

TABLE 4-5
Education-related debt of research doctorate recipients, by sex, citizenship status, ethnicity, and race: 2023
(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	
											American Indian or Alaska Native		Asian		Black or African American		White		More than one race		Other race or race not reported			
Cumulative debt																								
All reporting education-related debt (number)	27,392		24,636		33,627		18,122		3,250		94		3,689		2,589		22,225		1,283		330		167	
Median debt (dollars)	35,000		45,000		45,000		15,000		45,000		60,000		25,000		95,000		40,000		40,000		45,000		50,000	
	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	17,839	65.1	14,382	58.4	17,394	51.7	14,653	80.9	1,387	42.7	37	39.4	2,648	71.8	576	22.2	11,819	53.2	644	50.2	186	56.4	97	58.1
\$10,000 or less	1,987	7.3	1,676	6.8	2,289	6.8	1,354	7.5	271	8.3	5	5.3	243	6.6	133	5.1	1,512	6.8	88	6.9	21	6.4	16	9.6
\$10,001–\$20,000	1,392	5.1	1,334	5.4	2,143	6.4	571	3.2	233	7.2	6	6.4	175	4.7	120	4.6	1,487	6.7	100	7.8	12	3.6	10	6.0
\$20,001–\$30,000	1,223	4.5	1,166	4.7	1,970	5.9	410	2.3	239	7.4	5	5.3	150	4.1	131	5.1	1,344	6.0	75	5.8	20	6.1	6	3.6
\$30,001–\$40,000	868	3.2	821	3.3	1,460	4.3	223	1.2	162	5.0	D	D	D	D	134	5.2	999	4.5	59	4.6	17	5.2	1	0.6
\$40,001–\$50,000	604	2.2	593	2.4	1,014	3.0	179	1.0	102	3.1	5	5.3	56	1.5	97	3.7	706	3.2	37	2.9	8	2.4	3	1.8
\$50,001–\$60,000	471	1.7	486	2.0	804	2.4	147	0.8	83	2.6	D	D	D	D	96	3.7	532	2.4	28	2.2	7	2.1	4	2.4
\$60,001–\$70,000	391	1.4	450	1.8	740	2.2	91	0.5	83	2.6	5	5.3	34	0.9	99	3.8	488	2.2	25	1.9	5	1.5	1	0.6
\$70,001–\$80,000	327	1.2	417	1.7	667	2.0	73	0.4	74	2.3	D	D	D	D	88	3.4	446	2.0	24	1.9	2	0.6	4	2.4
\$80,001–\$90,000	338	1.2	364	1.5	653	1.9	47	0.3	64	2.0	0	0.0	32	0.9	83	3.2	450	2.0	18	1.4	4	1.2	2	1.2
\$90,001–\$100,000	381	1.4	467	1.9	772	2.3	67	0.4	78	2.4	D	D	D	D	111	4.3	493	2.2	35	2.7	10	3.0	1	0.6
\$100,001–\$120,000	351	1.3	542	2.2	796	2.4	93	0.5	94	2.9	D	D	D	D	169	6.5	453	2.0	21	1.6	10	3.0	5	3.0
\$120,001–\$140,000	273	1.0	402	1.6	619	1.8	53	0.3	94	2.9	D	D	D	D	113	4.4	347	1.6	29	2.3	5	1.5	3	1.8
\$140,001–\$160,000	218	0.8	322	1.3	484	1.4	57	0.3	68	2.1	D	D	D	D	118	4.6	257	1.2	18	1.4	3	0.9	3	1.8
\$160,001 or more	729	2.7	1,214	4.9	1,822	5.4	104	0.6	218	6.7	10	10.6	68	1.8	521	20.1	892	4.0	82	6.4	20	6.1	11	6.6
Graduate debt																								
All reporting graduate debt (number)	27,359		24,599		33,593		18,096		3,246		94		3,688		2,580		22,206		1,283		330		166	
Median debt (dollars)	25,000		45,000		45,000		15,000		45,000		45,000		25,000		75,000		45,000		45,000		45,000		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	20,968	76.6	17,143	69.7	22,713	67.6	15,205	84.0	1,916	59.0	46	48.9	3,021	81.9	894	34.7	15,627	70.4	866	67.5	228	69.1	115	69.3
\$10,000 or less	1,688	6.2	1,440	5.9	1,874	5.6	1,234	6.8	235	7.2	5	5.3	163	4.4	142	5.5	1,222	5.5	81	6.3	18	5.5	8	4.8
