104	6.0		
Undergraduate debt																																								
All reporting undergraduate debt (number)	47,289		37,718		1,100		7,706		1,969		8,747		980		2,309		1,766		1,178		4,469		3,128		4,366		9,571		1,163		3,255		2,726		691		1,736			
Median debt	\$25,000		\$25,000		\$25,000		\$25,000		\$25,000		\$15,000		\$25,000		\$35,000		\$25,000		\$25,000		\$25,000		\$25,000		\$25,000		\$25,000		\$25,000		\$35,000		\$25,000		\$25,000		\$25,000		\$25,000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	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	34,328	72.6	27,847	73.8	810	73.6	5,368	69.7	1,748	88.8	7,219	82.5	701	71.5	1,566	67.8	1,405	79.6	909	77.2	3,270	73.2	1,823	58.3	3,028	69.4	6,481	67.7	944	81.2	2,084	64.0	1,812	66.5	466	67.4	1,175	67.7		
\$10,000 or less	2,885	6.1	2,259	6.0	64	5.8	520	6.7	61	3.1	480	5.5	65	6.6	130	5.6	91	5.2	69	5.9	259	5.8	220	7.0	300	6.9	626	6.5	48	4.1	219	6.7	204	7.5	53	7.7	102	5.9		
\$10,001–\$20,000	2,460	5.2	1,902	5.0	73	6.6	479	6.2	35	1.8	291	3.3	54	5.5	102	4.4	84	4.8	42	3.6	261	4.8	233	7.4	248	5.7	558	5.8	33	2.8	191	5.9	191	7.0	45	6.5	98	5.6		
\$20,001–\$30,000	2,261	4.8	1,771	4.7	41	3.7	435	5.6	34	1.7	244	2.8	56	5.7	136	5.9	76	4.3	32	2.7	238	5.3	243	7.8	236	5.4	490	5.1	29	2.5	163	5.0	171	6.3	42	6.1	85	4.9		
\$30,001–\$40,000	1,660	3.5	1,265	3.4	42	3.8	302	3.9	25	1.3	156	1.8	40	4.1	92	4.0	45	2.5	40	3.4	182	4.1	176	5.6	165	3.8	395	4.1	29	2.5	144	4.4	116	4.3	26	3.8	80	4.6		
\$40,001–\$50,000	1,002	2.1	725	1.9	25	2.3	725	2.2	20	1.0	167	1.2	15	1.5	65	2.8	21	1.2	23	2.0	76	1.7	112	3.6	92	2.1	177	2.9	3.6	2.1	114	3.5	76	2.8	15	2.2	51	2.9		
\$50,001–\$60,000	779	1.6	570	1.5	15	1.4	130	1.7	14	0.7	57	0.7	15	1.5	53	2.3	12	0.7	19	1.6	57	1.3	106	3.4	92	2.1	209	2.2	12	1.0	96	2.9	46	1.7	13	1.9	42	2.4		
\$60,001–\$70,000	464	1.0	348	0.9	9	0.8	70	0.9	10	0.5	44	0.5	10	1.0	33	1.4	10	0.6	12	1.0	41	0.9	64	2.0	45	1.0	116	1.2	D	D	50	1.5	33	1.2	D	D	22	1.3		
\$70,001–\$80,000	339	0.7	257	0.7	D	D	63	0.8	D	D	44	0.5	7	0.7	28	1.2	9	0.5	D	D	23	0.5	34	1.1	32	0.7	82	0.9	7	0.6	33	1.0	17	0.6	8	1.2	17	1.0		
\$80,001–\$90,000	330	0.7	237	0.6	D	D	69	0.9	D	D	34	0.4	7	0.7	19	0.8	6	0.3	D	D	21	0.5	30	1.0	37	0.8	93	1.0	D	D	38	1.2	17	0.6	D	D	27	1.6		
\$90,001 or more	781	1.7	537	1.4	9	0.8	103	1.3	13	0.7	69	0.8	10	1.0	85	3.7	7	0.4	22	1.9	41	0.9	87	2.8	91	2.1	244	2.5	28	2.4	123	3.8	43	1.6	13	1.9	37	2.1		

D = suppressed to avoid disclosure of confidential information.

<sup>a</sup> Includes other non-science and engineering fields not shown separately.

Note(s):

Median calculations and percentages are based only on valid responses to debt questions. Beginning in 2021, a modified version of the 2020 Classification of Instructional Programs (CIP) codes was used in the survey data collection, and the new broad, major, and detailed fields were used in tables reporting only the most recent data year. Therefore, the field of doctorate data in 2021 may not be comparable to prior years; see the "Technical Notes" for more information, table A-4 for a summary of SED-CIP codes in the new SED field taxonomy, table A-5 for a full list of SED-CIP codes in the new field taxonomy, and table A-6 for the SED-CIP code crosswalk to the historical field taxonomy.

Source(s):

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