

Table 4-4. Education-related debt of research doctorate recipients, by broad field of doctorate: 2025

(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						
Cumulative debt																																											
All reporting education-related debt (number)	52,503		42,346		1,189		9,192		2,536		9,687		1,097		2,538		1,868		1,592		4,845		3,338		4,464		10,157		1,121		3,507		2,929		695		1,905						
Median debt (dollars)	35,000		35,000		30,000		25,000		25,000		25,000		25,000		70,000		25,000		25,000		25,000		70,000		45,000		60,000		55,000		75,000		45,000		50,000		70,000						
	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	Number	Percent	Number	Percent	
No debt	33,268	63.4	27,777	65.6	788	66.3	5,830	63.4	2,028	80.0	7,164	74.0	696	63.4	1,215	47.9	1,447	77.5	1,113	69.9	3,330	68.7	1,453	43.5	2,713	60.8	5,491	54.1	811	72.3	1,633	46.6	1,654	56.5	387	55.7	1,006	52.8					
\$10,000 or less	3,654	7.0	3,004	7.1	95	8.0	700	7.6	144	5.7	703	7.3	94	8.6	142	5.6	106	5.7	115	7.2	358	7.4	197	5.9	350	7.8	650	6.4	58	5.2	204	5.8	211	7.2	47	6.8	130	6.8					
\$10,001–\$20,000	2,667	5.1	2,204	5.2	59	5.0	587	6.4	85	3.4	399	4.1	84	7.7	118	4.6	97	5.2	81	5.1	304	6.3	180	5.4	210	4.7	463	4.6	31	2.8	155	4.4	156	5.3	39	5.6	82	4.3					
\$20,001–\$30,000	2,410	4.6	1,989	4.7	51	4.3	529	5.8	74	2.9	388	4.0	52	4.7	124	4.9	71	3.8	66	4.1	270	5.6	185	5.5	179	4.0	421	4.1	25	2.2	148	4.2	144	4.9	29	4.2	75	3.9					
\$30,001–\$40,000	1,517	2.9	1,196	2.8	31	2.6	288	3.1	36	1.4	242	2.5	31	2.8	85	3.3	38	2.0	33	2.1	173	3.6	127	3.8	112	2.5	321	3.2	20	1.8	104	3.0	109	3.7	28	4.0	60	3.1					
\$40,001–\$50,000	1,120	2.1	852	2.0	30	2.5	208	2.3	20	0.8	156	1.6	30	2.7	65	2.6	29	1.6	31	1.9	79	1.6	103	3.1	101	2.3	268	2.6	16	1.4	122	3.5	80	2.7	14	2.0	36	1.9					
\$50,001–\$60,000	928	1.8	698	1.6	20	1.7	170	1.8	24	0.9	126	1.3	30	2.7	73	2.9	15	0.8	13	0.8	54	1.1	91	2.7	82	1.8	230	2.3	13	1.2	94	2.7	65	2.2	17	2.4	41	2.2					
\$60,001–\$70,000	791	1.5	573	1.4	17	1.4	129	1.4	17	0.7	82	0.8	17	1.5	68	2.7	12	0.6	21	1.3	46	0.9	79	2.4	85	1.9	218	2.1	13	1.2	78	2.2	57	1.9	25	3.6	45	2.4					
\$70,001–\$80,000	674	1.3	480	1.1	13	1.1	112	1.2	15	0.6	70	0.7	9	0.8	57	2.2	7	0.4	19	1.2	42	0.9	72	2.2	64	1.4	194	1.9	11	1.0	95	2.7	45	1.5	7	1.0	36	1.9					
\$80,001–\$90,000	741	1.4	527	1.2	20	1.7	137	1.5	14	0.6	58	0.6	13	1.2	65	2.6	9	0.5	17	1.1	39	0.8	79	2.4	76	1.7	214	2.1	7	0.6	103	2.9	51	1.7	13	1.9	40	2.1					
\$90,001–\$100,000	826	1.6	595	1.4	15	1.3	144	1.6	19	0.7	91	0.9	10	0.9	65	2.6	11	0.6	13	0.8	58	1.2	108	3.2	61	1.4	231	2.3	13	1.2	100	2.9	59	2.0	15	2.2	44	2.3					
\$100,001–\$120,000	861	1.6	541	1.3	10	0.8	93	1.0	17	0.7	56	0.6	D	D	108	4.3	D	D	13	0.8	30	0.6	116	3.5	81	1.8	320	3.2	17	1.5	154	4.4	70	2.4	21	3.0	58	3.0					
