

Table 40

## Education-related debt of doctorate recipients, by sex, citizenship status, ethnicity, and race: 2020

(Mean 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	
Cumulative debt																								
Mean	\$21,608		\$30,966		\$35,621		\$7,621		\$42,337		\$56,250		\$15,925		\$88,206		\$31,878		\$38,902		\$38,750		\$50,536	
	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	16,954	62.0	12,917	55.9	16,001	48.7	13,760	78.8	1,088	40.1	23	27.4	2,111	68.1	447	19.4	11,610	50.2	533	47.4	121	45.8	68	48.6
\$10,000 or less	2,184	8.0	1,646	7.1	2,388	7.3	1,432	8.2	258	9.5	6	7.1	207	6.7	146	6.3	1,668	7.2	73	6.5	23	8.7	7	5.0
\$10,001–\$20,000	1,470	5.4	1,249	5.4	2,095	6.4	617	3.5	181	6.7	7	8.3	176	5.7	101	4.4	1,538	6.7	68	6.0	19	7.2	5	3.6
\$20,001–\$30,000	1,309	4.8	1,016	4.4	1,857	5.7	459	2.6	168	6.2	6	7.1	145	4.7	94	4.1	1,352	5.9	71	6.3	17	6.4	4	2.9
\$30,001–\$40,000	869	3.2	758	3.3	1,392	4.2	227	1.3	126	4.6	D	D	81	2.6	92	4.0	1,028	4.4	D	D	11	4.2	4	2.9
\$40,001–\$50,000	690	2.5	656	2.8	1,155	3.5	185	1.1	107	3.9	7	8.3	58	1.9	115	5.0	824	3.6	33	2.9	8	3.0	3	2.1
\$50,001–\$60,000	488	1.8	516	2.2	874	2.7	128	0.7	75	2.8	D	D	52	1.7	75	3.3	632	2.7	D	D	5	1.9	4	2.9
\$60,001–\$70,000	409	1.5	459	2.0	761	2.3	102	0.6	71	2.6	5	6.0	28	0.9	72	3.1	543	2.3	34	3.0	5	1.9	3	2.1
\$70,001–\$80,000	341	1.2	410	1.8	682	2.1	67	0.4	73	2.7	D	D	25	0.8	72	3.1	473	2.0	D	D	5	1.9	3	2.1
\$80,001–\$90,000	331	1.2	401	1.7	670	2.0	60	0.3	53	2.0	D	D	33	1.1	93	4.0	445	1.9	D	D	6	2.3	4	2.9
\$90,001–\$100,000	372	1.4	445	1.9	752	2.3	61	0.3	72	2.7	D	D	31	1.0	109	4.7	502	2.2	D	D	6	2.3	7	5.0
\$100,001–\$120,000	431	1.6	571	2.5	910	2.8	91	0.5	112	4.1	D	D	43	1.4	122	5.3	587	2.5	D	D	7	2.7	5	3.6
\$120,001–\$140,000	327	1.2	415	1.8	692	2.1	49	0.3	77	2.8	D	D	29	0.9	123	5.3	436	1.9	D	D	7	2.7	2	1.4
\$140,001–\$160,000	312	1.1	388	1.7	618	1.9	79	0.5	60	2.2	D	D	22	0.7	106	4.6	393	1.7	D	D	5	1.9	3	2.1
\$160,001 or more	868	3.2	1,274	5.5	1,994	6.1	141	0.8	192	7.1	9	10.7	61	2.0	535	23.2	1,080	4.7	80	7.1	19	7.2	18	12.9
Total	27,355	100.0	23,121	100.0	32,841	100.0	17,458	100.0	2,713	100.0	84	100.0	3,102	100.0	2,302	100.0	23,111	100.0	1,125	100.0	264	100.0	140	100.0
Graduate debt																								
Mean	\$13,920		\$21,462		\$23,569		\$5,736		\$29,133		\$37,500		\$10,636		\$63,087		\$20,451		\$25,695		\$26,794		\$37,482	
	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	19,969	73.1	15,145	65.6	20,659	63.0	14,338	82.3	1,470	54.3	32	38.1	2,427	78.3	681	29.7	15,112	65.4	704	62.7	155	59.2	78	56.1
\$10,000 or less	1,891	6.9	1,511	6.5	2,111	6.4	1,278	7.3	217	8.0	7	8.3	165	5.3	142	6.2	1,497	6.5	60	5.3	16	6.1	7	5.0
\$10,001–\$20,000	1,007	3.7	917	4.0	1,368	4.2	551	3.2	133	4.9	6	7.1	92	3.0	97	4.2	979	4.2	47	4.2	12	4.6	2	1.4
\$20,001–\$30,000	742	2.7	746	3.2	1,135	3.5	343	2.0	112	4.1	8	9.5	81	2.6	93	4.1	783	3.4	40	3.6	13	5.0	5	3.6
\$30,001–\$40,000	514	1.9	546	2.4	878	2.7	177	1.0	77	2.8	6	7.1	47	1.5	91	4.0	625	2.7	24	2.1	6	2.3	2	1.4
\$40,001–\$50,000	431	1.6	484	2.1	779	2.4	132	0.8	85	3.1	5	6.0	40	1.3	88	3.8	516	2.2	34	3.0	7	2.7	4	2.9
\$50,001–\$60,000	358	1.3	455	2.0	712	2.2	100	0.6	79	2.9	D	D	42	1.4	96	4.2	463	2.0	D	D	5	1.9	1	0.7
\$60,001–\$70,000	310	1.1	387	1.7	618	1.9	76	0.4	61	2.3	D	D	30	1.0	90	3.9	402	1.7	D	D	5	1.9	5	3.6
\$70,001–\$80,000	250	0.9	329	1.4	527	1.6	52	0.3	56	2.1	D	D	29	0.9	79	3.4	334	1.4	D	D	5	1.9	4	2.9
\$80,001–\$90,000	209	0.8	297	1.3	462	1.4	D	D	47	1.7	0	0.0	20	0.6	74	3.2	300	1.3	16	1.4	3	1.1	2	1.4

