

TABLE 5-3

College graduates, by broad field of highest degree, father's education, mother's education, level of highest degree, and median amount borrowed to finance undergraduate degree: 2021

(Number)

Field of highest degree, father's education, and mother's education	Bachelor's						Master's						Doctorate						Professional						
	Total	\$0	\$1–\$10,000	\$10,001–\$20,000	\$20,001–\$30,000	\$30,001 and over	Total	\$0	\$1–\$10,000	\$10,001–\$20,000	\$20,001–\$30,000	\$30,001 and over	Total	\$0	\$1–\$10,000	\$10,001–\$20,000	\$20,001–\$30,000	\$30,001 and over	Total	\$0	\$1–\$10,000	\$10,001–\$20,000	\$20,001–\$30,000	\$30,001 and over	
All fields	42,870,000	18,658,000	5,660,000	5,002,000	4,392,000	9,157,000	19,296,000	7,330,000	2,360,000	1,783,000	1,350,000	3,222,000	2,643,000	1,235,000	333,000	169,000	121,000	236,000	3,784,000	1,554,000	393,000	336,000	223,000	539,000	
Father's education																									
Less than high school completed	5,676,000	2,505,000	977,000	730,000	538,000	927,000	2,593,000	933,000	402,000	258,000	156,000	332,000	341,000	138,000	54,000	21,000	15,000	27,000	307,000	100,000	42,000	21,000	17,000	52,000	
High school diploma or equivalent	11,006,000	4,247,000	1,638,000	1,268,000	1,221,000	2,632,000	4,406,000	1,359,000	570,000	418,000	343,000	899,000	504,000	200,000	68,000	42,000	34,000	48,000	634,000	170,000	83,000	66,000	58,000	113,000	
Some college, vocational, or trade school (including 2-year degrees)	8,194,000	3,016,000	1,145,000	1,065,000	965,000	2,002,000	3,459,000	1,131,000	404,000	387,000	361,000	694,000	396,000	162,000	54,000	41,000	10,000	44,000	573,000	196,000	97,000	88,000	26,000	84,000	
Bachelor's degree (e.g., BS, BA, AB)	9,354,000	4,562,000	1,019,000	1,071,000	908,000	1,794,000	4,028,000	1,763,000	480,000	322,000	224,000	562,000	596,000	307,000	73,000	27,000	28,000	49,000	822,000	335,000	78,000	70,000	66,000	143,000	
Master's degree (e.g., MS, MA, MBA)	4,477,000	2,117,000	490,000	492,000	456,000	922,000	2,499,000	1,053,000	253,000	233,000	140,000	410,000	343,000	171,000	36,000	16,000	22,000	33,000	488,000	211,000	50,000	27,000	23,000	74,000	
Professional degree (e.g., JD, LLB, MD, DDS)	1,644,000	1,068,000	103,000	109,000	87,000	277,000	954,000	534,000	79,000	50,000	57,000	87,000	200,000	118,000	17,000	8,000	6,000	15,000	592,000	365,000	22,000	29,000	18,000	36,000	
Doctorate (e.g., PhD, DSc, EdD)	1,283,000	703,000	151,000	131,000	98,000	201,000	907,000	454,000	126,000	71,000	34,000	115,000	225,000	128,000	28,000	10,000	6,000	17,000	293,000	149,000	20,000	34,000	14,000	28,000	
Not applicable	1,235,000	440,000	136,000	136,000	120,000	403,000	450,000	103,000	46,000	45,000	34,000	123,000	37,000	12,000	2,000	4,000	D	S	75,000	28,000	S	D	D	10,000	
Mother's education																									
Less than high school completed	5,447,000	2,473,000	933,000	679,000	434,000	929,000	2,422,000	911,000	359,000	203,000	148,000	275,000	380,000	164,000	43,000	22,000	13,000	24,000	342,000	110,000	28,000	16,000	27,000	54,000	
High school diploma or equivalent	12,915,000	5,387,000	2,037,000	1,525,000	1,381,000	2,585,000	5,413,000	1,898,000	711,000	544,000	383,000	932,000	622,000	256,000	93,000	49,000	29,000	46,000	792,000	223,000	138,000	94,000	71,000	130,000	
Some college, vocational, or trade school (including 2-year degrees)	9,601,000	3,646,000	1,283,000	1,205,000	1,105,000	2,362,000	4,159,000	1,488,000	546,000	441,000	362,000	790,000	489,000	220,000	69,000	36,000	30,000	56,000	789,000	309,000	89,000	86,000	49,000	115,000	
Bachelor's degree (e.g., BS, BA, AB)	9,588,000	4,655,000	933,000	1,064,000	922,000	2,014,000	3,999,000	1,699,000	426,000	327,000	232,000	661,000	572,000	298,000	61,000	29,000	27,000	53,000	1,020,000	499,000	69,000	101,000	47,000	122,000	
