

Table 38. Education-related debt of doctorate recipients, by broad field of study: 2015

Debt level	Total		Life sciences ^a		Physical sciences and earth sciences		Mathematics and computer sciences		Psychology and social sciences		Engineering		Education		Humanities and arts		Other ^b	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Cumulative debt																		
Mean	\$23,191		\$20,080		\$13,658		\$10,798		\$36,509		\$11,549		\$38,178		\$30,651		\$31,687	
No debt	26,203	53.1	6,229	54.4	3,298	61.2	2,476	72.1	3,147	39.7	5,989	66.9	1,770	38.8	2,032	40.7	1,262	47.7
\$10,000 or less	4,510	9.1	1,075	9.4	567	10.5	276	8.0	632	8.0	891	9.9	378	8.3	513	10.3	178	6.7
\$10,001–\$20,000	3,481	7.1	885	7.7	396	7.3	177	5.2	577	7.3	545	6.1	291	6.4	453	9.1	157	5.9
\$20,001–\$30,000	2,906	5.9	752	6.6	330	6.1	128	3.7	501	6.3	418	4.7	279	6.1	343	6.9	155	5.9
\$30,001–\$40,000	1,804	3.7	441	3.9	184	3.4	66	1.9	344	4.3	250	2.8	205	4.5	224	4.5	90	3.4
\$40,001–\$50,000	1,579	3.2	363	3.2	145	2.7	60	1.7	327	4.1	184	2.1	192	4.2	193	3.9	115	4.3
\$50,001–\$60,000	1,206	2.4	280	2.4	85	1.6	35	1.0	249	3.1	122	1.4	162	3.6	188	3.8	85	3.2
\$60,001–\$70,000	1,042	2.1	213	1.9	87	1.6	27	0.8	239	3.0	105	1.2	149	3.3	153	3.1	69	2.6
\$70,001–\$80,000	881	1.8	205	1.8	47	0.9	31	0.9	222	2.8	85	0.9	119	2.6	103	2.1	69	2.6
\$80,001–\$90,000	1,235	2.5	246	2.2	64	1.2	49	1.4	329	4.1	97	1.1	188	4.1	172	3.4	90	3.4
\$90,001 or more	4,508	9.1	752	6.6	186	3.5	109	3.2	1,367	17.2	269	3.0	829	18.2	622	12.4	374	14.1
Total	49,355	100.0	11,441	100.0	5,389	100.0	3,434	100.0	7,934	100.0	8,955	100.0	4,562	100.0	4,996	100.0	2,644	100.0
Graduate debt																		
Mean	\$15,245		\$11,501		\$6,025		\$6,348		\$26,590		\$6,279		\$28,271		\$21,672		\$23,494	
No debt	30,915	63.3	7,814	69.1	4,169	78.2	2,747	80.6	3,642	46.3	6,797	76.9	1,943	43.2	2,437	49.3	1,366	52.3
\$10,000 or less	4,188	8.6	940	8.3	460	8.6	222	6.5	669	8.5	775	8.8	397	8.8	542	11.0	183	7.0
\$10,001–\$20,000	2,514	5.2	549	4.9	195	3.7	110	3.2	508	6.5	377	4.3	270	6.0	364	7.4	141	5.4
\$20,001–\$30,000	1,957	4.0	399	3.5	129	2.4	65	1.9	438	5.6	238	2.7	287	6.4	268	5.4	133	5.1
\$30,001–\$40,000	1,390	2.8	266	2.4	83	1.6	45	1.3	333	4.2	144	1.6	212	4.7	191	3.9	116	4.4
\$40,001–\$50,000	1,202	2.5	246	2.2	61	1.1	49	1.4	289	3.7	113	1.3	176	3.9	158	3.2	110	4.2
\$50,001–\$60,000	1,088	2.2	212	1.9	46	0.9	31	0.9	275	3.5	94	1.1	190	4.2	164	3.3	76	2.9
\$60,001–\$70,000	835	1.7	136	1.2	48	0.9	20	0.6	229	2.9	70	0.8	137	3.0	138	2.8	57	2.2
\$70,001–\$80,000	795	1.6	160	1.4	29	0.5	19	0.6	219	2.8	62	0.7	135	3.0	94	1.9	77	3.0
\$80,001–\$90,000	1,285	2.6	191	1.7	53	1.0	46	1.3	366	4.7	71	0.8	248	5.5	205	4.2	105	4.0
\$90,001 or more	2,640	5.4	401	3.5	60	1.1	54	1.6	894	11.4	100	1.1	507	11.3	378	7.7	246	9.4
Total	48,809	100.0	11,314	100.0	5,333	100.0	3,408	100.0	7,862	100.0	8,841	100.0	4,502	100.0	4,939	100.0	2,610	100.0

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	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Undergraduate debt																			
Mean	\$8,132		\$8,725		\$7,703		\$4,507		\$10,197		\$5,364		\$10,295		\$9,235		\$8,511		
No debt	34,598	70.2	7,776	68.1	3,743	69.5	2,802	81.8	5,101	64.5	7,020	78.6	3,006	66.0	3,239	64.9	1,911	72.4	
\$10,000 or less	3,569	7.2	856	7.5	428	7.9	191	5.6	609	7.7	557	6.2	365	8.0	397	8.0	166	6.3	
\$10,001–\$20,000	3,539	7.2	882	7.7	399	7.4	156	4.6	671	8.5	449	5.0	332	7.3	502	10.1	148	5.6	
\$20,001–\$30,000	2,784	5.7	721	6.3	348	6.5	104	3.0	548	6.9	345	3.9	270	5.9	310	6.2	138	5.2	
\$30,001–\$40,000	1,532	3.1	373	3.3	164	3.0	56	1.6	317	4.0	197	2.2	167	3.7	191	3.8	67	2.5	
\$40,001–\$50,000	1,010	2.1	272	2.4	102	1.9	38	1.1	185	2.3	111	1.2	112	2.5	119	2.4	71	2.7	
\$50,001–\$60,000	682	1.4	153	1.3	58	1.1	24	0.7	157	2.0	84	0.9	85	1.9	82	1.6	39	1.5	
\$60,001–\$70,000	436	0.9	118	1.0	49	0.9	11	0.3	89	1.1	58	0.6	53	1.2	39	0.8	19	0.7	
\$70,001–\$80,000	280	0.6	77	0.7	31	0.6	14	0.4	47	0.6	31	0.3	42	0.9	25	0.5	13	0.5	
\$80,001–\$90,000	385	0.8	94	0.8	27	0.5	15	0.4	85	1.1	44	0.5	50	1.1	40	0.8	30	1.1	
\$90,001 or more	435	0.9	94	0.8	35	0.7	16	0.5	97	1.2	36	0.4	73	1.6	47	0.9	37	1.4	
Total	49,250	100.0	11,416	100.0	5,384	100.0	3,427	100.0	7,906	100.0	8,932	100.0	4,555	100.0	4,991	100.0	2,639	100.0	

^a Includes agricultural sciences and natural resources; biological and biomedical sciences; and health sciences.

^b Non-science and engineering fields not shown separately.

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

SOURCE: National Science Foundation, National Center for Science and Engineering Statistics, Survey of Earned Doctorates, 2015.