

Baccalaureate and Beyond (B&B:08/18): First Look at the 2018 Employment and Educational Experiences of 2007-08 College Graduates

First Look

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Baccalaureate and Beyond (B&B:08/18): First Look at the 2018 Employment and Educational Experiences of 2007–08 College Graduates

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Melissa Cominole
Erin Thomsen
Mihaela Henderson
Erin Dunlop Velez
Jennifer Cooney
RTI International

Tracy Hunt White
Project Officer
National Center for Education Statistics

U.S. Department of Education

Betsy DeVos

*Secretary***Institute of Education Sciences**

Mark Schneider

*Director***National Center for Education Statistics**

James L. Woodworth

Commissioner

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Content Contact

National Center for Education Statistics

(800) 677-6987

NCES.info@ed.gov

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Introduction

This report presents selected findings about the employment and educational outcomes of bachelor's degree recipients 10 years after they completed their degrees. These findings are based on data from the 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18). B&B:08/18 is the third follow-up in a nationally representative longitudinal study of students who completed the requirements for a bachelor's degree during the 2007–08 academic year. The first follow-up, which was conducted in 2009, one year after their graduation, explored both undergraduate education experiences and early postbaccalaureate employment and enrollment.¹ The second follow-up, conducted in 2012, examined bachelor's degree recipients' labor market experiences and enrollment in additional degree programs through the 4th year after graduation. This third follow-up, conducted in 2018, explores labor market experiences, financial aid debt and repayment, and postbaccalaureate enrollment through the 10th year after graduation.

The Baccalaureate and Beyond (B&B) series of data collections allows researchers to address questions regarding bachelor's degree recipients' undergraduate experiences, including their participation in various financial aid programs, student loan debt and repayment of that debt; entrance into and progress through postbaccalaureate education; and employment, particularly for graduates who became elementary or secondary teachers. B&B also includes items to help policymakers and researchers better understand the teacher pipeline and experiences and outcomes of teachers. This First Look focuses on a subset of topics that can be examined with the B&B:08/18 data: financial well-being, student loan borrowing and repayment, postbaccalaureate enrollment, employment outcomes, and teaching status.

The purpose of this report is to illustrate the range of information available in B&B:08/18. The selected findings present a selection of the estimates that can be obtained from the data. Readers are cautioned not to infer causality from the estimates in this report. Many of the variables presented are related to one another, and complex interactions and relationships have not been explored.

Among the approximately 137,800 students who were sampled for the 2007–08 National Postsecondary Student Aid Study (NPSAS:08), about 17,100 students

¹ For each wave of data collection, the data collection continued into early the following year. Data collected for the 2009 follow-up ended in early 2010, data collection for the 2012 follow-up ended in early 2013, and data collection for the 2018 follow-up ended in early 2019.

were determined to be eligible for B&B:08/18. Eligible students were those who had enrolled at an institution that was eligible to participate in Title IV federal student aid programs and was located in one of the 50 states, the District of Columbia, or Puerto Rico; and had completed requirements for a bachelor's degree between July 1, 2007, and June 30, 2008. These students represent the approximately 1.6 million students who completed the requirements for a bachelor's degree between July 1, 2007, and June 30, 2008.

The Selected Findings section of this report presents findings from the detailed estimate tables that are included in appendix A along with their standard error tables. Table A-1 examines the financial well-being of all 2007–08 bachelor's degree recipients as of 2018, and table A-2 focuses on student loan debt and repayment. Table A-3 describes graduates' highest postbaccalaureate degree attainment as of 2018; and tables A-4, A-5, and A-6 present graduates' employment status and characteristics of their current job. Table A-7 examines graduates' teaching status.

Appendix B provides details about the methods and procedures used for B&B:08/18. It contains information on data sources, sample design, imputation, and weighting as well as table B-1, which presents key demographic distributions, and table B-2, which presents additional key characteristics and outcomes of 2007–08 bachelor's degree recipients as of 2018. Appendix C provides a glossary of variables used in the estimate tables in appendix A and explains terms used throughout the report.

Selected Findings

Financial well-being (table A-1)

- During 2018, about 10 years after completing the 2007–08 bachelor’s degree, 63 percent of graduates owned a home and 86 percent had a retirement account. Twenty percent of graduates reported a negative net worth, and 14 percent reported they did not meet essential expenses, such as mortgage or rent payments, utility bills, or important medical care, in the past 12 months.
- In 2018, nine percent of those who graduated in 2007–08 with majors in science, technology, engineering, and mathematics (STEM) and 15 percent of non-STEM majors reported they did not meet essential expenses in the past 12 months.

Cumulative amount borrowed (table A-2)

- Among 2007–08 graduates who were repaying student loans from their undergraduate and/or graduate education, the average monthly loan payment in 2018 was \$393 for those who earned their bachelor’s degree from a public institution, \$469 for those who graduated from a private nonprofit institution, and \$485 for those who graduated from a private for-profit institution.

Postbaccalaureate enrollment (table A-3)

- Forty-three percent of 2007–08 bachelor’s degree recipients had completed another degree or certificate program as of 2018. Most who went on to obtain additional postsecondary credentials after 2007–08 had earned a master’s degree by 2018 (27 percent of all students). Additionally, 6 percent of all students completed an undergraduate certificate, associate’s degree, or additional bachelor’s degree; 5 percent completed a professional or other doctoral degree; 4 percent completed a post-bachelor’s or post-master’s certificate; and 2 percent completed an academic doctoral degree.²
- Thirty-eight percent of 2007–08 graduates whose parents’ highest level of education was a high school diploma or less and 51 percent of graduates whose parents’ highest level of education was a graduate degree had earned an additional degree or certificate by 2018.

Employment history (table A-4)

- During the 10 years that had elapsed since they completed their 2007–08 bachelor’s degree, graduates had been employed an average of 85 percent of the months, unemployed an average of 7 percent of the months, and out of the labor force an average of 9 percent of the months.³

Current job hours and salary (table A-5)

- Among 2007–08 bachelor’s degree recipients who were working in 2018, some 85 percent were employed full time. Ninety-one percent of employed males and 81 percent of employed females worked full time in their current job.⁴
- Median earnings in 2018 varied among 2007–08 bachelor’s degree recipients who were working full time, with those in engineering fields (\$93,000) earning about twice the median annualized salary of those in business support and administrative assistance fields (\$46,000).

² Types of doctoral degrees are defined in appendix C.

³ *Unemployed* and *Out of the labor force* are defined in appendix C.

⁴ In this context, male and female refer to biological or birth sex (B3SEX) and may be the same as or different from their self-identified gender (B3GENDER).

Characteristics of current job (table A-6)

- Over half (59 percent) of 2007–08 graduates who were working in 2018 were doing so in the same state where they had earned their bachelor’s degree. Eighty-seven percent of working graduates considered their 2018 job a part of a career they were pursuing, 84 percent had employer-offered health insurance benefits, and 48 percent were supervising others on the job.

Kindergarten through 12th-grade regular classroom teaching (table A-7)

- Ten years after bachelor’s degree completion, 13 percent of graduates were current or former regular classroom teachers:⁵ 5 percent of graduates were regular classroom teachers before 2012 and continued teaching in 2018, another 2 percent began as a regular classroom teacher after 2012 and continued teaching in 2018, and 6 percent had been a regular classroom teacher since 2007–08 but were not teaching in 2018.

⁵ *Regular classroom teacher* is defined in appendix C.

Appendix A—Estimate and Standard Error Tables

Table A-1. FINANCIAL WELL-BEING: Percentage of 2007–08 bachelor’s degree recipients who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in the past 12 months, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Owned a home	Had retirement account ¹	Reported negative net worth ²	Did not meet essential expenses in the past 12 months ³
Total	62.7	86.5	20.1	13.6
Bachelor’s degree institution control				
Public	64.9	86.5	19.1	13.2
Private nonprofit	59.1	87.3	21.4	12.6
Private for-profit	58.1	80.5	24.7	25.4
Bachelor’s degree major ⁴				
STEM major ⁵	66.7	90.3	18.2	8.6
Computer and information sciences	66.4	88.2	14.4	13.0
Engineering and engineering technology	73.2	94.1	9.2	5.4
Biological and physical sciences, science technology, mathematics, and agricultural sciences	61.4	88.0	27.0	9.5
Non-STEM major	61.9	85.8	20.5	14.5
General studies and other ⁶	59.1	80.4	25.1	14.8
Social sciences	55.8	83.7	23.3	14.7
Humanities	49.6	80.7	23.0	15.3
Health care fields	76.4	91.5	19.3	13.3
Business	67.3	88.7	16.2	12.4
Education	70.9	89.2	19.5	15.8
Other applied ⁷	58.0	83.7	22.7	16.9
Enrolled in degree program since bachelor’s degree completion				
Enrolled	59.9	86.9	24.1	13.9
Not enrolled	66.1	85.9	15.3	13.2
Current-job employment status ⁸				
Employed full time	64.3	91.0	18.6	11.8
Employed part time	58.2	76.9	24.0	18.2
Out of the labor force	68.7	72.5	18.0	13.6
Unemployed	45.0	66.3	33.8	26.0
Highest education attained by either parent				
High school diploma or less ⁹	64.9	82.9	23.7	19.5
Some postsecondary education/ subbaccalaureate credential ¹⁰	63.3	85.9	22.5	15.8
Bachelor’s degree	63.9	87.6	18.2	10.5
Graduate or professional degree	59.4	88.5	17.3	10.3
Race/ethnicity ¹¹				
White, not Hispanic or Latino	66.8	88.7	17.8	11.2
Black, not Hispanic or Latino	46.9	79.7	37.2	29.3
Hispanic or Latino, of any race	52.5	79.6	25.5	18.6
Asian, not Hispanic or Latino	53.0	82.9	15.5	11.0
Other or Two or more races, not Hispanic or Latino	59.1	82.0	22.5	16.1
Biological sex (at birth)				
Male	61.6	87.0	18.1	10.5
Female	63.5	86.1	21.7	15.8

See notes at end of table.

Table A-1. FINANCIAL WELL-BEING: Percentage of 2007–08 bachelor’s degree recipients who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in the past 12 months, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Owned a home	Had retirement account ¹	Reported negative net worth ²	Did not meet essential expenses in the past 12 months ³
Gender minority status				
Gender minority (birth sex and gender identity are not the same) ¹²	31.2	73.5	29.7	18.0
Not gender minority	63.0	86.6	20.0	13.5
Sexual orientation				
Lesbian or gay	51.2	79.5	28.2	14.5
Straight	63.7	87.0	19.4	13.0
Bisexual	49.8	78.3	35.8	31.7
Another or Don’t know	28.3	76.4	31.1	23.7
Age				
34 or younger	61.5	88.1	18.3	10.9
35–40	60.4	81.7	25.9	17.4
41 or older	71.0	85.1	21.1	21.0
Veteran status				
Veteran	70.0	88.0	17.4	12.8
Not a veteran	62.3	86.4	20.3	13.6
Family status				
Unmarried, no dependent children	33.8	82.2	25.7	16.4
Unmarried with dependent children	42.1	79.3	37.5	36.1
Married, no dependent children	70.3	90.5	16.5	7.9
Married with dependent children	83.9	88.8	14.9	10.6

¹ Includes both employer-based retirement accounts such as 401(k), 403(b), and pensions, and non-employer-based retirement accounts such as individual retirement accounts.

² Respondents are considered to have negative net worth if they would still be in debt after selling all their major possessions, turning all their investments and other assets into cash, and paying off as many debts as they could.

³ “Did not meet essential expenses” refers to being unable to meet essential living expenses such as mortgage or rent payments, utility bills, or important medical care. “Past 12 months” refers to any of the 12 months preceding the interview.

⁴ Respondents with multiple majors were classified by the first major field of study reported.

⁵ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁶ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁷ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁸ Current-job employment status is based on the respondent’s current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

⁹ High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

¹⁰ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended a postsecondary institution and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

¹¹ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹² Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-2. CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor’s degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans ¹				Private student loans ²			
	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴
Total	71.7	\$51,913	\$32,116	\$427	68.5	\$40,837	\$24,370	\$320	32.0	\$28,813	\$17,000	\$394
Bachelor’s degree institution control												
Public	68.4	48,309	27,925	393	65.0	40,392	23,162	310	27.3	24,791	15,000	350
Private nonprofit	75.6	56,519	35,843	469	72.5	41,338	23,875	326	38.8	32,860	20,000	442
Private for-profit	89.2	62,067	50,124	485	88.0	42,420	37,433	367	49.1	36,770	30,000	427
Bachelor’s degree major ⁵												
STEM major ⁶	68.1	59,886	28,625	515	63.7	48,733	23,162	419	29.1	33,417	17,000	434
Computer and information sciences	67.3	35,490	23,549	381	62.3	28,763	20,125	310	27.9	21,445	15,000	345
Engineering and engineering technology	59.5	37,186	22,451	406	55.8	27,601	19,000	288	22.7	29,664	15,000	409
Biological and physical sciences, science technology, mathematics, and agricultural sciences	75.4	83,397	39,401	609	70.8	69,508	32,288	507	34.8	39,282	20,000	473
Non-STEM major	72.4	50,459	32,583	413	69.5	39,433	24,625	305	32.6	28,016	17,000	387
General studies and other ⁷	69.8	53,769	29,798	406	65.8	42,799	24,353	335	29.7	31,523	15,000	359
Social sciences	75.6	64,880	41,125	479	73.4	51,473	33,398	366	34.1	33,146	20,000	437
Humanities	71.8	54,491	34,825	405	69.1	42,943	25,500	306	34.2	27,590	15,000	373
Health care fields	78.3	52,381	34,875	504	75.2	40,993	28,404	356	37.0	27,477	15,000	437
Business	68.4	42,380	27,500	377	64.9	32,587	21,120	281	30.6	25,613	19,999	352
Education	72.8	41,113	29,000	351	70.0	31,714	23,125	255	31.7	24,371	11,000	317
Other applied ⁸	73.2	47,116	31,000	383	70.5	36,290	22,875	263	31.9	27,949	17,000	419
Enrolled in degree program since bachelor’s degree completion												
Enrolled	78.1	67,448	47,049	489	74.3	54,538	37,127	376	38.4	31,738	19,000	422
Not enrolled	63.9	28,895	20,725	304	61.5	20,807	17,563	201	24.3	23,222	15,000	337
Current-job employment status ⁹												
Employed full time	71.8	51,267	32,000	434	68.7	40,279	24,257	326	31.9	28,657	17,000	396
Employed part time	69.6	53,946	34,267	434	67.4	42,484	26,625	310	31.3	28,500	15,000	408
Out of the labor force	68.6	48,293	24,699	366	64.2	37,587	20,362	273	29.5	30,466	20,000	386
Unemployed	78.2	59,092	36,642	381	73.5	47,382	28,326	304	38.4	29,607	20,000	348

See notes at end of table.