Master's degree (e.g., MS, MA, MBA)	3,723,000	1,711,000	350,000	383,000	402,000	876,000	2,462,000	984,000	257,000	205,000	187,000	432,000	393,000	199,000	51,000	25,000	17,000	39,000	521,000	254,000	59,000	29,000	18,000	93,000	
Professional degree (e.g., JD, LLB, MD, DDS)	511,000	283,000	35,000	31,000	49,000	112,000	273,000	145,000	27,000	17,000	12,000	39,000	80,000	40,000	6,000	3,000	3,000	8,000	172,000	77,000	10,000	7,000	S	10,000	
Doctorate (e.g., PhD, DSc, EdD)	389,000	198,000	26,000	36,000	41,000	88,000	308,000	130,000	25,000	24,000	20,000	37,000	81,000	46,000	S	3,000	2,000	8,000	103,000	65,000	D	S	S	9,000	
Not applicable	697,000	304,000	63,000	81,000	58,000	192,000	261,000	76,000	9,000	23,000	6,000	55,000	27,000	12,000	1,000	S	D	S	44,000	16,000	D	D	D	D	
S&E fields	15,014,000	6,578,000	1,939,000	1,814,000	1,492,000	3,192,000	4,703,000	1,912,000	506,000	403,000	299,000	620,000	1,582,000	801,000	179,000	87,000	68,000	109,000	58,000	24,000	3,000	5,000	4,000	18,000	
Father's education																									
Less than high school completed	1,884,000	816,000	345,000	250,000	173,000	300,000	535,000	205,000	74,000	44,000	32,000	56,000	198,000	92,000	25,000	8,000	9,000	8,000	15,000	2,000	S	D	D	S	
High school diploma or equivalent	3,560,000	1,399,000	515,000	446,000	376,000	823,000	927,000	295,000	119,000	95,000	64,000	153,000	256,000	108,000	35,000	19,000	15,000	18,000	9,000	S	S	D	D	1,000	
Some college, vocational, or trade school (including 2-year degrees)	2,757,000	1,006,000	384,000	381,000	296,000	689,000	758,000	263,000	94,000	65,000	69,000	133,000	205,000	100,000	20,000	17,000	5,000	21,000	8,000	3,000	1,000	D	D	S	
Bachelor's degree (e.g., BS, BA, AB)	3,485,000	1,669,000	378,000	392,000	350,000	696,000	1,198,000	550,000	124,000	80,000	64,000	138,000	397,000	213,000	49,000	17,000	13,000	24,000	10,000	7,000	D	D	D	2,000	
Master's degree (e.g., MS, MA, MBA)	1,742,000	817,000	177,000	194,000	171,000	383,000	657,000	282,000	54,000	77,000	33,000	76,000	233,000	119,000	24,000	10,000	15,000	20,000	8,000	4,000	D	D	D	S	
Professional degree (e.g., JD, LLB, MD, DDS)	625,000	401,000	50,000	43,000	41,000	90,000	252,000	140,000	17,000	14,000	10,000	23,000	128,000	79,000	10,000	6,000	5,000	9,000	3,000	2,000	D	D	D	D	
Doctorate (e.g., PhD, DSc, EdD)	556,000	309,000	52,000	56,000	49,000	91,000	283,000	154,000	20,000	24,000	17,000	25,000	149,000	84,000	15,000	8,000	6,000	8,000	3,000	S	D	D	D	D	
Not applicable	406,000	160,000	35,000	53,000	37,000	121,000	91,000	22,000	4,000	5,000	8,000	16,000	17,000	5,000	2,000	S	D	D	D	D	D	D	D	D	
Mother's education																									
Less than high school completed	1,817,000	830,000	287,000	232,000	164,000	305,000	630,000	242,000	71,000	42,000	34,000	61,000	227,000	113,000	26,000	6,000	5,000	8,000	14,000	2,000	S	D	D	S	
High school diploma or equivalent	4,069,000	1,692,000	694,000	523,000	383,000	777,000	1,151,000	456,000	148,000	96,000	67,000	149,000	355,000	160,000	47,000	23,000	12,000	27,000	14,000	6,000	1,000	D	D	2,000	
Some college, vocational, or trade school (including 2-year degrees)	3,385,000	1,255,000	405,000	408,000	312,000	909,000	99,000	312,000	111,000	99,000	82,000	158,000	280,000	141,000	31,000	19,000	19,000	26,000	14,000	7,000	D	D	D	S	
Bachelor's degree (e.g., BS, BA, AB)	3,472,000	1,671,000	356,000	417,000	326,000	701,000	1,100,000	505,000	111,000	86,000	57,000	137,000	371,000	201,000	37,000	17,000	16,000	28,000	11,000	7,000	D	D	D	S	
Master's degree (e.g., MS, MA, MBA)	1,569,000	744,000	142,000	168,000	163,000	352,000	661,000	279,000	54,000	60,000	44,000	89,000	230,000	117,000	33,000	15,000	12,000	14,000	4,000	2,000	D	D	D	1,000	

