

Table 4-5. Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2025

(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	
Cumulative debt																								
All reporting education-related debt (number)	26,962		25,541		34,115		18,082		3,571		92		4,035		2,829		21,456		1,386		495		251	
Median debt (dollars)	30,000		45,000		45,000		15,000		40,000		72,500		25,000		95,000		40,000		45,000		45,000		45,000	
	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	17,852	66.2	15,416	60.4	18,337	53.8	14,725	81.4	1,543	43.2	26	28.3	2,911	72.1	747	26.4	11,900	55.5	770	55.6	288	58.2	152	60.6
\$10,000 or less	1,970	7.3	1,684	6.6	2,282	6.7	1,352	7.5	333	9.3	5	5.4	266	6.6	156	5.5	1,376	6.4	95	6.9	38	7.7	13	5.2
\$10,001–\$20,000	1,412	5.2	1,255	4.9	2,150	6.3	508	2.8	274	7.7	D	D	D	D	137	4.8	1,385	6.5	90	6.5	32	6.5	16	6.4
\$20,001–\$30,000	1,191	4.4	1,219	4.8	2,023	5.9	377	2.1	250	7.0	5	5.4	144	3.6	151	5.3	1,382	6.4	58	4.2	23	4.6	10	4.0
\$30,001–\$40,000	758	2.8	759	3.0	1,292	3.8	216	1.2	177	5.0	10	10.9	90	2.2	109	3.9	826	3.8	61	4.4	10	2.0	9	3.6
\$40,001–\$50,000	551	2.0	569	2.2	948	2.8	169	0.9	146	4.1	6	6.5	63	1.6	99	3.5	586	2.7	31	2.2	14	2.8	3	1.2
\$50,001–\$60,000	431	1.6	497	1.9	777	2.3	143	0.8	98	2.7	D	D	D	D	90	3.2	509	2.4	29	2.1	10	2.0	4	1.6
\$60,001–\$70,000	364	1.4	427	1.7	684	2.0	102	0.6	83	2.3	D	D	D	D	85	3.0	446	2.1	27	1.9	4	0.8	4	1.6
\$70,001–\$80,000	276	1.0	398	1.6	596	1.7	75	0.4	69	1.9	6	6.5	37	0.9	94	3.3	357	1.7	20	1.4	8	1.6	5	2.0
\$80,001–\$90,000	304	1.1	437	1.7	663	1.9	76	0.4	92	2.6	D	D	D	D	96	3.4	412	1.9	26	1.9	2	0.4	2	0.8
\$90,001–\$100,000	361	1.3	465	1.8	744	2.2	79	0.4	94	2.6	D	D	D	D	124	4.4	440	2.1	28	2.0	8	1.6	5	2.0
\$100,001–\$120,000	327	1.2	534	2.1	801	2.3	56	0.3	99	2.8	5	5.4	44	1.1	169	6.0	436	2.0	34	2.5	8	1.6	6	2.4
\$120,001–\$140,000	233	0.9	402	1.6	582	1.7	48	0.3	59	1.7	D	D	D	D	125	4.4	337	1.6	18	1.3	10	2.0	7	2.8
\$140,001–\$160,000	220	0.8	319	1.2	491	1.4	45	0.2	52	1.5	D	D	D	D	117	4.1	264	1.2	27	1.9	6	1.2	0	0.0
\$160,001 or more	712	2.6	1,160	4.5	1,745	5.1	111	0.6	202	5.7	14	15.2	78	1.9	530	18.7	800	3.7	72	5.2	34	6.9	15	6.0
Graduate debt																								
All reporting graduate debt (number)	26,920		25,500		34,079		18,039		3,569		92		4,030		2,823		21,444		1,384		490		247	
Median debt (dollars)	25,000		45,000		45,000		15,000		35,000		55,000		25,000		75,000		45,000		45,000		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
No debt	20,881	77.6	18,270	71.6	23,703	69.6	15,223	84.4	2,173	60.9	35	38.0	3,339	82.9	1,109	39.3	15,561	72.6	973	70.3	336	68.6	177	71.7
\$10,000 or less	1,674	6.2	1,393	5.5	1,816	5.3	1,239	6.9	283	7.9	7	7.6	182	4.5	159	5.6	1,068	5.0	80	5.8	28	5.7	9	3.6
\$10,001–\$20,000	853	3.2	807	3.2	1,185	3.5	460	2.6	158	4.4	7	7.6	98	2.4	105	3.7	734	3.4	50	3.6	25	5.1	8	3.2
\$20,001–\$30,000	621	2.3	714	2.8	1,017	3.0	309	1.7	154	4.3	6	6.5	68	1.7	131	4.6	607	2.8	28	2.0	20	4.1	3	1.2
\$30,001–\$40,000	418	1.6	520	2.0	743	2.2	190	1.1	119	3.3	D	D	47	1.2	85	3.0	442	2.1	27	2.0	D	D	10	4.0
\$40,001–\$50,000	356	1.3	443	1.7	677	2.0	120	0.7	97	2.7	D	D	27	0.7	107	3.8	402	1.9	30	2.2	D	D	4	1.6
\$50,001–\$60,000	313	1.2	446	1.7	653	1.9	102	0.6	83	2.3	D	D	36	0.9	109	3.9	390	1.8	19	1.4	D	D	5	2.0
\$60,001–\$70,000	255	0.9	372	1.5	545	1.6	79	0.4	57	1.6	D	D	40	1.0	102	3.6	310	1.4	27	2.0	D	D	4	1.6
\$70,001–\$80,000	177	0.7	303	1.2	432	1.3	46	0.3	46	1.3	6	6.5	26	0.6	91	3.2	236	1.1	20	1.4	4	0.8	3	1.2
\$80,001–\$90,000	188	0.7	279	1.1	417	1.2	47	0.3	55	1.5	D	D	D	D	77	2.7	242	1.1	17	1.2	2	0.4	1	0.4

