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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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# 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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## 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

[^0]were determined to be eligible for $\mathrm{B} \& \mathrm{~B}: 08 / 18$. 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 $\mathrm{B}-1$, 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 $(\$ 46,000)$.

[^1]```
SELECTED FINDINGS
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## 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.

[^2]
## 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 ${ }^{\text {8 }}$ |  |  |  |  |
| 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

|  | All student loans |  |  |  | Federal student loans ${ }^{1}$ |  |  |  | Private student loans ${ }^{2}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Enrollment, employment, and demographic characteristics | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | Average amount borrowed ${ }^{3}$ | Median amount borrowed | Average monthly payment amount ${ }^{4}$ | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | Average amount borrowed ${ }^{3}$ | Median amount borrowed | Average monthly payment amount ${ }^{4}$ | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | 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 |

[^3]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 ${ }^{2}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | Average amount borrowed ${ }^{3}$ | Median amount borrowed | Average monthly payment amount ${ }^{4}$ | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | Average amount borrowed ${ }^{3}$ | Median amount borrowed | Average monthly payment amount ${ }^{4}$ | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \\ \hline \end{array}$ | 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 | $\ddagger$ |
| 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

|  | All student loans |  |  |  | Federal student loans ${ }^{1}$ |  |  |  | Private student loans ${ }^{2}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Enrollment, employment, and demographic characteristics | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \end{array}$ | 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 |

! Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.
$\ddagger$ 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.
${ }^{1}$ Federal student loans include subsidized and unsubsidized Direct Loans (formerly called Stafford Loans), Perkins Loans, and Graduate PLUS Loans. Excludes Parent PLUS Loans.
${ }^{2}$ Private student loans include loans borrowed from private lenders such as credit unions, banks or financial institutions, or state-based private organizations.
${ }^{3}$ 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.
${ }^{4}$ 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.
${ }^{5}$ Respondents with multiple majors were classified by the first major field of study reported.
${ }^{6}$ STEM majors include those in the fields of science, technology, engineering, and mathematics.
${ }^{7}$ 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.
${ }^{8}$ 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.
${ }^{9}$ 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.
${ }^{10}$ 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.
11 "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.
${ }^{12}$ 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.
${ }^{13}$ 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 <br> postbaccalaureate degree completion ${ }^{1}$ | Undergraduate certificate, associate's degree, or additional bachelor's degree | Master's degree | Postbachelor's or postmaster's certificate | Research/ scholarship doctoral degree | Profes- <br> sional 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 | $\ddagger$ | $\ddagger$ | 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 | $\ddagger$ | $\ddagger$ | $\ddagger$ |
| 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 | $\ddagger$ | 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 | $\ddagger$ | 5.1 |
| Business | 69.5 | 4.6 | 21.6 | 2.1 | $\ddagger$ | 1.9 |
| Education | 48.6 | 6.1 | 36.1 | 8.3 | $\ddagger$ | 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 | $\ddagger$ | $\ddagger$ | $\ddagger$ |
| Not gender minority | 56.7 | 5.9 | 26.6 | 3.7 | 1.7 | 5.4 |

[^4]
## 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 <br> postbaccalaureate degree completion ${ }^{1}$ | Undergraduate certificate, associate's degree, or additional bachelor's degree | Master's degree | Postbachelor's or postmaster'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 ! | $\ddagger$ | 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 | $\ddagger$ | 26.4 | $\ddagger$ | $\ddagger$ | 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.
$\ddagger$ 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
$\left.\begin{array}{llrr}\hline & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months } \\ \text { employed }\end{array} & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months }\end{array} & \begin{array}{r}\text { Average } \\ \text { unemployed }\end{array} \\ \text { mercent of } \\ \text { of the labor force }\end{array}\right\}$

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
$\left.\begin{array}{llrl}\hline & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months } \\ \text { employed }\end{array} & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months } \\ \text { unemployed }\end{array} & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months out }\end{array} \\ \text { of the labor force }\end{array}\right]$
${ }^{1}$ 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 ( $\mathrm{B} \& \mathrm{~B}: 08 / 18$ ).