\$120,001–\$140,000	635	1.2	395	0.9	D	D	72	0.8	8	0.3	44	0.5	8	0.7	73	2.9	D	D	12	0.8	16	0.3	85	2.5	64	1.4	240	2.4	13	1.2	106	3.0	54	1.8	11	1.6	56	2.9					
\$140,001–\$160,000	539	1.0	339	0.8	D	D	53	0.6	6	0.2	35	0.4	D	D	61	2.4	8	0.4	12	0.8	12	0.2	84	2.5	55	1.2	200	2.0	10	0.9	95	2.7	42	1.4	13	1.9	40	2.1					
\$160,001 or more	1,872	3.6	1,176	2.8	22	1.9	140	1.5	29	1.1	73	0.8	6	0.5	219	8.6	10	0.5	33	2.1	34	0.7	379	11.4	231	5.2	696	6.9	63	5.6	316	9.0	132	4.5	29	4.2	156	8.2					
Graduate debt																																											
All reporting graduate debt (number)	52,420		42,278		1,188		9,180		2,526		9,672		1,097		2,535		1,862		1,587		4,841		3,333		4,457		10,142		1,120		3,501		2,926		693		1,902						
Median debt (dollars)	35,000		35,000		25,000		25,000		15,000		15,000		15,000		55,000		15,000		25,000		15,000		65,000		45,000		55,000		45,000		55,000		35,000		35,000		55,000						
	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	Number	Percent			
No debt	39,151	74.7	32,930	77.9	917	77.2	7,457	81.2	2,169	85.9	8,064	83.4	898	81.9	1,408	55.5	1,639	88.0	1,250	78.8	4,221	87.2	1,791	53.7	3,116	69.9	6,221	61.3	849	75.8	1,825	52.1	1,982	67.7	452	65.2	1,113	58.5					
\$10,000 or less	3,067	5.9	2,436	5.8	85	7.2	496	5.4	117	4.6	599	6.2	75	6.8	152	6.0	84	4.5	99	6.2	253	5.2	197	5.9	279	6.3	631	6.2	54	4.8	207	5.9	197	6.7	46	6.6	127	6.7					
\$10,001–\$20,000	1,660	3.2	1,263	3.0	37	3.1	258	2.8	64	2.5	280	2.9	31	2.8	91	3.6	36	1.9	57	3.6	93	1.9	145	4.4	171	3.8	397	3.9	22	2.0	146	4.2	110	3.8	33	4.8	86	4.5					
\$20,001–\$30,000	1,335	2.5	963	2.3	29	2.4	189	2.1	39	1.5	179	1.9	22	2.0	104	4.1	31	1.7	40	2.5	77	1.6	135	4.1	118	2.6	372	3.7	19	1.7	154	4.4	94	3.2	34	4.9	71	3.7					
\$30,001–\$40,000	938	1.8	647	1.5	20	1.7	129	1.4	28	1.1	122	1.3	8	0.7	84	3.3	14	0.8	20	1.3	37	0.8	107	3.2	78	1.8	291	2.9	22	2.0	122	3.5	77	2.6	14	2.0	56	2.9					
\$40,001–\$50,000	799	1.5	541	1.3	18	1.5	105	1.1	17	0.7	80	0.8	12	1.1	75	3.0	14	0.8	19	1.2	29	0.6	87	2.6	85	1.9	258	2.5	19	1.7	134	3.8	55	1.9	11	1.6	39	2.1					
\$50,001–\$60,000	759	1.4	506	1.2	8	0.7	95	1.0	18	0.7	72	0.7	17	1.5	78	3.1	8	0.4	12	0.8	25	0.5	89	2.7	84	1.9	253	2.5	12	1.1	117	3.3	65	2.2	15	2.2	44	2.3					
\$60,001–\$70,000	627	1.2	413	1.0	10	0.8	75	0.8	10	0.4	59	0.6	6	0.5	69	2.7	8	0.4	18	1.1	15	0.3	79	2.4	64	1.4	214																

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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	
\$100,001–\$120,000	681	1.3	423	1.0	8	0.7	65	0.7	D	D	34	0.4	D	D	96	3.8	6	0.3	9	0.6	16	0.3	97	2.9	72	1.6	258	2.5	18	1.6	123	3.5	49	1.7	14	2.0	54	2.8
