

Table 4-4. Education-related debt of research doctorate recipients, by broad field of doctorate: 2024

(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 non-science and engineering	
			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
Cumulative debt																																						
All reporting education-related debt (number)	52,180		41,935		1,193		9,086		2,254		9,436		1,112		2,526		1,823		1,498		4,945		3,367		4,695		10,245		1,167		3,469		2,896		771		1,942	
Median debt (dollars)	35,000		35,000		25,000		25,000		25,000		25,000		25,000		65,000		25,000		35,000		25,000		80,000		45,000		60,000		55,000		70,000		50,000		55,000		70,000	
No debt	32,309	61.9	26,951	64.3	D	D	D	D	1,812	80.4	6,961	73.8	714	64.2	1,237	49.0	1,380	75.7	1,041	69.5	3,289	66.5	1,367	40.6	2,818	60.0	5,358	52.3	799	68.5	1,610	46.4	1,579	54.5	394	51.1	976	50.3
\$10,000 or less	3,684	7.1	3,024	7.2	128	10.7	713	7.8	100	4.4	675	7.2	103	9.3	128	5.1	114	6.3	106	7.1	405	8.2	188	5.6	364	7.8	660	6.4	56	4.8	216	6.2	215	7.4	45	5.8	128	6.6
\$10,001–\$20,000	2,799	5.4	2,327	5.5	78	6.5	619	6.8	83	3.7	421	4.5	88	7.9	121	4.8	82	4.5	61	4.1	336	6.8	195	5.8	243	5.2	472	4.6	42	3.6	163	4.7	145	5.0	36	4.7	86	4.4
\$20,001–\$30,000	2,447	4.7	1,985	4.7	39	3.3	539	5.9	62	2.8	383	4.1	49	4.4	128	5.1	62	3.4	61	4.1	298	6.0	170	5.0	194	4.1	462	4.5	35	3.0	151	4.4	146	5.0	45	5.8	85	4.4
\$30,001–\$40,000	1,684	3.2	1,337	3.2	40	3.4	372	4.1	35	1.6	241	2.6	29	2.6	103	4.1	34	1.9	44	2.9	175	3.5	130	3.9	134	2.9	347	3.4	26	2.2	112	3.2	117	4.0	33	4.3	59	3.0
\$40,001–\$50,000	1,158	2.2	862	2.1	21	1.8	220	2.4	19	0.8	149	1.6	21	1.9	76	3.0	30	1.6	15	1.0	94	1.9	94	2.8	123	2.6	296	2.9	16	1.4	105	3.0	89	3.1	28	3.6	58	3.0
\$50,001–\$60,000	979	1.9	712	1.7	26	2.2	161	1.8	15	0.7	115	1.2	17	1.5	76	3.0	18	1.0	19	1.3	68	1.4	105	3.1	92	2.0	267	2.6	21	1.8	101	2.9	76	2.6	23	3.0	46	2.4
\$60,001–\$70,000	850	1.6	604	1.4	21	1.8	138	1.5	18	0.8	84	0.9	17	1.5	71	2.8	11	0.6	19	1.3	63	1.3	89	2.6	73	1.6	246	2.4	13	1.1	82	2.4	77	2.7	26	3.4	48	2.5
\$70,001–\$80,000	646	1.2	461	1.1	11	0.9	101	1.1	18	0.8	64	0.7	13	1.2	56	2.2	16	0.9	12	0.8	39	0.8	71	2.1	60	1.3	185	1.8	19	1.6	77	2.2	39	1.3	14	1.8	36	1.9
\$80,001–\$90,000	652	1.2	449	1.1	11	0.9	97	1.1	12	0.5	55	0.6	12	1.1	57	2.3	10	0.5	18	1.2	29	0.6	85	2.5	63	1.3	203	2.0	14	1.2	87	2.5	43	1.5	18	2.3	41	2.1
\$90,001–\$100,000	826	1.6	604	1.4	21	1.8	152	1.7	14	0.6	86	0.9	14	1.3	65	2.6	18	1.0	16	1.1	59	1.2	84	2.5	75	1.6	222	2.2	9	0.8	98	2.8	52	1.8	13	1.7	50	2.6
\$100,001–\$120,000	896	1.7	571	1.4	18	1.5	99	1.1	21	0.9	48	0.5	9	0.8	75	3.0	20	1.1	13	0.9	25	0.5	148	4.4	95	2.0	325	3.2	27	2.3	140	4.0	71	2.5	20	2.6	67	3.5
\$120,001–\$140,000	701	1.3	461	1.1	16	1.3	75	0.8	9	0.4	48	0.5	9	0.8	67	2.7	7	0.4	18	1.2	27	0.5	124	3.7	61	1.3	240	2.3	17	1.5	91	2.6	54	1.9	19	2.5	59	3.0