Table 4-5. Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2025

(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			
\$90,001–\$100,000	176	0.7	264	1.0	393	1.2	46	0.3	47	1.3	D	D	D	D	92	3.3	202	0.9	13	0.9	5	1.0	4	1.6
\$100,001–\$120,000	246	0.9	435	1.7	622	1.8	56	0.3	79	2.2	D	D	D	D	141	5.0	337	1.6	26	1.9	3	0.6	4	1.6
\$120,001–\$140,000	157	0.6	264	1.0	394	1.2	23	0.1	41	1.1	D	D	D	D	90	3.2	215	1.0	20	1.4	10	2.0	1	0.4
\$140,001–\$160,000	192	0.7	273	1.1	431	1.3	32	0.2	50	1.4	D	D	D	D	112	4.0	218	1.0	20	1.4	6	1.2	3	1.2
\$160,001 or more	413	1.5	717	2.8	1,051	3.1	67	0.4	127	3.6	8	8.7	53	1.3	313	11.1	480	2.2	34	2.5	25	5.1	11	4.5
Undergraduate debt																								
All reporting undergraduate debt (number)	26,932		25,501		34,075		18,057		3,568		92		4,030		2,819		21,440		1,384		494		248	
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		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	20,536	76.3	18,294	71.7	22,114	64.9	16,482	91.3	2,035	57.0	40	43.5	3,235	80.3	1,219	43.2	14,153	66.0	904	65.3	351	71.1	177	71.4
\$10,000 or less	1,462	5.4	1,491	5.8	2,235	6.6	701	3.9	340	9.5	6	6.5	228	5.7	224	7.9	1,299	6.1	92	6.6	32	6.5	14	5.6
\$10,001–\$20,000	1,246	4.6	1,294	5.1	2,260	6.6	271	1.5	306	8.6	9	9.8	193	4.8	178	6.3	1,445	6.7	91	6.6	22	4.5	16	6.5
\$20,001–\$30,000	1,170	4.3	1,339	5.3	2,303	6.8	195	1.1	286	8.0	8	8.7	143	3.5	219	7.8	1,540	7.2	72	5.2	24	4.9	11	4.4
\$30,001–\$40,000	786	2.9	810	3.2	1,477	4.3	114	0.6	186	5.2	11	12.0	79	2.0	180	6.4	930	4.3	69	5.0	14	2.8	8	3.2
\$40,001–\$50,000	436	1.6	532	2.1	894	2.6	71	0.4	124	3.5	D	D	D	D	139	4.9	530	2.5	38	2.7	10	2.0	8	3.2
\$50,001–\$60,000	349	1.3	442	1.7	733	2.2	55	0.3	83	2.3	5	5.4	27	0.7	143	5.1	420	2.0	37	2.7	13	2.6	5	2.0
\$60,001–\$70,000	210	0.8	299	1.2	465	1.4	40	0.2	49	1.4	D	D	D	D	110	3.9	266	1.2	14	1.0	4	0.8	3	1.2
\$70,001–\$80,000	135	0.5	208	0.8	326	1.0	15	0.1	26	0.7	D	D	D	D	70	2.5	204	1.0	13	0.9	3	0.6	0	0.0
\$80,001–\$90,000	211	0.8	258	1.0	419	1.2	49	0.3	41	1.1	D	D	D	D	99	3.5	233	1.1	17	1.2	5	1.0	3	1.2
\$90,001 or more	391	1.5	534	2.1	849	2.5	64	0.4	92	2.6	D	D	D	D	238	8.4	420	2.0	37	2.7	16	3.2	3	1.2

D = suppressed to avoid disclosure of confidential information.

Note(s):
Median debt is the median debt of doctorate recipients with debt (debt > 0). Hispanic or Latino may be of any race; race categories exclude Hispanic origin. Due to rounding, percentages may not sum to 100.

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