\$120,001–\$140,000	421	0.8	265	0.6	6	0.5	37	0.4	10	0.4	20	0.2	D	D	48	1.9	D	D	5	0.3	12	0.2	73	2.2	48	1.1	156	1.5	12	1.1	71	2.0	34	1.2	6	0.9	33	1.7
\$140,001–\$160,000	465	0.9	284	0.7	9	0.8	40	0.4	D	D	16	0.2	5	0.5	48	1.9	D	D	12	0.8	12	0.2	85	2.6	51	1.1	181	1.8	15	1.3	83	2.4	38	1.3	8	1.2	37	1.9
\$160,001 or more	1,130	2.2	726	1.7	16	1.3	84	0.9	D	D	42	0.4	D	D	130	5.1	6	0.3	22	1.4	12	0.2	262	7.9	137	3.1	404	4.0	42	3.8	170	4.9	82	2.8	13	1.9	97	5.1
Undergraduate debt																																						
All reporting undergraduate debt (number)	52,433		42,294		1,185		9,183		2,534		9,677		1,096		2,533		1,867		1,590		4,840		3,331		4,458		10,139		1,120		3,501		2,923		694		1,901	
Median debt (dollars)	25,000		25,000		25,000		25,000		25,000		25,000		25,000		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	38,830	74.1	31,774	75.1	925	78.1	6,474	70.5	2,224	87.8	7,992	82.6	762	69.5	1,693	66.8	1,555	83.3	1,292	81.3	3,574	73.8	2,019	60.6	3,264	73.2	7,056	69.6	952	85.0	2,280	65.1	2,015	68.9	478	68.9	1,331	70.0
\$10,000 or less	2,953	5.6	2,358	5.6	64	5.4	597	6.5	94	3.7	468	4.8	81	7.4	129	5.1	74	4.0	69	4.3	261	5.4	228	6.8	293	6.6	595	5.9	42	3.8	218	6.2	190	6.5	43	6.2	102	5.4
\$10,001–\$20,000	2,540	4.8	2,073	4.9	53	4.5	587	6.4	58	2.3	294	3.0	85	7.8	125	4.9	86	4.6	59	3.7	298	6.2	223	6.7	205	4.6	467	4.6	26	2.3	165	4.7	162	5.5	31	4.5	83	4.4
\$20,001–\$30,000	2,509	4.8	2,005	4.7	37	3.1	555	6.0	51	2.0	343	3.5	56	5.1	133	5.3	64	3.4	47	3.0	273	5.6	258	7.7	188	4.2	504	5.0	31	2.8	184	5.3	162	5.5	37	5.3	90	4.7
\$30,001–\$40,000	1,596	3.0	1,224	2.9	38	3.2	293	3.2	28	1.1	202	2.1	37	3.4	100	3.9	41	2.2	36	2.3	168	3.5	158	4.7	123	2.8	372	3.7	14	1.3	141	4.0	120	4.1	28	4.0	69	3.6
\$40,001–\$50,000	968	1.8	703	1.7	26	2.2	178	1.9	13	0.5	88	0.9	20	1.8	71	2.8	18	1.0	26	1.6	63	1.3	108	3.2	92	2.1	265	2.6	13	1.2	114	3.3	70	2.4	19	2.7	49	2.6
\$50,001–\$60,000	791	1.5	577	1.4	15	1.3	143	1.6	16	0.6	80	0.8	19	1.7	74	2.9	7	0.4	12	0.8	56	1.2	81	2.4	74	1.7	214	2.1	5	0.4	90	2.6	60	2.1	14	2.0	45	2.4
\$60,001–\$70,000	509	1.0	363	0.9	D	D	82	0.9	D	D	45	0.5	16	1.5	42	1.7	D	D	13	0.8	34	0.7	49	1.5	60	1.3	146	1.4	D	D	D	D	47	1.6	14	2.0	25	1.3
\$70,001–\$80,000	343	0.7	254	0.6	D	D	84	0.9	D	D	29	0.3	5	0.5	25	1.0	D	D	8	0.5	27	0.6	29	0.9	36	0.8	89	0.9	D	D	D	D	15	0.5	6	0.9	26	1.4
\$80,001–\$90,000	469	0.9	334	0.8	7	0.6	80	0.9	9	0.4	44	0.5	9	0.8	38	1.5	5	0.3	13	0.8	28	0.6	62	1.9	39	0.9	135	1.3	12	1.1	59	1.7	25	0.9	5	0.7	34	1.8
\$90,001 or more	925	1.8	629	1.5	13	1.1	110	1.2	25	1.0	92	1.0	6	0.5	103	4.1	7	0.4	15	0.9	58	1.2	116	3.5	84	1.9	296	2.9	19	1.7	154	4.4	57	2.0	19	2.7	47	2.5

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.