

WEB TABLES

U.S. DEPARTMENT OF EDUCATION
MARCH 2018 NCES 2018-401

Debt After College: Employment, Enrollment, and Student-Reported Stress and Outcomes

Student loan debt can carry long-term financial consequences, especially for college graduates who are entering the labor market for the first time. In the years following degree completion, student debt may influence decisions regarding employment, further education, and such other financial decisions as home buying and saving for retirement (Huelsman 2015; Minicozzi 2005; Rothstein and Rouse 2011; Zhang 2013).

These results are increasingly important to students, institutions, and policymakers because the proportion of students who borrow for their education has been rising along with the costs of college. The percentage of 4-year college graduates who borrowed to pay for their undergraduate education was higher for cohorts who graduated since 1999–2000. Among the cohort who graduated in 1992–93, 49 percent borrowed, while a higher

percentage borrowed in the 1999–2000 and 2007–08 cohorts (64 and 66 percent, respectively) (Woo 2013). The average amount borrowed by these students also increased, in constant 2009 dollars, from \$15,000 to \$22,400 and \$24,700, respectively (Woo 2013). Economic conditions upon graduation also come into play: the percentage of first-time 4-year graduates employed in a full-time job 1 year after graduation was 71 percent among 1992–93 graduates, 70 percent among 1999–2000 graduates, and 57 percent among 2007–08 graduates—the cohort who graduated at the peak of the 2008 recession (Staklis and Bentz 2016).

These Web Tables present information obtained from the 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12) and provide estimates of financial, employment, and enrollment outcomes in the 4 years

following graduation for graduates with various levels of student loan debt. The outcomes and decisions of 2007–08 bachelor's degree recipients are of particular interest because this cohort completed college during the most recent economic recession, which can have implications for outcomes related to employment and additional education (Grusky, Western, and Wimer 2011). B&B:08/12 is a nationally representative, longitudinal sample survey of students who completed the requirements for a bachelor's degree during the 2007–08 academic year. The data for this report are drawn from the second follow-up, which was conducted in 2012–13. Results are presented by the amount students borrowed, ratio of loan payment to monthly salary, occupation, postbaccalaureate enrollment characteristics, undergraduate institution control, bachelor's degree major, and demographic characteristics.

This report was prepared for the National Center for Education Statistics under Contract No. ED-IES-12-C-0095 with RTI International. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government. These Web Tables were authored by Melissa Cominole and Alexander Bentz of RTI International. The NCES Project Officer was Sean A. Simone. For questions about content or to view this report online, go to <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018401>.

Borrowing for Postsecondary Education and Financial Well-Being

Table 1 presents estimates of the percentage of 2007–08 bachelor’s degree recipients who borrowed for undergraduate and graduate education, the amounts borrowed, percentage employed, and annual salary in 2012. Among graduates repaying education-related debt, table 2 presents self-reported stress levels resulting from education-related debt. Table 3 shows the percentage of students who reported that their undergraduate or graduate education was worth its financial cost. Table 4 presents the distribution of graduates’ perceived net worth (the graduate’s predicted result of selling all major assets and paying off all major debts) and ability to meet essential expenses. Table 5 shows the percentage of graduates who had a retirement account of any kind and, of those, what percentage had contributed to a retirement account in the previous 12 months.

Other Outcomes and Consequences of Education Cost

Table 6 provides the percentage of graduates who reported making various family, employment, and investment decisions as a consequence of the cost of their education. Graduates’ levels of satisfaction with various aspects of their primary job are displayed in table 7.¹ Table 8 examines the reasons for working in a primary job that was reported to be a “noncareer” job (that is, not part of a career in their industry). Table 9 presents the percentage of students whose primary job was

related to their bachelor’s degree major, whether their primary job required a bachelor’s degree, and whether they took an undesirable job or a job outside their field as a result of the cost of their education.

Employment Outcomes

Table 10 shows the distribution of graduates who worked in “public-service” and “non-public-service” occupations. Table 11 provides the distribution of hours worked among 2007–08 graduates who had been employed in a primary job at any point since receiving their degrees. Finally, tables 12 and 13 examine graduates’ reasons for working fewer than 35 hours per week and for working more than 40 hours per week in the current or most recent primary job, respectively.

RELATED NCES REPORTS

Employment and Enrollment Status of Baccalaureate Degree Recipients 1 Year After Graduation: 1994, 2001, and 2009 (NCES 2017-407).

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2017407>.

Four Years After a Bachelor’s Degree: Employment, Enrollment, and Debt Among College Graduates (NCES 2017-438).

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2017438>.

Degrees of Debt: Student Borrowing and Loan Repayment of Bachelor’s Degree Recipients 1 Year After Graduating: 1994, 2001, and 2009 (NCES 2014-011).

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014011>.

DATA

The estimates presented in these Web Tables were generated from the second follow-up of the 2008/12 Baccalaureate and Beyond Longitudinal Study, conducted in 2012–13 (B&B:08/12). B&B:08/12 respondents were first identified in the 2007–08 National Postsecondary Student Aid Study (NPSAS:08). NPSAS:08 is a nationally representative study of about 128,000 undergraduate, graduate, and professional students in about 1,960 postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico that are eligible to participate in federal Title IV student aid programs.² About 25,000 respondents were identified in NPSAS:08 as potential 2007–08 bachelor’s degree recipients, and, of these respondents, about 17,000 were eligible for the B&B survey. B&B:08/12 includes approximately 15,000 respondents and represents the approximately 1.6 million undergraduates who completed requirements for a bachelor’s degree in 2007–08.

Bachelor’s degree recipients in B&B:08/12 were interviewed three times: first in 2008, near the end of their last year as undergraduates, and again in 2009–10 and 2012–13, approximately 1 year and 4 years after they had graduated. The 2012–13 interview yielded information on graduates’ employment histories, teaching experiences, and any additional postsecondary enrollment after they completed their bachelor’s degree in 2007–08.

For an overview of the survey methodology, see *2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12) Data File Documentation* (<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015141>).