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

|  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
|  |  |  |  |  |  |

[^5]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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Working full time |  | Working part time |  |
|  | Average ${ }^{1}$ | Percent full time | Average ${ }^{2}$ | Median | Average ${ }^{3}$ | Median |
| Gender minority status |  |  |  |  |  |  |
| Gender minority (birth sex and |  |  |  |  |  |  |
| 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 | $\ddagger$ | $\ddagger$ |
| 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.
$\ddagger$ 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 degreegranting 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 ${ }^{\text {² }}$ | 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 |

[^6]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 degreegranting 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 | $\ddagger$ | $\ddagger$ | 1.7 ! |
| Bachelor's degree major ${ }^{4}$ |  |  |  |  |
| STEM major ${ }^{5}$ | 93.0 | 1.1 | 2.1 | 3.8 |
| Computer and information sciences | 96.9 | $\ddagger$ | $\ddagger$ | 2.2 ! |
| Engineering and engineering technology | 97.7 | $\ddagger$ | $\ddagger$ | 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 | $\ddagger$ | 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 ${ }^{\text {8 }}$ |  |  |  |  |
| 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 | $\dagger$ | $\dagger$ | 12.6 |
| Unemployed | 84.7 | $\dagger$ | $\dagger$ | 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 ! | $\ddagger$ | 4.5 |
| Other or Two or more races, not Hispanic or Latino | 88.5 | $\ddagger$ | 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 | $\ddagger$ | $\ddagger$ | 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

| Enroliment, employment, and demographic characteristics | Never regular classroom teacher | New regular classroom teacher ${ }^{1}$ | $\begin{array}{r} \text { Continuing } \\ \text { regular } \\ \text { classroom } \\ \text { teacher }^{2} \\ \hline \end{array}$ | Left regular classroom teaching ${ }^{3}$ |
| :---: | :---: | :---: | :---: | :---: |
| Sexual orientation |  |  |  |  |
| Lesbian or gay | 87.4 | $\ddagger$ | 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 | $\ddagger$ | $\ddagger$ | 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 |

$\dagger$ Not applicable.
! Interpret data with caution. Estimate is unstable because the standard error is between 30 and 50 percent of the estimate.
$\ddagger$ 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 | 1.34 | 0.82 | 1.08 | 0.89 |
| Computer and information sciences | 3.55 | 2.63 | 2.74 | 2.58 |
| Engineering and engineering technology | 2.64 | 1.20 | 1.49 | 1.36 |
| Biological and physical sciences, science technology, mathematics, and agricultural sciences | 1.83 | 1.15 | 1.68 | 1.01 |
| Non-STEM major | 0.69 | 0.45 | 0.50 | 0.48 |
| General studies and other | 3.04 | 3.33 | 2.78 | 2.43 |
| Social sciences | 1.60 | 1.22 | 1.24 | 1.17 |
| Humanities | 1.86 | 1.43 | 1.42 | 1.22 |
| Health care fields | 1.85 | 1.27 | 1.68 | 1.39 |
| Business | 1.45 | 0.91 | 1.08 | 0.99 |
| Education | 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

|  | All student loans |  |  |  | Federal student loans |  |  |  | Private student loans |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Enrollment, employment, and demographic characteristics | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \end{array}$ | 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 |

[^7]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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \end{array}$ | Average amount borrowed | Median amount borrowed | Average monthly payment amount | $\begin{array}{r} \text { Percent } \\ \text { who } \\ \text { borrowed } \end{array}$ | 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 | $\dagger$ |
| 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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Average amount borrowed | Median amount borrowed | Average monthly payment amoun |  | Average amount borrowed | Median amount borrowed | Average monthly payment amoun |  | Average amount borrowed | Median amount borrowed | Average monthly payment amoun |
| 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 |