\$140,001–\$160,000	563	1.1	349	0.8	D	D	D	D	12	0.5	27	0.3	8	0.7	51	2.0	6	0.3	12	0.8	11	0.2	102	3.0	63	1.3	214	2.1	11	0.9	100	2.9	53	1.8	15	1.9	35	1.8
\$160,001 or more	1,986	3.8	1,238	3.0	36	3.0	138	1.5	24	1.1	79	0.8	9	0.8	215	8.5	15	0.8	43	2.9	27	0.5	415	12.3	237	5.0	748	7.3	62	5.3	336	9.7	140	4.8	42	5.4	168	8.7
Graduate debt																																						
All reporting graduate debt (number)	52,114		41,880		1,189		9,073		2,250		9,430		1,112		2,522		1,819		1,498		4,939		3,360		4,688		10,234		1,166		3,464		2,893		770		1,941	
Median debt (dollars)	35,000		35,000		25,000		25,000		25,000		15,000		15,000		55,000		25,000		35,000		15,000		65,000		35,000		45,000		45,000		55,000		45,000		55,000			
No debt	38,275	73.4	32,172	76.8	865	72.8	7,300	80.5	1,927	85.6	7,844	83.2	915	82.3	1,419	56.3	1,575	86.6	1,175	78.4	4,231	85.7	1,683	50.1	3,238	69.1	6,103	59.6	826	70.8	1,794	51.8	1,913	66.1	469	60.9	1,101	56.7
\$10,000 or less	3,052	5.9	2,413	5.8	102	8.6	500	5.5	86	3.8	571	6.1	73	6.6	132	5.2	78	4.3	82	5.5	274	5.5	201	6.0	314	6.7	639	6.2	55	4.7	224	6.5	183	6.3	49	6.4	128	6.6
\$10,001–\$20,000	1,820	3.5	1,375	3.3	55	4.6	281	3.1	59	2.6	283	3.0	35	3.1	116	4.6	38	2.1	44	2.9	134	2.7	138	4.1	192	4.1	445	4.3	42	3.6	174	5.0	114	3.9	33	4.3	82	4.2
\$20,001–\$30,000	1,399	2.7	993	2.4	27	2.3	194	2.1	37	1.6	187	2.0	18	1.6	118	4.7	24	1.3	34	2.3	87	1.8	140	4.2	127	2.7	406	4.0	32	2.7	154	4.4	108	3.7	35	4.5	77	4.0
\$30,001–\$40,000	1,034	2.0	701	1.7	21	1.8	144	1.6	26	1.2	113	1.2	D	D	95	3.8	D	D	24	1.6	48	1.0	106	3.2	99	2.1	333	3.3	29	2.5	131	3.8	80	2.8	28	3.6	65	3.3
\$40,001–\$50,000	837	1.6	575	1.4	14	1.2	103	1.1	15	0.7	94	1.0	13	1.2	89	3.5	24	1.3	16	1.1	30	0.6	87	2.6	90	1.9	262	2.6	19	1.6	107	3.1	67	2.3	21	2.7	48	2.5
\$50,001–\$60,000	750	1.4	516	1.2	14	1.2	89	1.0	17	0.8	72	0.8	6	0.5	68	2.7	17	0.9	18	1.2	35	0.7	93	2.8	87	1.9	234	2.3	19	1.6	91	2.6	59	2.0	20	2.6	45	2.3
\$60,001–\$70,000	647	1.2	408	1.0	13	1.1	69	0.8	6	0.3	60	0.6	D	D	63	2.5	D	D	22	1.5	18	0.4	90	2.7	60	1.3	239	2.3	15	1.3	107	3.1	50	1.7	19	2.5	48	2.5
\$70,001–\$80,000	518	1.0	345	0.8	10	0.8	70	0.8	13	0.6	32	0.3	8	0.7	41	1.6	8	0.4	11	0.7	19	0.4	77	2.3	56	1.2	173	1.7	17	1.5	76	2.2	29	1.0	11	1.4	40	2.1
\$80,001–\$90,000	415	0.8	251	0.6	6	0.5	52	0.6	D	D	26	0.3	D	D	34	1.3	8	0.4	8	0.5	6	0.1	60	1.8	43	0.9	164	1.6	13	1.1	66	1.9	40	1.4	9	1.2	36	1.9
\$90,001–\$100,000	455	0.9	290	0.7	13	1.1	54	0.6	D	D	23	0.2	D	D	40	1.6	7	0.4	8	0.5	15	0.3	73	2.2	41	0.9	165	1.6	12	1.0	71	2.0	29	1.0	10	1.3	43	2.2
\$100,001–\$120,000	728	1.4	467	1.1	16	1.3	63	0.7	14	0.6	39	0.4	D	D	72	2.9	7	0.4	13	0.9	D	D	133	4.0	84	1.8	261	2.6	26	2.2	106	3.1	64	2.2	19	2.5	46	2.4
\$120,001–\$140,000	461	0.9	281	0.7	D	D	35	0.4	7	0.3	21	0.2	D	D	39	1.5	D	D	8	0.5	9	0.2	92	2.7	58	1.2	180	1.8	9	0.8	89	2.6	36	1.2	11	1.4	35	1.8