ANALYSIS

The estimates presented in these Web Tables were produced using PowerStats, a web-based software application that enables users to generate tables for many of the surveys conducted by the National Center for Education Statistics (NCES). Samples drawn for such NCES studies as B&B are not simple random samples; therefore, simple random sample techniques for estimating sampling errors cannot be applied to these data. PowerStats takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by PowerStats involves approximating the estimator by replication of the sampled population using a bootstrap technique.

With PowerStats, users can replicate or expand upon the tables presented here. The output from PowerStats includes the table estimates (e.g., percentages or means), the design-adjusted standard errors, and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (i.e., fewer than 30 cases), PowerStats prints the double dagger symbol (‡) instead of the estimate.

VARIABLES USED

The variables used in these Web Tables are listed below. Visit the NCES DataLab website at <https://nces.ed.gov/datalab> to view detailed information on question wording for variables coming directly from an interview, how variables were constructed, and their sources. The program files that generated the statistics presented in these Web Tables can be found at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018401>.

Label	Name
Age at 2007-08 bachelor's degree award	AGEATBA
Annualized salary in 2012	B2INC12
2007-08 Bachelor's degree institution control	CONTROL
2007-08 Bachelor's degree major	MAJORS4Y
Bookend analysis weight	WTD000
Cumulative amount borrowed for any postsecondary education through 2012	B2BORAT
Delayed buying a home	B2FAFFHOME
Delayed getting married	B2FAFFMARR
Delayed having children	B2FAFFCHLD
Employment and enrollment status in 2012	B2LFP12
Family status in 2012	B2MARCH
Graduate education was worth financial cost	B2FWORTHG
Had a retirement account	B2RETIRE
Highest degree program enrollment after 2007-08 bachelor's degree	B2HIENR
Hours worked per week in primary job	B2CJHRS
Job was not part of career in industry	B2DCURL
Occupation in primary job	B2CJOCC33
Of those who had a retirement account, percent who contributed in the past 12 months	B2RETADD
Perceived net worth	B2FSELLPO
Primary job required bachelor's degree	B2DNSFA
Primary job was related to bachelor's degree major	B2DNSF19B
Race/ethnicity	RACE
Ratio of monthly loan payments to monthly salary in 2012	B2EDPCT
Reason working in a noncareer primary job: Continuing job held before graduation	B2DCUREST
Reason working in a noncareer primary job: To explore future options	B2DCURFUT
Reason working in a noncareer primary job: To obtain job experience	B2DCURCAR
Reason working in a noncareer primary job: To prepare for future education	B2DCUREDU
Reason working in a noncareer primary job: To pursue other interests	B2DCURINT
Reason working in a noncareer primary job: To receive employment benefits	B2DCURBEN
Reason working less than full time: Did not need or want to work more hours	B2DWYNOH
Reason working less than full time: Family responsibilities	B2DWYFR

(continued)

In addition to producing tables, PowerStats can be used to conduct linear or logistic regressions. Many options are available for output with the regression results. A description of all the options available can be found on the PowerStats website at <https://nces.ed.gov/datalab>.

For more information, contact NCES.Info@ed.gov

For readers with disabilities, a Section 508-compliant version of these Web Tables is available at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018401>.

REFERENCES

Grusky, D.B., Western, B., and Wimer, C. (Eds.). (2011). *The Great Recession*. New York: Russell Sage Foundation.

Huelsman, M. (2015). *The Debt Divide: The Racial and Class Bias Behind the "New Normal" of Student Borrowing*. New York: Demos. Retrieved June 17, 2015, from <http://www.demos.org/publication/debt-divide-racial-and-class-bias-behind-new-normal-student-borrowing>.

Minicozzi, A. (2005). The Short Term Effect of Educational Debt on Job Decisions. *Economics of Education Review*, 24: 417–430.

Rothstein, J., and Rouse, C.E. (2011). Constrained After College: Student Loans and Early-Career Occupational Choices. *Journal of Public Economics*, 95: 149–163.

VARIABLES USED—Continued

Label	Name
Reason working less than full time: Full-time job not available	B2DWYNJA
Reason working less than full time: Held more than one job	B2DWYMLJ
Reason working less than full time: Other reasons	B2DWYOTH
Reason working less than full time: Working while enrolled	B2DWYSCH
Reason working more than full time: Demands of job	B2DOTR
Reason working more than full time: Other reason	B2DOTOTH
Reason working more than full time: To earn extra money	B2DOTM
Respondent was able to meet all essential expenses in past 12 months	B2FSTRESS
Salary in primary job	B2CJSAL
Satisfied with aspects of primary job: Ability to balance work and family	B2DBAL
Satisfied with aspects of primary job: Challenge of work	B2DCHAL
Satisfied with aspects of primary job: Importance of work	B2DIMP
Satisfied with aspects of primary job: Job security	B2DSEC
Satisfied with aspects of primary job: Satisfaction with compensation	B2DPAY
Sex	GENDER
Stress reported from education-related debt	B2CEOUTLN
Took out federal graduate loans	B2FEDCUM2
Took out federal undergraduate loans	B2FEDCUM1
Took undesirable job or job outside field as a result of education cost	B2FAFFLESS
Undergraduate education was worth financial cost	B2FWORTH
Worked more than desired	B2FAFFWKMR
Working for pay in 2012	B2JSTAT

Staklis, S., and Bentz, A. (2016). *Employment and Enrollment Status of Baccalaureate Degree Recipients 1 Year After Graduation: 1994, 2001, and 2009* (NCES 2016-541). U.S. Department of Education. Washington, DC: National Center for Education Statistics.

Woo, J. (2013). *Degrees of Debt: Student Borrowing and Loan Repayment of Bachelor's Degree Recipients 1 Year After Graduating: 1994, 2001, and 2009* (NCES 2014-011). U.S. Department of Education. Washington, DC: National Center for Education Statistics.

Zhang, L. (2013). Effects of College Educational Debt on Graduate School Attendance and Early Career Lifestyle Choices. *Education Economics*, 21(2): 154–175.

