

Table 4-5

Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2022

(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		American Indian or Alaska Native		Asian		Black or African American		White		More than one race		Other race or race not reported		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	27,743		24,399		33,390				18,488				3,196		83		3,415		2,511		22,523		1,188		296		178	
All reporting education-related debt (number)	27,743		24,399		33,390				18,488				3,196		83		3,415		2,511		22,523		1,188		296		178	
Median debt (dollars)	35,000		50,000		45,000				15,000				45,000		60,000		25,000		100,000		45,000		45,000		50,000		60,000	
No debt	18,011	64.9	14,370	58.9	17,206	51.5	15,001	81.1	1,308	40.9	20	24.1	2,410	70.6	526	20.9	12,061	53.5	629	52.9	161	54.4	91	51.1				
\$10,000 or less	1,993	7.2	1,545	6.3	2,234	6.7	1,293	7.0	301	9.4	7	8.4	230	6.7	148	5.9	1,439	6.4	79	6.6	18	6.1	12	6.7				
\$10,001–\$20,000	1,429	5.2	1,210	5.0	2,058	6.2	567	3.1	227	7.1	9	10.8	171	5.0	124	4.9	1,438	6.4	60	5.1	20	6.8	9	5.1				
\$20,001–\$30,000	1,224	4.4	1,082	4.4	1,897	5.7	394	2.1	221	6.9	6	7.2	146	4.3	126	5.0	1,313	5.8	62	5.2	11	3.7	12	6.7				
\$30,001–\$40,000	889	3.2	804	3.3	1,449	4.3	237	1.3	150	4.7	D	D	75	2.2	120	4.8	1,023	4.5	D	D	10	3.4	5	2.8				
\$40,001–\$50,000	601	2.2	615	2.5	1,023	3.1	189	1.0	102	3.2	D	D	60	1.8	94	3.7	711	3.2	D	D	10	3.4	5	2.8				
\$50,001–\$60,000	511	1.8	523	2.1	880	2.6	146	0.8	93	2.9	D	D	43	1.3	89	3.5	617	2.7	D	D	6	2.0	2	1.1				
\$60,001–\$70,000	390	1.4	481	2.0	753	2.3	111	0.6	87	2.7	D	D	37	1.1	72	2.9	508	2.3	D	D	5	1.7	5	2.8				
\$70,001–\$80,000	310	1.1	383	1.6	615	1.8	75	0.4	69	2.2	D	D	24	0.7	75	3.0	411	1.8	D	D	6	2.0	5	2.8				
\$80,001–\$90,000	324	1.2	396	1.6	662	2.0	55	0.3	89	2.8	0	0.0	34	1.0	100	4.0	410	1.8	22	1.9	5	1.7	2	1.1				
\$90,001–\$100,000	354	1.3	448	1.8	719	2.2	82	0.4	90	2.8	D	D	39	1.1	88	3.5	470	2.1	D	D	4	1.4	3	1.7				
\$100,001–\$120,000	385	1.4	537	2.2	826	2.5	92	0.5	107	3.3	9	10.8	25	0.7	141	5.6	500	2.2	29	2.4	9	3.0	6	3.4				
\$120,001–\$140,000	249	0.9	377	1.5	582	1.7	44	0.2	73	2.3	D	D	20	0.6	116	4.6	336	1.5	D	D	8	2.7	3	1.7				
\$140,001–\$160,000	286	1.0	337	1.4	562	1.7	58	0.3	63	2.0	D	D	26	0.8	127	5.1	318	1.4	D	D	7	2.4	5	2.8				
\$160,001 or more	787	2.8	1,291	5.3	1,924	5.8	144	0.8	216	6.8	8	9.6	75	2.2	565	22.5	968	4.3	63	5.3	16	5.4	13	7.3				
Graduate debt	27,707		24,359		33,355				18,453				3,192		83		3,410		2,506		22,507		1,188		294		175	
All reporting graduate debt (number)	27,707		24,359		33,355				18,453				3,192		83		3,410		2,506		22,507		1,188		294		175	
Median debt (dollars)	35,000		45,000		45,000				15,000				45,000		55,000		35,000		85,000		45,000		45,000		55,000		65,000	
No debt	21,230	76.6	17,007	69.8	22,471	67.4	15,574	84.4	1,858	58.2	32	38.6	2,789	81.8	846	33.8	15,804	70.2	830	69.9	194	66.0	118	67.4				
\$10,000 or less	1,572	5.7	1,291	5.3	1,729	5.2	1,122	6.1	226	7.1	7	8.4	156	4.6	122	4.9	1,139	5.1	55	4.6	16	5.4	8	4.6				
\$10,001–\$20,000	919	3.3	882	3.6	1,287	3.9	504	2.7	173	5.4	7	8.4	85	2.5	128	5.1	832	3.7	44	3.7	9	3.1	9	5.1				
\$20,001–\$30,000	732	2.6	707	2.9	1,104	3.3	327	1.8	137	4.3	6	7.2	59	1.7	106	4.2	755	3.4	30	2.5	6	2.0	5	2.9				
\$30,001–\$40,000	466	1.7	529	2.2	807	2.4	183	1.0	98	3.1	D	D	55	1.6	88	3.5	524	2.3	31	2.6	D	D	3	1.7				
\$40,001–\$50,000	376	1.4	445	1.8	668	2.0	148	0.8	78	2.4	D	D	36	1.1	85	3.4	429	1.9	29	2.4	D	D	1	0.6				
\$50,001–\$60,000	353	1.3	410	1.7	647	1.9	111	0.6	73	2.3	D	D	29	0.9	93	3.7	418	1.9	22	1.9	D	D	1	0.6				
\$60,001–\$70,000	249	0.9	395	1.6	559	1.7	82	0.4	61	1.9	D	D	34	1.0	76	3.0	356	1.6	21	1.8	D	D	4	2.3				
\$70,001–\$80,000	210	0.8	282	1.2	434	1.3	55	0.3	39	1.2	D	D	21	0.6	72	2.9	274	1.2	D	D	7	2.4	3	1.7				
\$80,001–\$90,000	204	0.7	258	1.1	431	1.3	30	0.2	53	1.7	D	D	16	0.5	89	3.6	255	1.1	D	D	3	1.0	4	2.3				
\$90,001–\$100,000	203	0.7	279	1.1	424	1.3	57	0.3	53	1.7	D	D	19	0.6	89	3.6	244	1.1	D	D	3	1.0	3	1.7				

