

TABLE 4-4

## Education-related debt of research doctorate recipients, by broad field of doctorate: 2023

(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)	52,034		41,631		1,133		9,022		2,030		9,657		1,118		2,408		1,879		1,554		4,981		3,251		4,598		10,403		1,305		3,504		2,939		724		1,931	
Median debt (dollars)	35,000		35,000		35,000		30,000		25,000		25,000		25,000		70,000		25,000		30,000		25,000		70,000		45,000		60,000		45,000		75,000		45,000		45,000		65,000	
	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		
No debt	32,224	61.9	26,777	64.3	697	61.5	5,527	61.3	1,621	79.9	7,148	74.0	726	64.9	1,150	47.8	1,464	77.9	1,117	71.9	3,331	66.9	1,296	39.9	2,700	58.7	5,447	52.4	930	71.3	1,598	45.6	1,568	53.4	381	52.6	970	50.2
\$10,000 or less	3,664	7.0	2,983	7.2	D	D	649	7.2	134	6.6	719	7.4	81	7.2	159	6.6	D	D	103	6.6	368	7.4	209	6.4	345	7.5	681	6.5	64	4.9	215	6.1	207	7.0	58	8.0	137	7.1
\$10,001–\$20,000	2,726	5.2	2,245	5.4	61	5.4	613	6.8	65	3.2	431	4.5	70	6.3	99	4.1	88	4.7	77	5.0	314	6.3	189	5.8	238	5.2	481	4.6	52	4.0	152	4.3	163	5.5	38	5.2	76	3.9
\$20,001–\$30,000	2,389	4.6	1,932	4.6	47	4.1	557	6.2	50	2.5	342	3.5	68	6.1	106	4.4	66	3.5	45	2.9	274	5.5	167	5.1	210	4.6	457	4.4	33	2.5	149	4.3	142	4.8	44	6.1	89	4.6
\$30,001–\$40,000	1,689	3.2	1,329	3.2	53	4.7	362	4.0	23	1.1	229	2.4	42	3.8	96	4.0	35	1.9	37	2.4	178	3.6	128	3.9	146	3.2	360	3.5	32	2.5	100	2.9	129	4.4	31	4.3	68	3.5
\$40,001–\$50,000	1,198	2.3	891	2.1	22	1.9	199	2.2	17	0.8	170	1.8	23	2.1	66	2.7	23	1.2	32	2.1	102	2.0	124	3.8	113	2.5	307	3.0	23	1.8	121	3.5	91	3.1	20	2.8	52	2.7
\$50,001–\$60,000	957	1.8	698	1.7	23	2.0	186	2.1	22	1.1	103	1.1	17	1.5	65	2.7	15	0.8	20	1.3	75	1.5	87	2.7	85	1.8	259	2.5	16	1.2	96	2.7	77	2.6	22	3.0	48	2.5
\$60,001–\$70,000	841	1.6	600	1.4	15	1.3	138	1.5	11	0.5	81	0.8	18	1.6	65	2.7	16	0.9	10	0.6	71	1.4	84	2.6	91	2.0	241	2.3	13	1.0	103	2.9	72	2.4	7	1.0	46	2.4
\$70,001–\$80,000	744	1.4	539	1.3	14	1.2	124	1.4	8	0.4	60	0.6	10	0.9	64	2.7	14	0.7	18	1.2	64	1.3	71	2.2	92	2.0	205	2.0	10	0.8	91	2.6	51	1.7	9	1.2	44	2.3
\$80,001–\$90,000	702	1.3	477	1.1	13	1.1	113	1.3	8	0.4	70	0.7	15	1.3	60	2.5	11	0.6	11	0.7	39	0.8	72	2.2	65	1.4	225	2.2	13	1.0	92	2.6	60	2.0	18	2.5	42	2.2
\$90,001–\$100,000	848	1.6	616	1.5	20	1.8	154	1.7	12	0.6	84	0.9	11	1.0	65	2.7	6	0.3	15	1.0	68	1.4	112	3.4	69	1.5	232	2.2	16	1.2	89	2.5	60	2.0	24	3.3	43	2.2
\$100,001–\$120,000	893	1.7	576	1.4	17	1.5	119	1.3	22	1.1	73	0.8	9	0.8	72	3.0	7	0.4	14	0.9	31	0.6	103	3.2	109	2.4	317	3.0	25	1.9	144	4.1	64	2.2	19	2.6	65	3.4
\$120,001–\$140,000	675	1.3	435	1.0	12	1.1	81	0.9	12	0.6	29	0.3	11	1.0	67	2.8	5	0.3	18	1.2	19	0.4	107	3.3	74	1.6	240	2.3	17	1.3	115	3.3	54	1.8	10	1.4	44	2.3