$\dagger$ 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 |  | Undergraduate certificate, associate's degree, or additional bachelor's degree | Master's degree | Postbachelor's or postmaster'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 | $\dagger$ | $\dagger$ | 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 | $\dagger$ | $\dagger$ | $\dagger$ |
| 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 | $\dagger$ | 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 | $\dagger$ | 0.82 |
| Business | 1.43 | 0.55 | 1.18 | 0.42 | $\dagger$ | 0.40 |
| Education | 1.72 | 0.83 | 1.66 | 0.98 | $\dagger$ | 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 | $\dagger$ | $\dagger$ | $\dagger$ |
| Not gender minority | 0.62 | 0.28 | 0.49 | 0.25 | 0.15 | 0.26 |

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 <br> postbaccalaureate degree completion | Under- graduate certificate, associate's degree, or additional bachelor's degree | Master's degree | Postbachelor's or postmaster's certificate | Research/ scholarship doctoral degree | Profes- sional practice or other doctoral degree |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Sexual orientation |  |  |  |  |  |  |
| Lesbian or gay | 3.93 | 1.67 | 3.43 | 0.86 | $\dagger$ | 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 | $\dagger$ | 4.52 | $\dagger$ | $\dagger$ | 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 |

$\dagger$ 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 | $\qquad$ |
| :---: | :---: | :---: | :---: |
| 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 |

[^8]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
$\left.\begin{array}{lrr}\hline \text { Enrollment, employment, and demographic characteristics } & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months } \\ \text { employed }\end{array} & \begin{array}{r}\text { Average } \\ \text { percent of } \\ \text { months }\end{array} \\ \hline \text { unemployed }\end{array} \begin{array}{r}\text { Average } \\ \text { percent of the labor force } \\ \text { months out }\end{array}\right\}$

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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Working full time |  | Working part time |  |
|  | Average | Percent full 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 | $\dagger$ | $\dagger$ |
| Math, computer, and physical science occupations | 0.34 | 0.86 | 2,678 | 2,198 | 11,639 | $\dagger$ |
| Engineers | 0.50 | 1.48 | 2,309 | 2,315 | $\dagger$ | $\dagger$ |
| 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 | $\dagger$ |
| 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 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Working full time |  | Working part time |  |
|  | Average | Percent full 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 | $\dagger$ | $\dagger$ |
| 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 | $\dagger$ | $\dagger$ |
| 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 |

$\dagger$ 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 degreegranting 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 |

[^9]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 degreegranting 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 | $\dagger$ | $\dagger$ | 0.80 |
| Bachelor's degree major |  |  |  |  |
| STEM major | 0.73 | 0.30 | 0.41 | 0.55 |
| Computer and information sciences | 1.19 | $\dagger$ | $\dagger$ | 1.05 |
| Engineering and engineering technology | 0.76 | $\dagger$ | $\dagger$ | 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 | $\dagger$ | 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 | $\dagger$ | $\dagger$ | 1.37 |
| Unemployed | 1.75 | $\dagger$ | $\dagger$ | 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 | $\dagger$ | 1.02 |
| Other or Two or more races, not Hispanic or Latino | 2.07 | $\dagger$ | 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 | ${ }^{\dagger}$ | $\dagger$ | 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 | $\dagger$ | 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 | $\dagger$ | $\dagger$ | 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 |

$\dagger$ 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 ( $\mathrm{B} \& \mathrm{~B}: 08$ ) 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 ( $\mathrm{B} \& \mathrm{~B}: 08 / 18$ ) is the third follow-up of the same cohort. As with previous $B \& B$ studies, $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 |

[^10]
## 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 <br> 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 | 2.5 |
| Lesbian or gay | 94.1 |
| Straight | 2.3 |
| Bisexual | 1.2 |
| Another or Don't know |  |
| Age | 66.9 |
| 34 or younger | 18.7 |
| 35-40 | 14.3 |
| 41 or older | 4.3 |
| Veteran status | 9.3 |
| Veteran | 9.7 |
| Not a veteran | 30.9 |
| Family status | 6.9 |
| Unmarried, no dependent children | 21.0 |
| Unmarried with dependent children | 41.2 |
| Married, no dependent children |  |
| Married with dependent children |  |

${ }^{1}$ 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 | $\dagger$ | N | CO | CO |
| Veterans Benefits Administration | $\dagger$ | $\dagger$ | $\dagger$ | N |
| Student transcripts | $\dagger$ | N | CO | CO |
| College catalogs | $\dagger$ | N | CO | CO |
| ACT/SAT | N | CO | CO | CO |

$\dagger$ Not applicable.
NOTE: CO = data carried over from previous round and not refreshed; $\mathrm{N}=$ new data source; $\mathrm{R}=$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 forprofit 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).

