

Table 4-5. Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2024

(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						
Cumulative debt																								
All reporting education-related debt (number)	26,875		25,305		33,923		18,042		3,452		102		3,829		2,749		21,840		1,355		426		170	
Median debt (dollars)	30,000		45,000		45,000		15,000		40,000		67,500		25,000		95,000		40,000		45,000		40,000		40,000	
No debt	17,431	64.9	14,878	58.8	17,695	52.2	14,478	80.2	1,403	40.6	30	29.4	2,807	73.3	592	21.5	11,806	54.1	725	53.5	236	55.4	96	56.5
\$10,000 or less	2,051	7.6	1,633	6.5	2,314	6.8	1,360	7.5	321	9.3	10	9.8	223	5.8	149	5.4	1,481	6.8	86	6.3	34	8.0	10	5.9
\$10,001–\$20,000	1,460	5.4	1,339	5.3	2,189	6.5	603	3.3	310	9.0	9	8.8	184	4.8	139	5.1	1,420	6.5	86	6.3	31	7.3	10	5.9
\$20,001–\$30,000	1,226	4.6	1,221	4.8	2,052	6.0	385	2.1	234	6.8	8	7.8	159	4.2	169	6.1	1,373	6.3	74	5.5	23	5.4	12	7.1
\$30,001–\$40,000	822	3.1	862	3.4	1,440	4.2	234	1.3	191	5.5	D	D	D	D	132	4.8	954	4.4	53	3.9	13	3.1	6	3.5
\$40,001–\$50,000	565	2.1	593	2.3	973	2.9	179	1.0	120	3.5	D	D	D	D	105	3.8	641	2.9	37	2.7	13	3.1	4	2.4
\$50,001–\$60,000	449	1.7	530	2.1	826	2.4	149	0.8	89	2.6	D	D	D	D	100	3.6	537	2.5	32	2.4	7	1.6	6	3.5
\$60,001–\$70,000	379	1.4	471	1.9	715	2.1	127	0.7	96	2.8	5	4.9	36	0.9	88	3.2	450	2.1	31	2.3	8	1.9	1	0.6
\$70,001–\$80,000	282	1.0	364	1.4	570	1.7	75	0.4	63	1.8	D	D	D	D	75	2.7	357	1.6	27	2.0	9	2.1	3	1.8
\$80,001–\$90,000	283	1.1	369	1.5	596	1.8	54	0.3	66	1.9	6	5.9	28	0.7	93	3.4	372	1.7	27	2.0	4	0.9	0	0.0
\$90,001–\$100,000	370	1.4	456	1.8	742	2.2	80	0.4	90	2.6	D	D	D	D	115	4.2	466	2.1	31	2.3	7	1.6	1	0.6
\$100,001–\$120,000	344	1.3	552	2.2	802	2.4	91	0.5	101	2.9	D	D	D	D	179	6.5	445	2.0	36	2.7	4	0.9	5	2.9
\$120,001–\$140,000	269	1.0	432	1.7	642	1.9	57	0.3	72	2.1	D	D	D	D	146	5.3	373	1.7	19	1.4	6	1.4	2	1.2
\$140,001–\$160,000	230	0.9	333	1.3	510	1.5	48	0.3	65	1.9	D	D	D	D	97	3.5	295	1.4	16	1.2	5	1.2	3	1.8
\$160,001 or more	714	2.7	1,272	5.0	1,857	5.5	122	0.7	231	6.7	16	15.7	58	1.5	570	20.7	870	4.0	75	5.5	26	6.1	11	6.5
Graduate debt																								
All reporting graduate debt (number)	26,846		25,268		33,884		18,017		3,448		102		3,824		2,744		21,818		1,355		425		168	
Median debt (dollars)	25,000		45,000		45,000		15,000		45,000		65,000		25,000		75,000		45,000		55,000		35,000		50,000	
No debt	20,511	76.4	17,764	70.3	23,062	68.1	15,058	83.6	2,062	59.8	D	D	D	D	925	33.7	15,483	71.0	950	70.1	293	68.9	120	71.4
\$10,000 or less	1,671	6.2	1,381	5.5	1,848	5.5	1,192	6.6	245	7.1	7	6.9	158	4.1	160	5.8	1,182	5.4	58	4.3	28	6.6	10	6.0
\$10,001–\$20,000	914	3.4	906	3.6	1,247	3.7	567	3.1	160	4.6	11	10.8	95	2.5	132	4.8	783	3.6	44	3.2	18	4.2	4	2.4
\$20,001–\$30,000	649	2.4	750	3.0	1,097	3.2	298	1.7	155	4.5	D	D	D	D	127	4.6	683	3.1	42	3.1	15	3.5	5	3.0
\$30,001–\$40,000	477	1.8	557	2.2	838	2.5	190	1.1	129	3.7	D	D	D	D	122	4.4	488	2.2	31	2.3	7	1.6	2	1.2
\$40,001–\$50,000	373	1.4	464	1.8	690	2.0	145	0.8	82	2.4	D	D	D	D	108	3.9	417	1.9	26	1.9	10	2.4	3	1.8
\$50,001–\$60,000	353	1.3	397	1.6	609	1.8	135	0.7	76	2.2	0	0.0	33	0.9	102	3.7	368	1.7	24	1.8	2	0.5	4	2.4
\$60,001–\$70,000	259	1.0	388	1.5	566	1.7	77	0.4	64	1.9	7	6.9	24	0.6	107	3.9	333	1.5	24	1.8	6	1.4	1	0.6
\$70,001–\$80,000	212	0.8	306	1.2	462	1.4	54	0.3	58	1.7	D	D	D	D	84	3.1	270	1.2	19	1.4	6	1.4	1	0.6
\$80,001–\$90,000	168	0.6	247	1.0	377	1.1	37	0.2	45	1.3	D	D	D	D	78	2.8	207	0.9	14	1.0	3	0.7	3	1.8
\$90,001–\$100,000	175	0.7	280	1.1	402	1.2	50	0.3	40	1.2	D	D	D	D	87	3.2	235	1.1	16	1.2	3	0.7	1	0.6
\$100,001–\$120,000	303	1.1	425	1.7	664	2.0	62	0.3	85	2.5	D	D	D	D	138	5.0	376	1.7	27	2.0	6	1.4	4	2.4
\$120,001–\$140,000	174	0.6	287	1.1	439	1.3	21	0.1	57	1.7	D	D	D	D	105	3.8	227	1.0	16	1.2	7	1.6	1	0.6