Table A-2. CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor’s degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans ¹				Private student loans ²			
	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴
Highest education attained by either parent												
High school diploma or less ¹⁰	79.2	49,693	33,610	385	75.6	38,859	26,250	282	36.2	27,599	16,000	363
Some postsecondary education/ subbaccalaureate credential ¹¹	77.4	52,164	35,038	434	74.2	40,618	26,125	324	36.8	27,783	15,000	392
Bachelor’s degree	67.7	49,646	29,125	421	65.1	38,498	21,500	305	29.9	28,585	15,000	394
Graduate or professional degree	65.2	55,784	31,329	469	61.9	45,070	23,617	373	27.0	31,386	20,000	427
Race/ethnicity ¹²												
White, not Hispanic or Latino	70.7	48,237	29,975	430	67.8	37,841	22,375	322	30.9	27,240	16,000	389
Black, not Hispanic or Latino	85.9	71,843	51,395	440	81.3	58,767	44,313	334	41.8	33,306	20,000	400
Hispanic or Latino, of any race	73.1	53,861	36,625	386	70.6	41,630	25,015	297	34.4	29,097	15,000	375
Asian, not Hispanic or Latino	59.6	62,053	31,000	484	54.4	48,886	26,125	367	26.7	39,107	25,000	443
Other or Two or more races, not Hispanic or Latino	75.9	49,888	31,930	387	71.8	38,043	27,084	249	34.8	30,312	15,000	453
Biological sex (at birth)												
Male	68.6	49,893	28,300	438	65.1	39,377	21,776	327	29.8	28,829	17,000	413
Female	73.9	53,303	34,363	421	71.1	41,828	26,625	316	33.6	28,802	17,000	382
Gender minority status												
Gender minority (birth sex and gender identity are not the same) ¹³	75.8	57,129	30,500	259	71.7	42,832	20,333	200	44.9	28,012 !	15,000	‡
Not gender minority	71.6	51,860	32,125	429	68.5	40,817	24,376	321	31.9	28,824	17,000	395
Sexual orientation												
Lesbian or gay	77.5	58,858	40,000	442	72.6	48,653	31,500	277	36.8	27,904	15,000	454
Straight	71.1	51,396	31,500	429	67.9	40,359	24,000	323	31.6	28,843	16,500	396
Bisexual	84.4	57,345	42,527	386	83.3	45,247	32,045	300	40.3	26,680	20,000	301
Another or Don’t know	82.4	62,901	34,336	355	78.2	49,518	30,938	267	40.0	32,698	20,000	325 !
Age												
34 or younger	69.0	52,985	30,429	443	66.1	41,345	21,875	321	31.7	29,155	16,500	409
35–40	78.4	49,519	32,857	388	74.2	39,086	27,084	296	35.2	27,836	19,999	366
41 or older	75.3	50,581	37,625	417	72.3	41,013	33,480	345	29.5	28,622	15,800	350

See notes at end of table.

Table A-2. CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor’s degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans ¹				Private student loans ²			
	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴	Percent who borrowed	Average amount borrowed ³	Median amount borrowed	Average monthly payment amount ⁴
Veteran status												
Veteran	73.9	46,973	32,750	402	70.6	37,653	28,011	317	29.6	27,462	15,800	420
Not a veteran	71.6	52,145	32,103	428	68.4	40,986	24,175	320	32.1	28,869	17,000	393
Family status												
Unmarried, no dependent children	71.7	57,039	34,306	418	68.8	44,710	26,250	320	32.0	31,715	20,000	390
Unmarried with dependent children	86.9	55,296	39,298	347	84.5	42,712	30,537	269	40.0	29,896	22,000	310
Married, no dependent children	68.3	54,579	34,000	506	64.3	43,772	23,950	381	30.9	29,618	20,000	455
Married with dependent children	70.8	46,013	28,830	416	67.8	36,078	22,125	305	31.3	25,951	15,000	381

¹ Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.

² Reporting standards not met either because the standard error is greater than 50 percent of the estimate or because there were too few cases for a reliable estimate.

³ Federal student loans include subsidized and unsubsidized Direct Loans (formerly called Stafford Loans), Perkins Loans, and Graduate PLUS Loans. Excludes Parent PLUS Loans.

⁴ Private student loans include loans borrowed from private lenders such as credit unions, banks or financial institutions, or state-based private organizations.

⁵ Average amount borrowed in student loans is calculated among those who borrowed either undergraduate or graduate student loans and includes both their undergraduate and graduate student loan amounts.

⁶ Average monthly payment amount for student loans is calculated among those with at least one student loan in repayment. Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan.

⁷ Respondents with multiple majors were classified by the first major field of study reported.

⁸ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁹ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

¹⁰ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

¹¹ Current-job employment status is based on the respondent’s current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

¹² High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

¹³ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

¹⁴ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹⁵ Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree. Includes student loan borrowing for all undergraduate and any postbaccalaureate enrollment.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-3. POSTBACCALAUREATE ENROLLMENT: Percentage distribution of 2007–08 bachelor's degree recipients' highest degree completion since the 2007–08 bachelor's degree completion, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	No postbaccalaureate degree completion ¹	Undergraduate certificate, associate's degree, or additional bachelor's degree	Master's degree	Post-bachelor's or post-master's certificate	Research/scholarship doctoral degree	Professional practice or other doctoral degree ²
Total	56.7	5.9	26.6	3.7	1.7	5.4
Bachelor's degree institution control						
Public	56.1	6.0	26.9	4.3	1.4	5.2
Private nonprofit	54.9	5.6	27.6	3.1	2.5	6.4
Private for-profit	77.6	6.4	14.3	‡	‡	0.8 !
Bachelor's degree major ³						
STEM major ⁴	52.7	4.9	24.1	3.1	5.6	9.5
Computer and information sciences	77.0	5.1 !	16.5	‡	‡	‡
Engineering and engineering technology	58.9	3.3 !	26.4	3.7	4.1	3.7
Biological and physical sciences, science technology, mathematics, and agricultural sciences	37.9	6.2	25.4	3.6	8.8	18.0
Non-STEM major	57.5	6.1	27.0	3.8	1.0	4.6
General studies and other ⁵	56.2	7.1	23.0	7.1	‡	5.0
Social sciences	44.5	7.3	30.7	4.6	2.7	10.2
Humanities	49.5	7.3	29.7	4.6	1.3	7.5
Health care fields	52.1	6.4	32.6	3.3	‡	5.1
Business	69.5	4.6	21.6	2.1	‡	1.9
Education	48.6	6.1	36.1	8.3	‡	0.4 !
Other applied ⁶	66.3	5.9	22.6	2.3	0.3 !	2.6
Current-job employment status ⁷						
Employed full time	55.1	5.3	28.4	3.6	1.8	5.9
Employed part time	58.7	7.5	22.7	5.2	1.5 !	4.5
Out of the labor force	66.1	7.6	19.1	3.0	1.1 !	3.0
Unemployed	61.8	7.5	20.4	3.3 !	2.7 !	4.3
Highest education attained by either parent						
High school diploma or less ⁸	62.0	7.0	25.4	2.6	0.8	2.2
Some postsecondary education/subbaccalaureate credential ⁹	59.7	5.7	25.8	3.8	1.3	3.8
Bachelor's degree	57.7	5.7	25.2	4.3	1.8	5.4
Graduate or professional degree	49.5	5.4	29.3	4.0	2.7	9.1
Race/ethnicity ¹⁰						
White, not Hispanic or Latino	57.3	5.3	26.6	3.8	1.7	5.4
Black, not Hispanic or Latino	54.1	8.3	30.0	2.8	1.7 !	3.2
Hispanic or Latino, of any race	59.4	7.0	24.2	4.5	1.5 !	3.3
Asian, not Hispanic or Latino	51.0	6.6	25.4	2.5	2.5	12.1
Other or Two or more races, not Hispanic or Latino	52.2	9.0	26.5	4.2 !	2.7 !	5.4
Biological sex (at birth)						
Male	59.6	5.2	24.5	3.0	1.8	5.9
Female	54.6	6.4	28.1	4.2	1.7	5.0
Gender minority status						
Gender minority (birth sex and gender identity are not the same) ¹¹	60.2	7.0 !	24.8	‡	‡	‡
Not gender minority	56.7	5.9	26.6	3.7	1.7	5.4

See notes at end of table.

Table A-3. POSTBACCALAUREATE ENROLLMENT: Percentage distribution of 2007–08 bachelor's degree recipients' highest degree completion since the 2007–08 bachelor's degree completion, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	No postbaccalaureate degree completion ¹	Undergraduate certificate, associate's degree, or additional bachelor's degree	Master's degree	Post-bachelor's or post-master's certificate	Research/scholarship doctoral degree	Professional practice or other doctoral degree ²
Sexual orientation						
Lesbian or gay	57.5	5.4 !	25.7	2.4 !	‡	6.9 !
Straight	56.7	5.9	26.6	3.7	1.6	5.4
Bisexual	56.0	5.8 !	25.3	4.6 !	4.8	3.5 !
Another or Don't know	51.6	‡	26.4	‡	‡	7.3 !
Age						
34 or younger	51.9	5.8	28.6	4.1	2.4	7.2
35–40	64.7	7.2	22.1	3.7	0.3 !	2.1
41 or older	68.6	4.6	22.7	2.1	0.8 !	1.2 !
Veteran status						
Veteran	60.7	6.8	27.4	2.6 !	0.1 !	2.5 !
Not a veteran	56.5	5.9	26.5	3.8	1.8	5.5
Family status						
Unmarried, no dependent children	54.8	6.2	27.2	3.7	2.2	5.8
Unmarried with dependent children	64.6	6.5	23.6	2.4	0.6 !	2.3
Married, no dependent children	53.9	5.7	26.6	4.1	2.6	7.1
Married with dependent children	58.2	5.6	26.5	3.8	1.1	4.8

! Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.

‡ Reporting standards not met either because the standard error is greater than 50 percent of the estimate or because there were too few cases for a reliable estimate.

¹ "No postbaccalaureate degree completion" indicates the respondent had no additional degree or certificate completion at any level since the 2007–08 bachelor's degree.

² Professional practice degrees include medicine or osteopathic medicine (M.D. or D.O.), chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (Pharm.D.), podiatry (Pod.D. or D.P.M.), veterinary medicine (D.V.M.), law (LL.B. or J.D.), and theology (M.Div., M.H.L., or B.D.). Other doctoral degrees include doctoral degrees other than research/scholarship or professional practice doctoral degrees.

³ Respondents with multiple majors were classified by the first major field of study reported.

⁴ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁵ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁶ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁷ Current-job employment status is based on the respondent's current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

⁸ High school diploma or less includes the 1.1 percent of graduates who did not know either parent's highest level of education. This category also includes respondents whose parents' highest level of education was a high school equivalency credential.

⁹ "Some postsecondary education/subbaccalaureate credential" means that at least one parent attended postsecondary education and may have earned a credential up to an associate's degree, but neither parent earned a bachelor's or advanced degree.

¹⁰ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹¹ Gender minority indicates whether the respondent's gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor's degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor's degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor's degree was not their first bachelor's degree. Detail may not sum to totals because of rounding. Only postbaccalaureate enrollment at Title IV eligible institutions within the United States and Puerto Rico is included. "Postbaccalaureate enrollment" refers to any degree or certificate program attended after bachelor's degree completion, including other undergraduate degrees or certificates, or graduate-level degrees or certificates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-4. EMPLOYMENT HISTORY: Among 2007–08 bachelor’s degree recipients, average percentage of months employed, unemployed, and out of the labor force since completing bachelor’s degree, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Average percent of months employed	Average percent of months unemployed	Average percent of months out of the labor force
Total	84.7	6.5	8.8
Bachelor’s degree institution control			
Public	85.4	6.3	8.4
Private nonprofit	83.5	6.7	9.8
Private for-profit	83.5	9.1	7.4
Bachelor’s degree major ¹			
STEM major ²	85.1	5.8	9.2
Computer and information sciences	90.1	4.5	5.4
Engineering and engineering technology	90.5	4.6	4.9
Biological and physical sciences, science technology, mathematics, and agricultural sciences	78.6	7.3	14.1
Non-STEM major	84.6	6.7	8.7
General studies and other ³	83.0	6.8	10.2
Social sciences	81.4	7.4	11.2
Humanities	81.9	7.8	10.3
Health care fields	85.4	4.5	10.1
Business	87.4	6.2	6.3
Education	85.8	5.3	9.0
Other applied ⁴	85.0	7.4	7.6
Enrolled in degree program since bachelor’s degree completion			
Enrolled	82.8	6.9	10.3
Not enrolled	87.0	6.1	7.0
Current-job employment status ⁵			
Employed full time	89.2	5.0	5.8
Employed part time	84.2	7.0	8.8
Out of the labor force	55.0	4.5	40.6
Unemployed	61.9	27.4	10.7
Highest education attained by either parent			
High school diploma or less ⁶	84.0	7.6	8.5
Some postsecondary education/subbaccalaureate credential ⁷	85.1	6.4	8.5
Bachelor’s degree	85.5	6.1	8.3
Graduate or professional degree	84.1	6.2	9.7
Race/ethnicity ⁸			
White, not Hispanic or Latino	86.2	5.5	8.3
Black, not Hispanic or Latino	82.2	9.4	8.4
Hispanic or Latino, of any race	80.9	9.4	9.7
Asian, not Hispanic or Latino	76.9	9.7	13.4
Other or Two or more races, not Hispanic or Latino	83.4	6.9	9.7
Biological sex (at birth)			
Male	86.1	6.6	7.3
Female	83.6	6.5	9.9
Gender minority status			
Gender minority (birth sex and gender identity are not the same) ⁹	80.5	9.7	9.8
Not gender minority	84.7	6.5	8.8

See notes at end of table.

Table A-4. EMPLOYMENT HISTORY: Among 2007–08 bachelor’s degree recipients, average percentage of months employed, unemployed, and out of the labor force since completing bachelor’s degree, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Average percent of months employed	Average percent of months unemployed	Average percent of months out of the labor force
Sexual orientation			
Lesbian or gay	84.6	7.6	7.8
Straight	84.8	6.4	8.8
Bisexual	85.0	7.3	7.7
Another or Don’t know	78.9	11.2	10.1
Age			
34 or younger	84.9	6.1	9.0
35–40	84.1	7.6	8.3
41 or older	84.6	6.9	8.5
Veteran status			
Veteran	85.1	6.3	8.6
Not a veteran	84.7	6.5	8.8
Family status			
Unmarried, no dependent children	83.1	8.3	8.7
Unmarried with dependent children	84.9	7.8	7.4
Married, no dependent children	85.8	5.8	8.4
Married with dependent children	85.3	5.3	9.4

¹ Respondents with multiple majors were classified by the first major field of study reported.

² STEM majors include those in the fields of science, technology, engineering, and mathematics.

³ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁴ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁵ Current-job employment status is based on the respondent’s current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

⁶ High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

⁷ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

⁸ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

⁹ Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree. Percent of months working is out of total months between bachelor’s degree completion and the time of the B&B:08/18 interview. This table excludes the less than 0.5 percent of 2007–08 bachelor’s degree recipients who were not employed at any point between bachelor’s degree completion and completing the B&B:08/18 interview.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-5. CURRENT JOB HOURS AND SALARY: Among 2007–08 bachelor's degree recipients who were working for pay in 2018, hours worked and annualized salary in current job, by occupation, enrollment, and demographic characteristics in 2018

Occupation, enrollment, and demographic characteristics	Hours worked per week in current job		Annualized salary in current job			
	Average ¹	Percent full time	Working full time		Working part time	
			Average ²	Median	Average ³	Median
Total	39.6	85.1	\$80,962	\$67,500	\$33,923	\$21,840
Occupation of current job						
Business/management occupations	42.4	93.8	92,826	80,000	46,311	31,200
Life science occupations	41.0	96.4	64,247	61,218	‡	‡
Math, computer, and physical science occupations	41.0	96.2	96,722	88,000	39,702	‡
Engineers	42.4	95.4	95,156	93,000	‡	‡
Nurses	33.8	66.6	86,158	82,000	48,286	42,000
Other health care occupations ⁴	38.6	77.8	92,899	72,000	52,316	39,936
PK–12 educators	39.5	87.2	53,095	50,000	34,499	30,000
Social services professionals	37.8	82.9	56,669	52,935	27,086	19,760
Sales occupations	39.2	80.3	93,756	75,000	32,044	15,600
Business support/administrative assistance	37.3	81.4	52,133	46,000	20,504	16,770
Other white-collar occupations ⁵	38.5	78.9	81,305	65,000	28,279	17,160
Other occupations ⁶	37.7	72.6	68,424	60,000	21,463	15,600
Bachelor's degree institution control						
Public	39.7	85.5	78,782	65,875	34,750	22,880
Private nonprofit	39.6	84.1	86,307	72,000	32,566	20,000
Private for-profit	38.2	86.1	73,795	64,000	32,912	25,000 !
Bachelor's degree major ⁷						
STEM major ⁸	41.7	91.0	98,616	89,440	45,071	33,030
Computer and information sciences	41.4	95.1	106,658	92,000	18,171 !	‡
Engineering and engineering technology	42.2	93.6	107,430	100,000	40,438	48,260 !
Biological and physical sciences, science technology, mathematics, and agricultural sciences	41.3	87.2	86,852	71,500	51,213	36,400
Non-STEM major	39.2	83.9	76,996	64,480	32,643	21,600
General studies and other ⁹	40.1	87.4	77,062	58,365	35,495	24,000 !
Social sciences	39.1	83.1	77,978	65,000	33,139	20,466
Humanities	37.4	77.7	69,527	58,000	26,116	15,600
Health care fields	35.3	71.6	83,189	78,000	42,862	39,780
Business	41.5	90.0	89,942	75,928	35,722	21,632
Education	38.6	83.7	54,977	51,000	27,996	18,200
Other applied ¹⁰	39.0	85.0	68,504	58,926	29,405	19,760
Enrolled in degree program since bachelor's degree completion						
Enrolled	39.8	85.6	81,592	66,500	37,362	24,336
Not enrolled	39.3	84.5	80,166	70,000	29,925	20,000
Highest education attained by either parent						
High school diploma or less ¹¹	38.9	84.7	73,923	65,000	31,845	21,528
Some postsecondary education/ subbaccalaureate credential ¹²	39.3	84.9	74,918	63,500	29,979	18,720
Bachelor's degree	39.9	85.3	83,498	70,000	36,814	24,960
Graduate or professional degree	40.0	85.4	88,335	71,500	36,063	23,400
Race/ethnicity ¹³						
White, not Hispanic or Latino	39.9	85.7	82,170	69,000	33,760	22,464
Black, not Hispanic or Latino	38.2	83.0	65,104	60,000	31,507	20,592
Hispanic or Latino, of any race	38.2	82.2	69,825	61,500	36,713	21,600
Asian, not Hispanic or Latino	39.9	87.3	101,806	82,000	38,126	18,720 !
Other or Two or more races, not Hispanic or Latino	38.6	80.4	80,644	65,000	29,697	16,800
Biological sex (at birth)						
Male	42.0	90.6	91,524	77,500	37,431	21,600
Female	37.7	80.7	71,518	61,000	32,553	21,840

See notes at end of table.

Table A-5. CURRENT JOB HOURS AND SALARY: Among 2007–08 bachelor’s degree recipients who were working for pay in 2018, hours worked and annualized salary in current job, by occupation, enrollment, and demographic characteristics in 2018—Continued

Occupation, enrollment, and demographic characteristics	Hours worked per week in current job		Annualized salary in current job			
	Average ¹	Percent full time	Working full time		Working part time	
			Average ²	Median	Average ³	Median
Gender minority status						
Gender minority (birth sex and gender identity are not the same) ¹⁴	37.0	82.1	63,236	59,779	‡	‡
Not gender minority	39.6	85.1	81,133	68,000	34,199	21,840
Sexual orientation						
Lesbian or gay	41.0	86.5	73,645	61,000	27,383	21,600
Straight	39.7	85.3	81,543	68,300	34,780	22,464
Bisexual	36.6	77.5	66,559	58,000	16,557	11,700
Another or Don't know	36.6	80.5	74,580	53,560	‡	‡
Age						
34 or younger	39.8	85.4	84,226	69,000	34,437	21,840
35–40	39.3	84.6	72,362	64,418	33,127	22,464
41 or older	38.9	84.3	76,242	68,000	32,590	19,968
Veteran status						
Veteran	40.9	87.8	77,959	72,800	28,638 !	12,000
Not a veteran	39.6	85.0	81,097	67,000	34,109	22,464
Family status						
Unmarried, no dependent children	40.3	86.6	76,112	63,000	27,797	18,576
Unmarried with dependent children	37.4	81.2	64,351	58,000	28,853	18,720
Married, no dependent children	40.2	87.3	86,445	73,000	36,795	22,464
Married with dependent children	39.1	83.4	84,522	71,730	37,531	25,642

! Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.

‡ Reporting standards not met either because the standard error is greater than 50 percent of the estimate or because there were too few cases for a reliable estimate.

¹ Average hours worked per week in current job is calculated out of those who were working part or full time in 2018.

² Average annualized salary in current job is calculated out of those who were working full time in 2018.

³ Average annualized salary in current job is calculated out of those who were working part time in 2018.

⁴ Other health care occupations includes non-nurse health care professionals and other health care occupations.

⁵ Other white-collar occupations includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

⁶ Other occupations includes agriculture occupations; construction/mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

⁷ Respondents with multiple majors were classified by the first major field of study reported.

⁸ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁹ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

¹⁰ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

¹¹ High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

¹² “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

¹³ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹⁴ Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree. Job characteristics are for the current job in 2018 and do not incorporate information about other jobs held after bachelor’s degree completion. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected. This table excludes the 12.4 percent of respondents who were out of the labor force or unemployed as of the B&B:08/18 interview.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-6. CHARACTERISTICS OF CURRENT JOB: Among 2007–08 bachelor's degree recipients who were working for pay in 2018, characteristics of current job, by occupation, enrollment, and demographic characteristics in 2018

Occupation, enrollment, and demographic characteristics	Number of months with current employer	Employed in same state as bachelor's degree-granting institution	Bachelor's degree required	Health insurance benefits offered	Part of a career	Supervises others
Total	61.8	58.6	73.1	83.7	86.5	48.3
Occupation of current job						
Business/management occupations	64.2	58.9	79.2	89.9	89.1	62.2
Life science occupations	54.5	49.2	81.6	93.1	93.5	53.0
Math, computer, and physical science occupations	61.6	54.0	79.8	93.6	94.7	42.8
Engineers	68.8	55.3	87.1	93.1	96.7	63.2
Nurses	64.5	66.5	75.9	89.8	93.3	54.5
Other health care occupations ¹	51.1	55.7	78.5	83.5	93.6	54.1
PK–12 educators	69.3	67.9	90.7	89.2	93.6	27.7
Social services professionals	58.3	62.0	83.9	81.8	89.1	40.4
Sales occupations	56.3	58.7	51.1	74.7	78.7	42.8
Business support/administrative assistance	60.4	65.5	51.3	82.1	62.5	34.5
Other white-collar occupations ²	56.8	49.3	75.6	71.9	87.9	45.8
Other occupations ³	65.6	60.5	33.5	69.1	68.4	44.5
Bachelor's degree institution control						
Public	62.3	64.4	73.3	84.0	86.9	48.3
Private nonprofit	59.4	47.9	74.5	82.8	86.8	49.1
Private for-profit	71.1	53.6	60.5	86.0	79.0	43.2
Bachelor's degree major ⁴						
STEM major ⁵	62.3	51.2	82.1	89.2	91.5	56.2
Computer and information sciences	66.5	54.0	76.8	90.6	90.6	50.5
Engineering and engineering technology	70.3	50.0	85.6	91.5	93.9	64.3
Biological and physical sciences, science technology, mathematics, and agricultural sciences	53.7	51.1	81.1	86.6	89.8	51.4
Non-STEM major	61.6	60.1	71.3	82.6	85.5	46.7
General studies and other ⁶	61.4	58.7	66.8	86.1	84.4	48.0
Social sciences	54.3	56.1	71.0	80.5	83.9	44.5
Humanities	52.9	51.0	66.3	75.7	83.1	42.4
Health care fields	69.1	64.8	78.6	85.8	91.6	52.4
Business	64.5	61.4	73.0	88.1	86.1	51.5
Education	72.4	71.3	80.1	82.6	88.7	37.0
Other applied ⁷	62.4	61.6	65.2	79.1	83.8	47.1
Enrolled in degree program since bachelor's degree completion						
Enrolled	56.5	56.5	80.1	84.6	88.1	49.0
Not enrolled	68.3	61.1	64.4	82.6	84.6	47.5
Highest education attained by either parent						
High school diploma or less ⁸	68.5	66.4	70.0	85.6	81.7	48.6
Some postsecondary education/ subbaccalaureate credential ⁹	63.8	61.8	70.1	82.5	86.5	45.5
Bachelor's degree	61.7	59.6	74.9	84.1	87.9	50.1
Graduate or professional degree	55.6	49.6	76.1	83.0	88.7	48.8
Race/ethnicity ¹⁰						
White, not Hispanic or Latino	62.5	58.4	73.3	83.6	88.1	50.0
Black, not Hispanic or Latino	62.6	56.6	68.3	86.5	76.9	38.5
Hispanic or Latino, of any race	65.2	70.2	72.3	81.9	83.3	44.9
Asian, not Hispanic or Latino	49.8	49.9	81.1	85.5	86.8	47.3
Other or Two or more races, not Hispanic or Latino	55.7	52.9	67.4	80.9	82.0	45.2

See notes at end of table.

Table A-6. CHARACTERISTICS OF CURRENT JOB: Among 2007–08 bachelor's degree recipients who were working for pay in 2018, characteristics of current job, by occupation, enrollment, and demographic characteristics in 2018—Continued

Occupation, enrollment, and demographic characteristics	Number of months with current employer	Employed in same state as bachelor's degree-granting institution	Bachelor's degree required	Health insurance benefits offered	Part of a career	Supervises others
Biological sex (at birth)						
Male	62.5	55.7	71.8	86.3	88.3	54.0
Female	61.2	60.9	74.2	81.7	85.2	43.8
Gender minority status						
Gender minority (birth sex and gender identity are not the same) ¹¹	49.0	52.0	61.0	69.1	83.7	41.2
Not gender minority	61.9	58.7	73.2	83.9	86.6	48.4
Sexual orientation						
Lesbian or gay	53.0	55.8	68.8	84.9	85.2	52.0
Straight	62.3	59.0	73.4	84.0	86.7	48.3
Bisexual	49.8	54.6	71.7	73.1	84.4	48.2
Another or Don't know	57.8	41.0	63.4	78.5	77.6	41.5
Age						
34 or younger	58.2	55.3	75.7	83.4	88.4	49.3
35–40	64.2	65.0	67.4	83.5	83.6	46.0
41 or older	76.4	66.5	67.9	85.7	81.5	46.5
Veteran status						
Veteran	72.5	51.2	67.7	89.6	83.5	49.5
Not a veteran	61.3	58.9	73.4	83.5	86.7	48.3
Family status						
Unmarried, no dependent children	56.5	53.2	70.3	82.4	83.9	47.4
Unmarried with dependent children	62.1	63.7	61.3	82.5	78.9	42.5
Married, no dependent children	59.9	52.9	78.1	86.4	88.9	50.0
Married with dependent children	66.8	64.9	74.7	83.5	88.6	49.1

¹ Other health care occupations includes non-nurse health care professionals and other health care occupations.

² Other white-collar occupations includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

³ Other occupations includes agriculture occupations; construction/mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

⁴ Respondents with multiple majors were classified by the first major field of study reported.

⁵ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁶ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁷ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁸ High school diploma or less includes the 1.1 percent of graduates who did not know either parent's highest level of education. This category also includes respondents whose parents' highest level of education was a high school equivalency credential.

⁹ "Some postsecondary education/subbaccalaureate credential" means that at least one parent attended postsecondary education and may have earned a credential up to an associate's degree, but neither parent earned a bachelor's or advanced degree.

¹⁰ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹¹ Gender minority indicates whether the respondent's gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor's degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor's degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor's degree was not their first bachelor's degree. Job characteristics are for the current job in 2018 and do not incorporate information about other jobs held after bachelor's degree completion. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected. This table excludes the 12.4 percent of respondents who were out of the labor force or unemployed as of the B&B:08/18 interview.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-7. KINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2007–08 bachelor's degree recipients' K–12th-grade regular classroom teaching status, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Never regular classroom teacher	New regular classroom teacher ¹	Continuing regular classroom teacher ²	Left regular classroom teaching ³
Total	86.6	2.1	5.0	6.3
Bachelor's degree institution control				
Public	85.7	2.4	5.9	6.1
Private nonprofit	87.1	1.7	3.9	7.3
Private for-profit	96.8	‡	‡	1.7 !
Bachelor's degree major ⁴				
STEM major ⁵	93.0	1.1	2.1	3.8
Computer and information sciences	96.9	‡	‡	2.2 !
Engineering and engineering technology	97.7	‡	‡	1.4 !
Biological and physical sciences, science technology, mathematics, and agricultural sciences	87.6	1.7 !	4.3	6.5
Non-STEM major	85.4	2.3	5.6	6.7
General studies and other ⁶	82.9	4.2 !	6.4	6.5
Social sciences	91.3	1.9	2.5	4.3
Humanities	81.6	4.1	4.8	9.5
Health care fields	96.9	‡	0.5 !	2.3
Business	96.7	1.1	0.3 !	2.0
Education	24.1	7.0	38.2	30.7
Other applied ⁷	93.7	0.9	2.0	3.3
Enrolled in degree program since bachelor's degree completion				
Enrolled	81.6	3.1	6.9	8.5
Not enrolled	92.7	0.9	2.8	3.6
Current-job employment status ⁸				
Employed full time	86.7	2.4	6.2	4.7
Employed part time	86.9	2.0	3.1	8.1
Out of the labor force	87.4	†	†	12.6
Unemployed	84.7	†	†	15.3
Highest education attained by either parent				
High school diploma or less ⁹	86.4	2.2	5.1	6.4
Some postsecondary education/ subbaccalaureate credential ¹⁰	85.5	2.6	5.4	6.5
Bachelor's degree	88.6	1.5	4.3	5.6
Graduate or professional degree	86.0	2.1	5.4	6.6
Race/ethnicity ¹¹				
White, not Hispanic or Latino	85.7	2.0	5.8	6.6
Black, not Hispanic or Latino	90.1	2.2 !	1.7	6.0
Hispanic or Latino, of any race	85.8	3.4	4.9	6.0
Asian, not Hispanic or Latino	93.7	1.1 !	‡	4.5
Other or Two or more races, not Hispanic or Latino	88.5	‡	4.5 !	4.3 !
Biological sex (at birth)				
Male	91.5	1.6	2.6	4.2
Female	83.0	2.4	6.8	7.8
Gender minority status				
Gender minority (birth sex and gender identity are not the same) ¹²	85.4	‡	‡	7.2 !
Not gender minority	86.6	2.1	5.0	6.3

See notes at end of table.

Table A-7. KINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2007–08 bachelor’s degree recipients’ K–12th-grade regular classroom teaching status, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Never regular classroom teacher	New regular classroom teacher ¹	Continuing regular classroom teacher ²	Left regular classroom teaching ³
Sexual orientation				
Lesbian or gay	87.4	‡	4.3 !	5.7
Straight	86.6	2.0	5.1	6.3
Bisexual	86.1	4.1 !	5.1 !	4.7
Another or Don’t know	85.2	‡	‡	8.9 !
Age				
34 or younger	85.9	2.2	5.0	6.9
35–40	86.4	2.5	5.8	5.2
41 or older	90.2	1.2	4.1	4.5
Veteran status				
Veteran	92.9	1.0 !	1.8 !	4.2
Not a veteran	86.3	2.1	5.2	6.4
Family status				
Unmarried, no dependent children	89.1	2.5	3.4	5.0
Unmarried with dependent children	89.2	1.3 !	4.9	4.6
Married, no dependent children	87.5	1.9	4.8	5.8
Married with dependent children	83.9	2.0	6.4	7.8

‡ Not applicable.

! Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.

‡ Reporting standards not met either because the standard error is greater than 50 percent of the estimate or because there were too few cases for a reliable estimate.

¹ “New regular classroom teacher” includes those who were not teaching as K–12 regular classroom teachers as of 2012 but were K–12 regular classroom teachers in 2018.