ENDNOTES

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months. This number excludes the 7 percent of graduates who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. These programs include Pell Grants, federal student loans, work-study, and other federal aid.

National Center for Education Statistics

Table 1.

BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012 ¹		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012 ¹	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
Total	59.7	23.4	71.6	\$45,800	\$30,000	79.2	\$48,400
Cumulative amount borrowed for any postsecondary education through 2012 ¹							
Did not borrow	†	†	†	†	†	80.6	52,500
Borrowed	83.5	32.6	100.0	45,800	30,000	78.6	46,700
Lowest 25 percent (less than \$17,000)	75.4	8.3	100.0	9,300	9,800	82.9	49,100
Lower middle 25 percent (\$17,001–\$30,000)	86.2	16.0	100.0	23,100	23,000	83.2	46,900
Upper middle 25 percent (\$30,001–\$59,049)	88.6	36.0	100.0	42,800	41,700	80.0	44,500
Highest 25 percent (\$59,050 or more)	83.9	71.7	100.0	109,800	91,600	68.1	46,200
Ratio of monthly loan payments to monthly salary in 2012 ²							
1–4 percent	80.8	17.8	100.0	26,600	17,600	100.0	58,900
5–7 percent	89.2	22.4	100.0	33,200	25,000	100.0	47,900
8–14 percent	90.8	28.9	100.0	44,800	36,200	100.0	44,700
15 percent or more	88.8	39.4	100.0	66,100	54,700	100.0	32,900
Annual salary in 2012							
No salary	58.6	33.6	73.5	61,200	40,300	†	†
\$1–\$31,200	63.3	23.1	73.6	42,600	30,000	100.0	21,200
\$31,201–\$43,000	61.9	21.8	73.1	41,700	28,200	100.0	37,500
\$43,001–\$60,000	62.3	22.3	73.6	42,900	29,800	100.0	51,200
\$60,001 or more	52.4	15.3	63.7	38,600	25,000	100.0	85,300

See notes at end of table.

National Center for Education Statistics

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Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012 ¹		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012 ¹	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
	Employment and enrollment status in 2012 ³						
Employed only	59.7	16.8	70.1	38,900	26,500	100.0	49,300
Full time, one job	59.8	16.7	70.1	38,600	26,300	100.0	51,800
Part time or multiple jobs	59.5	17.4	70.3	40,600	26,900	100.0	36,400
Both employed and enrolled	62.0	45.8	76.9	57,200	43,000	100.0	42,400
Enrolled only	52.8	58.1	78.4	94,300	72,000	†	†
Unemployed	64.1	24.6	74.4	52,000	36,200	†	†
Out of the labor force	57.7	24.1	69.1	43,400	30,000	†	†
Occupation in primary job ⁴							
Business or management occupations	57.8	16.2	67.0	38,400	27,000	89.5	57,300
STEM occupations ⁵	57.0	13.2	67.6	34,500	24,400	90.5	64,300
Healthcare occupations ⁶	62.0	27.4	76.4	55,000	35,000	84.4	50,900
PK-12 occupations	62.1	30.5	74.2	41,200	30,100	83.9	40,200
Social services professionals	68.1	37.2	82.0	47,300	33,100	82.2	40,000
Sales occupations	63.6	19.5	71.8	44,600	27,300	82.9	49,100
Business support/administrative assistance	62.8	23.5	74.7	47,300	31,000	78.8	36,100
Trades and technical ⁷	62.3	18.6	72.3	39,600	28,300	78.6	44,500
Other ⁸	55.7	31.1	70.6	51,800	35,000	79.1	41,200
Highest degree program enrollment after 2007–08 bachelor’s degree ⁹							
No further enrollment	60.1	3.2	66.4	29,600	23,100	83.7	49,800
Bachelor’s degree or less	68.6	6.9	74.9	40,800	31,000	71.5	41,100
Master’s degree or certificate	61.2	52.5	78.4	54,000	44,500	78.0	47,800
Doctoral degree	46.4	39.9	59.9	73,600	47,100	59.0	30,800
Professional degree	44.2	80.7	89.7	131,000	120,000	54.0	49,700

See notes at end of table.

National Center for Education Statistics

Table 1.

BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012 ¹		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012 ¹	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
	2007–08 bachelor’s degree institution control						
Public	55.5	23.1	68.4	41,200	26,000	80.8	47,300
Private nonprofit	64.8	24.6	75.3	52,300	35,100	77.0	49,200
For-profit	82.1	18.2	88.5	54,900	45,400	72.4	58,300
2007–08 bachelor’s degree major ¹⁰							
STEM major ¹¹	51.8	22.3	67.2	53,800	30,000	78.8	59,900
Computer and information sciences	58.9	9.7	69.5	37,100	25,000	83.2	69,300
Engineering and engineering technology	48.9	14.6	61.0	37,900	25,000	87.0	70,200
Biological and physical sciences, science technology, mathematics, and agricultural sciences	51.3	33.5	71.2	71,300	36,100	70.4	45,100
Non-STEM major	61.3	23.6	72.4	44,300	30,000	79.3	46,200
General studies and other ¹²	58.2	23.5	69.5	52,200	28,900	78.7	48,400
Social sciences	60.7	33.1	74.6	54,200	36,300	74.1	43,000
Humanities	57.0	28.4	71.2	48,900	33,800	74.4	37,400
Healthcare fields	65.4	22.5	75.8	44,600	31,500	85.0	54,000
Business	59.3	15.8	68.8	37,600	26,200	82.4	54,500
Education	62.6	24.4	72.0	38,000	27,900	81.8	39,700
Other applied ¹³	66.2	22.3	75.9	42,400	30,000	79.4	41,400
Sex							
Male	56.6	19.9	68.9	44,200	27,400	80.8	54,700
Female	62.1	25.9	73.5	46,900	31,300	78.1	43,600

See notes at end of table.