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	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	
\$90,001–\$100,000	235	0.9	324	1.4	508	1.5	D	D	56	2.1	D	D	22	0.7	89	3.9	308	1.3	D	D	6	2.3	6	4.3
\$100,001–\$120,000	354	1.3	451	2.0	717	2.2	85	0.5	85	3.1	D	D	22	0.7	113	4.9	465	2.0	D	D	11	4.2	5	3.6
\$120,001–\$140,000	246	0.9	336	1.5	552	1.7	29	0.2	55	2.0	D	D	24	0.8	100	4.4	341	1.5	D	D	1	0.4	4	2.9
\$140,001–\$160,000	293	1.1	343	1.5	560	1.7	D	D	65	2.4	D	D	17	0.5	131	5.7	315	1.4	18	1.6	D	D	5	3.6
\$160,001 or more	507	1.9	818	3.5	1,217	3.7	D	D	108	4.0	D	D	41	1.3	331	14.4	655	2.8	56	5.0	D	D	9	6.5
Total	27,316	100.0	23,089	100.0	32,803	100.0	17,432	100.0	2,706	100.0	84	100.0	3,099	100.0	2,295	100.0	23,095	100.0	1,123	100.0	262	100.0	139	100.0
Undergraduate debt																								
Mean	\$7,718		\$9,546		\$12,093		\$1,896		\$13,288		\$18,750		\$5,303		\$25,399		\$11,451		\$13,277		\$12,299		\$13,417	
	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	20,403	74.7	16,360	70.8	20,785	63.4	15,844	90.9	1,538	56.7	43	51.2	2,466	79.5	931	40.6	14,889	64.5	663	59.0	165	63.2	90	64.7
\$10,000 or less	1,648	6.0	1,460	6.3	2,387	7.3	715	4.1	288	10.6	6	7.1	168	5.4	216	9.4	1,585	6.9	97	8.6	21	8.0	6	4.3
\$10,001–\$20,000	1,320	4.8	1,276	5.5	2,313	7.1	276	1.6	234	8.6	6	7.1	170	5.5	182	7.9	1,607	7.0	85	7.6	20	7.7	9	6.5
\$20,001–\$30,000	1,233	4.5	1,160	5.0	2,139	6.5	248	1.4	194	7.2	D	D	108	3.5	186	8.1	1,530	6.6	D	D	19	7.3	10	7.2
\$30,001–\$40,000	873	3.2	806	3.5	1,551	4.7	124	0.7	127	4.7	5	6.0	72	2.3	154	6.7	1,120	4.9	53	4.7	9	3.4	11	7.9
\$40,001–\$50,000	517	1.9	532	2.3	970	3.0	74	0.4	97	3.6	10	11.9	31	1.0	124	5.4	665	2.9	35	3.1	7	2.7	1	0.7
\$50,001–\$60,000	408	1.5	403	1.7	758	2.3	51	0.3	67	2.5	D	D	26	0.8	117	5.1	514	2.2	D	D	4	1.5	1	0.7
\$60,001–\$70,000	220	0.8	253	1.1	451	1.4	20	0.1	40	1.5	D	D	10	0.3	80	3.5	293	1.3	D	D	0	0.0	1	0.7
\$70,001–\$80,000	146	0.5	202	0.9	331	1.0	16	0.1	26	1.0	D	D	5	0.2	59	2.6	226	1.0	D	D	1	0.4	2	1.4
\$80,001–\$90,000	186	0.7	181	0.8	338	1.0	29	0.2	32	1.2	D	D	20	0.6	50	2.2	215	0.9	D	D	2	0.8	1	0.7
\$90,001 or more	365	1.3	460	2.0	780	2.4	39	0.2	68	2.5	D	D	24	0.8	195	8.5	447	1.9	D	D	13	5.0	7	5.0
Total	27,319	100.0	23,093	100.0	32,803	100.0	17,436	100.0	2,711	100.0	84	100.0	3,100	100.0	2,294	100.0	23,091	100.0	1,123	100.0	261	100.0	139	100.0

D = suppressed to avoid disclosure of confidential information.

**Note(s):**

Mean calculations are based on all valid responses to debt item. See technical notes for details on calculations of means.

**Source(s):**

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