² “Continuing regular classroom teacher” includes those who had taught as K–12 regular classroom teachers since bachelor’s degree completion and who remained regular classroom teachers in 2018.

³ “Left regular classroom teaching” includes those who had taught as K–12 regular classroom teachers since bachelor’s degree completion but who were no longer regular classroom teachers in 2018.

⁴ Respondents with multiple majors were classified by the first major field of study reported.

⁵ STEM majors include those in the fields of science, technology, engineering, and mathematics.

⁶ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁷ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁸ Current-job employment status is based on the respondent’s current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

⁹ High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

¹⁰ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

¹¹ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹² Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S1. Standard errors for table A-1: FINANCIAL WELL-BEING: Percentage of 2007–08 bachelor's degree recipients who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in the past 12 months, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Owned a home	Had retirement account	Reported negative net worth	Did not meet essential expenses in the past 12 months
Total	0.62	0.39	0.47	0.44
Bachelor's degree institution control				
Public	0.71	0.49	0.57	0.56
Private nonprofit	1.14	0.61	0.84	0.67
Private for-profit	3.31	2.46	2.38	2.54
Bachelor's degree major				
STEM major				
Computer and information sciences	1.34	0.82	1.08	0.89
Engineering and engineering technology	3.55	2.63	2.74	2.58
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.64	1.20	1.49	1.36
Non-STEM major	1.83	1.15	1.68	1.01
General studies and other	0.69	0.45	0.50	0.48
Social sciences	3.04	3.33	2.78	2.43
Humanities	1.60	1.22	1.24	1.17
Health care fields	1.86	1.43	1.42	1.22
Business	1.85	1.27	1.68	1.39
Education	1.45	0.91	1.08	0.99
Other applied	1.55	1.20	1.60	1.30
Other applied	1.61	1.22	1.26	1.10
Enrolled in degree program since bachelor's degree completion				
Enrolled	0.82	0.59	0.66	0.56
Not enrolled	0.99	0.64	0.63	0.63
Current-job employment status				
Employed full time	0.69	0.36	0.53	0.47
Employed part time	1.76	1.21	1.38	1.36
Out of the labor force	2.20	2.27	1.80	1.52
Unemployed	2.50	2.39	2.48	2.21
Highest education attained by either parent				
High school diploma or less	1.27	1.03	1.06	1.13
Some postsecondary education/ subbaccalaureate credential	1.23	0.86	1.04	0.88
Bachelor's degree	1.20	0.79	0.85	0.68
Graduate or professional degree	1.27	0.70	0.84	0.71
Race/ethnicity				
White, not Hispanic or Latino	0.71	0.44	0.51	0.42
Black, not Hispanic or Latino	2.23	1.66	2.05	1.89
Hispanic or Latino, of any race	2.25	1.53	1.73	1.79
Asian, not Hispanic or Latino	2.63	2.15	1.97	1.98
Other or Two or more races, not Hispanic or Latino	3.37	2.56	2.63	2.41
Biological sex (at birth)				
Male	0.91	0.63	0.66	0.63
Female	0.84	0.51	0.62	0.55

See notes at end of table.

Table A-S1. Standard errors for table A-1: FINANCIAL WELL-BEING: Percentage of 2007–08 bachelor’s degree recipients who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in the past 12 months, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Owned a home	Had retirement account	Reported negative net worth	Did not meet essential expenses in the past 12 months
Gender minority status				
Gender minority (birth sex and gender identity are not the same)	6.19	5.93	5.56	4.93
Not gender minority	0.62	0.39	0.47	0.43
Sexual orientation				
Lesbian or gay	3.59	3.08	3.31	2.95
Straight	0.62	0.39	0.49	0.43
Bisexual	4.15	3.36	3.48	3.57
Another or Don’t know	4.90	4.51	5.06	4.48
Age				
34 or younger	0.79	0.51	0.55	0.46
35–40	1.58	1.05	1.22	1.10
41 or older	1.67	1.19	1.38	1.42
Veteran status				
Veteran	2.53	1.71	2.02	1.88
Not a veteran	0.65	0.40	0.48	0.45
Family status				
Unmarried, no dependent children	1.05	0.90	0.91	0.82
Unmarried with dependent children	2.20	1.91	2.14	2.40
Married, no dependent children	1.21	0.62	0.98	0.72
Married with dependent children	0.72	0.58	0.64	0.51

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S2. Standard errors for table A-2: CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor’s degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans				Private student loans			
	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount
Total	0.54	\$785	\$621	\$8	0.55	\$606	\$355	\$8	0.57	\$761	\$1,210	\$10
Bachelor’s degree institution control												
Public	0.77	1,009	745	10	0.76	849	529	11	0.70	938	1,331	13
Private nonprofit	0.82	1,483	1,056	14	0.79	1,109	725	10	1.10	1,404	212	18
Private for-profit	1.56	2,756	2,816	40	1.67	2,257	2,624	43	3.06	2,745	3,880	41
Bachelor’s degree major												
STEM major	1.45	2,261	2,269	26	1.39	1,876	795	27	1.22	1,837	2,305	24
Computer and information sciences	3.92	2,671	3,932	44	3.89	2,290	1,964	51	3.04	2,558	4,166	42
Engineering and engineering technology	2.78	3,036	1,689	33	2.73	2,354	1,396	38	2.06	3,574	3,018	42
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.70	4,046	3,588	38	1.71	3,475	2,832	39	1.82	2,978	3,048	34
Non-STEM major	0.60	794	667	8	0.61	605	469	8	0.65	800	1,268	11
General studies and other	3.12	5,333	3,928	41	3.20	3,470	3,712	41	3.27	7,534	3,211	45
Social sciences	1.24	2,506	1,692	25	1.28	1,894	1,482	24	1.43	2,247	1,039	31
Humanities	1.60	1,923	1,889	22	1.65	1,641	1,288	19	1.35	1,663	2,369	31
Health care fields	1.95	2,258	2,186	30	2.01	1,807	1,811	33	2.24	1,785	1,859	28
Business	1.40	1,363	1,240	19	1.42	1,041	801	18	1.56	1,297	2,080	22
Education	1.82	1,765	1,436	16	1.84	1,244	1,222	12	1.91	1,971	1,680	21
Other applied	1.50	1,532	1,244	20	1.49	1,198	754	14	1.56	1,644	1,974	33
Enrolled in degree program since bachelor’s degree completion												
Enrolled	0.66	1,222	1,355	10	0.68	996	986	10	0.80	1,005	1,335	14
Not enrolled	0.84	631	462	9	0.85	340	330	6	0.85	878	702	15
Current-job employment status												
Employed full time	0.58	982	710	9	0.62	744	395	9	0.65	868	1,470	12
Employed part time	1.61	2,018	1,673	25	1.57	1,699	1,658	24	1.54	2,183	1,207	28
Out of the labor force	2.17	3,501	1,780	34	2.20	2,744	1,056	25	1.97	3,197	2,587	63
Unemployed	2.49	3,603	2,892	31	2.42	3,119	2,816	30	2.65	2,528	3,874	36

See notes at end of table.

Table A-S2. Standard errors for table A-2: CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor's degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans				Private student loans			
	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount
Highest education attained by either parent												
High school diploma or less	1.02	1,575	1,233	14	1.21	1,177	987	11	1.34	1,320	1,777	17
Some postsecondary education/ subbaccalaureate credential	1.15	1,339	1,260	16	1.09	1,091	739	16	1.09	1,617	1,899	21
Bachelor's degree	1.21	1,357	1,090	18	1.24	1,098	613	16	0.99	1,561	2,060	20
Graduate or professional degree	1.09	1,641	1,077	20	1.08	1,278	848	20	1.05	1,616	1,311	27
Race/ethnicity												
White, not Hispanic or Latino	0.64	925	702	9	0.65	696	327	9	0.67	861	1,005	11
Black, not Hispanic or Latino	1.62	2,608	2,827	30	1.78	1,914	1,749	28	2.11	2,010	1,606	41
Hispanic or Latino, of any race	1.97	3,008	2,636	30	1.98	2,353	2,058	27	1.94	2,207	2,051	33
Asian, not Hispanic or Latino	2.44	3,982	3,155	41	2.53	3,370	1,878	33	2.23	3,668	4,083	59
Other or Two or more races, not Hispanic or Latino	2.68	4,177	1,805	45	2.97	2,783	1,638	26	3.18	6,739	3,279	83
Biological sex (at birth)												
Male	0.92	1,289	1,055	15	0.92	1,039	571	15	0.90	1,395	1,856	18
Female	0.79	950	929	9	0.80	754	689	8	0.73	811	1,280	12
Gender minority status												
Gender minority (birth sex and gender identity are not the same)	5.92	15,781	4,615	42	6.17	10,761	4,676	41	6.01	9,420	3,955	†
Not gender minority	0.55	767	631	8	0.57	590	361	8	0.57	772	1,253	11
Sexual orientation												
Lesbian or gay	3.24	4,564	4,539	49	3.42	4,293	3,035	29	3.55	3,367	4,402	76
Straight	0.59	788	594	8	0.60	598	383	8	0.60	778	1,168	11
Bisexual	3.04	3,720	3,574	35	3.11	3,392	3,300	32	4.19	2,860	3,416	28
Another or Don't know	4.15	12,394	4,543	54	4.38	8,858	3,287	34	5.12	8,259	5,507	98
Age												
34 or younger	0.65	1,018	808	11	0.64	813	420	9	0.67	869	1,409	13
35–40	1.32	1,334	1,269	22	1.41	1,083	768	23	1.40	1,424	2,427	24
41 or older	1.61	1,714	1,608	19	1.64	1,279	1,750	18	1.54	2,371	1,983	23

See notes at end of table.

Table A-S2. Standard errors for table A-2: CUMULATIVE AMOUNT BORROWED: Percentage of 2007–08 bachelor’s degree recipients who borrowed to finance their undergraduate or graduate postsecondary education and, among borrowers, amount borrowed and average monthly payment amount, by student loan source, enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	All student loans				Federal student loans				Private student loans			
	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount	Percent who borrowed	Average amount borrowed	Median amount borrowed	Average monthly payment amount
Veteran status												
Veteran	2.73	3,292	2,235	35	2.74	2,774	1,978	30	2.63	3,401	2,874	54
Not a veteran	0.54	809	644	8	0.57	631	391	8	0.57	780	1,280	11
Family status												
Unmarried, no dependent children	1.08	1,640	948	15	1.11	1,258	799	14	1.07	1,502	1,495	21
Unmarried with dependent children	1.49	2,505	2,786	22	1.67	1,890	1,914	18	2.13	1,904	2,423	24
Married, no dependent children	1.42	1,707	1,390	24	1.48	1,481	1,138	26	1.30	1,796	1,664	29
Married with dependent children	0.90	1,054	915	13	0.94	786	517	10	0.76	1,025	540	16

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S3. Standard errors for table A-3: POSTBACCALAUREATE ENROLLMENT: Percentage distribution of 2007–08 bachelor’s degree recipients’ highest degree completion since the 2007–08 bachelor’s degree completion, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	No postbaccalaureate degree completion	Undergraduate certificate, associate’s degree, or additional bachelor’s degree	Master’s degree	Post-bachelor’s or post-master’s certificate	Research/scholarship doctoral degree	Professional practice or other doctoral degree
Total	0.61	0.28	0.49	0.25	0.15	0.26
Bachelor’s degree institution control						
Public	0.82	0.35	0.64	0.34	0.18	0.31
Private nonprofit	1.20	0.49	1.00	0.34	0.30	0.50
Private for-profit	2.88	1.32	2.25	†	†	0.37
Bachelor’s degree major						
STEM major	1.72	0.67	1.33	0.53	0.64	0.73
Computer and information sciences	3.15	1.61	2.75	†	†	†
Engineering and engineering technology	3.26	1.15	2.69	1.07	1.11	1.03
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.12	0.91	1.79	0.66	1.18	1.44
Non-STEM major	0.64	0.30	0.57	0.27	0.14	0.27
General studies and other	3.06	1.85	2.52	1.94	†	1.29
Social sciences	1.46	0.86	1.47	0.62	0.48	0.90
Humanities	1.61	0.98	1.51	0.67	0.35	0.95
Health care fields	1.97	0.97	1.87	0.94	†	0.82
Business	1.43	0.55	1.18	0.42	†	0.40
Education	1.72	0.83	1.66	0.98	†	0.19
Other applied	1.50	0.65	1.34	0.40	0.15	0.42
Current-job employment status						
Employed full time	0.72	0.30	0.60	0.26	0.17	0.31
Employed part time	1.68	0.82	1.28	0.74	0.50	0.60
Out of the labor force	2.33	1.37	1.81	0.83	0.42	0.64
Unemployed	2.46	1.34	2.18	1.05	0.82	0.92
Highest education attained by either parent						
High school diploma or less	1.37	0.66	1.14	0.38	0.23	0.35
Some postsecondary education/subbaccalaureate credential	1.23	0.53	1.04	0.50	0.29	0.47
Bachelor’s degree	1.26	0.57	1.02	0.52	0.34	0.49
Graduate or professional degree	1.15	0.50	1.02	0.46	0.31	0.60
Race/ethnicity						
White, not Hispanic or Latino	0.67	0.32	0.61	0.29	0.16	0.31
Black, not Hispanic or Latino	2.06	1.27	1.72	0.68	0.55	0.66
Hispanic or Latino, of any race	1.99	1.03	1.64	0.65	0.54	0.66
Asian, not Hispanic or Latino	2.49	1.35	2.17	0.72	0.67	1.65
Other or Two or more races, not Hispanic or Latino	3.80	2.19	3.15	1.49	0.88	1.36
Biological sex (at birth)						
Male	0.95	0.41	0.84	0.35	0.23	0.44
Female	0.78	0.38	0.64	0.32	0.19	0.31
Gender minority status						
Gender minority (birth sex and gender identity are not the same)	6.53	2.63	5.63	†	†	†
Not gender minority	0.62	0.28	0.49	0.25	0.15	0.26

See notes at end of table.