\$10,001–\$20,000	902	3.3	917	3.7	1,287	3.8	524	2.9	165	5.1	5	5.3	91	2.5	105	4.1	850	3.8	57	4.4	8	2.4	6	3.6
\$20,001–\$30,000	692	2.5	712	2.9	1,083	3.2	314	1.7	140	4.3	7	7.4	84	2.3	126	4.9	677	3.0	31	2.4	13	3.9	5	3.0
\$30,001–\$40,000	445	1.6	520	2.1	794	2.4	168	0.9	105	3.2	D	D	D	D	105	4.1	489	2.2	24	1.9	9	2.7	3	1.8
\$40,001–\$50,000	379	1.4	458	1.9	714	2.1	118	0.7	69	2.1	6	6.4	36	1.0	102	4.0	463	2.1	29	2.3	7	2.1	2	1.2
\$50,001–\$60,000	338	1.2	429	1.7	647	1.9	117	0.6	64	2.0	D	D	D	D	114	4.4	409	1.8	18	1.4	5	1.5	3	1.8
\$60,001–\$70,000	266	1.0	348	1.4	548	1.6	61	0.3	49	1.5	6	6.4	30	0.8	95	3.7	341	1.5	22	1.7	5	1.5	0	0.0
\$70,001–\$80,000	216	0.8	293	1.2	457	1.4	50	0.3	60	1.8	D	D	D	D	86	3.3	263	1.2	17	1.3	4	1.2	2	1.2
\$80,001–\$90,000	177	0.6	256	1.0	401	1.2	31	0.2	46	1.4	D	D	D	D	67	2.6	257	1.2	12	0.9	2	0.6	1	0.6
\$90,001–\$100,000	208	0.8	264	1.1	422	1.3	46	0.3	49	1.5	D	D	D	D	90	3.5	231	1.0	22	1.7	4	1.2	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	
\$100,001–\$120,000	258	0.9	464	1.9	655	1.9	67	0.4	86	2.6	D	D	D	D	136	5.3	362	1.6	24	1.9	5	1.5	6	3.6
\$120,001–\$140,000	184	0.7	270	1.1	413	1.2	37	0.2	52	1.6	D	D	D	D	95	3.7	229	1.0	12	0.9	3	0.9	3	1.8
\$140,001–\$160,000	223	0.8	360	1.5	530	1.6	50	0.3	71	2.2	D	D	D	D	144	5.6	268	1.2	18	1.4	5	1.5	4	2.4
\$160,001 or more	415	1.5	725	2.9	1,055	3.1	74	0.4	139	4.3	5	5.3	43	1.2	279	10.8	518	2.3	50	3.9	14	4.2	7	4.2
Undergraduate debt																								
All reporting undergraduate debt (number)	27,369		24,618		33,607		18,104		3,250		94		3,687		2,584		22,212		1,283		330		167	
Median debt (dollars)	25,000		25,000		25,000		15,000		25,000		25,000		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	20,643	75.4	17,455	70.9	21,411	63.7	16,477	91.0	1,827	56.2	52	55.3	2,962	80.3	999	38.7	14,445	65.0	785	61.2	225	68.2	116	69.5
\$10,000 or less	1,569	5.7	1,478	6.0	2,302	6.8	734	4.1	308	9.5	8	8.5	210	5.7	212	8.2	1,432	6.4	93	7.2	21	6.4	18	10.8
\$10,001–\$20,000	1,250	4.6	1,372	5.6	2,311	6.9	300	1.7	265	8.2	5	5.3	170	4.6	195	7.5	1,554	7.0	97	7.6	19	5.8	6	3.6
\$20,001–\$30,000	1,169	4.3	1,273	5.2	2,230	6.6	200	1.1	278	8.6	9	9.6	136	3.7	232	9.0	1,457	6.6	86	6.7	23	7.0	9	5.4
\$30,001–\$40,000	875	3.2	881	3.6	1,623	4.8	125	0.7	177	5.4	D	D	D	D	195	7.5	1,076	4.8	70	5.5	13	3.9	8	4.8
\$40,001–\$50,000	490	1.8	536	2.2	934	2.8	92	0.5	100	3.1	D	D	D	D	161	6.2	597	2.7	33	2.6	4	1.2	3	1.8
\$50,001–\$60,000	385	1.4	450	1.8	765	2.3	64	0.4	81	2.5	5	5.3	26	0.7	141	5.5	475	2.1	28	2.2	8	2.4	1	0.6
\$60,001–\$70,000	235	0.9	258	1.0	464	1.4	26	0.1	50	1.5	D	D	D	D	99	3.8	274	1.2	19	1.5	4	1.2	2	1.2
\$70,001–\$80,000	171	0.6	199	0.8	349	1.0	18	0.1	38	1.2	D	D	D	D	70	2.7	215	1.0	12	0.9	2	0.6	1	0.6
\$80,001–\$90,000	205	0.7	203	0.8	372	1.1	33	0.2	29	0.9	D	D	D	D	79	3.1	224	1.0	20	1.6	2	0.6	0	0.0
\$90,001 or more	377	1.4	513	2.1	846	2.5	35	0.2	97	3.0	D	D	D	D	201	7.8	463	2.1	40	3.1	9	2.7	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.