

Table 4-4

Education-related debt of research doctorate recipients, by broad field of doctorate: 2022

(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	497	1.0	306	0.7	9	0.8	44	0.5	D	D	25	0.3	D	D	53	2.1	D	D	8	0.5	11	0.2	86	2.6	65	1.4	191	1.9	12	1.0	91	2.7	49	1.6	7	0.9	32	1.7		
\$140,001–\$160,000	547	1.1	332	0.8	D	D	36	0.4	7	0.4	38	0.4	D	D	67	2.7	7	0.4	D	D	9	0.2	87	2.6	63	1.4	215	2.1	29	2.4	76	2.2	46	1.5	16	2.1	48	2.5		
\$160,001 or more	1,288	2.5	851	2.0	26	2.2	87	1.0	17	0.9	54	0.6	D	D	134	5.4	D	D	16	1.0	11	0.2	340	10.2	155	3.3	437	4.3	40	3.2	184	5.4	92	3.1	20	2.7	101	5.3		
Undergraduate debt																																								
All reporting undergraduate debt (number)	52,096		41,819		1,189		8,790		1,971		9,760		1,077		2,494		1,943		1,584		5,008		3,338		4,665		10,277		1,232		3,408		2,992		755		1,890			
Median debt (dollars)	25,000		25,000		25,000		25,000		15,000		15,000		25,000		35,000		25,000		25,000		25,000		35,000		25,000		25,000		25,000		25,000		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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	38,204	73.3	31,216	74.6	867	72.9	6,119	69.6	1,742	88.4	8,093	82.9	797	74.0	1,716	68.8	1,597	82.2	1,306	82.4	3,624	72.4	1,987	59.5	3,368	72.2	6,988	68.0	1,029	83.5	2,139	62.8	2,021	67.5	512	67.8	1,287	68.1		
\$10,000 or less	3,093	5.9	2,411	5.8	77	6.5	578	6.6	82	4.2	498	5.1	72	6.7	151	6.1	78	4.0	69	4.4	301	6.0	205	6.1	300	6.4	682	6.6	49	4.0	255	7.5	203	6.8	47	6.2	128	6.8		
\$10,001–\$20,000	2,619	5.0	2,041	4.9	63	5.3	551	6.3	45	2.3	341	3.5	53	4.9	108	4.3	77	4.0	55	3.5	297	5.9	222	6.7	229	4.9	578	5.6	28	2.3	219	6.4	185	6.2	46	6.1	100	5.3		
\$20,001–\$30,000	2,318	4.4	1,808	4.3	62	5.2	471	5.4	40	2.0	280	2.9	46	4.3	126	5.1	59	3.0	46	2.9	247	4.9	223	6.7	208	4.5	510	5.0	34	2.8	187	5.5	154	5.1	46	6.1	89	4.7		
\$30,001–\$40,000	1,752	3.4	1,361	3.3	35	2.9	373	4.2	20	1.0	183	1.9	33	3.1	93	3.7	52	2.7	33	2.1	187	3.7	201	6.0	151	3.2	391	3.8	25	2.0	152	4.5	129	4.3	25	3.3	60	3.2		
\$40,001–\$50,000	1,100	2.1	828	2.0	29	2.4	210	2.4	8	0.4	102	1.0	17	1.6	70	2.8	27	1.4	16	1.0	103	2.1	134	4.0	112	2.4	272	2.6	16	1.3	104	3.1	79	2.6	27	3.6	46	2.4		
\$50,001–\$60,000	819	1.6	572	1.4	15	1.3	147	1.7	11	0.6	61	0.6	11	1.0	45	1.8	18	0.9	13	0.8	76	1.5	84	2.5	91	2.0	247	2.4	8	0.6	99	2.9	81	2.7	16	2.1	43	2.3		
\$60,001–\$70,000	523	1.0	385	0.9	6	0.5	93	1.1	D	D	47	0.5	D	D	39	1.6	10	0.5	13	0.8	43	0.9	59	1.8	53	1.1	138	1.3	7	0.6	52	1.5	36	1.2	9	1.2	34	1.8		
\$70,001–\$80,000	366	0.7	275	0.7	10	0.8	66	0.8	D	D	37	0.4	D	D	25	1.0	6	0.3	5	0.3	35	0.7	48	1.4	32	0.7	91	0.9	D	D	38	1.1	22	0.7	10	1.3	D	D		
\$80,001–\$90,000	404	0.8	287	0.7	6	0.5	68	0.8	D	D	36	0.4	D	D	33	1.3	6	0.3	12	0.8	43	0.9	35	1.0	35	0.8	117	1.1	5	0.4	51	1.5	30	1.0	6	0.8	25	1.3		
\$90,001 or more	898	1.7	635	1.5	19	1.6	114	1.3	8	0.4	82	0.8	17	1.6	88	3.5	13	0.7	16	1.0	52	1.0	140	4.2	86	1.8	263	2.6	D	D	112	3.3	52	1.7	11	1.5	D	D		

D = suppressed to avoid disclosure of confidential information.

Note(s):

Median calculations and percentages are based only on valid responses to debt questions. 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, see the "Technical Notes" and the SED 2021 Taxonomy Changes Working Paper (available at <https://nces.nsf.gov/pubs/nces23200>).

Source(s):

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