

Table 4-5

Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2021

(Median debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents																	
	Male		Female		U.S. citizen or permanent resident		Temporary visa holder		Hispanic or Latino		Not Hispanic or Latino												Ethnicity not reported			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Cumulative debt																										
All reporting education-related debt (number)	25,636		21,706		30,304		16,784		2,724		90		2,931		2,304		20,699		1,071		299		186			
Median debt	\$35,000		\$50,000		\$50,000		\$15,000		\$50,000		\$80,000		\$30,000		\$110,000		\$45,000		\$55,000		\$50,000		\$60,000			
No debt	16,138	63.0	12,470	57.4	14,988	49.5	13,456	80.2	1,018	37.4	23	25.6	2,030	69.3	448	19.4	10,703	51.7	495	46.2	167	55.9	104	55.9		
\$10,000 or less	1,877	7.3	1,384	6.4	1,998	6.6	1,240	7.4	223	8.2	8	8.9	177	6.0	111	4.8	1,378	6.7	71	6.6	22	7.4	8	4.3		
\$10,001–\$20,000	1,384	5.4	1,098	5.1	1,920	6.3	554	3.3	212	7.8	9	10.0	172	5.9	112	4.9	1,328	6.4	67	6.3	13	4.3	7	3.8		
\$20,001–\$30,000	1,182	4.6	954	4.4	1,761	5.8	372	2.2	172	6.3	5	5.6	110	3.8	105	4.6	1,270	6.1	76	7.1	15	5.0	8	4.3		
\$30,001–\$40,000	851	3.3	770	3.5	1,359	4.5	256	1.5	148	5.4	D	D	87	3.0	D	D	972	4.7	39	3.6	10	3.3	6	3.2		
\$40,001–\$50,000	638	2.5	521	2.4	966	3.2	188	1.1	104	3.8	0	0.0	57	1.9	98	4.3	658	3.2	32	3.0	8	2.7	9	4.8		
\$50,001–\$60,000	477	1.9	450	2.1	804	2.7	122	0.7	97	3.6	6	6.7	31	1.1	84	3.6	540	2.6	33	3.1	9	3.0	4	2.2		
\$60,001–\$70,000	349	1.4	384	1.8	663	2.2	66	0.4	73	2.7	D	D	36	1.2	D	D	461	2.2	29	2.7	1	0.3	1	0.5		
\$70,001–\$80,000	330	1.3	363	1.7	627	2.1	64	0.4	57	2.1	D	D	36	1.2	D	D	428	2.1	22	2.1	7	2.3	3	1.6		
\$80,001–\$90,000	303	1.2	331	1.5	565	1.9	65	0.4	63	2.3	0	0.0	23	0.8	85	3.7	366	1.8	22	2.1	3	1.0	3	1.6		
\$90,001–\$100,000	336	1.3	422	1.9	673	2.2	78	0.5	70	2.6	D	D	38	1.3	D	D	422	2.0	24	2.2	4	1.3	7	3.8		
\$100,001–\$120,000	422	1.6	575	2.6	899	3.0	93	0.6	108	4.0	7	7.8	25	0.9	172	7.5	533	2.6	41	3.8	8	2.7	5	2.7		
\$120,001–\$140,000	292	1.1	399	1.8	637	2.1	51	0.3	87	3.2	5	5.6	24	0.8	105	4.6	385	1.9	25	2.3	4	1.3	2	1.1		
\$140,001–\$160,000	239	0.9	326	1.5	509	1.7	52	0.3	69	2.5	D	D	22	0.8	D	D	285	1.4	17	1.6	6	2.0	4	2.2		
\$160,001 or more	818	3.2	1,259	5.8	1,935	6.4	127	0.8	223	8.2	14	15.6	63	2.1	550	23.9	970	4.7	78	7.3	22	7.4	15	8.1		
Graduate debt																										
All reporting graduate debt (number)	25,613		21,671		30,269		16,764		2,723		89		2,929		2,298		20,679		1,070		298		183			
Median debt	\$35,000		\$45,000		\$55,000		\$15,000		\$55,000		\$55,000		\$35,000		\$85,000		\$45,000		\$55,000		\$55,000		\$55,000			
No debt	19,102	74.6	14,743	68.0	19,642	64.9	14,027	83.7	1,493	54.8	30	33.7	2,386	81.5	690	30.0	14,063	68.0	661	61.8	203	68.1	116	63.4		
\$10,000 or less	1,532	6.0	1,206	5.6	1,648	5.4	1,070	6.4	174	6.4	10	11.2	113	3.9	128	5.6	1,130	5.5	65	6.1	17	5.7	11	6.0		
\$10,001–\$20,000	885	3.5	726	3.4	1,120	3.7	485	2.9	118	4.3	D	D	78	2.7	104	4.5	750	3.6	D	D	10	3.4	7	3.8		
\$20,001–\$30,000	688	2.7	643	3.0	1,032	3.4	297	1.8	131	4.8	D	D	53	1.8	116	5.0	673	3.3	D	D	6	2.0	6	3.3		
\$30,001–\$40,000	510	2.0	489	2.3	796	2.6	198	1.2	103	3.8	D	D	49	1.7	75	3.3	534	2.6	21	2.0	D	D	3	1.6		
\$40,001–\$50,000	396	1.5	417	1.9	661	2.2	146	0.9	79	2.9	D	D	40	1.4	76	3.3	433	2.1	22	2.1	D	D	6	3.3		
\$50,001–\$60,000	348	1.4	402	1.9	650	2.1	100	0.6	64	2.4	6	6.7	29	1.0	96	4.2	411	2.0	34	3.2	7	2.3	3	1.6		
\$60,001–\$70,000	281	1.1	335	1.5	543	1.8	70	0.4	54	2.0	D	D	24	0.8	83	3.6	350	1.7	23	2.1	D	D	2	1.1		
\$70,001–\$80,000	222	0.9	290	1.3	460	1.5	47	0.3	51	1.9	D	D	25	0.9	70	3.0	289	1.4	D	D	5	1.7	3	1.6		
\$80,001–\$90,000	195	0.8	226	1.0	385	1.3	35	0.2	49	1.8	D	D	15	0.5	76	3.3	228	1.1	D	D	1	0.3	3	1.6		