\$140,001–\$160,000	541	1.0	337	0.8	D	D	46	0.5	5	0.2	34	0.4	7	0.6	62	2.6	D	D	7	0.5	16	0.3	91	2.8	60	1.3	204	2.0	15	1.1	90	2.6	41	1.4	11	1.5	47	2.4
\$160,001 or more	1,943	3.7	1,196	2.9	34	3.0	154	1.7	20	1.0	84	0.9	10	0.9	212	8.8	9	0.5	30	1.9	31	0.6	411	12.6	201	4.4	747	7.2	46	3.5	349	10.0	160	5.4	32	4.4	160	8.3
Graduate debt																																						
All reporting graduate debt (number)	51,964		41,577		1,133		9,012		2,028		9,646		1,117		2,401		1,877		1,549		4,975		3,244		4,595		10,387		1,304		3,498		2,934		723		1,928	
Median debt (dollars)	35,000		35,000		25,000		25,000		15,000		15,000		25,000		55,000		15,000		25,000		15,000		65,000		35,000		55,000		35,000		55,000		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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
No debt	38,115	73.3	31,924	76.8	826	72.9	7,205	79.9	1,725	85.1	7,998	82.9	919	82.3	1,323	55.1	1,664	88.7	1,239	80.0	4,261	85.6	1,635	50.4	3,129	68.1	6,191	59.6	972	74.5	1,749	50.0	1,916	65.3	467	64.6	1,087	56.4
\$10,000 or less	3,128	6.0	2,480	6.0	92	8.1	505	5.6	105	5.2	574	6.0	61	5.5	145	6.0	85	4.5	98	6.3	288	5.8	192	5.9	335	7.3	648	6.2	60	4.6	219	6.3	188	6.4	45	6.2	136	7.1
\$10,001–\$20,000	1,819	3.5	1,361	3.3	50	4.4	283	3.1	48	2.4	305	3.2	31	2.8	97	4.0	36	1.9	55	3.6	123	2.5	157	4.8	176	3.8	458	4.4	50	3.8	182	5.2	114	3.9	36	5.0	76	3.9
\$20,001–\$30,000	1,404	2.7	977	2.3	26	2.3	196	2.2	27	1.3	204	2.1	27	2.4	84	3.5	26	1.4	20	1.3	84	1.7	126	3.9	157	3.4	427	4.1	42	3.2	157	4.5	112	3.8	30	4.1	86	4.5
\$30,001–\$40,000	965	1.9	659	1.6	25	2.2	141	1.6	13	0.6	117	1.2	11	1.0	95	4.0	18	1.0	20	1.3	35	0.7	96	3.0	88	1.9	306	2.9	20	1.5	132	3.8	81	2.8	19	2.6	54	2.8
\$40,001–\$50,000	838	1.6	592	1.4	14	1.2	102	1.1	14	0.7	104	1.1	13	1.2	77	3.2	10	0.5	27	1.7	39	0.8	104	3.2	88	1.9	246	2.4	13	1.0	116	3.3	58	2.0	10	1.4	49	2.5
\$50,001–\$60,000	767	1.5	496	1.2	D	D	103	1.1	21	1.0	81	0.8	8	0.7	68	2.8	D	D	12	0.8	25	0.5	76	2.3	81	1.8	271	2.6	14	1.1	117	3.3	57	1.9	17	2.4	66	3.4
\$60,001–\$70,000	614	1.2	390	0.9	D	D	72	0.8	13	0.6	41	0.4	9	0.8	54	2.2	D	D	7	0.5	25	0.5	78	2.4	69	1.5	224	2.2	11	0.8	93	2.7	64	2.2	9	1.2	47	2.4
\$70,001–\$80,000	509	1.0	314	0.8	5	0.4	60	0.7	D	D	24	0.2	D	D	55	2.3	6	0.3	D	D	15	0.3	60	1.8	65	1.4	195	1.9	15	1.2	86	2.5	41	1.4	16	2.2	37	1.9
\$80,001–\$90,000	433	0.8	264	0.6	D	D	40	0.4	D	D	32	0.3	9	0.8	41	1.7	D	D	D	D	14	0.3	59	1.8	50	1.1	169	1.6	13	1.0	82	2.3	36	1.2	11	1.5	27	1.4
\$90,001–\$100,000	472	0.9	288	0.7	D	D	44	0.5	8	0.4	36	0.4	5	0.4	30	1.2	D	D	10	0.6	14	0.3	81	2.5	48	1.0	184	1.8	15	1.2	86	2.5	33	1.1	13	1.8	37	1.9
\$100,001–\$120,000	723	1.4	463	1.1	D	D	89	1.0	19	0.9	40	0.4	8	0.7	79	3.3	D	D	14	0.9	19	0.4	102	3.1	78	1.7	260	2.5	20	1.5	131	3.7	46	1.6	14	1.9	49	2.5