Table A-S3. Standard errors for table A-3: POSTBACCALAUREATE ENROLLMENT: Percentage distribution of 2007–08 bachelor’s degree recipients’ highest degree completion since the 2007–08 bachelor’s degree completion, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	No postbaccalaureate degree completion	Undergraduate certificate, associate’s degree, or additional bachelor’s degree	Master’s degree	Post-bachelor’s or post-master’s certificate	Research/scholarship doctoral degree	Professional practice or other doctoral degree
Sexual orientation						
Lesbian or gay	3.93	1.67	3.43	0.86	†	2.28
Straight	0.66	0.29	0.53	0.25	0.15	0.26
Bisexual	4.30	2.03	3.30	1.50	1.42	1.34
Another or Don’t know	5.82	†	4.52	†	†	3.48
Age						
34 or younger	0.77	0.36	0.68	0.30	0.21	0.35
35–40	1.32	0.71	1.16	0.53	0.09	0.37
41 or older	1.61	0.65	1.41	0.48	0.34	0.36
Veteran status						
Veteran	2.78	1.50	2.47	0.88	0.03	0.80
Not a veteran	0.62	0.29	0.49	0.25	0.16	0.27
Family status						
Unmarried, no dependent children	1.15	0.56	0.93	0.41	0.31	0.50
Unmarried with dependent children	2.09	1.11	1.88	0.56	0.22	0.59
Married, no dependent children	1.36	0.68	1.14	0.54	0.42	0.67
Married with dependent children	0.94	0.39	0.85	0.38	0.18	0.36

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S4. Standard errors for table A-4: EMPLOYMENT HISTORY: Among 2007–08 bachelor’s degree recipients, average percentage of months employed, unemployed, and out of the labor force since completing bachelor’s degree, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Average percent of months employed	Average percent of months unemployed	Average percent of months out of the labor force
Total	0.27	0.16	0.21
Bachelor’s degree institution control			
Public	0.33	0.20	0.23
Private nonprofit	0.46	0.30	0.38
Private for-profit	1.55	0.87	1.11
Bachelor’s degree major			
STEM major	0.56	0.32	0.43
Computer and information sciences	1.26	0.67	0.94
Engineering and engineering technology	0.92	0.61	0.58
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.86	0.48	0.76
Non-STEM major	0.29	0.16	0.22
General studies and other	1.52	0.80	1.03
Social sciences	0.75	0.46	0.53
Humanities	0.83	0.54	0.63
Health care fields	0.95	0.51	0.74
Business	0.53	0.34	0.36
Education	0.97	0.45	0.85
Other applied	0.55	0.40	0.42
Enrolled in degree program since bachelor’s degree completion			
Enrolled	0.37	0.21	0.28
Not enrolled	0.39	0.25	0.30
Current-job employment status			
Employed full time	0.25	0.14	0.17
Employed part time	0.72	0.49	0.50
Out of the labor force	1.19	0.40	1.16
Unemployed	1.31	1.19	0.77
Highest education attained by either parent			
High school diploma or less	0.64	0.40	0.45
Some postsecondary education/subbaccalaureate credential	0.52	0.31	0.41
Bachelor’s degree	0.49	0.31	0.38
Graduate or professional degree	0.45	0.27	0.35
Race/ethnicity			
White, not Hispanic or Latino	0.29	0.16	0.23
Black, not Hispanic or Latino	0.99	0.69	0.65
Hispanic or Latino, of any race	1.00	0.69	0.72
Asian, not Hispanic or Latino	1.35	0.85	0.93
Other or Two or more races, not Hispanic or Latino	1.38	0.89	1.05
Biological sex (at birth)			
Male	0.41	0.24	0.29
Female	0.37	0.21	0.29
Gender minority status			
Gender minority (birth sex and gender identity are not the same)	2.79	1.98	2.12
Not gender minority	0.27	0.16	0.21

See notes at end of table.

Table A-S4. Standard errors for table A-4: EMPLOYMENT HISTORY: Among 2007–08 bachelor’s degree recipients, average percentage of months employed, unemployed, and out of the labor force since completing bachelor’s degree, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Average percent of months employed	Average percent of months unemployed	Average percent of months out of the labor force
Sexual orientation			
Lesbian or gay	1.50	1.02	1.02
Straight	0.28	0.17	0.21
Bisexual	1.39	0.98	1.11
Another or Don’t know	2.49	1.76	1.83
Age			
34 or younger	0.31	0.17	0.25
35–40	0.61	0.43	0.46
41 or older	0.77	0.48	0.58
Veteran status			
Veteran	1.30	0.76	0.99
Not a veteran	0.28	0.16	0.21
Family status			
Unmarried, no dependent children	0.54	0.33	0.35
Unmarried with dependent children	0.93	0.67	0.52
Married, no dependent children	0.48	0.30	0.44
Married with dependent children	0.40	0.24	0.32

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S5. Standard errors for table A-5: CURRENT JOB HOURS AND SALARY: Among 2007–08 bachelor's degree recipients who were working for pay in 2018, hours worked and annualized salary in current job, by occupation, enrollment, and demographic characteristics in 2018

Occupation, enrollment, and demographic characteristics	Hours worked per week in current job		Annualized salary in current job			
	Average	Percent full time	Working full time		Working part time	
			Average	Median	Average	Median
Total	0.15	0.45	\$755	\$884	\$1,135	\$1,089
Occupation of current job						
Business/management occupations	0.28	0.66	1,657	1,419	5,091	5,785
Life science occupations	0.93	1.87	3,273	4,407	†	†
Math, computer, and physical science occupations	0.34	0.86	2,678	2,198	11,639	†
Engineers	0.50	1.48	2,309	2,315	†	†
Nurses	0.56	2.48	2,402	2,521	3,291	2,215
Other health care occupations	0.62	1.94	3,979	2,457	4,446	4,153
PK–12 educators	0.43	1.42	796	812	3,039	4,398
Social services professionals	0.54	1.81	1,256	1,285	2,432	2,250
Sales occupations	0.82	2.50	4,582	3,566	6,267	2,188
Business support/administrative assistance	0.54	2.11	1,260	1,012	2,084	1,973
Other white-collar occupations	0.50	1.37	2,165	1,289	2,404	1,885
Other occupations	0.68	2.08	2,601	2,301	1,672	1,631
Bachelor's degree institution control						
Public	0.19	0.59	1,065	709	1,529	1,541
Private nonprofit	0.28	0.86	1,379	1,375	1,990	1,196
Private for-profit	0.80	2.33	3,331	2,663	7,706	7,671
Bachelor's degree major						
STEM major	0.32	0.79	2,151	2,032	3,634	6,455
Computer and information sciences	0.72	1.94	6,053	2,655	7,507	†
Engineering and engineering technology	0.60	1.47	3,600	1,516	6,327	17,225
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.45	1.25	2,395	1,704	4,648	5,888
Non-STEM major	0.17	0.54	760	641	1,187	1,131
General studies and other	1.05	2.36	5,542	2,572	5,363	8,350
Social sciences	0.44	1.24	1,898	1,091	2,792	2,684
Humanities	0.46	1.52	1,938	1,129	2,580	1,956
Health care fields	0.47	2.00	1,826	1,614	2,767	2,512
Business	0.34	1.04	1,923	1,945	3,902	3,505
Education	0.45	1.49	954	805	3,357	2,685
Other applied	0.40	1.21	1,397	1,211	3,370	1,633
Enrolled in degree program since bachelor's degree completion						
Enrolled	0.22	0.64	1,000	892	1,579	1,554
Not enrolled	0.24	0.77	1,229	1,344	1,536	1,324
Highest education attained by either parent						
High school diploma or less	0.32	1.07	1,360	1,197	2,286	1,791
Some postsecondary education/ subbaccalaureate credential	0.31	0.92	1,303	1,198	2,195	1,478
Bachelor's degree	0.29	0.95	1,648	1,294	2,727	2,757
Graduate or professional degree	0.29	0.82	1,729	1,573	2,163	2,046
Race/ethnicity						
White, not Hispanic or Latino	0.16	0.51	850	979	1,351	1,225
Black, not Hispanic or Latino	0.55	1.80	1,418	1,446	3,748	3,655
Hispanic or Latino, of any race	0.60	1.83	1,740	1,831	4,771	3,467
Asian, not Hispanic or Latino	0.67	1.98	5,026	4,347	4,840	8,195
Other or Two or more races, not Hispanic or Latino	0.94	2.89	4,109	4,578	5,674	4,291
Biological sex (at birth)						
Male	0.21	0.58	1,206	1,512	2,695	2,074
Female	0.19	0.63	913	871	1,326	1,212

See notes at end of table.

Table A-S5. Standard errors for table A-5: CURRENT JOB HOURS AND SALARY: Among 2007–08 bachelor's degree recipients who were working for pay in 2018, hours worked and annualized salary in current job, by occupation, enrollment, and demographic characteristics in 2018—Continued

Occupation, enrollment, and demographic characteristics	Hours worked per week in current job		Annualized salary in current job			
	Average	Percent full time	Working full time		Working part time	
			Average	Median	Average	Median
Gender minority status						
Gender minority (birth sex and gender identity are not the same)	2.10	5.48	3,699	4,370	†	†
Not gender minority	0.15	0.45	758	859	1,148	1,085
Sexual orientation						
Lesbian or gay	0.92	2.89	3,593	4,077	5,226	4,090
Straight	0.15	0.46	787	965	1,237	1,168
Bisexual	1.19	3.54	3,243	2,692	2,748	3,185
Another or Don't know	1.39	4.78	10,452	5,743	†	†
Age						
34 or younger	0.18	0.55	1,063	974	1,389	1,314
35–40	0.34	1.13	1,271	1,403	2,477	2,461
41 or older	0.41	1.26	1,855	1,800	3,693	2,404
Veteran status						
Veteran	0.71	1.78	2,254	3,080	9,449	1,056
Not a veteran	0.15	0.48	788	887	1,102	1,139
Family status						
Unmarried, no dependent children	0.29	0.80	1,461	1,178	1,764	1,544
Unmarried with dependent children	0.60	2.12	1,908	1,817	3,328	2,269
Married, no dependent children	0.31	0.95	1,716	1,514	3,410	3,038
Married with dependent children	0.24	0.73	1,330	1,391	1,819	2,172

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S6. Standard errors for table A-6: CHARACTERISTICS OF CURRENT JOB: Among 2007–08 bachelor’s degree recipients who were working for pay in 2018, characteristics of current job, by occupation, enrollment, and demographic characteristics in 2018

Occupation, enrollment, and demographic characteristics	Number of months with current employer	Employed in same state as bachelor’s degree-granting institution	Bachelor’s degree required	Health insurance benefits offered	Part of a career	Supervises others
Total	0.64	0.70	0.59	0.48	0.45	0.69
Occupation of current job						
Business/management occupations	1.22	1.31	1.06	0.78	0.87	1.32
Life science occupations	7.53	7.95	6.13	3.01	3.96	6.83
Math, computer, and physical science occupations	1.92	2.43	1.92	1.08	1.04	2.57
Engineers	3.26	2.65	2.42	1.63	0.97	3.05
Nurses	2.22	2.51	2.22	1.78	1.45	2.68
Other health care occupations	1.85	2.24	1.87	1.64	1.17	2.74
PK–12 educators	1.83	1.92	1.26	1.47	1.05	1.74
Social services professionals	1.96	2.51	2.06	2.11	1.59	2.23
Sales occupations	2.76	2.64	3.07	2.69	2.53	2.82
Business support/administrative assistance	2.06	2.19	2.10	1.80	2.11	2.45
Other white-collar occupations	1.22	1.83	1.26	1.51	1.09	1.70
Other occupations	1.99	2.19	2.10	2.07	1.92	2.34
Bachelor’s degree institution control						
Public	0.83	0.89	0.79	0.61	0.54	0.90
Private nonprofit	0.93	1.21	0.91	0.88	0.75	1.01
Private for-profit	3.06	3.95	3.77	2.30	2.62	3.42
Bachelor’s degree major						
STEM major	1.43	1.45	1.26	0.97	0.88	1.68
Computer and information sciences	3.08	4.03	3.29	2.61	2.51	4.16
Engineering and engineering technology	2.79	2.47	1.81	1.58	1.34	2.58
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.87	2.19	1.78	1.31	1.27	2.22
Non-STEM major	0.68	0.80	0.67	0.55	0.51	0.75
General studies and other	3.19	4.36	3.08	2.39	2.53	3.47
Social sciences	1.33	1.74	1.57	1.18	1.25	1.79
Humanities	1.61	2.11	1.65	1.51	1.41	1.84
Health care fields	1.89	2.21	1.58	1.62	1.28	2.20
Business	1.38	1.59	1.36	1.05	1.17	1.52
Education	1.93	1.77	1.73	1.59	1.31	1.83
Other applied	1.41	1.76	1.63	1.46	1.13	1.56
Enrolled in degree program since bachelor’s degree completion						
Enrolled	0.81	0.91	0.68	0.61	0.54	0.85
Not enrolled	0.86	0.97	0.97	0.70	0.72	1.01
Highest education attained by either parent						
High school diploma or less	1.22	1.44	1.40	1.03	1.16	1.55
Some postsecondary education/ subbaccalaureate credential	1.24	1.36	1.17	0.96	0.87	1.27
Bachelor’s degree	1.08	1.25	1.16	0.98	0.85	1.30
Graduate or professional degree	1.03	1.18	0.94	0.91	0.78	1.34
Race/ethnicity						
White, not Hispanic or Latino	0.67	0.80	0.65	0.58	0.50	0.75
Black, not Hispanic or Latino	2.29	2.47	2.14	1.52	1.70	2.15
Hispanic or Latino, of any race	2.21	1.92	2.00	1.81	1.58	2.61
Asian, not Hispanic or Latino	2.19	2.95	2.33	2.12	1.99	3.31
Other or Two or more races, not Hispanic or Latino	2.76	3.38	3.26	2.71	3.00	3.33

See notes at end of table.

Table A-S6. Standard errors for table A-6: CHARACTERISTICS OF CURRENT JOB: Among 2007–08 bachelor’s degree recipients who were working for pay in 2018, characteristics of current job, by occupation, enrollment, and demographic characteristics in 2018—Continued

Occupation, enrollment, and demographic characteristics	Number of months with current employer	Employed in same state as bachelor’s degree-granting institution	Bachelor’s degree required	Health insurance benefits offered	Part of a career	Supervises others
Biological sex (at birth)						
Male	0.97	1.03	0.98	0.72	0.70	1.10
Female	0.75	0.95	0.78	0.67	0.59	0.83
Gender minority status						
Gender minority (birth sex and gender identity are not the same)	4.58	7.53	7.54	7.32	4.22	6.02
Not gender minority	0.64	0.70	0.59	0.48	0.45	0.69
Sexual orientation						
Lesbian or gay	2.74	4.13	3.79	2.69	2.81	4.14
Straight	0.66	0.71	0.60	0.49	0.47	0.72
Bisexual	3.69	3.86	4.09	4.18	2.89	4.26
Another or Don’t know	4.09	6.41	5.53	4.78	4.86	5.32
Age						
34 or younger	0.66	0.84	0.66	0.56	0.47	0.83
35–40	1.42	1.46	1.34	1.04	1.17	1.58
41 or older	1.85	1.79	1.81	1.24	1.39	1.88
Veteran status						
Veteran	2.92	2.93	3.47	1.89	2.22	3.14
Not a veteran	0.65	0.72	0.61	0.51	0.46	0.70
Family status						
Unmarried, no dependent children	1.11	1.36	1.13	0.86	0.87	1.20
Unmarried with dependent children	2.35	2.17	2.49	1.83	2.26	2.47
Married, no dependent children	1.27	1.54	1.24	0.93	0.93	1.34
Married with dependent children	0.96	1.01	0.91	0.76	0.67	1.09

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table A-S7. Standard errors for table A-7: KINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2007–08 bachelor’s degree recipients’ K–12th-grade regular classroom teaching status, by enrollment, employment, and demographic characteristics in 2018

Enrollment, employment, and demographic characteristics	Never regular classroom teacher	New regular classroom teacher	Continuing regular classroom teacher	Left regular classroom teaching
Total	0.32	0.18	0.23	0.25
Bachelor’s degree institution control				
Public	0.43	0.25	0.33	0.30
Private nonprofit	0.60	0.27	0.32	0.50
Private for-profit	1.00	†	†	0.80
Bachelor’s degree major				
STEM major	0.73	0.30	0.41	0.55
Computer and information sciences	1.19	†	†	1.05
Engineering and engineering technology	0.76	†	†	0.61
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.35	0.56	0.88	1.01
Non-STEM major	0.37	0.20	0.26	0.28
General studies and other	2.54	1.37	1.42	1.49
Social sciences	0.85	0.44	0.52	0.52
Humanities	1.16	0.67	0.71	1.08
Health care fields	0.78	†	0.22	0.70
Business	0.56	0.30	0.12	0.39
Education	1.59	0.91	1.91	1.63
Other applied	0.67	0.24	0.40	0.50
Enrolled in degree program since bachelor’s degree completion				
Enrolled	0.52	0.28	0.36	0.42
Not enrolled	0.45	0.17	0.26	0.32
Current-job employment status				
Employed full time	0.41	0.22	0.29	0.27
Employed part time	1.13	0.38	0.57	0.99
Out of the labor force	1.37	†	†	1.37
Unemployed	1.75	†	†	1.75
Highest education attained by either parent				
High school diploma or less	0.83	0.39	0.54	0.65
Some postsecondary education/ subbaccalaureate credential	0.76	0.39	0.49	0.57
Bachelor’s degree	0.71	0.37	0.43	0.54
Graduate or professional degree	0.70	0.36	0.46	0.49
Race/ethnicity				
White, not Hispanic or Latino	0.39	0.19	0.28	0.30
Black, not Hispanic or Latino	1.16	0.68	0.35	0.90
Hispanic or Latino, of any race	1.21	0.65	0.69	0.96
Asian, not Hispanic or Latino	1.12	0.49	†	1.02
Other or Two or more races, not Hispanic or Latino	2.07	†	1.42	1.32
Biological sex (at birth)				
Male	0.52	0.27	0.27	0.35
Female	0.50	0.23	0.36	0.35
Gender minority status				
Gender minority (birth sex and gender identity are not the same)	4.00	†	†	2.84
Not gender minority	0.33	0.18	0.23	0.25

See notes at end of table.