National Center for Education Statistics

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BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012 ¹		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012 ¹	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
Race/ethnicity ¹⁴							
White	59.2	21.8	70.6	43,800	28,900	82.0	48,500
Black	73.2	37.3	83.3	57,700	44,400	70.0	46,600
Hispanic	62.1	24.1	72.9	45,400	30,000	75.3	43,600
Asian	42.6	20.3	61.8	50,700	26,600	68.0	56,900
Other	70.3	18.2	82.5	39,900	26,900	78.8	48,900
Two or more races	57.1	27.0	71.4	48,200	29,000	69.7	50,400
Age at 2007–08 bachelor’s degree award							
23 or younger	55.8	25.1	69.2	47,100	28,600	80.3	47,000
24–29	67.9	18.5	76.4	42,000	30,000	78.9	47,300
30 or older	65.7	22.2	74.8	45,600	35,000	75.2	56,500
Family status in 2012 ¹⁵							
Unmarried with no dependent children	57.9	25.4	71.0	49,100	31,300	78.4	47,200
Unmarried with dependent children	76.8	28.9	83.2	48,200	38,300	77.3	44,900
Married with no dependent children	55.9	19.6	67.3	42,500	26,900	83.9	48,500
Married with dependent children	64.0	20.0	74.2	39,200	27,900	77.1	52,800

See notes at end of table.

National Center for Education Statistics

Table 1.

BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

† Not applicable.

¹ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

² Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor’s degree recipients for whom the ratio was calculated.

³ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁴ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor’s degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor’s degree.

⁵ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

⁶ Healthcare occupations include nurses and other healthcare professionals.

⁷ Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

⁸ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

⁹ Bachelor’s degree or less includes undergraduate certificate, associate’s degree, and additional bachelor’s degree. Master’s degree or certificate includes postbaccalaureate certificate, master’s degree, and post-master’s certificate. Doctoral degree includes doctor’s degree - research/scholarship and doctor’s degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

¹⁰ Bachelor’s degree recipients with multiple majors were classified by the first major field of study reported.

¹¹ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

¹² General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

¹³ 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.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor’s degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor’s degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor’s degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkd37, dbabkd9, dbabkd0c, dbabkdfe4, dbabkd50, dbabkd64, dbabkdkc7, dbabkd3e, dbabkd9f, dbabkde4, dbabkeae64, and dbabkendb.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S1.

Standard errors for table 1: BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
Total	0.57	0.50	0.53	\$710	\$440	0.53	\$470
Cumulative amount borrowed for any postsecondary education through 2012							
Did not borrow	†	†	†	†	†	0.91	1,220
Borrowed	0.58	0.69	†	710	440	0.60	450
Lowest 25 percent (less than \$17,000)	1.39	0.81	†	150	330	1.14	1,090
Lower middle 25 percent (\$17,001–\$30,000)	1.17	0.99	†	120	260	1.17	860
Upper middle 25 percent (\$30,001–\$59,049)	1.00	1.29	†	230	400	1.21	690
Highest 25 percent (\$59,050 or more)	1.17	1.35	†	1,550	1,580	1.26	1,230
Ratio of monthly loan payments to monthly salary in 2012							
1–4 percent	1.57	1.46	†	1,220	540	†	1,240
5–7 percent	1.18	1.79	†	1,170	630	†	850
8–14 percent	1.10	1.49	†	1,210	900	†	780
15 percent or more	1.20	1.88	†	1,880	1,750	†	690
Annual salary in 2012							
No salary	1.32	1.38	1.08	1,690	1,900	†	†
\$1–\$31,200	1.26	1.17	1.35	1,330	910	†	220
\$31,201–\$43,000	1.31	1.11	1.17	1,410	860	†	90
\$43,001–\$60,000	1.49	1.10	1.34	1,300	1,040	†	140
\$60,001 or more	1.51	1.09	1.52	1,430	940	†	1,220

See notes at end of table.

National Center for Education Statistics

Table S1.

Standard errors for table 1: BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
Employment and enrollment status in 2012							
Employed only	0.71	0.52	0.64	690	560	†	500
Full time, one job	0.80	0.60	0.75	740	590	†	490
Part time or multiple jobs	1.96	1.44	1.84	1,820	1,680	†	1,520
Both employed and enrolled	2.00	2.03	1.70	2,250	2,890	†	1,350
Enrolled only	2.71	2.73	2.35	4,140	5,430	†	†
Unemployed	2.14	2.07	1.99	2,640	2,930	†	†
Out of the labor force	2.16	1.80	1.99	2,040	1,720	†	†
Occupation in primary job							
Business or management occupations	1.38	1.08	1.38	1,410	1,140	0.90	1,300
STEM occupations	2.09	1.43	2.06	1,490	1,520	1.19	1,390
Healthcare occupations	1.87	1.66	1.60	2,440	2,030	1.50	950
PK-12 occupations	2.10	1.80	1.75	1,960	1,280	1.61	980
Social services professionals	2.87	2.40	2.31	2,180	2,230	2.11	1,130
Sales occupations	3.28	2.35	3.16	3,040	2,360	2.20	2,820
Business support/administrative assistance	1.73	1.54	1.62	1,940	1,570	1.34	860
Trades and technical	1.88	1.47	1.69	1,710	1,990	1.79	1,700
Other	1.77	1.53	1.70	2,030	1,290	1.30	980
Highest degree program enrollment after 2007–08 bachelor’s degree							
No further enrollment	0.76	0.28	0.78	530	550	0.70	680
Bachelor’s degree or less	2.90	1.18	2.65	1,890	1,550	2.52	2,380
Master’s degree or certificate	1.12	1.15	0.93	1,030	1,490	0.93	860
Doctoral degree	3.87	3.49	3.92	7,430	7,270	3.61	1,740
Professional degree	2.45	2.20	1.67	4,810	5,000	2.53	2,500

See notes at end of table.

National Center for Education Statistics

Table S1.

