

TABLE 40. Education-related debt of doctorate recipients, by sex, citizenship status, ethnicity, and race: 2014

Debt level	Sex		U.S. citizens and permanent residents										Ethnicity not reported											
			Citizenship status				Not Hispanic or Latino																	
	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					
Cumulative debt																								
Mean	\$19,740		\$25,506		\$29,012		\$7,932		\$35,677		\$37,872		\$14,202		\$58,897		\$27,400		\$33,499		\$25,585		\$29,078	
	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	14,302	54.6	11,115	49.6	13,849	41.9	11,358	74.8	686	32.3	30	31.9	1,717	60.5	408	19.2	10,473	42.7	333	38.1	112	45.2	90	43.7
\$10,000 or less	2,574	9.8	1,865	8.3	2,967	9.0	1,438	9.5	224	10.6	9	9.6	308	10.8	142	6.7	2,168	8.8	77	8.8	21	8.5	18	8.7
\$10,001–\$20,000	1,994	7.6	1,733	7.7	3,038	9.2	664	4.4	190	9.0	13	13.8	214	7.5	138	6.5	2,367	9.7	74	8.5	24	9.7	18	8.7
\$20,001–\$30,000	1,588	6.1	1,264	5.6	2,375	7.2	460	3.0	171	8.1	5	5.3	156	5.5	130	6.1	1,806	7.4	70	8.0	20	8.1	17	8.3
\$30,001–\$40,000	938	3.6	933	4.2	1,635	5.0	228	1.5	128	6.0	5	5.3	104	3.7	101	4.8	1,224	5.0	50	5.7	16	6.5	7	3.4
\$40,001–\$50,000	870	3.3	826	3.7	1,461	4.4	220	1.4	111	5.2	D	D	64	2.3	122	5.7	1,111	4.5	D	D	9	3.6	6	2.9
\$50,001–\$60,000	643	2.5	640	2.9	1,123	3.4	148	1.0	78	3.7	D	D	42	1.5	103	4.8	853	3.5	D	D	3	1.2	6	2.9
\$60,001–\$70,000	550	2.1	625	2.8	1,042	3.2	119	0.8	94	4.4	D	D	36	1.3	83	3.9	787	3.2	D	D	7	2.8	5	2.4
\$70,001–\$80,000	424	1.6	469	2.1	803	2.4	85	0.6	59	2.8	D	D	36	1.3	99	4.7	578	2.4	D	D	4	1.6	5	2.4
\$80,001–\$90,000	590	2.3	644	2.9	1,066	3.2	153	1.0	89	4.2	6	6.4	47	1.7	146	6.9	735	3.0	23	2.6	9	3.6	11	5.3
\$90,001 or more	1,735	6.6	2,275	10.2	3,659	11.1	307	2.0	291	13.7	16	17.0	116	4.1	654	30.8	2,408	9.8	128	14.7	23	9.3	23	11.2
Total	26,208	100.0	22,389	100.0	33,018	100.0	15,180	100.0	2,121	100.0	94	100.0	2,840	100.0	2,126	100.0	24,510	100.0	873	100.0	248	100.0	206	100.0
Graduate debt																								
Mean	\$13,089		\$18,539		\$19,993		\$5,956		\$25,269		\$29,890		\$9,518		\$42,905		\$18,680		\$22,565		\$17,326		\$18,668	
	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	16,631	65.8	12,705	59.0	17,639	55.5	11,470	78.3	909	44.8	37	40.7	1,991	72.2	553	27.0	13,433	56.9	453	53.7	145	63.0	118	59.3
\$10,000 or less	2,200	8.7	1,643	7.6	2,605	8.2	1,211	8.3	192	9.5	6	6.6	235	8.5	142	6.9	1,937	8.2	65	7.7	14	6.1	14	7.0
\$10,001–\$20,000	1,313	5.2	1,157	5.4	1,882	5.9	574	3.9	143	7.0	12	13.2	99	3.6	127	6.2	1,430	6.1	44	5.2	11	4.8	16	8.0
\$20,001–\$30,000	1,005	4.0	962	4.5	1,577	5.0	377	2.6	125	6.2	5	5.5	116	4.2	129	6.3	1,144	4.8	44	5.2	8	3.5	6	3.0
\$30,001–\$40,000	688	2.7	717	3.3	1,203	3.8	193	1.3	93	4.6	D	D	58	2.1	93	4.5	907	3.8	33	3.9	D	D	5	2.5
\$40,001–\$50,000	621	2.5	683	3.2	1,085	3.4	212	1.4	94	4.6	D	D	53	1.9	113	5.5	785	3.3	30	3.6	D	D	2	1.0