Table A-S7. Standard errors for table A-7: KINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2007–08 bachelor’s degree recipients’ K–12th-grade regular classroom teaching status, by enrollment, employment, and demographic characteristics in 2018—Continued

Enrollment, employment, and demographic characteristics	Never regular classroom teacher	New regular classroom teacher	Continuing regular classroom teacher	Left regular classroom teaching
Sexual orientation				
Lesbian or gay	2.59	†	1.57	1.70
Straight	0.35	0.18	0.25	0.27
Bisexual	2.34	1.35	1.65	1.25
Another or Don’t know	3.78	†	†	3.22
Age				
34 or younger	0.39	0.22	0.26	0.33
35–40	1.02	0.50	0.66	0.58
41 or older	0.79	0.28	0.51	0.59
Veteran status				
Veteran	1.39	0.48	0.73	1.07
Not a veteran	0.34	0.18	0.24	0.26
Family status				
Unmarried, no dependent children	0.63	0.35	0.33	0.50
Unmarried with dependent children	1.25	0.40	0.75	0.89
Married, no dependent children	0.85	0.35	0.58	0.58
Married with dependent children	0.62	0.27	0.41	0.47

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Appendix B—B&B:08/18 Technical Notes and References

Overview

The Baccalaureate and Beyond Longitudinal Study (B&B) is one of several National Center for Education Statistics (NCES)-sponsored studies developed to address the need for nationally representative data on key postsecondary education issues such as postsecondary access, enrollment, curricula, and attainment. B&B is a follow-up to the National Postsecondary Student Aid Study (NPSAS) and focuses exclusively on students who completed requirements for their baccalaureate degrees during the NPSAS academic year. B&B follows these students, first identified in NPSAS, to monitor their progress over a period of up to 10 years. B&B, therefore, focuses on issues relevant to bachelor's degree recipients, such as workforce participation and earnings, enrollment and persistence in additional education, and educational debt repayment. The 2008 Baccalaureate and Beyond (B&B:08) cohort is the third cohort of bachelor's degree recipients to be tracked by NCES since the first cohort was selected in 1993. The 2008/09 Baccalaureate and Beyond Longitudinal Study (B&B:08/09), conducted in 2009, was the first wave of data collection with this cohort, and the 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12), in 2012, was the second wave. The 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18) is the third follow-up of the same cohort. As with previous B&B studies, B&B:08/18 includes a multimode survey component that collects information on bachelor's degree recipients' outcomes and experiences since graduation.

A Snapshot 10 Years Later

Table B-1 presents the distributions of demographic measures included in the estimate tables (see appendix A), and table B-2 presents additional key statistics for bachelor's degree recipients in 2018, about 10 years after they completed a bachelor's degree in the 2007–08 academic year.

Table B-1. Percentage distribution of estimate table row variables for 2007–08 bachelor's degree recipients in 2018

Enrollment, employment, and demographic characteristics	2007–08 bachelor's degree recipients
Bachelor's degree institution control	
Public	62.9
Private nonprofit	32.6
Private for-profit	4.6
Bachelor's degree major ¹	
STEM major ²	16.2
Computer and information sciences	2.9
Engineering and engineering technology	6.0
Biological and physical sciences, science technology, mathematics, and agricultural sciences	7.3
Non-STEM major	83.8
General studies and other ³	3.2
Social sciences	15.3
Humanities	11.9
Health care fields	7.3
Business	23.2
Education	8.2
Other applied ⁴	14.6
Enrolled in degree program since bachelor's degree completion	
Enrolled	54.8
Not enrolled	45.2
Current-job employment status ⁵	
Employed full time	74.5
Employed part time	13.1
Out of the labor force	6.6
Unemployed	5.8
Occupation of current job	
Business/management occupations	25.2
Life science occupations	0.7
Math, computer, and physical science occupations	8.2
Engineers	4.6
Nurses	4.6
Other health care occupations ⁶	5.8
PK–12 educators	9.3
Social services professionals	6.0
Sales occupations	5.6
Business support/administrative assistance	7.2
Other white-collar occupations ⁷	15.1
Other occupations ⁸	7.7
Highest education attained by either parent	
High school diploma or less ⁹	20.7
Some postsecondary education/subbaccalaureate credential ¹⁰	24.0
Bachelor's degree	26.6
Graduate or professional degree	28.7
Race/ethnicity ¹¹	
White, not Hispanic or Latino	72.8
Black, not Hispanic or Latino	8.4
Hispanic or Latino, of any race	9.3
Asian, not Hispanic or Latino	6.2
Other or Two or more races, not Hispanic or Latino	3.3

See notes at end of table.

Table B-1. Percentage distribution of estimate table row variables for 2007–08 bachelor’s degree recipients in 2018—Continued

Enrollment, employment, and demographic characteristics	2007–08 bachelor’s degree recipients
Biological sex (at birth)	
Male	42.6
Female	57.4
Gender minority status	
Gender minority (birth sex and gender identity are not the same) ¹²	1.0
Not gender minority	99.0
Sexual orientation	
Lesbian or gay	2.5
Straight	94.1
Bisexual	2.3
Another or Don’t know	1.2
Age	
34 or younger	66.9
35–40	18.7
41 or older	14.3
Veteran status	
Veteran	4.3
Not a veteran	95.7
Family status	
Unmarried, no dependent children	30.9
Unmarried with dependent children	6.9
Married, no dependent children	21.0
Married with dependent children	41.2

¹ Respondents with multiple majors were classified by the first major field of study reported.

² STEM majors include those in the fields of science, technology, engineering, and mathematics.

³ Other includes basic skills and citizenship activities, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificate programs, and interpersonal and social skills.

⁴ Other applied includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

⁵ Current-job employment status is based on the respondent’s current job in 2018. Full time includes those working 35 hours per week or more; part time includes those working fewer than 35 hours per week. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

⁶ Other health care occupations includes non-nurse health care professionals and other health care occupations.

⁷ Other white-collar occupations includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

⁸ Other occupations includes agriculture occupations; construction/mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

⁹ High school diploma or less includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

¹⁰ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

¹¹ Black, not Hispanic or Latino includes African American. Other or Two or more races, not Hispanic or Latino includes American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and respondents who identify as more than one race.

¹² Gender minority indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor’s degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor’s degree was not their first bachelor’s degree.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table B-2. Additional statistics on key variables for 2007–08 bachelor's degree recipients in 2018

Enrollment, debt and repayment, employment, and demographic characteristics	2007–08 bachelor's degree recipients
Postbaccalaureate enrollment	
Enrolled in degree program since bachelor's degree completion (percent)	54.8
Among those with additional enrollment, enrolled in undergraduate degree program since bachelor's degree completion (percent)	23.4
Among those with additional enrollment, enrolled in graduate degree program since bachelor's degree completion (percent)	86.8
Among those with additional enrollment, enrolled in online degree program since bachelor's degree completion (percent)	39.2
Enrolled in nondegree coursework since bachelor's degree completion (percent)	21.6
Debt and repayment	
Among federal borrowers, have no outstanding balance (percent)	46.3
Among federal borrowers, cumulative amount owed (average) ¹	\$37,439
Among federal borrowers, amount owed as percent of amount borrowed (average) ¹	59.5
Among federal borrowers in repayment, enrolled in income-driven repayment plan (percent) ²	49.9
Among all borrowers, in repayment (percent)	54.5
Among all borrowers, defaulted on any loan (percent)	16.2
Among employed borrowers in repayment, monthly payment as percent of monthly income (average)	9.5
Employment	
Currently employed (percent)	87.6
Had active professional certification or state/industry license (percent)	39.6
Negotiated salary or benefits since bachelor's degree completion (percent)	47.8
Number of years working in current career (average)	7.9
Number of employers since bachelor's degree completion (average)	3.1
K–12 teaching	
Currently working as K–12th-grade regular classroom teacher (percent)	7.1
Worked as K–12th-grade teacher since bachelor's degree completion (percent) ³	20.9
Satisfaction with bachelor's degree institution and major	
Satisfied with bachelor's degree institution choice (percent)	91.6
Satisfied with major choice (percent)	78.9
Undergraduate education was worth financial cost (percent)	69.5
Civic participation	
Registered to vote (percent) ⁴	94.9
Voted in 2016 presidential election (percent) ⁴	83.2
Volunteered in past 12 months (percent)	40.5
Military service	
Veteran (percent)	4.3
Active duty (percent)	0.5
Reserve or National Guard (percent)	1.3
Marital status and dependents	
Married (percent)	62.2
Any dependents	50.1
Dependent children ⁵ (percent)	48.1
Other dependents (percent)	3.4

¹ Includes respondents who had paid off their federal student loans as of 10 years after bachelor's degree completion and owed \$0.

² Income-driven repayment plans set the respondent's monthly student loan payment at an amount that is intended to be affordable based on the respondent's income and family size.

³ Includes regular classroom teacher, itinerant teacher, support teacher, teacher's aide, substitute teacher, student teacher, or other teaching position at the kindergarten through 12th grade level.

⁴ Percentage is calculated out of U.S. citizens only.

⁵ Respondents are considered to have a dependent child if they have a child for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor's degree in 2007–08 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2009. This table includes all 2007–08 bachelor's degree recipients, including the 7 percent of respondents for whom the 2007–08 bachelor's degree was not their first bachelor's degree.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Data Sources for the B&B:08 Cohort

Data for the B&B:08 cohort were obtained from the following sources. Table B-3 summarizes when each data source was obtained or updated by wave of data collection.

Interviews: Data collected directly from sampled bachelor's degree recipients via self-administered web survey or computer-assisted telephone interview.

Student records: Institution-provided information from student financial aid records and other institution sources.

Integrated Postsecondary Education Data System (IPEDS): U.S. Department of Education database of descriptive information about individual postsecondary institutions.

Central Processing System (CPS): U.S. Department of Education database of federal financial aid applications.

National Student Loan Data System (NSLDS): U.S. Department of Education database of federal Title IV loans and Pell Grants.

National Student Clearinghouse: A central repository for postsecondary enrollment, degree, and certificate records provided by participating postsecondary institutions.

Veterans Benefits Administration: Administrative records that include all veterans and identify dates of active service, recipients of most categories of federal veterans' education benefits, and the amounts of federal veterans' education benefits.

Student transcripts: Student enrollment and achievement data collected from NPSAS sample institutions as part of the B&B:08/09 Postsecondary Education Transcript Study (B&B:08/09 PETS).

College catalogs: Institution- and course-level data collected from postsecondary institution materials as part of B&B:08/09 PETS.

ACT/SAT:

- ACT data came from the student's most recent ACT score and survey data record for the 2001–02 through 2006–07 academic years.
- SAT data came from the student's SAT Reasoning Test (SAT) score and survey data record, as obtained from the College Board for high school graduation years 2001–02 through 2006–07.

Table B-3. Data sources for NPSAS:08, B&B:08/09, B&B:08/12, and B&B:08/18

Data source	NPSAS:08	B&B:08/09	B&B:08/12	B&B:08/18
Interviews	N	N	N	N
Student records	N	CO	CO	CO
Integrated Postsecondary Education Data System	N	CO	R	CO
Central Processing System	N	R	R	R
National Student Loan Data System	N	R	R	R
National Student Clearinghouse	†	N	CO	CO
Veterans Benefits Administration	†	†	†	N
Student transcripts	†	N	CO	CO
College catalogs	†	N	CO	CO
ACT/SAT	N	CO	CO	CO

† Not applicable.

NOTE: CO = data carried over from previous round and not refreshed; N = new data source; R = data carried over from previous round and refreshed.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08), 2008/09 Baccalaureate and Beyond Longitudinal Study (B&B:08/09), 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12), and 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Target Population and Sample Design

The target population for B&B:08/18 consisted of all students who completed the requirements for a baccalaureate degree during the 2007–08 academic year at any postsecondary institution in the United States that was eligible for inclusion in NPSAS:08 and who were awarded a bachelor’s degree no later than June 30, 2009.

The B&B:08/18 sample was identified in a multistage process that began with selection of the NPSAS:08 sample of institutions, followed by selection of students within institutions. In the third stage, data collectors identified students who met the criteria for inclusion in the B&B:08 cohort.

Institution Sample for NPSAS:08

NPSAS:08 statisticians constructed the NPSAS:08 institution sampling frame from the IPEDS:2004–05 Institutional Characteristics, 2004–05 Completions, and 2004–05 Fall Enrollment files. Approximately 10 institutions were added when the IPEDS 2005–06 updates became available. State-representative undergraduate student samples for public 4-year-, public 2-year-, private nonprofit 4-year-, and private for-profit 4-year-institutions for California, Georgia, Illinois, Minnesota, New York, and

Texas were included.¹ Table B-4 shows the number of institutions that were sampled, the number of eligible institutions, the number of eligible institutions that provided the enrollment lists needed to select the student sample, and the unweighted and weighted percentages of institutions providing enrollment lists, by control and level of institution.

Table B-4. Numbers of sampled, eligible, and participating institutions and participation rates, by control and level of institution in 2007–08

Institution control and level ¹	Sampled institutions	Eligible institutions	Institutions providing lists		
			Number	Unweighted percent	Weighted percent ²
All institutions	1,960	1,940	1,730	89.0	90.1
Institution control					
Public	960	960	880	91.9	91.2
Private nonprofit	650	640	560	87.4	86.7
Private for-profit	350	340	290	83.6	88.2
Institution level					
Less-than-2-year	130	120	100	82.6	83.2
2-year	570	560	510	89.7	90.7
4-year non-doctorate-granting	700	700	630	89.7	91.9
4-year doctorate-granting	560	560	500	88.8	88.6
Institution control and level					
Public less-than-2-year	20	20	20	90.9	93.2
Public 2-year	450	450	410	91.7	91.2
Public 4-year, non-doctorate-granting	200	200	190	94.4	95.4
Public 4-year, doctorate-granting	290	290	260	90.7	89.2
Private nonprofit less-than-4-year	20	20	20	84.2	84.7
Private nonprofit 4-year, non-doctorate-granting	370	370	320	88.2	87.9
Private nonprofit 4-year, doctorate-granting	260	260	230	86.5	85.9
Private for-profit less-than-2-year	100	90	70	80.4	81.0
Private for-profit 2- or 4-year	260	250	210	84.8	90.2

¹ Institution control and level are based on the sampling frame, which was formed from the Integrated Postsecondary Education Data System 2004–05 Institutional Characteristics, 2004–05 Completions, and 2004–05 Fall Enrollment files.

² The NPSAS:08 base weight was used to produce the estimates in this column.

NOTE: Sample sizes are rounded to the nearest 10. Percentages are based on unrounded numbers. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

Student Sample for NPSAS:08

To be eligible for NPSAS:08, students had to be enrolled in a NPSAS-eligible institution in any term or course of instruction at any time from July 1, 2007, through June 30, 2008. Students also had to meet additional eligibility criteria detailed in the NPSAS:08 full-scale methodology report (Cominole et al. 2010).

¹ These six states were selected based on the size of undergraduate enrollment in the four sectors; prior inclusion in the 2003–04 National Postsecondary Study Aid Study (NPSAS:04) 12-state sample with high levels of cooperation and participation in that survey; and unique or recently changed tuition and state grant policies that provided opportunities for comparative research and analysis.