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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			
\$120,001–\$140,000	454	0.9	275	0.7	D	D	38	0.4	7	0.3	21	0.2	D	D	59	2.5	D	D	7	0.5	10	0.2	74	2.3	46	1.0	179	1.7	11	0.8	83	2.4	40	1.4	9	1.2	36	1.9		
\$140,001–\$160,000	583	1.1	355	0.9	D	D	47	0.5	5	0.2	21	0.2	6	0.5	69	2.9	D	D	11	0.7	13	0.3	103	3.2	66	1.4	228	2.2	16	1.2	105	3.0	49	1.7	8	1.1	50	2.6		
\$160,001 or more	1,140	2.2	739	1.8	D	D	87	1.0	10	0.5	48	0.5	D	D	125	5.2	5	0.3	12	0.8	10	0.2	301	9.3	119	2.6	401	3.9	32	2.5	160	4.6	99	3.4	19	2.6	91	4.7		
Undergraduate debt																																								
All reporting undergraduate debt (number)	51,993		41,601		1,131		9,017		2,029		9,646		1,118		2,405		1,878		1,554		4,977		3,249		4,597		10,392		1,304		3,499		2,936		724		1,929			
Median debt (dollars)	25,000		25,000		25,000		25,000		15,000		25,000		25,000		25,000		15,000		25,000		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	Number	Percent
No debt	38,101	73.3	30,972	74.5	836	73.9	6,232	69.1	1,791	88.3	8,016	83.1	796	71.2	1,637	68.1	1,555	82.8	1,264	81.3	3,591	72.2	1,907	58.7	3,347	72.8	7,129	68.6	1,112	85.3	2,248	64.2	1,964	66.9	494	68.2	1,311	68.0		
\$10,000 or less	3,049	5.9	2,402	5.8	67	5.9	555	6.2	88	4.3	481	5.0	72	6.4	140	5.8	90	4.8	81	5.2	295	5.9	267	8.2	266	5.8	647	6.2	48	3.7	232	6.6	199	6.8	55	7.6	113	5.9		
\$10,001–\$20,000	2,622	5.0	2,096	5.0	57	5.0	587	6.5	48	2.4	322	3.3	68	6.1	124	5.2	83	4.4	48	3.1	287	5.8	245	7.5	227	4.9	526	5.1	34	2.6	177	5.1	177	6.0	38	5.2	100	5.2		
\$20,001–\$30,000	2,442	4.7	1,948	4.7	44	3.9	576	6.4	32	1.6	274	2.8	69	6.2	121	5.0	58	3.1	43	2.8	273	5.5	237	7.3	221	4.8	494	4.8	28	2.1	175	5.0	166	5.7	34	4.7	91	4.7		
\$30,001–\$40,000	1,756	3.4	1,318	3.2	49	4.3	361	4.0	24	1.2	167	1.7	45	4.0	96	4.0	34	1.8	37	2.4	192	3.9	167	5.1	146	3.2	438	4.2	27	2.1	151	4.3	149	5.1	39	5.4	72	3.7		
\$40,001–\$50,000	1,027	2.0	735	1.8	18	1.6	181	2.0	9	0.4	113	1.2	13	1.2	72	3.0	21	1.1	21	1.4	95	1.9	94	2.9	98	2.1	292	2.8	13	1.0	116	3.3	79	2.7	22	3.0	62	3.2		
\$50,001–\$60,000	835	1.6	607	1.5	19	1.7	150	1.7	15	0.7	69	0.7	16	1.4	61	2.5	10	0.5	14	0.9	64	1.3	94	2.9	95	2.1	228	2.2	11	0.8	91	2.6	64	2.2	13	1.8	49	2.5		
\$60,001–\$70,000	493	0.9	349	0.8	9	0.8	82	0.9	D	D	50	0.5	15	1.3	24	1.0	D	D	10	0.6	38	0.8	53	1.6	55	1.2	144	1.4	5	0.4	74	2.1	28	1.0	7	1.0	30	1.6		
\$70,001–\$80,000	370	0.7	262	0.6	D	D	71	0.8	D	D	34	0.4	6	0.5	16	0.7	7	0.4	6	0.4	44	0.9	33	1.0	37	0.8	108	1.0	6	0.5	51	1.5	22	0.7	5	0.7	24	1.2		
\$80,001–\$90,000	408	0.8	305	0.7	D	D	82	0.9	D	D	46	0.5	11	1.0	32	1.3	8	0.4	10	0.6	32	0.6	42	1.3	32	0.7	103	1.0	5	0.4	45	1.3	22	0.7	8	1.1	23	1.2		
\$90,001 or more	890	1.7	607	1.5	D	D	140	1.6	14	0.7	74	0.8	7	0.6	82	3.4	D	D	20	1.3	66	1.3	110	3.4	73	1.6	283	2.7	15	1.2	139	4.0	66	2.2	9	1.2	54	2.8		

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. 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.