\$50,001–\$60,000	530	2.1	587	2.7	963	3.0	143	1.0	83	4.1	0	0.0	38	1.4	107	5.2	698	3.0	22	2.6	5	2.2	10	5.0
\$60,001–\$70,000	410	1.6	500	2.3	814	2.6	88	0.6	73	3.6	D	D	29	1.1	99	4.8	579	2.5	21	2.5	D	D	4	2.0
\$70,001–\$80,000	340	1.3	409	1.9	664	2.1	78	0.5	53	2.6	D	D	27	1.0	94	4.6	467	2.0	18	2.1	D	D	1	0.5
\$80,001–\$90,000	557	2.2	695	3.2	1,088	3.4	145	1.0	81	4.0	6	6.6	45	1.6	193	9.4	715	3.0	30	3.6	10	4.3	8	4.0
\$90,001 or more	995	3.9	1,463	6.8	2,272	7.1	159	1.1	183	9.0	14	15.4	68	2.5	400	19.5	1,495	6.3	84	10.0	13	5.7	15	7.5
Total	25,290	100.0	21,521	100.0	31,792	100.0	14,650	100.0	2,029	100.0	91	100.0	2,759	100.0	2,050	100.0	23,590	100.0	844	100.0	230	100.0	199	100.0
Undergraduate debt																								
Mean	\$7,692		\$8,312		\$10,301		\$2,496		\$12,373		\$9,655		\$5,266		\$19,346		\$9,885		\$12,157		\$9,916		\$11,490	
	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	17,038	70.3	14,153	68.4	19,189	61.3	11,754	88.5	1,052	53.3	51	58.6	1,996	74.7	852	44.2	14,496	62.1	469	55.9	148	62.2	125	63.1
\$10,000 or less	1,847	7.6	1,624	7.8	2,795	8.9	646	4.9	246	12.5	D	D	230	8.6	185	9.6	2,009	8.6	79	9.4	D	D	15	7.6
\$10,001–\$20,000	1,792	7.4	1,670	8.1	3,157	10.1	283	2.1	223	11.3	5	5.7	195	7.3	199	10.3	2,397	10.3	94	11.2	25	10.5	19	9.6
\$20,001–\$30,000	1,384	5.7	1,184	5.7	2,333	7.5	221	1.7	149	7.6	5	5.7	111	4.2	176	9.1	1,788	7.7	69	8.2	20	8.4	15	7.6
\$30,001–\$40,000	715	3.0	725	3.5	1,313	4.2	115	0.9	101	5.1	6	6.9	56	2.1	143	7.4	943	4.0	48	5.7	12	5.0	4	2.0
\$40,001–\$50,000	496	2.0	446	2.2	834	2.7	97	0.7	64	3.2	5	5.7	30	1.1	110	5.7	589	2.5	26	3.1	5	2.1	5	2.5
\$50,001–\$60,000	309	1.3	312	1.5	555	1.8	58	0.4	48	2.4	D	D	20	0.7	78	4.0	385	1.6	D	D	1	0.4	2	1.0
\$60,001–\$70,000	186	0.8	196	0.9	346	1.1	31	0.2	29	1.5	0	0.0	8	0.3	48	2.5	245	1.0	11	1.3	3	1.3	2	1.0

TABLE 40. Education-related debt of doctorate recipients, by sex, citizenship status, ethnicity, and race: 2014

Debt level	Sex		U.S. citizens and permanent residents								U.S. citizens and permanent residents													
			Citizenship status				Not Hispanic or Latino				Not Hispanic or Latino				Other race or race 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	Ethnicity not reported												
\$70,001–\$80,000	114	0.5	108	0.5	207	0.7	14	0.1	17	0.9	0	0.0	7	0.3	39	2.0	132	0.6	7	0.8	3	1.3	2	1.0
\$80,001–\$90,000	186	0.8	139	0.7	284	0.9	38	0.3	20	1.0	D	D	13	0.5	46	2.4	192	0.8	D	D	D	D	7	3.5
\$90,001 or more	156	0.6	148	0.7	279	0.9	24	0.2	23	1.2	0	0.0	7	0.3	50	2.6	183	0.8	12	1.4	2	0.8	2	1.0
Total	24,223	100.0	20,705	100.0	31,292	100.0	13,281	100.0	1,972	100.0	87	100.0	2,673	100.0	1,926	100.0	23,359	100.0	839	100.0	238	100.0	198	100.0

D = suppressed to avoid disclosure of confidential information.

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, 2014.