[^11]
## First Follow-Up (B\&B:08/09)

To be eligible for inclusion in the B\&B:08 cohort, students ${ }^{2}$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 09$, 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 $\mathrm{B} \& \mathrm{~B}: 08 / 09$. As a result, 18,500 students were selected to be $\mathrm{B} \& \mathrm{~B}: 08 / 09$ sample members. The design of the $\mathrm{B} \& \mathrm{~B}: 08 / 09$ sample is described in more detail in the $\mathrm{B} \& \mathrm{~B}: 08 / 09$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 12$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 12$ data file documentation (Cominole, Shepherd, and Siegel 2015).

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

The $\mathrm{B} \& \mathrm{~B}: 08 / 18$ sample was a subset of the $\mathrm{B} \& \mathrm{~B}: 08 / 12$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 09$-eligible respondents, all $\mathrm{B} \& \mathrm{~B}: 08 / 12$-eligible respondents, and all $\mathrm{B} \& \mathrm{~B}: 08 / 09$ and $\mathrm{B} \& \mathrm{~B}: 08 / 12$ nonrespondents who were identified as eligible in NPSAS:08, resulting in a sample size of 17,100 . Table B-5 summarizes the

[^12]$B \& B: 08 / 18$ sample. The design of the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ sample is described in detail in the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 | $\begin{gathered} \text { Eligible } \\ \text { students }{ }^{1} \end{gathered}$ | Respondents ${ }^{2}$ | Interview respondents ${ }^{\text {² }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 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 multiplicity ${ }^{3}$ at the student level and unknown student eligibility for NPSAS:08, as well as for subsampling of potential $\mathrm{B} \& \mathrm{~B}: 08 / 18$-eligible students. Finally, the weights adjust for nonresponse and population coverage in B\&B:08/18.

Because some $\mathrm{B} \& \mathrm{~B}: 08 / 18$ respondents were nonrespondents in NPSAS:08, B\&B:08/09 PETS, $\mathrm{B} \& \mathrm{~B}: 08 / 09$, and/or $\mathrm{B} \& \mathrm{~B}: 08 / 12$, multiple analysis weights were constructed for $\mathrm{B} \& \mathrm{~B}: 08 / 18$. The first weight $\left(\mathrm{WTG} 000^{4}\right)$ 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.

[^13]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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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:

$$
\operatorname{Var}(\hat{\theta})=\frac{\sum_{b=1}^{B}\left(\hat{\theta}_{b}^{\cdot}-\hat{\theta}\right)^{2}}{B}
$$

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 $\mathrm{B} \& \mathrm{~B}$ 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-than2 -year and private for-profit institutions. When comparing estimates from $\mathrm{B} \& \mathrm{~B}: 93$ with those of the $\mathrm{B} \& \mathrm{~B}: 2000$ and $\mathrm{B} \& \mathrm{~B}: 08$ 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 $\mathrm{B} \& \mathrm{~B}: 08$ cohort, $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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. $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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, $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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) priorround 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

| Enroliment, 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 |

[^14]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 <br> 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 childen | 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

| Enroliment, 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 |
| $\mathrm{K}-12$ 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).

# appenolx b-B8B:08118 technical notes and references $\mid$ B-17 $\mid$ 

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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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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

Computer and information sciences
Engineering and engineering technology
Biological and physical sciences, science technology, mathematics, and agricultural sciences

General studies and other

Includes computer and information sciences, engineering, engineering technology, biological and physical sciences, science technology, mathematics, and agricultural sciences.