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(Median debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents															
	Male		Female		U.S. citizen or permanent resident		Temporary visa holder		Hispanic or Latino		Not Hispanic or Latino										Ethnicity not reported			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	American Indian or Alaska Native	Asian	Black or African American	White	More than one race	Other race or race not reported	Number	Percent						
\$90,001–\$100,000	224	0.9	278	1.3	447	1.5	50	0.3	60	2.2	D	D	18	0.6	78	3.4	266	1.3	D	D	0	0.0	4	2.2
\$100,001–\$120,000	309	1.2	478	2.2	719	2.4	60	0.4	87	3.2	D	D	20	0.7	127	5.5	442	2.1	D	D	7	2.3	5	2.7
\$120,001–\$140,000	195	0.8	306	1.4	471	1.6	29	0.2	66	2.4	5	5.6	15	0.5	100	4.4	260	1.3	19	1.8	5	1.7	1	0.5
\$140,001–\$160,000	237	0.9	325	1.5	500	1.7	58	0.3	51	1.9	D	D	18	0.6	129	5.6	273	1.3	D	D	6	2.0	2	1.1
\$160,001 or more	489	1.9	807	3.7	1,195	3.9	92	0.5	143	5.3	6	6.7	46	1.6	350	15.2	577	2.8	49	4.6	13	4.4	11	6.0
Undergraduate debt																								
All reporting undergraduate debt (number)	25,605		21,682		30,270		16,768		2,722		90		2,929		2,300		20,677		1,071		298		183	
Median debt	\$25,000		\$25,000		\$25,000		\$15,000		\$25,000		\$35,000		\$25,000		\$35,000		\$25,000		\$25,000		\$25,000		\$25,000	
No debt	19,006	74.2	15,320	70.7	18,965	62.7	15,165	90.4	1,459	53.6	34	37.8	2,290	78.2	906	39.4	13,324	64.4	638	59.6	193	64.8	121	66.1
\$10,000 or less	1,588	6.2	1,297	6.0	2,146	7.1	725	4.3	268	9.8	9	10.0	159	5.4	179	7.8	1,432	6.9	67	6.3	21	7.0	11	6.0
\$10,001–\$20,000	1,275	5.0	1,185	5.5	2,171	7.2	282	1.7	251	9.2	7	7.8	157	5.4	187	8.1	1,453	7.0	88	8.2	20	6.7	8	4.4
\$20,001–\$30,000	1,184	4.6	1,077	5.0	2,035	6.7	218	1.3	209	7.7	10	11.1	124	4.2	202	8.8	1,382	6.7	71	6.6	24	8.1	13	7.1
\$30,001–\$40,000	819	3.2	841	3.9	1,527	5.0	124	0.7	138	5.1	7	7.8	79	2.7	195	8.5	1,023	4.9	62	5.8	11	3.7	12	6.6
\$40,001–\$50,000	502	2.0	500	2.3	915	3.0	87	0.5	114	4.2	5	5.6	31	1.1	140	6.1	566	2.7	47	4.4	8	2.7	4	2.2
\$50,001–\$60,000	351	1.4	428	2.0	720	2.4	55	0.3	81	3.0	6	6.7	21	0.7	127	5.5	447	2.2	33	3.1	4	1.3	1	0.5
\$60,001–\$70,000	222	0.9	242	1.1	436	1.4	26	0.2	46	1.7	0	0.0	8	0.3	58	2.5	301	1.5	16	1.5	5	1.7	2	1.1
\$70,001–\$80,000	179	0.7	160	0.7	325	1.1	12	0.1	29	1.1	D	D	21	0.7	58	2.5	202	1.0	10	0.9	D	D	0	0.0
\$80,001–\$90,000	162	0.6	168	0.8	306	1.0	24	0.1	38	1.4	D	D	15	0.5	65	2.8	173	0.8	6	0.6	D	D	2	1.1
\$90,001 or more	317	1.2	464	2.1	724	2.4	50	0.3	89	3.3	5	5.6	24	0.8	183	8.0	374	1.8	33	3.1	7	2.3	9	4.9

D = suppressed to avoid disclosure of confidential information.

Note(s):

Median calculations and percentages are based only on valid responses to debt questions.

Source(s):

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