Standard errors for table 1: BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
2007–08 bachelor’s degree institution control							
Public	0.79	0.65	0.79	900	700	0.61	600
Private nonprofit	1.12	0.96	1.06	1,350	1,330	0.92	880
For-profit	4.09	3.25	2.89	2,760	2,830	2.90	2,430
2007–08 bachelor’s degree major							
STEM major	1.62	1.29	1.62	2,400	1,850	1.22	1,610
Computer and information sciences	3.93	1.91	3.83	3,350	4,310	2.57	3,620
Engineering and engineering technology	2.75	2.07	2.68	2,990	1,900	2.11	2,650
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.05	2.21	2.17	4,010	2,830	1.75	1,530
Non-STEM major	0.63	0.54	0.55	680	500	0.58	490
General studies and other	3.60	2.86	3.52	5,390	3,850	2.96	4,620
Social sciences	1.45	1.53	1.26	2,070	1,850	1.40	990
Humanities	1.81	1.63	1.72	1,600	1,870	1.68	1,070
Healthcare fields	2.02	1.88	1.71	1,880	2,250	1.36	1,300
Business	1.44	1.03	1.36	1,210	930	1.10	1,050
Education	1.87	1.72	1.93	1,590	1,330	1.61	1,060
Other applied	1.41	1.28	1.29	1,230	1,110	1.27	690
Sex							
Male	0.90	0.83	0.97	1,110	770	0.87	870
Female	0.78	0.73	0.70	870	820	0.61	490

See notes at end of table.

National Center for Education Statistics

Table S1.

Standard errors for table 1: BORROWING AND SALARY: Among 2007–08 bachelor’s degree recipients, percentage who borrowed for undergraduate or graduate education; among borrowers, average and median amount borrowed; percentage employed in 2012; and average annualized salary of those employed in 2012, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among all 2007–08 bachelor’s degree recipients			Among borrowers, cumulative amount borrowed for any postsecondary education through 2012		Among all 2007–08 bachelor’s degree recipients	
	Percent who took out federal undergraduate loans	Percent who took out federal graduate loans	Percent who borrowed for any education through 2012	Average	Median	Percent employed in 2012	Among employed, average annualized salary in 2012
Race/ethnicity							
White	0.63	0.57	0.61	840	630	0.57	560
Black	2.12	2.04	1.85	2,270	1,810	2.08	1,590
Hispanic	2.52	1.56	2.41	2,290	1,640	1.80	990
Asian	2.57	2.02	2.75	3,500	2,770	2.46	2,130
Other	6.62	4.64	5.50	4,890	3,710	4.87	4,050
Two or more races	3.66	3.32	3.76	5,170	2,250	3.52	4,540
Age at 2007–08 bachelor’s degree award							
23 or younger	0.78	0.67	0.71	1,000	710	0.58	530
24–29	1.51	0.95	1.46	1,180	890	1.20	1,110
30 or older	1.72	1.26	1.61	1,480	1,410	1.41	1,800
Family status in 2012							
Unmarried with no dependent children	0.91	0.77	0.80	1,040	1,000	0.71	660
Unmarried with dependent children	2.27	2.21	2.19	2,270	2,240	2.13	2,000
Married with no dependent children	1.43	1.09	1.46	1,300	1,030	1.09	900
Married with dependent children	1.43	1.13	1.26	1,310	1,210	1.21	1,350

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 2.

DEBT STRESS: Among 2007–08 bachelor’s degree recipients who were repaying education-related debt, percentage distribution of reported level of stress from education-related debt, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Level of stress reported from education-related debt				
	Very low	Low	Moderate	High	Very high
Total	9.4	18.0	32.0	21.6	19.0
Cumulative amount borrowed for any postsecondary education through 2012 ¹					
Lowest 25 percent (less than \$17,000)	17.0	25.3	30.0	18.2	9.4
Lower middle 25 percent (\$17,001–\$30,000)	9.8	21.9	35.6	19.8	12.9
Upper middle 25 percent (\$30,001–\$59,049)	6.9	14.4	33.4	23.9	21.4
Highest 25 percent (\$59,050 or more)	4.7	10.6	27.8	24.2	32.7
Ratio of monthly loan payments to monthly salary in 2012 ²					
1–4 percent	16.7	23.4	28.0	19.6	12.3
5–7 percent	11.0	21.0	35.9	18.9	13.3
8–14 percent	6.7	18.8	34.2	21.6	18.6
15 percent or more	4.8	11.1	29.3	26.1	28.7
Annual salary in 2012					
No salary	6.1	14.2	33.5	21.9	24.2
\$1–\$31,200	7.4	14.5	31.4	23.8	22.8
\$31,201–\$43,000	9.0	18.1	33.3	21.9	17.8
\$43,001–\$60,000	10.6	21.0	31.8	20.8	15.8
\$60,001 or more	13.7	22.0	29.9	19.2	15.2
Employment and enrollment status in 2012 ³					
Employed only	10.1	19.2	31.7	21.5	17.5
Full time, one job	10.6	20.0	31.8	21.0	16.5
Part time or multiple jobs	7.3	14.8	31.2	24.0	22.7
Both employed and enrolled	9.2	15.1	31.5	21.7	22.5
Enrolled only	6.5 !	6.7 !	31.2	18.2	37.5
Unemployed	5.3 !	16.4	27.2	24.4	26.6
Out of the labor force	6.8	14.4	40.4	20.7	17.7
Highest degree program enrollment after 2007–08 bachelor’s degree ⁴					
No further enrollment	10.5	20.3	33.1	21.7	14.4
Bachelor’s degree or less	10.3	15.8	33.6	19.9	20.4
Master’s degree or certificate	7.7	14.2	31.0	21.3	25.8
Doctoral degree	‡	25.0 !	28.4	26.1	‡
Professional degree	7.6	17.5	24.3	22.9	27.6
2007–08 bachelor’s degree institution control					
Public	11.3	19.2	32.5	19.3	17.7
Private nonprofit	7.1	17.4	31.3	23.3	20.9
For-profit	3.1 !	10.0	30.8	34.7	21.3

See notes at end of table.

National Center for Education Statistics

Table 2.

