

TABLE 38. Education-related debt of doctorate recipients, by broad field of study: 2013

Debt level	Total		Life sciences ^a		Physical sciences ^b		Social sciences ^c		Engineering		Education		Humanities		Other ^d	
Cumulative debt																
Mean	\$22,027		\$19,122		\$12,136		\$34,395		\$11,529		\$33,904		\$28,912		\$29,640	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	24,880	51.8	5,964	52.5	5,513	64.3	2,930	38.8	5,345	65.6	1,764	39.5	2,047	39.9	1,317	46.4
\$10,000 or less	4,542	9.4	1,142	10.0	786	9.2	615	8.1	841	10.3	394	8.8	532	10.4	232	8.2
\$10,001–\$20,000	3,801	7.9	1,015	8.9	688	8.0	589	7.8	572	7.0	312	7.0	459	8.9	166	5.9
\$20,001–\$30,000	3,045	6.3	822	7.2	487	5.7	485	6.4	379	4.6	289	6.5	417	8.1	166	5.9
\$30,001–\$40,000	1,907	4.0	456	4.0	235	2.7	393	5.2	212	2.6	226	5.1	259	5.0	126	4.4
\$40,001–\$50,000	1,660	3.5	392	3.4	209	2.4	338	4.5	173	2.1	205	4.6	235	4.6	108	3.8
\$50,001–\$60,000	1,270	2.6	298	2.6	115	1.3	268	3.6	142	1.7	160	3.6	184	3.6	103	3.6
\$60,001–\$70,000	1,112	2.3	229	2.0	116	1.4	263	3.5	90	1.1	169	3.8	160	3.1	85	3.0
\$70,001–\$80,000	878	1.8	179	1.6	65	0.8	237	3.1	76	0.9	127	2.8	132	2.6	62	2.2
\$80,001–\$90,000	1,202	2.5	223	2.0	116	1.4	307	4.1	94	1.2	168	3.8	167	3.3	127	4.5
\$90,001 or more	3,772	7.8	645	5.7	240	2.8	1,124	14.9	228	2.8	653	14.6	538	10.5	344	12.1
Total	48,069	100.0	11,365	100.0	8,570	100.0	7,549	100.0	8,152	100.0	4,467	100.0	5,130	100.0	2,836	100.0
Graduate debt																
Mean	\$15,372		\$11,905		\$6,342		\$26,222		\$7,031		\$26,566		\$21,485		\$23,282	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	28,866	62.2	7,354	67.2	6,493	78.2	3,377	46.5	5,943	75.1	1,896	44.1	2,394	48.4	1,409	51.3
\$10,000 or less	3,927	8.5	916	8.4	625	7.5	597	8.2	696	8.8	363	8.4	523	10.6	207	7.5
\$10,001–\$20,000	2,561	5.5	556	5.1	332	4.0	473	6.5	371	4.7	290	6.7	370	7.5	169	6.2
\$20,001–\$30,000	2,045	4.4	473	4.3	230	2.8	380	5.2	238	3.0	283	6.6	308	6.2	133	4.8
\$30,001–\$40,000	1,528	3.3	340	3.1	143	1.7	337	4.6	146	1.8	217	5.1	227	4.6	118	4.3
\$40,001–\$50,000	1,261	2.7	266	2.4	102	1.2	318	4.4	118	1.5	181	4.2	171	3.5	105	3.8
\$50,001–\$60,000	1,111	2.4	206	1.9	79	1.0	262	3.6	93	1.2	183	4.3	179	3.6	109	4.0
\$60,001–\$70,000	880	1.9	147	1.3	56	0.7	244	3.4	65	0.8	149	3.5	141	2.9	78	2.8
\$70,001–\$80,000	743	1.6	135	1.2	48	0.6	207	2.8	49	0.6	126	2.9	109	2.2	69	2.5
\$80,001–\$90,000	1,146	2.5	193	1.8	90	1.1	290	4.0	87	1.1	188	4.4	191	3.9	107	3.9
\$90,001 or more	2,343	5.0	361	3.3	105	1.3	784	10.8	103	1.3	421	9.8	329	6.7	240	8.7
Total	46,411	100.0	10,947	100.0	8,303	100.0	7,269	100.0	7,909	100.0	4,297	100.0	4,942	100.0	2,744	100.0
Undergraduate debt																
Mean	\$7,756		\$8,175		\$6,396		\$9,749		\$5,121		\$9,473		\$8,844		\$7,808	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	30,900	69.4	7,078	66.5	5,851	72.9	4,490	63.4	5,813	77.6	2,670	67.8	3,103	65.1	1,895	73.3
\$10,000 or less	3,492	7.8	906	8.5	594	7.4	624	8.8	522	7.0	277	7.0	421	8.8	148	5.7
\$10,001–\$20,000	3,648	8.2	1,005	9.4	626	7.8	682	9.6	441	5.9	279	7.1	445	9.3	170	6.6
\$20,001–\$30,000	2,529	5.7	677	6.4	423	5.3	446	6.3	311	4.1	228	5.8	321	6.7	123	4.8
\$30,001–\$40,000	1,353	3.0	346	3.3	183	2.3	286	4.0	142	1.9	154	3.9	164	3.4	78	3.0
\$40,001–\$50,000	905	2.0	228	2.1	118	1.5	200	2.8	103	1.4	103	2.6	107	2.2	46	1.8
\$50,001–\$60,000	582	1.3	146	1.4	72	0.9	115	1.6	58	0.8	82	2.1	66	1.4	43	1.7
\$60,001–\$70,000	312	0.7	83	0.8	48	0.6	69	1.0	19	0.3	42	1.1	36	0.8	15	0.6
\$70,001–\$80,000	238	0.5	62	0.6	32	0.4	43	0.6	27	0.4	28	0.7	25	0.5	21	0.8

TABLE 38. Education-related debt of doctorate recipients, by broad field of study: 2013

Debt level	Total	Life sciences ^a		Physical sciences ^b		Social sciences ^c		Engineering		Education		Humanities		Other ^d		
\$80,001–\$90,000	269	0.6	52	0.5	48	0.6	57	0.8	19	0.3	37	0.9	38	0.8	18	0.7
\$90,001 or more	304	0.7	59	0.6	33	0.4	70	1.0	39	0.5	37	0.9	39	0.8	27	1.0
Total	44,532	100.0	10,642	100.0	8,028	100.0	7,082	100.0	7,494	100.0	3,937	100.0	4,765	100.0	2,584	100.0

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

^b Includes mathematics and computer and information sciences.

^c Includes psychology.

^d 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: NSF, NIH, USED, USDA, NEH, NASA, Survey of Earned Doctorates, 2013.