TABLE 5-3

College graduates, by broad field of highest degree, father's education, mother's education, level of highest degree, and median amount borrowed to finance undergraduate degree: 2021

(Number)

Field of highest degree, father's education, and mother's education	Bachelor's						Master's						Doctorate						Professional					
	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over
Professional degree (e.g., JD, LLB, MD, DDS)	240,000	153,000	12,000	15,000	15,000	44,000	93,000	53,000	3,000	7,000	5,000	11,000	53,000	31,000	2,000	3,000	2,000	3,000	S	D	D	D	D	D
Doctorate (e.g., PhD, DSc, EdD)	202,000	105,000	12,000	24,000	13,000	47,000	85,000	42,000	5,000	8,000	6,000	7,000	51,000	32,000	S	2,000	1,000	2,000	D	D	D	D	D	D
Not applicable	260,000	130,000	29,000	27,000	19,000	56,000	74,000	23,000	S	5,000	S	7,000	15,000	6,000	1,000	S	D	D	D	D	D	D	D	D
S&E-related fields	5,017,000	2,060,000	647,000	550,000	514,000	1,246,000	2,644,000	910,000	288,000	230,000	208,000	508,000	355,000	122,000	44,000	18,000	26,000	53,000	1,825,000	669,000	150,000	109,000	77,000	287,000
Father's education																								
Less than high school completed	745,000	311,000	113,000	68,000	84,000	169,000	353,000	107,000	66,000	33,000	23,000	63,000	36,000	11,000	5,000	S	S	S	147,000	52,000	21,000	4,000	S	12,000
High school diploma or equivalent	1,336,000	473,000	210,000	157,000	136,000	360,000	620,000	163,000	58,000	57,000	51,000	161,000	97,000	36,000	9,000	S	S	18,000	294,000	57,000	30,000	27,000	18,000	69,000
Some college, vocational, or trade school (including 2-year degrees)	1,017,000	352,000	137,000	117,000	115,000	296,000	483,000	150,000	67,000	37,000	53,000	88,000	52,000	9,000	7,000	2,000	S	9,000	225,000	59,000	32,000	27,000	S	42,000
Bachelor's degree (e.g., BS, BA, AB)	1,128,000	520,000	111,000	114,000	127,000	255,000	541,000	213,000	44,000	50,000	34,000	95,000	84,000	30,000	11,000	5,000	S	12,000	387,000	137,000	32,000	20,000	23,000	68,000
Master's degree (e.g., MS, MA, MBA)	367,000	186,000	33,000	48,000	25,000	75,000	333,000	128,000	30,000	30,000	27,000	53,000	37,000	15,000	5,000	S	S	S	250,000	93,000	13,000	S	11,000	47,000
Professional degree (e.g., JD, LLB, MD, DDS)	183,000	121,000	S	19,000	13,000	24,000	155,000	83,000	13,000	12,000	S	16,000	21,000	11,000	S	D	D	S	320,000	198,000	11,000	8,000	S	22,000
Doctorate (e.g., PhD, DSc, EdD)	102,000	51,000	25,000	S	4,000	17,000	105,000	51,000	7,000	9,000	4,000	18,000	24,000	10,000	D	D	D	S	152,000	58,000	10,000	13,000	D	20,000
Not applicable	138,000	45,000	12,000	21,000	11,000	49,000	54,000	15,000	3,000	1,000	8,000	13,000	2,000	*	D	D	D	D	50,000	16,000	D	D	D	D
Mother's education																								
Less than high school completed	716,000	307,000	95,000	84,000	68,000	162,000	311,000	95,000	44,000	19,000	24,000	64,000	47,000	15,000	4,000	*	S	6,000	174,000	58,000	S	S	S	16,000
High school diploma or equivalent	1,525,000	594,000	252,000	177,000	185,000	317,000	737,000	232,000	89,000	85,000	53,000	147,000	88,000	31,000	14,000	4,000	S	10,000	362,000	91,000	51,000	37,000	28,000	80,000
Some college, vocational, or trade school (including 2-year degrees)	1,143,000	411,000	174,000	115,000	109,000	334,000	591,000	210,000	61,000	47,000	67,000	111,000	66,000	15,000	7,000	S	S	12,000	362,000	97,000	46,000	32,000	15,000	64,000