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	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			
\$100,001–\$120,000	286	1.0	450	1.8	661	2.0	71	0.4	85	2.7	D	D	25	0.7	131	5.2	381	1.7	D	D	8	2.7	3	1.7
\$120,001–\$140,000	202	0.7	295	1.2	459	1.4	36	0.2	65	2.0	D	D	14	0.4	108	4.3	242	1.1	D	D	8	2.7	4	2.3
\$140,001–\$160,000	226	0.8	321	1.3	493	1.5	53	0.3	54	1.7	D	D	21	0.6	128	5.1	265	1.2	D	D	2	0.7	3	1.7
\$160,001 or more	479	1.7	808	3.3	1,181	3.5	100	0.5	139	4.4	5	6.0	51	1.5	345	13.8	589	2.6	33	2.8	13	4.4	6	3.4
Undergraduate debt																								
All reporting undergraduate debt (number)	27,717		24,374		33,355		18,477		3,193		83		3,405		2,505		22,511		1,185		295		178	
Median debt (dollars)	25,000		25,000		25,000		15,000		25,000		35,000		15,000		35,000		25,000		25,000		25,000		35,000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	20,868	75.3	17,334	71.1	21,197	63.5	16,806	91.0	1,760	55.1	38	45.8	2,695	79.1	975	38.9	14,654	65.1	760	64.1	206	69.8	109	61.2
\$10,000 or less	1,653	6.0	1,439	5.9	2,339	7.0	746	4.0	343	10.7	9	10.8	196	5.8	225	9.0	1,456	6.5	78	6.6	18	6.1	14	7.9
\$10,001–\$20,000	1,315	4.7	1,304	5.3	2,281	6.8	324	1.8	261	8.2	9	10.8	169	5.0	210	8.4	1,528	6.8	73	6.2	22	7.5	9	5.1
\$20,001–\$30,000	1,113	4.0	1,205	4.9	2,097	6.3	209	1.1	234	7.3	D	D	D	D	210	8.4	1,398	6.2	70	5.9	17	5.8	11	6.2
\$30,001–\$40,000	905	3.3	847	3.5	1,622	4.9	120	0.6	170	5.3	6	7.2	58	1.7	185	7.4	1,119	5.0	70	5.9	7	2.4	7	3.9
\$40,001–\$50,000	533	1.9	567	2.3	1,012	3.0	80	0.4	127	4.0	D	D	D	D	143	5.7	655	2.9	32	2.7	8	2.7	6	3.4
\$50,001–\$60,000	417	1.5	400	1.6	760	2.3	57	0.3	91	2.8	D	D	D	D	133	5.3	489	2.2	22	1.9	2	0.7	2	1.1
\$60,001–\$70,000	237	0.9	286	1.2	481	1.4	41	0.2	37	1.2	D	D	D	D	70	2.8	325	1.4	21	1.8	3	1.0	4	2.2
\$70,001–\$80,000	151	0.5	215	0.9	351	1.1	15	0.1	32	1.0	D	D	D	D	63	2.5	229	1.0	11	0.9	0	0.0	2	1.1
\$80,001–\$90,000	180	0.6	224	0.9	371	1.1	31	0.2	42	1.3	0	0.0	17	0.5	76	3.0	219	1.0	12	1.0	1	0.3	4	2.2
\$90,001 or more	345	1.2	553	2.3	844	2.5	48	0.3	96	3.0	D	D	D	D	215	8.6	439	2.0	36	3.0	11	3.7	10	5.6

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.