DEBT STRESS: Among 2007–08 bachelor’s degree recipients who were repaying education-related debt, percentage distribution of reported level of stress from education-related debt, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Level of stress reported from education-related debt				
	Very low	Low	Moderate	High	Very high
2007–08 bachelor’s degree major ⁵					
STEM major ⁶	14.1	22.1	29.8	19.4	14.6
Computer and information sciences	11.4	14.8 !	31.8	24.6	17.3
Engineering and engineering technology	17.2	27.3	28.3	16.5	10.7
Biological and physical sciences, science technology, mathematics, and agricultural sciences	12.7	21.0	30.1	19.5	16.7
Non-STEM major	8.7	17.4	32.3	21.9	19.7
General studies and other ⁷	7.1 !	22.4	35.7	12.4	22.4
Social sciences	7.3	15.2	30.0	23.3	24.2
Humanities	7.2	17.3	34.4	20.4	20.7
Healthcare fields	5.1	15.3	32.6	27.1	19.9
Business	12.2	20.4	31.0	20.5	15.9
Education	8.0	17.4	32.4	22.1	20.2
Other applied ⁸	8.5	15.5	34.2	22.6	19.1
Sex					
Male	13.1	22.0	30.9	20.5	13.6
Female	6.8	15.3	32.8	22.3	22.8
Race/ethnicity ⁹					
White	10.3	19.1	31.9	21.3	17.4
Black	5.7	15.3	29.6	21.3	28.1
Hispanic	7.8	12.9	32.7	23.5	23.1
Asian	8.6	19.8	35.5	17.8	18.3
Other	‡	‡	46.9	16.1 !	24.8 !
Two or more races	5.2 !	18.5	27.0	32.2	17.1
Age at 2007–08 bachelor’s degree award					
23 or younger	10.7	19.4	31.8	20.5	17.6
24–29	8.7	15.9	33.0	21.6	20.8
30 or older	5.0	15.6	31.1	26.0	22.3
Family status in 2012 ¹⁰					
Unmarried with no dependent children	9.3	18.1	31.3	21.3	20.0
Unmarried with dependent children	5.5	10.6	30.6	23.5	29.8
Married with no dependent children	11.7	20.4	34.4	19.6	14.0
Married with dependent children	8.5	17.9	31.9	23.7	17.9

See notes at end of table.

National Center for Education Statistics

Table 2.

DEBT STRESS: Among 2007–08 bachelor's degree recipients who were repaying education-related debt, percentage distribution of reported level of stress from education-related debt, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

¹ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

² Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

³ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁴ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁵ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁶ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁷ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

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 Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁰ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Detail may not sum to totals because of rounding. Estimates exclude the 49.0 percent of bachelor's degree recipients who did not receive federal or private loans for their postsecondary education or were not repaying these loans as of 2012. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): bbbkp0a and dbabkeb7.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S2.

Standard errors for table 2: DEBT STRESS: Among 2007–08 bachelor's degree recipients who were repaying education-related debt, percentage distribution of reported level of stress from education-related debt, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Level of stress reported from education-related debt				
	Very low	Low	Moderate	High	Very high
Total	0.53	0.62	0.81	0.62	0.69
Cumulative amount borrowed for any postsecondary education through 2012					
Lowest 25 percent (less than \$17,000)	1.49	1.68	1.52	1.55	1.10
Lower middle 25 percent (\$17,001–\$30,000)	0.99	1.35	1.58	1.27	1.18
Upper middle 25 percent (\$30,001–\$59,049)	0.77	1.11	1.49	1.30	1.38
Highest 25 percent (\$59,050 or more)	0.75	1.03	1.50	1.30	1.62
Ratio of monthly loan payments to monthly salary in 2012					
1–4 percent	1.46	1.69	1.56	1.58	1.30
5–7 percent	1.33	1.67	1.88	1.42	1.35
8–14 percent	0.99	1.24	1.52	1.42	1.33
15 percent or more	0.75	1.08	1.74	1.70	1.63
Annual salary in 2012					
No salary	1.12	1.52	1.90	1.63	1.88
\$1–\$31,200	1.01	1.26	1.84	1.46	1.58
\$31,201–\$43,000	1.23	1.35	1.71	1.37	1.33
\$43,001–\$60,000	1.25	1.53	1.73	1.43	1.32
\$60,001 or more	1.57	1.72	2.06	1.71	1.74
Employment and enrollment status in 2012					
Employed only	0.63	0.77	0.91	0.80	0.74
Full time, one job	0.70	0.84	0.99	0.86	0.78
Part time or multiple jobs	1.17	1.55	2.07	2.17	1.85
Both employed and enrolled	2.12	2.21	2.78	2.57	2.58
Enrolled only	2.11	2.05	4.47	4.01	5.48
Unemployed	1.63	2.67	2.87	2.76	3.02
Out of the labor force	1.79	2.21	3.20	2.57	2.40
Highest degree program enrollment after 2007–08 bachelor's degree					
No further enrollment	0.71	0.92	1.19	0.89	0.82
Bachelor's degree or less	2.36	2.60	3.59	2.83	3.10
Master's degree or certificate	0.87	1.05	1.37	1.11	1.22
Doctoral degree	†	7.58	7.22	6.47	†
Professional degree	2.11	3.25	3.43	3.12	3.59
2007–08 bachelor's degree institution control					
Public	0.72	0.88	1.14	0.85	0.90
Private nonprofit	0.85	0.99	1.21	1.16	1.09
For-profit	1.56	2.56	3.89	3.32	2.80

See notes at end of table.

National Center for Education Statistics

Table S2.