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(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 non-science and engineering	
\$140,001–\$160,000	519	1.0	310	0.7	D	D	45	0.5	10	0.4	25	0.3	9	0.8	51	2.0	9	0.5	7	0.5	D	D	96	2.9	52	1.1	209	2.0	15	1.3	91	2.6	54	1.9	12	1.6	37	1.9
\$160,001 or more	1,204	2.3	783	1.9	24	2.0	74	0.8	16	0.7	40	0.4	D	D	145	5.7	D	D	28	1.9	8	0.2	291	8.7	147	3.1	421	4.1	37	3.2	183	5.3	67	2.3	24	3.1	110	5.7
Undergraduate debt																																						
All reporting undergraduate debt (number)	52,127		41,893		1,190		9,076		2,253		9,426		1,112		2,523		1,822		1,495		4,945		3,362		4,689		10,234		1,166		3,466		2,894		769		1,939	
Median debt (dollars)	25,000		25,000		20,000		25,000		15,000		25,000		15,000		35,000		15,000		25,000		25,000		25,000		25,000		25,000		25,000		35,000		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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	38,193	73.3	31,203	74.5	866	72.8	6,304	69.5	1,985	88.1	7,837	83.1	804	72.3	1,694	67.1	1,483	81.4	1,201	80.3	3,570	72.2	2,019	60.1	3,440	73.4	6,990	68.3	959	82.2	2,292	66.1	1,939	67.0	500	65.0	1,300	67.0
\$10,000 or less	3,089	5.9	2,417	5.8	97	8.2	614	6.8	75	3.3	423	4.5	84	7.6	145	5.7	95	5.2	68	4.5	317	6.4	206	6.1	293	6.2	672	6.6	54	4.6	229	6.6	216	7.5	52	6.8	121	6.2
\$10,001–\$20,000	2,595	5.0	2,108	5.0	65	5.5	584	6.4	62	2.8	296	3.1	72	6.5	144	5.7	78	4.3	58	3.9	302	6.1	227	6.8	220	4.7	487	4.8	28	2.4	157	4.5	171	5.9	41	5.3	90	4.6
\$20,001–\$30,000	2,523	4.8	2,026	4.8	45	3.8	567	6.2	41	1.8	321	3.4	44	4.0	122	4.8	63	3.5	52	3.5	299	6.0	264	7.9	208	4.4	497	4.9	30	2.6	149	4.3	164	5.7	50	6.5	104	5.4
\$30,001–\$40,000	1,679	3.2	1,293	3.1	38	3.2	356	3.9	31	1.4	190	2.0	28	2.5	94	3.7	35	1.9	28	1.9	169	3.4	174	5.2	150	3.2	386	3.8	18	1.5	128	3.7	118	4.1	41	5.3	81	4.2
\$40,001–\$50,000	1,015	1.9	735	1.8	22	1.8	181	2.0	11	0.5	83	0.9	19	1.7	78	3.1	17	0.9	16	1.1	78	1.6	127	3.8	103	2.2	280	2.7	14	1.2	96	2.8	78	2.7	30	3.9	62	3.2
\$50,001–\$60,000	744	1.4	542	1.3	16	1.3	127	1.4	18	0.8	71	0.8	15	1.3	53	2.1	12	0.7	18	1.2	57	1.2	79	2.3	76	1.6	202	2.0	12	1.0	94	2.7	46	1.6	12	1.6	38	2.0
\$60,001–\$70,000	568	1.1	404	1.0	10	0.8	89	1.0	9	0.4	52	0.6	15	1.3	47	1.9	9	0.5	15	1.0	50	1.0	58	1.7	50	1.1	164	1.6	8	0.7	68	2.0	48	1.7	11	1.4	29	1.5
\$70,001–\$80,000	362	0.7	246	0.6	D	D	60	0.7	D	D	30	0.3	8	0.7	21	0.8	7	0.4	7	0.5	23	0.5	49	1.5	32	0.7	116	1.1	5	0.4	50	1.4	27	0.9	12	1.6	22	1.1
\$80,001–\$90,000	409	0.8	273	0.7	D	D	70	0.8	D	D	36	0.4	12	1.1	29	1.1	5	0.3	14	0.9	25	0.5	36	1.1	33	0.7	136	1.3	13	1.1	55	1.6	35	1.2	7	0.9	26	1.3
\$90,001 or more	950	1.8	646	1.5	16	1.3	124	1.4	14	0.6	87	0.9	11	1.0	96	3.8	18	1.0	18	1.2	55	1.1	123	3.7	84	1.8	304	3.0	25	2.1	148	4.3	52	1.8	13	1.7	66	3.4

D = suppressed to avoid disclosure of confidential information.

Note(s):

Median debt is the median debt of doctorate recipients with debt (debt > 0). Due to rounding, percentages may not sum to 100. Beginning in 2021, a modified version of the 2020 Classification of Instructional Programs (CIP) codes was used in the survey data collection, and new broad, major, and detailed fields are used in tables reporting data from 2021 to the present; see the field list in table A-4. Therefore, the field of doctorate data prior to 2021 may not be comparable to subsequent years. For more information about the 2021 taxonomy change, see the "Technical Notes."

Source(s):

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