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(Median debt, number, and percent)

Debt level	Sex				Citizenship status				U.S. citizens and permanent residents															
									Not Hispanic or Latino								Ethnicity not reported							
	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	
\$140,001–\$160,000	194	0.7	325	1.3	460	1.4	55	0.3	51	1.5	7	6.9	13	0.3	114	4.2	244	1.1	19	1.4	7	1.6	5	3.0
\$160,001 or more	413	1.5	791	3.1	1,123	3.3	76	0.4	139	4.0	7	6.9	37	1.0	355	12.9	522	2.4	45	3.3	14	3.3	4	2.4
Undergraduate debt																								
All reporting undergraduate debt (number)	26,853		25,274		33,890		18,026		3,449		101		3,828		2,739		21,825		1,355		425		168	
Median debt (dollars)	25,000		25,000		25,000		15,000		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
No debt	20,327	75.7	17,866	70.7	21,731	64.1	16,303	90.4	1,883	54.6	53	52.5	3,122	81.6	1,120	40.9	14,288	65.5	868	64.1	284	66.8	113	67.3
\$10,000 or less	1,582	5.9	1,507	6.0	2,301	6.8	780	4.3	336	9.7	9	8.9	189	4.9	224	8.2	1,405	6.4	93	6.9	35	8.2	10	6.0
\$10,001–\$20,000	1,232	4.6	1,363	5.4	2,295	6.8	290	1.6	342	9.9	9	8.9	163	4.3	178	6.5	1,472	6.7	94	6.9	28	6.6	9	5.4
\$20,001–\$30,000	1,219	4.5	1,304	5.2	2,304	6.8	214	1.2	273	7.9	7	6.9	164	4.3	243	8.9	1,480	6.8	100	7.4	26	6.1	11	6.5
\$30,001–\$40,000	793	3.0	886	3.5	1,535	4.5	134	0.7	187	5.4	D	D	D	D	198	7.2	1,012	4.6	52	3.8	13	3.1	6	3.6
\$40,001–\$50,000	449	1.7	566	2.2	917	2.7	89	0.5	94	2.7	6	5.9	34	0.9	164	6.0	574	2.6	37	2.7	7	1.6	1	0.6
\$50,001–\$60,000	328	1.2	416	1.6	683	2.0	60	0.3	66	1.9	D	D	D	D	131	4.8	412	1.9	35	2.6	8	1.9	4	2.4
\$60,001–\$70,000	239	0.9	329	1.3	519	1.5	45	0.2	72	2.1	D	D	D	D	94	3.4	307	1.4	20	1.5	4	0.9	2	1.2
\$70,001–\$80,000	134	0.5	228	0.9	346	1.0	15	0.1	37	1.1	D	D	D	D	61	2.2	218	1.0	11	0.8	3	0.7	5	3.0
\$80,001–\$90,000	186	0.7	223	0.9	364	1.1	45	0.2	42	1.2	D	D	D	D	78	2.8	198	0.9	21	1.5	5	1.2	4	2.4
\$90,001 or more	364	1.4	586	2.3	895	2.6	51	0.3	117	3.4	7	6.9	25	0.7	248	9.1	459	2.1	24	1.8	12	2.8	3	1.8

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.

Source(s):
National Center for Science and Engineering Statistics, Survey of Earned Doctorates.