Standard errors for table 2: DEBT STRESS: Among 2007–08 bachelor’s degree recipients who were repaying education-related debt, percentage distribution of reported level of stress from education-related debt, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Level of stress reported from education-related debt				
	Very low	Low	Moderate	High	Very high
2007–08 bachelor’s degree major					
STEM major	1.48	1.81	2.01	1.82	1.71
Computer and information sciences	3.11	4.59	5.34	5.83	3.81
Engineering and engineering technology	2.94	3.33	3.64	2.98	2.60
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.15	2.42	2.52	2.03	2.55
Non-STEM major	0.55	0.70	0.91	0.67	0.72
General studies and other	2.26	4.05	4.49	2.71	3.77
Social sciences	1.02	1.48	2.02	1.82	1.86
Humanities	1.18	1.87	2.35	2.06	1.97
Healthcare fields	1.11	2.13	2.66	2.70	2.34
Business	1.31	1.72	2.02	1.68	1.47
Education	1.37	1.85	2.33	1.91	1.86
Other applied	1.27	1.43	1.97	1.57	1.58
Sex					
Male	1.01	1.11	1.29	1.15	0.95
Female	0.54	0.78	1.05	0.87	0.97
Race/ethnicity					
White	0.65	0.75	0.94	0.74	0.78
Black	1.24	2.08	2.21	2.31	2.40
Hispanic	1.71	1.90	2.83	2.44	2.18
Asian	2.18	3.80	3.63	2.92	3.81
Other	†	†	10.19	7.14	8.25
Two or more races	2.45	3.76	4.26	4.75	4.23
Age at 2007–08 bachelor’s degree award					
23 or younger	0.66	0.85	0.98	0.77	0.74
24–29	1.09	1.27	1.81	1.52	1.44
30 or older	0.87	1.38	2.05	2.11	1.87
Family status in 2012					
Unmarried with no dependent children	0.68	0.86	1.05	0.86	0.84
Unmarried with dependent children	1.36	1.99	3.21	2.66	3.41
Married with no dependent children	1.23	1.65	2.00	1.48	1.22
Married with dependent children	1.17	1.41	1.73	1.58	1.38

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 3.

EDUCATION WORTH COST: Percentage of 2007–08 bachelor’s degree recipients who reported that their postsecondary education was worth the financial costs, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Undergraduate education was worth financial cost	Graduate education was worth financial cost ¹
Total	72.2	71.1
Cumulative amount borrowed for any postsecondary education through 2012 ²		
Did not borrow	81.5	82.6
Borrowed	68.5	68.1
Lowest 25 percent (less than \$17,000)	78.0	79.7
Lower middle 25 percent (\$17,001–\$30,000)	69.9	74.5
Upper middle 25 percent (\$30,001–\$59,049)	63.8	67.9
Highest 25 percent (\$59,050 or more)	62.0	62.0
Ratio of monthly loan payments to monthly salary in 2012 ³		
1–4 percent	79.5	70.5
5–7 percent	70.6	72.1
8–14 percent	65.9	63.7
15 percent or more	54.6	63.6
Annual salary in 2012		
No salary	65.8	67.4
\$1–\$31,200	63.3	68.2
\$31,201–\$43,000	70.1	69.0
\$43,001–\$60,000	79.8	74.4
\$60,001 or more	82.9	79.3
Employment and enrollment status in 2012 ⁴		
Employed only	73.1	67.5
Full time, one job	74.6	68.7
Part time or multiple jobs	65.0	61.2
Both employed and enrolled	79.1	81.4
Enrolled only	69.1	77.9
Unemployed	58.7	51.9
Out of the labor force	69.8	61.3
Highest degree program enrollment after 2007–08 bachelor’s degree ⁵		
No further enrollment	69.7	†
Bachelor’s degree or less	59.8	†
Master’s degree or certificate	76.7	70.6
Doctoral degree	86.8	88.3
Professional degree	78.5	65.4
2007–08 bachelor’s degree institution control		
Public	75.1	70.2
Private nonprofit	69.1	73.4
For-profit	54.2	63.3

See notes at end of table.

National Center for Education Statistics

Table 3.

EDUCATION WORTH COST: Percentage of 2007–08 bachelor’s degree recipients who reported that their postsecondary education was worth the financial costs, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Undergraduate education was worth financial cost	Graduate education was worth financial cost ¹
2007–08 bachelor’s degree major ⁶		
STEM major ⁷	78.8	78.5
Computer and information sciences	75.1	73.3
Engineering and engineering technology	85.2	82.4
Biological and physical sciences, science technology, mathematics, and agricultural sciences	75.1	77.2
Non-STEM major	70.9	69.5
General studies and other ⁸	76.4	73.4
Social sciences	70.3	63.9
Humanities	64.2	67.8
Healthcare fields	76.1	77.7
Business	73.5	71.7
Education	77.0	76.1
Other applied ⁹	65.8	65.9
Sex		
Male	71.6	72.7
Female	72.7	70.1
Race/ethnicity ¹⁰		
White	72.8	71.9
Black	68.0	65.8
Hispanic	71.6	74.0
Asian	72.5	69.4
Other	62.1	64.2
Two or more races	75.1	69.1
Age at 2007–08 bachelor’s degree award		
23 or younger	74.1	71.7
24–29	64.9	69.1
30 or older	74.1	70.2
Family status in 2012 ¹¹		
Unmarried with no dependent children	71.6	70.3
Unmarried with dependent children	59.8	57.9
Married with no dependent children	75.5	74.6
Married with dependent children	73.9	74.4

See notes at end of table.

National Center for Education Statistics

Table 3.

EDUCATION WORTH COST: Percentage of 2007–08 bachelor's degree recipients who reported that their postsecondary education was worth the financial costs, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

† Not applicable.

¹ Excludes the 64.6 percent of bachelor's degree recipients who had not enrolled in a master's or higher degree program since their 2007–08 bachelor's degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁴ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁵ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁶ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁷ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁸ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

⁹ 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.

¹⁰ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹¹ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkd55, dbabkd54, dbabkdb81, and dbabkd21.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S3.