First Follow-Up (B&B:08/09)

To be eligible for inclusion in the B&B:08 cohort, students² must have been part of the target population at a NPSAS:08-eligible institution. The B&B:08/09 sample of baccalaureates was obtained from the NPSAS:08 student sample, which included students of both known and unknown degree-completion status. Staff used information obtained during the NPSAS:08 interview, student transcripts, information provided by institutions, and administrative data sources to determine the baccalaureate completion status of NPSAS:08 sample members.

The B&B:08/09 sample is composed of all of the NPSAS:08 sample members who were student interview respondents and indicated they were eligible for B&B:08/09, all NPSAS:08 sample members whose information obtained from their transcript indicated baccalaureate receipt, and a subsample of NPSAS:08 student interview nonrespondents who were flagged by their NPSAS:08 institution as potentially eligible for B&B:08/09. As a result, 18,500 students were selected to be B&B:08/09 sample members. The design of the B&B:08/09 sample is described in more detail in the B&B:08/09 full-scale methodology report (Wine et al. 2013).

Second Follow-Up (B&B:08/12)

The B&B:08/12 sample was a subset of the B&B:08/09 sample, given that B&B:08/09 sample members determined to have not completed the requirements for their bachelor's degree in the 2007–08 academic year were ineligible and therefore excluded from the B&B:08/12 sample. Deceased individuals were also excluded from the B&B:08/12 sample. The design of the B&B:08/12 sample is described in more detail in the B&B:08/12 data file documentation (Cominole, Shepherd, and Siegel 2015).

Third Follow-Up (B&B:08/18)

The B&B:08/18 sample was a subset of the B&B:08/12 sample, given that B&B:08/12 sample members determined to have not completed the requirements for their bachelor's degree in the 2007–08 academic year were ineligible and therefore excluded from the B&B:08/18 sample. Deceased individuals were also excluded from the B&B:08/18 sample. Thus, the B&B:08/18 sample consisted of all B&B:08/09-eligible respondents, all B&B:08/12-eligible respondents, and all B&B:08/09 and B&B:08/12 nonrespondents who were identified as eligible in NPSAS:08, resulting in a sample size of 17,100. Table B-5 summarizes the

² Sample members are referred to as “students” here because they were students during the 2007–08 academic year, when sample selection occurred. Many of the sample members were not students at the time of the B&B:08/09, B&B:08/12, and B&B:08/18 data collections.

B&B:08/18 sample. The design of the B&B:08/18 sample is described in detail in the B&B:08/18 data file documentation (Cominole et al. forthcoming).

Table B-5. Numbers of sampled and eligible students and response rates for B&B:08/18, by control of 2007–08 institution in 2018

Institution control	Sampled students	Eligible students ¹	Respondents ²	Interview respondents ²	
				Unweighted response rate	Weighted response rate ³
All institutions	17,110	17,070	14,670	86.0	78.9
Institution control					
Public	9,880	9,860	8,520	86.4	79.9
Private nonprofit	6,340	6,330	5,460	86.3	78.1
Private for-profit	890	880	690	78.7	70.3

¹ Sample member eligibility was determined during the interview.

² An interview respondent is defined as an eligible sample member who either completed a full interview, completed an abbreviated interview, or completed at least the employment section.

³ The B&B:08/18 base weight was used to produce the estimates in this column.

NOTE: Percentages are based on the unrounded count of eligible students. Sample sizes are rounded to the nearest 10. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Weighting and Imputation

Weight variables were computed to ensure that estimates generated from the B&B:08/18 sample data represent the target population described in the Target Population and Sample Design section. The weights adjust for unequal probability of selection of institutions and students in the NPSAS:08 sample. The weights also adjust for multiplicity³ at the student level and unknown student eligibility for NPSAS:08, as well as for subsampling of potential B&B:08/18-eligible students. Finally, the weights adjust for nonresponse and population coverage in B&B:08/18.

Because some B&B:08/18 respondents were nonrespondents in NPSAS:08, B&B:08/09 PETS, B&B:08/09, and/or B&B:08/12, multiple analysis weights were constructed for B&B:08/18. The first weight (WTG000⁴) is a cross-sectional weight and was used for the estimates in this report, but it can also be used as a bookend weight because all B&B:08/18 respondents also responded in NPSAS:08. The four other weights (WTH000 through WTK000) correspond to different combinations of prior-round response status.

³ Students who attended more than one institution during the NPSAS year had multiple chances of selection. If it was determined from the student interview or the student loan files that a student had attended more than one institution, then the student's weight was adjusted to account for multiple chances of selection.

⁴ Six weights (A–F) have been created for the B&B:08 cohort in previous iterations of this study, thus the first weight for B&B:08/18 begins with G.

Missing data were imputed for all variables used in this report and many variables included in the related PowerStats and QuickStats applications. Additional details regarding the creation and use of weights and imputation procedures are available in the B&B:08/18 data file documentation (Cominole et al. forthcoming).

Response Rates and Nonresponse Biases

As shown in table B-5, the B&B:08/18 weighted interview response rate was 78.9 percent overall and ranged from 70.3 percent for private for-profit institutions to 79.9 percent for public institutions. Because the response rates are below 85 percent, a student-level nonresponse bias analysis was conducted overall and within each category of institution control, as required by NCES statistical standards (Seastrom 2014).

Bias due to interview nonresponse was estimated for characteristics known for most respondents and nonrespondents. These characteristics include institution- and student-level variables available from CPS and NPSAS:08, as well as updated NSLDS information. Bias was estimated before and after nonresponse weight adjustment to examine the impact of the nonresponse adjustment. The bias was estimated for each category of the institution- or student-level variable as the weighted difference between the means (proportions) of the respondents and the means of the full sample. The analyses found little evidence of nonresponse bias and that most statistically significant differences between the respondent mean and the full sample mean were eliminated by the nonresponse adjustment. Before the nonresponse weight adjustment, the median percent relative bias across characteristics ranged from 3 to 10 percent, and median effect size ranged from .04 to .11. After the nonresponse weight adjustment, the median percent relative bias across characteristics ranged from 0 to 8 percent, and median effect size ranged from .00 to .07. For more information on the student interview nonresponse bias analysis, refer to the B&B:08/18 data file documentation (Cominole et al. forthcoming).

Of the 65 variables used in this report, item nonresponse bias analysis was conducted for the 35 items that had a weighted response rate below 85 percent overall or in at least one control group. The analysis procedures were similar to those used in the unit bias analysis. The analyses found little evidence of bias. Before imputation, the median percent relative bias across characteristics for these items ranged from 4 to 24 percent, and median effect size ranged from .05 to .23. While bias after imputation is not directly measurable, differences in estimates before and after imputation generally indicate a reduction in bias after imputation, whereas no change suggests that bias was not reduced or was not present. Nineteen out of 35 variables had a statistically significant difference or at least one category-level

significant difference between pre- and postimputation means. For more information on the item-level nonresponse bias analysis, refer to the B&B:08/18 data file documentation (Cominole et al. forthcoming).

Variance Estimation

To facilitate computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap replicate weights was created. Assuming B sets of replicate weights, the variance of any estimate, $\hat{\theta}$, can be estimated by replicating the estimation procedure for each replicate and computing the variance of the replicate estimates. The following formula describes the procedure:

$$Var(\hat{\theta}) = \frac{\sum_{b=1}^B (\hat{\theta}_b^* - \hat{\theta})^2}{B},$$

where $\hat{\theta}_b^*$ is the estimate based on the b th replicate weight (where $b = 1$ to the number of replicates), and B is the total number of sets of replicate weights ($B = 200$ for B&B:08/18). Once the replicate weights are provided, this estimate of the variance can be produced by most survey software packages, such as SUDAAN, WesVAR, or Stata.

B&B:08/18 statisticians produced the replicate weights using a methodology combining approaches developed by Flyer (1987) and Kott (1988). For details on the method, see the B&B:08/18 data file documentation (Cominole et al. forthcoming).

Cautions for Analysts

Sources of Error

The estimates in this report are subject to sampling and nonsampling errors. Sampling errors exist in all sample-based datasets, including B&B:08/18. Estimates calculated from one sample will differ from estimates calculated from other samples even if all the samples were selected using the same sample design and methods.

The standard error is a measure of the precision of the estimate accounting for sampling error. For this report, analysts calculated standard errors using bootstrap replication procedures in PowerStats. Tables A-S1 through A-S7 in appendix A and tables B-S1 through B-S2 in appendix B provide the standard errors for the estimates presented in tables A-1 through A-7 and tables B-1 and B-2.

Nonsampling errors are due to a number of issues, including but not limited to nonresponse, coding and data entry errors, misspecification of composite variables, and inaccurate imputations. A study like B&B:08/18 includes multiple sources of data for some variables (NSLDS, institution records, student interviews, etc.), and reporting differences can occur among data sources. To protect study respondents' confidentiality, data swapping and other forms of perturbation were implemented, which can also lead to inconsistencies.

Comparing B&B Estimates Across Time

Comparison of results with prior cohorts of B&B requires compensation for two changes in the design of the base-year NPSAS survey over time and also for several changes in variable definitions within B&B:08 over time.

First, prior to NPSAS:04, institutions that only offered correspondence courses were not eligible for NPSAS. Beginning in 2004, NPSAS has included such institutions if they were eligible to distribute Title IV student aid. This change affects comparisons between the B&B:93 and B&B:2000 cohorts and the subsequent B&B:08 cohort.

Second, as of NPSAS:2000, the survey was restricted to institutions participating in Title IV student aid programs. Based on NPSAS:96 data, only about 1 percent of sampled undergraduates were attending an institution that was not eligible to participate in Title IV aid programs. When students attending non-Title IV eligible institutions were excluded from the NPSAS:96 sample, the percentage of undergraduates who received financial aid increased by less than 1 percent. This small change primarily affects comparisons of students enrolled in less-than-2-year and private for-profit institutions. When comparing estimates from B&B:93 with those of the B&B:2000 and B&B:08 cohorts, analysts may want to exclude cases that were sampled from an institution that was not eligible to participate in Title IV aid programs (T4ELIG) in B&B:93.

Within the B&B:08 cohort, B&B:08/18 data differ from prior rounds in a few ways. First, in B&B:08/18, the concept of primary job was updated to look at current employment only, regardless of the duration of the job. However, when respondents had more than one current job, rather than selecting the job with the greatest number of hours worked per week, the job held for the longest duration was selected as the respondent's current job. Second, only respondents who taught as *regular classroom teachers* at the kindergarten through 12th-grade level between the B&B:08/12 data collection and the B&B:08/18 data collection provided teaching experience details. Finally, B&B:08/18 updated the derivation of several debt and repayment variables in order to provide more comprehensive, accurate, and usable

data. B&B:08/18 variables based on NSLDS data were derived without the filter that removed loans borrowed prior to July 1995. To account for scenarios where loans may be missing from the repayment table despite being in repayment or may be included in the repayment table despite existing arrangements to postpone payment, B&B:08/18 redefined a federal student loan to be in repayment if the loan had a remaining balance and was not in deferment or forbearance. B&B:08/18 also revised repayment status (B3PAYSTAT) to reflect the status of *all* of a respondent's federal and private loans. In addition, B&B:08/18 reclassified some repayment plan types based on similarities in repayment terms, amounts, and qualifications. Lastly, B&B:08/18 measures of private student loan borrowing (B3PRIVLN and B3PRIVCUM) may not align with their prior-round equivalents (B2PRIVLN and B2PRIVAMT) due to (1) reprioritization and use of alternate sources, (2) prior-round editing, and (3) prior-round imputations. See Cominole et al. (forthcoming) for additional details on B&B:08/18 variable changes.

PowerStats

The estimates in this report were produced using PowerStats, a web-based software application that enables users to generate tables of estimates for most of the surveys conducted by NCES. PowerStats can use replicate weights produced with balanced repeated replication, jackknifing, or bootstrapping to generate the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. PowerStats also describes how each variable was created and includes question wording for variables based on a specific survey item. With PowerStats, users can replicate or expand upon the tables presented in this report.

In addition to producing percentages or means, PowerStats users can conduct linear or logistic regressions. Many options for output of regression results are available. For a description of these options, visit the PowerStats website at <https://nces.ed.gov/datalab/index.aspx>. For more information, contact nces.info@ed.gov.

Standard Error Tables

Table B-S1. Standard errors for table B-1: Percentage distribution of estimate table row variables for 2007–08 bachelor’s degree recipients in 2018

Enrollment, employment, and demographic characteristics	2007–08 bachelor’s degree recipients
Bachelor’s degree institution control	
Public	0.03
Private nonprofit	0.03
Private for-profit	0.03
Bachelor’s degree major	
STEM major	0.30
Computer and information sciences	0.14
Engineering and engineering technology	0.19
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.27
Non-STEM major	0.30
General studies and other	0.21
Social sciences	0.25
Humanities	0.37
Health care fields	0.19
Business	0.31
Education	0.24
Other applied	0.34
Enrolled in degree program since bachelor’s degree completion	
Enrolled	0.59
Not enrolled	0.59
Current-job employment status	
Employed full time	0.57
Employed part time	0.39
Out of the labor force	0.31
Unemployed	0.30
Occupation of current job	
Business/management occupations	0.52
Life science occupations	0.10
Math, computer, and physical science occupations	0.36
Engineers	0.27
Nurses	0.22
Other health care occupations	0.28
PK–12 educators	0.34
Social services professionals	0.29
Sales occupations	0.29
Business support/administrative assistance	0.35
Other white-collar occupations	0.47
Other occupations	0.37
Highest education attained by either parent	
High school diploma or less	0.51
Some postsecondary education/subbaccalaureate credential	0.55
Bachelor’s degree	0.60
Graduate or professional degree	0.58
Race/ethnicity	
White, not Hispanic or Latino	0.67
Black, not Hispanic or Latino	0.38
Hispanic or Latino, of any race	0.40
Asian, not Hispanic or Latino	0.32
Other or Two or more races, not Hispanic or Latino	0.21

See notes at end of table.

Table B-S1. Standard errors for table B-1: Percentage distribution of estimate table row variables for 2007–08 bachelor’s degree recipients in 2018—Continued

Enrollment, employment, and demographic characteristics	2007–08 bachelor’s degree recipients
Biological sex (at birth)	
Male	0.23
Female	0.23
Gender minority status	
Gender minority (birth sex and gender identity are not the same)	0.12
Not gender minority	0.12
Sexual orientation	
Lesbian or gay	0.19
Straight	0.31
Bisexual	0.19
Another or Don’t know	0.13
Age	
34 or younger	0.62
35–40	0.53
41 or older	0.49
Veteran status	
Veteran	0.25
Not a veteran	0.25
Family status	
Unmarried, no dependent children	0.65
Unmarried with dependent children	0.30
Married, no dependent children	0.54
Married with dependent children	0.66

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

Table B-S2. Standard errors for table B-2: Additional statistics on key variables for 2007–08 bachelor's degree recipients in 2018

Enrollment, debt and repayment, employment, and demographic characteristics	2007–08 bachelor's degree recipients
Postbaccalaureate enrollment	
Enrolled in degree program since bachelor's degree completion (percent)	0.59
Among those with additional enrollment, enrolled in undergraduate degree program since bachelor's degree completion (percent)	0.66
Among those with additional enrollment, enrolled in graduate degree program since bachelor's degree completion (percent)	0.55
Among those with additional enrollment, enrolled in online degree program since bachelor's degree completion (percent)	0.74
Enrolled in nondegree coursework since bachelor's degree completion (percent)	0.55
Debt and repayment	
Among federal borrowers, have no outstanding balance (percent)	0.72
Among federal borrowers, cumulative amount owed (average)	\$929
Among federal borrowers, amount owed as percent of amount borrowed (average)	0.99
Among federal borrowers in repayment, enrolled in income-driven repayment plan (percent)	1.11
Among all borrowers, in repayment (percent)	0.78
Among all borrowers, defaulted on any loan (percent)	0.48
Among employed borrowers in repayment, monthly payment as percent of monthly income (average)	0.30
Employment	
Currently employed (percent)	0.43
Had active professional certification or state/industry license (percent)	0.59
Negotiated salary or benefits since bachelor's degree completion (percent)	0.56
Number of years working in current career (average)	0.07
Number of employers since bachelor's degree completion (average)	0.02
K–12 teaching	
Currently working as K–12th-grade regular classroom teacher (percent)	0.29
Worked as K–12th-grade teacher since bachelor's degree completion (percent)	0.42
Satisfaction with bachelor's degree institution and major	
Satisfied with bachelor's degree institution choice (percent)	0.32
Satisfied with major choice (percent)	0.52
Undergraduate education was worth financial cost (percent)	0.54
Civic participation	
Registered to vote (percent)	0.27
Voted in 2016 presidential election (percent)	0.47
Volunteered in past 12 months (percent)	0.65
Military service	
Veteran (percent)	0.25
Active duty (percent)	0.09
Reserve or National Guard (percent)	0.15
Marital status and dependents	
Married (percent)	0.71
Any dependents	0.66
Dependent children (percent)	0.66
Other dependents (percent)	0.23

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18).