Bachelor's degree (e.g., BS, BA, AB)	1,098,000	497,000	80,000	118,000	119,000	284,000	558,000	190,000	46,000	55,000	39,000	101,000	70,000	31,000	5,000	5,000	3,000	7,000	477,000	242,000	17,000	17,000	18,000	55,000
Master's degree (e.g., MS, MA, MBA)	356,000	178,000	30,000	33,000	26,000	89,000	336,000	143,000	40,000	15,000	23,000	64,000	57,000	23,000	S	3,000	S	11,000	262,000	115,000	20,000	12,000	7,000	54,000
Professional degree (e.g., JD, LLB, MD, DDS)	60,000	31,000	D	S	S	18,000	37,000	14,000	S	3,000	1,000	11,000	10,000	S	D	D	D	S	106,000	34,000	D	D	D	S
Doctorate (e.g., PhD, DSc, EdD)	22,000	5,000	S	S	D	7,000	31,000	14,000	S	S	D	6,000	16,000	5,000	D	D	D	S	50,000	27,000	D	D	D	S
Not applicable	99,000	36,000	10,000	14,000	S	36,000	43,000	11,000	S	D	D	S	2,000	*	D	D	D	D	31,000	4,000	D	D	D	D
Non-S&E fields	22,838,000	10,020,000	3,074,000	2,638,000	2,386,000	4,719,000	11,950,000	4,509,000	1,566,000	1,150,000	843,000	2,095,000	707,000	312,000	110,000	64,000	27,000	75,000	1,900,000	861,000	240,000	223,000	142,000	234,000
Father's education																								
Less than high school completed	3,047,000	1,377,000	518,000	413,000	281,000	459,000	1,705,000	621,000	261,000	180,000	101,000	213,000	107,000	35,000	24,000	10,000	5,000	12,000	146,000	46,000	20,000	16,000	S	31,000
High school diploma or equivalent	6,110,000	2,375,000	913,000	665,000	709,000	1,449,000	2,859,000	901,000	394,000	266,000	228,000	584,000	151,000	55,000	24,000	17,000	11,000	12,000	330,000	109,000	52,000	36,000	41,000	42,000
Some college, vocational, or trade school (including 2-year degrees)	4,420,000	1,658,000	624,000	566,000	554,000	1,017,000	2,218,000	718,000	243,000	285,000	239,000	472,000	139,000	53,000	27,000	22,000	2,000	14,000	339,000	134,000	64,000	62,000	17,000	39,000
Bachelor's degree (e.g., BS, BA, AB)	4,741,000	2,373,000	529,000	565,000	432,000	843,000	2,289,000	1,000,000	311,000	192,000	125,000	329,000	115,000	65,000	14,000	5,000	3,000	13,000	424,000	192,000	46,000	49,000	43,000	73,000
Master's degree (e.g., MS, MA, MBA)	2,368,000	1,113,000	280,000	251,000	260,000	464,000	1,509,000	643,000	169,000	126,000	79,000	282,000	73,000	37,000	7,000	5,000	3,000	9,000	230,000	114,000	36,000	17,000	11,000	25,000
Professional degree (e.g., JD, LLB, MD, DDS)	836,000	546,000	46,000	48,000	34,000	162,000	547,000	311,000	50,000	24,000	40,000	48,000	51,000	28,000	S	1,000	D	5,000	269,000	165,000	11,000	21,000	13,000	14,000
Doctorate (e.g., PhD, DSc, EdD)	624,000	343,000	74,000	69,000	45,000	93,000	519,000	249,000	99,000	38,000	13,000	73,000	52,000	33,000	7,000	S	D	6,000	138,000	89,000	10,000	21,000	S	S
Not applicable	692,000	235,000	90,000	62,000	72,000	233,000	304,000	65,000	39,000	39,000	18,000	94,000	18,000	6,000	D	D	D	D	23,000	13,000	D	D	D	S
Mother's education																								
Less than high school completed	2,914,000	1,336,000	551,000	363,000	202,000	462,000	1,481,000	574,000	244,000	142,000	90,000	150,000	106,000	36,000	13,000	15,000	4,000	10,000	154,000	50,000	16,000	10,000	20,000	29,000
High school diploma or equivalent	7,321,000	3,102,000	1,091,000	825,000	813,000	1,491,000	3,525,000	1,210,000	474,000	363,000	263,000	636,000	179,000	65,000	31,000	22,000	7,000	9,000	416,000	126,000	85,000	54,000	42,000	48,000