Includes computer and information sciences.
Includes engineering and engineering technology.
Includes biological and physical sciences, science technology, mathematics, and agricultural sciences.

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

Social sciences

Humanities

Health care fields

Business

Education

Other applied

MAJORS4Y
Includes family and consumer sciences, human sciences, social sciences, and psychology.

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.

Includes allied health, premedical and predentistry programs, mental and social health services, public health, veterinary medicine, and nursing.

Includes business services and business, management, marketing, and related support services.

Includes educational administration, curriculum and instruction, student counseling, teaching support, and special education.

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

Binary variable that indicates whether the respondent's current job required a bachelor's degree or higher as of the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ interview. The current job is defined as the respondent's job as of the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ interview.

## Employed in same state as bachelor's degree institution <br> 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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-tomale; 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, $401(\mathrm{k}), 403(\mathrm{~b})$, 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ interview, and if the respondent had more than one job, the job with the longest duration of employment was selected.

## Highest degree completion

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

B3PAREDUC
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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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

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 12 th 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ interview but had not reported teaching in the $\mathrm{B} \& \mathrm{~B}: 08 / 09$ or $\mathrm{B} \& \mathrm{~B}: 08 / 12$ interviews. Continuing regular classroom teachers are defined as respondents who were regular classroom teachers at the time of the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 09, \mathrm{~B} \& \mathrm{~B}: 08 / 12$, or $\mathrm{B} \& \mathrm{~B}: 08 / 18$ interview but were not teaching at the time of the $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 ( $\mathrm{O}^{*}$ NET-SOC) codes, grouped into 33 categories.

Business/management occupations

Life science occupations
Math, computer, and physical science occupations

Engineers
Nurses
Other health care occupations

PK-12 educators
Social services professionals
Sales occupations
Business support/administrative assistance

Other white-collar occupations

Includes business managers and nonmanagement business occupations.

Includes life scientists.
Includes computer and information systems occupations, math-related occupations, and physical scientists.

Includes engineers and engineering technicians.
Includes nurses.
Includes non-nurse health care professionals and other health care occupations.

Includes prekindergarten through 12th-grade educators.
Includes social service professionals.
Includes sales occupations.
Includes nonsecretarial business and legal support and secretaries and administrative assistants.

Includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

Other occupations

## Owned a home

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.

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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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
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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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

Indicates the respondent's race/ethnicity, with Hispanic or Latino origin as a separate category.
$\left.\begin{array}{ll}\text { White, not Hispanic or Latino } & \begin{array}{l}\text { A person having origins in any of the original peoples of } \\ \text { Europe, the Middle East, or North Africa. }\end{array} \\ \text { Black, not Hispanic or Latino } & \begin{array}{l}\text { A person having origins in any of the Black racial groups of } \\ \text { Africa. }\end{array} \\ \text { Hispanic or Latino, of any race }\end{array} \begin{array}{l}\text { A person of Cuban, Mexican, Puerto Rican, Central or South } \\ \text { American, or other Spanish culture or origin regardless of race. }\end{array}\right\}$

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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ 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.


[^0]:    ${ }^{1}$ 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.

[^1]:    ${ }^{2}$ 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).

[^2]:    ${ }^{5}$ Regular classroom teacher is defined in appendix C.

[^3]:    See notes at end of table.

[^4]:    See notes at end of table.

[^5]:    See notes at end of table.

[^6]:    See notes at end of table.

[^7]:    See notes at end of table.

[^8]:    See notes at end of table.

[^9]:    See notes at end of table

[^10]:    See notes at end of table.

[^11]:    ${ }^{1}$ 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.

[^12]:    ${ }^{2}$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 09, \mathrm{~B} \& \mathrm{~B}: 08 / 12$, and $\mathrm{B} \& \mathrm{~B}: 08 / 18$ data collections.

[^13]:    ${ }^{3}$ 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 $\mathrm{B} \& \mathrm{~B}: 08 / 18$ begins with G .

[^14]:    See notes at end of table.