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Appendix C—Estimate Tables Glossary

This glossary includes descriptions of the variables used in the estimate tables in appendix A of this report. All of the variables are found in the 2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18) database, and statistics in this report were generated using PowerStats, a web-based software application available to the public at <https://nces.ed.gov/datalab>. The variables are listed in the glossary index below by general topic area and then in the order in which they appear in the tables. The glossary that follows is organized alphabetically by variable label. The name of each variable appears to the right of the variable label.

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	VARIABLE
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Bachelor’s degree required.....	B3CJNSFA
Health insurance benefits offered.....	B3CJHINS
Part of a career.....	B3CJCURL
Supervises others.....	B3CJSUP
K–12 regular classroom teaching status	B3REGTCHST

Age**B3AGE**

Respondent's age (in years) as of December 31, 2018.

All student loans: Monthly payment amount**B3LNPAY**

Indicates the total monthly amount the respondent paid toward his or her federal student loans as of March 31, 2019, and private student loans as of the B&B:08/18 interview. Average monthly payment amount is calculated among those with at least one loan in repayment. A federal student loan is considered to be in repayment if the loan has a remaining balance and the respondent is not currently in an arrangement to postpone payment (e.g., deferment or forbearance). Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan. Excludes Parent PLUS Loans. Respondents may be considered in repayment on private student loans if they were making payments despite payments not being required.

All student loans: Percent who borrowed/Amount borrowed**B3BORCUM**

Indicates the respondent's cumulative amount borrowed for undergraduate and graduate education in federal student loans as of March 31, 2019, and private student loans as of the B&B:08/18 interview. Excludes Parent PLUS Loans. Private loans are offered by private lenders, and no federal application forms are needed. Private loans are credit based and may require a cosigner if the student does not have an established credit history. Average amount borrowed is calculated among those who borrowed either undergraduate or graduate student loans.

Annualized salary in current job**B3CJSAL**

Indicates the respondent's salary on an annual basis in the current job as of the B&B:08/18 interview. Respondents could report salary in annual, monthly, weekly, or hourly amounts. Annual amounts were included as reported; monthly amounts were multiplied by 12; weekly amounts were multiplied by 52; and hourly amounts were multiplied by the number of hours the respondent reported working at that job per week, then multiplied by 52. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Bachelor's degree institution control**CONTROL**

Indicates the control of the institution at which the respondent completed the 2007–08 bachelor's degree. Control concerns the source of revenue and control of operations (public, private nonprofit, private for-profit).

Bachelor's degree major**MAJORS4Y**

Indicates the respondent's major or field of study for the 2007–08 bachelor's degree. Respondents with multiple majors were classified by the first major field of study reported.

STEM major	Includes computer and information sciences, engineering, engineering technology, biological and physical sciences, science technology, mathematics, and agricultural sciences.
Computer and information sciences	Includes computer and information sciences.
Engineering and engineering technology	Includes engineering and engineering technology.
Biological and physical sciences, science technology, mathematics, and agricultural sciences	Includes biological and physical sciences, science technology, mathematics, and agricultural sciences.
General studies and other	Includes liberal arts and sciences, general studies and humanities, multi/interdisciplinary studies, basic skills, citizenship activities, health-related knowledge and skills, interpersonal and social skills, leisure and recreational activities, personal awareness and self-improvement, high school/secondary diplomas and certificates, and other majors.

Bachelor's degree major—Continued**MAJORS4Y**

Social sciences	Includes family and consumer sciences, human sciences, social sciences, and psychology.
Humanities	Includes area, ethnic, cultural, gender, and group studies; English language and literature/letters; foreign languages, literatures, and linguistics; visual and performing arts; philosophy and religious studies; and history.
Health care fields	Includes allied health, premedical and predentistry programs, mental and social health services, public health, veterinary medicine, and nursing.
Business	Includes business services and business, management, marketing, and related support services.
Education	Includes educational administration, curriculum and instruction, student counseling, teaching support, and special education.
Other applied	Includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

Bachelor's degree required**B3CJNSFA**

Binary variable that indicates whether the respondent's current job required a bachelor's degree or higher as of the B&B:08/18 interview. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Biological sex (at birth)**B3SEX**

Binary variable that indicates the respondent's assigned sex at birth. The B&B:08/18 interview was the first time this question was asked of this cohort. This variable refers to the respondent's biological or birth sex and can be the same as or different from the respondent's self-identified gender (B3GENDER).

Current-job employment status/Currently employed**B3EMPSTAT**

Indicates the respondent's employment status at his or her current job and, if not working, whether the respondent was searching for employment as of the B&B:08/18 interview. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Employed full time	Working 35 or more hours per week.
Employed part time	Working fewer than 35 hours per week.
Out of the labor force	Not working and not looking for work.
Unemployed	Not working but looking for work.

Did not meet essential expenses in the past 12 months **B3STRESS**

Binary variable that indicates whether the respondent was unable to meet all essential living expenses such as mortgage or rent payments, utility bills, or important medical care during the 12 months prior to the B&B:08/18 interview.

Employed in same state as bachelor's degree institution **B3SMSTE**

Binary variable that indicates whether the respondent's current job was in the same state as the 2007–08 bachelor's degree-granting institution as of the B&B:08/18 interview. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Enrolled in degree program since bachelor's degree completion **B3PSTGRD**

Binary variable that indicates whether the respondent enrolled in any degree or certificate programs between completion of the 2007–08 bachelor's degree and the B&B:08/18 interview.

Family status **B3MARCHA**

Indicates the respondent's family status (considers children dependents only) as of the B&B:08/18 interview. This variable combines information on whether the respondent was married and whether the respondent had child dependents. Unmarried includes separated respondents.

Federal student loans: Monthly payment amount **B3FEDPAY**

Indicates the monthly amount the respondent paid for federal student loans as of March 31, 2019. Average monthly payment amount is calculated among those with at least one federal student loan in repayment. A federal student loan is considered to be in repayment if the loan has a remaining balance and the respondent is not currently in an arrangement to postpone payment (e.g., deferment or forbearance). Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan. Excludes Parent PLUS Loans.

Federal student loans: Percent who borrowed/Amount borrowed **B3FEDCUM3**

Indicates the respondent's cumulative amount borrowed in federal student loans for undergraduate and graduate education as of March 31, 2019. Federal student loans include subsidized and unsubsidized Direct Loans (formerly called Stafford Loans), Perkins Loans, and Graduate PLUS Loans and exclude Parent PLUS Loans. Average amount borrowed is calculated among those who borrowed either undergraduate or graduate federal student loans.

Gender minority status **B3GENMIN**

Binary variable that indicates whether the respondent's gender identity differed from the sex assigned at birth as of the B&B:08/18 interview. Respondents were considered a gender minority if the respondents' self-identified gender was not the same as the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

Had retirement account **B3RETIRE**

Indicates whether the respondent had a retirement account as of the B&B:08/18 interview. Includes retirement accounts such as an individual retirement account, 401(k), 403(b), and pensions.

Health insurance benefits offered **B3CJHINS**

Binary variable that indicates whether the respondent's current primary job offered health insurance benefits as of the B&B:08/18 interview. This captures employers who made health insurance available even if the employee did not use it. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Highest degree completion**B3HIDEG**

Indicates the highest degree or certificate program the respondent completed between completion of the 2007–08 bachelor’s degree and the B&B:08/18 interview. “No postbaccalaureate degree completion” indicates the respondent had no additional degree or certificate completion at any level since the 2007–08 bachelor’s degree. Professional practice degrees include medicine or osteopathic medicine (M.D. or D.O.), chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (Pharm.D.), podiatry (Pod.D. or D.P.M.), veterinary medicine (D.V.M.), law (LL.B. or J.D.), and theology (M.Div., M.H.L., or B.D.). Other doctoral degrees include doctoral degrees other than research/scholarship or professional practice doctoral degrees.

Highest education attained by either parent**B3PAREUC**

Indicates the highest level of education attained by either parent. “High school diploma or less” includes the 1.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential. “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

Hours worked per week in current job**B3CJHRS**

Indicates the number of hours per week the respondent worked in the current job, as of the B&B:08/18 interview. Average hours worked per week in the current job is calculated out of those who were working part or full time in 2018. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

K–12 regular classroom teaching status**B3REGTCHST**

Indicates a respondent’s regular classroom teaching status at the kindergarten through 12th-grade level between completion of the 2007–08 bachelor’s degree and the B&B:08/18 interview. A regular classroom teacher is a regular, full- or part-time, elementary or secondary school teacher in any grade level, subject, or specialty from kindergarten to 12th grade. This does not include itinerant teachers, support teachers, teacher’s aides, substitute teachers, student teachers, or other teaching positions. New regular classroom teachers are defined as respondents who were working as a regular classroom teacher at the time of the B&B:08/18 interview but had not reported teaching in the B&B:08/09 or B&B:08/12 interviews. Continuing regular classroom teachers are defined as respondents who were regular classroom teachers at the time of the B&B:08/18 interview and had previously reported teaching in the B&B:08/09 and/or the B&B:08/12 interviews. Left regular classroom teaching includes respondents who reported having taught as a regular classroom teacher in the B&B:08/09, B&B:08/12, or B&B:08/18 interview but were not teaching at the time of the B&B:08/18 interview.

Number of months with current employer**B3CJMOS**

Indicates the number of months the respondent worked in his or her current job between completion of the 2007–08 bachelor’s degree and the B&B:08/18 interview. The current job is defined as the respondent’s job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Occupation of current job**B3CJOCC33**

Indicates the respondent's occupation at his or her current job as of the B&B:08/18 interview. This variable is based on the 2010 Occupational Information Network Standard Occupational Classification (O*NET-SOC) codes, grouped into 33 categories.

Business/management occupations	Includes business managers and nonmanagement business occupations.
Life science occupations	Includes life scientists.
Math, computer, and physical science occupations	Includes computer and information systems occupations, math-related occupations, and physical scientists.
Engineers	Includes engineers and engineering technicians.
Nurses	Includes nurses.
Other health care occupations	Includes non-nurse health care professionals and other health care occupations.
PK–12 educators	Includes prekindergarten through 12th-grade educators.
Social services professionals	Includes social service professionals.
Sales occupations	Includes sales occupations.
Business support/administrative assistance	Includes nonsecretarial business and legal support and secretaries and administrative assistants.
Other white-collar occupations	Includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.
Other occupations	Includes agriculture occupations; construction/mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care professionals; protective service occupations; sports occupations; and transportation support occupations.

Owned a home**B3HOUSE**

Indicates the respondent's housing status as of the B&B:08/18 interview. "Owned a home" includes respondents who either owned a home outright or paid a monthly mortgage and those who both owned a home(s) and paid rent.

Part of a career**B3CJCURL**

Binary variable that indicates whether the respondent considered his or her current job to be part of a career the respondent was pursuing as of the B&B:08/18 interview. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected. A respondent considered a job to be part of a career even if it was the first of many jobs the respondent planned to hold in the occupational field or the first of many years the respondent planned to spend working in the occupational field.

Percent of months employed**B3PCEMP**

Indicates the percentage of months the respondent was employed between completion of the 2007–08 bachelor's degree and the B&B:08/18 interview.

Percent of months out of the labor force**B3PCOLF**

Indicates the percentage of months the respondent was out of the labor force between completion of the 2007–08 bachelor's degree and the B&B:08/18 interview.

Percent of months unemployed**B3PCUNEM**

Indicates the percentage of months the respondent was unemployed between completion of the 2007–08 bachelor’s degree and the B&B:08/18 interview.

Private student loans: Monthly payment amount**B3PRIVPAY**

Indicates the monthly amount the respondent paid for private student loans as of the B&B:08/18 interview. Average monthly payment amount is calculated among those with at least one private student loan in repayment. Private student loans are offered by private lenders such as credit unions, banks or financial institutions, or state-based private organizations and require no federal application forms. Private student loans are credit-based and may require a cosigner if the student does not have an established credit history. Respondents were asked to report on any private student loans they had, including loans for their 2007–08 bachelor’s degree and for any education since their 2007–08 bachelor’s degree. Private student loan payment amounts may reflect the amount the respondent was paying monthly, regardless of whether payments were required.

Private student loans: Percent who borrowed/Amount borrowed**B3PRIVCUM**

Indicates the respondent’s cumulative amount borrowed in private student loans for undergraduate and graduate education as of the B&B:08/18 interview. Private student loans are offered by private lenders such as credit unions, banks or financial institutions, or state-based private organizations and require no federal application forms. Private student loans are credit based and may require a cosigner if the student does not have an established credit history. Average amount borrowed is calculated among those who borrowed either undergraduate or graduate private student loans.

Race/ethnicity**RACE**

Indicates the respondent’s race/ethnicity, with Hispanic or Latino origin as a separate category.

White, not Hispanic or Latino	A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
Black, not Hispanic or Latino	A person having origins in any of the Black racial groups of Africa.
Hispanic or Latino, of any race	A person of Cuban, Mexican, Puerto Rican, Central or South American, or other Spanish culture or origin regardless of race.
Asian, not Hispanic or Latino	A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Other or Two or more races, not Hispanic or Latino	Includes American Indian or Alaskan Native, Native Hawaiian or other Pacific Islander, and persons who identify with more than one race.

Reported negative net worth**B3SELLPO**

Indicates the respondent’s assessment of personal current net worth as of the B&B:08/18 interview. Respondents are considered to have negative net worth if they would still be in debt if they were to sell all their major possessions, turn all their investments and other assets into cash, and pay off as much of their debts as they could.

Sexual orientation**B3LGBTQ**

Indicates the respondent’s sexual orientation as of the B&B:08/18 interview. Sexual orientation is someone’s emotional or physical attraction to the same and/or opposite sex. The B&B:08/18 interview was the first time this question was asked of this cohort.

Supervises others**B3CJSUP**

Binary variable that indicates whether the respondent's current job includes the supervision of others as of B&B:08/18 interview. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

Veteran status**B3VET**

Binary variable that indicates whether the respondent was a military veteran as of the B&B:08/18 interview. A military veteran is someone who served in the active military, naval, or air service and was discharged or released under conditions other than dishonorable (see Title 38 of the Code of Federal Regulations).

Working part time/Working full time**B3CJFTPT**

Binary variable that indicates the full- or part-time status of the respondent's current job as of the B&B:08/18 interview. Full time includes working 35 or more hours per week. Part time includes working fewer than 35 hours per week. The current job is defined as the respondent's job as of the B&B:08/18 interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.