TABLE 5-3
College graduates, by broad field of highest degree, father's education, mother's education, level of highest degree, and median amount borrowed to finance undergraduate degree: 2021

(Number)

Field of highest degree, father's education, and mother's education	Bachelor's						Master's						Doctorate						Professional					
	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over	Total	\$0	\$1-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001 and over
Some college, vocational, or trade school (including 2-year degrees)	5,073,000	1,981,000	704,000	682,000	588,000	1,119,000	2,660,000	966,000	374,000	294,000	213,000	522,000	143,000	64,000	31,000	11,000	5,000	18,000	413,000	205,000	43,000	53,000	33,000	46,000
Bachelor's degree (e.g., BS, BA, AB)	5,018,000	2,487,000	496,000	528,000	478,000	1,029,000	2,341,000	1,003,000	268,000	186,000	137,000	423,000	132,000	66,000	20,000	8,000	8,000	18,000	532,000	250,000	52,000	84,000	28,000	65,000
Master's degree (e.g., MS, MA, MBA)	1,799,000	789,000	179,000	182,000	213,000	435,000	1,464,000	562,000	163,000	129,000	120,000	279,000	106,000	59,000	11,000	7,000	2,000	14,000	255,000	138,000	39,000	17,000	11,000	38,000
Professional degree (e.g., JD, LLB, MD, DDS)	211,000	99,000	22,000	S	30,000	50,000	143,000	79,000	22,000	S	S	18,000	17,000	8,000	D	D	D	D	65,000	42,000	D	5,000	S	S
Doctorate (e.g., PhD, DSc, EdD)	165,000	88,000	D	9,000	27,000	34,000	192,000	73,000	18,000	11,000	13,000	23,000	15,000	8,000	D	D	S	D	52,000	38,000	D	D	S	S
Not applicable	337,000	138,000	24,000	40,000	36,000	100,000	144,000	42,000	3,000	18,000	S	43,000	11,000	5,000	D	D	D	D	13,000	D	D	D	D	D

* = suppressed when population estimate < 500. D = suppressed to avoid disclosure of confidential information. S = suppressed for reliability; coefficient of variation exceeds publication standards.

S&E = science and engineering.

Note(s):

Numbers are rounded to the nearest 1,000. Detail may not add to total because of rounding. Totals for master's, doctorate, and professional highest degree earners include individuals who did not earn an undergraduate degree. These are primarily individuals who earned a first degree at an international institution for which the award is not counted as an undergraduate award by U.S. standards.

Source(s):

National Center for Science and Engineering Statistics, National Survey of College Graduates, 2021.