Standard errors for table 3: EDUCATION WORTH COST: Percentage of 2007–08 bachelor’s degree recipients who reported that their postsecondary education was worth the financial costs, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Undergraduate education was worth financial cost	Graduate education was worth financial cost
Total	0.54	0.90
Cumulative amount borrowed for any postsecondary education through 2012		
Did not borrow	0.97	1.77
Borrowed	0.64	1.02
Lowest 25 percent (less than \$17,000)	1.30	2.51
Lower middle 25 percent (\$17,001–\$30,000)	1.20	2.74
Upper middle 25 percent (\$30,001–\$59,049)	1.33	2.02
Highest 25 percent (\$59,050 or more)	1.26	1.73
Ratio of monthly loan payments to monthly salary in 2012		
1–4 percent	1.45	3.12
5–7 percent	1.84	3.30
8–14 percent	1.61	2.55
15 percent or more	1.84	3.05
Annual salary in 2012		
No salary	1.36	1.79
\$1–\$31,200	1.22	2.13
\$31,201–\$43,000	1.26	2.11
\$43,001–\$60,000	1.02	2.13
\$60,001 or more	1.10	1.93
Employment and enrollment status in 2012		
Employed only	0.69	1.35
Full time, one job	0.72	1.47
Part time or multiple jobs	1.96	3.75
Both employed and enrolled	1.40	1.70
Enrolled only	2.36	2.32
Unemployed	2.29	4.33
Out of the labor force	1.86	4.02
Highest degree program enrollment after 2007–08 bachelor’s degree		
No further enrollment	0.80	†
Bachelor’s degree or less	2.40	†
Master’s degree or certificate	0.86	0.97
Doctoral degree	2.56	2.37
Professional degree	2.19	2.56
2007–08 bachelor’s degree institution control		
Public	0.65	1.14
Private nonprofit	0.93	1.39
For-profit	3.64	6.08

See notes at end of table.

National Center for Education Statistics

Table S3.

Standard errors for table 3: EDUCATION WORTH COST: Percentage of 2007–08 bachelor’s degree recipients who reported that their postsecondary education was worth the financial costs, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Undergraduate education was worth financial cost	Graduate education was worth financial cost
2007–08 bachelor’s degree major		
STEM major	1.18	1.77
Computer and information sciences	3.55	6.87
Engineering and engineering technology	1.82	3.78
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.63	2.23
Non-STEM major	0.62	1.03
General studies and other	2.74	5.19
Social sciences	1.39	2.21
Humanities	1.83	2.49
Healthcare fields	1.82	2.51
Business	1.28	2.56
Education	1.68	2.13
Other applied	1.45	2.78
Sex		
Male	0.93	1.45
Female	0.72	1.16
Race/ethnicity		
White	0.58	1.10
Black	1.86	3.04
Hispanic	1.85	2.66
Asian	2.15	3.61
Other	6.84	11.83
Two or more races	3.46	5.16
Age at 2007–08 bachelor’s degree award		
23 or younger	0.61	1.07
24–29	1.36	2.34
30 or older	1.47	2.55
Family status in 2012		
Unmarried with no dependent children	0.71	1.15
Unmarried with dependent children	2.43	4.35
Married with no dependent children	1.15	1.97
Married with dependent children	1.18	2.26

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 4.

NET WORTH AND FINANCIAL STABILITY: Among 2007–08 bachelor's degree recipients, percentage distribution of perceived net worth and percentage who were able to meet essential expenses, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Perceived net worth: If graduate (and spouse, if married) sold all major possessions, graduate would			Able to meet all essential expenses in past 12 months
	Have something left over	Break even	Be in debt	
Total	48.6	14.1	37.3	75.5
Cumulative amount borrowed for any postsecondary education through 2012 ¹				
Did not borrow	77.3	11.7	11.0	87.9
Borrowed	37.2	15.1	47.8	70.6
Lowest 25 percent (less than \$17,000)	60.9	16.3	22.8	80.9
Lower middle 25 percent (\$17,001–\$30,000)	43.5	18.4	38.1	72.8
Upper middle 25 percent (\$30,001–\$59,049)	28.5	15.3	56.2	66.5
Highest 25 percent (\$59,050 or more)	14.7	10.1	75.2	62.0
Ratio of monthly loan payments to monthly salary in 2012 ²				
1–4 percent	50.5	18.7	30.8	77.0
5–7 percent	40.4	14.8	44.7	74.6
8–14 percent	28.4	15.8	55.8	69.5
15 percent or more	20.6	14.5	64.9	65.8
Annual salary in 2012				
No salary	38.8	13.7	47.5	69.9
\$1–\$31,200	41.5	15.4	43.1	67.9
\$31,201–\$43,000	46.7	17.5	35.7	73.9
\$43,001–\$60,000	50.9	13.6	35.4	79.6
\$60,001 or more	66.1	10.2	23.7	87.2
Employment and enrollment status in 2012 ³				
Employed only	52.6	14.1	33.4	77.5
Full time, one job	53.6	14.0	32.4	78.7
Part time or multiple jobs	46.9	14.4	38.7	71.1
Both employed and enrolled	42.2	15.1	42.6	74.1
Enrolled only	32.9	12.6	54.5	71.8
Unemployed	34.6	15.6	49.7	61.4
Out of the labor force	46.9	12.6	40.5	76.2
Highest degree program enrollment after 2007–08 bachelor's degree ⁴				
No further enrollment	55.6	14.2	30.1	76.6
Bachelor's degree or less	43.9	18.5	37.7	68.5
Master's degree or certificate	41.6	14.0	44.3	74.0
Doctoral degree	46.8	16.0	37.2	75.9
Professional degree	18.2	7.4	74.4	80.2

See notes at end of table.

National Center for Education Statistics

Table 4.

NET WORTH AND FINANCIAL STABILITY: Among 2007–08 bachelor’s degree recipients, percentage distribution of perceived net worth and percentage who were able to meet essential expenses, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Perceived net worth: If graduate (and spouse, if married) sold all major possessions, graduate would			Able to meet all essential expenses in past 12 months
	Have something left over	Break even	Be in debt	
2007–08 bachelor’s degree institution control				
Public	50.6	14.2	35.2	77.3
Private nonprofit	46.6	13.6	39.8	74.9
For-profit	35.8	15.4	48.8	56.1
2007–08 bachelor’s degree major ⁵				
STEM major ⁶	53.0	12.7	34.3	82.4
Computer and information sciences	52.8	14.2	33.0	76.4
Engineering and engineering technology	64.6	11.9	23.5	88.5
Biological and physical sciences, science technology, mathematics, and agricultural sciences	43.8	12.6	43.6	79.9
Non-STEM major	47.8	14.4	37.8	74.2
General studies and other ⁷	45.0	12.8	42.2	71.7
Social sciences	40.8	13.3	45.8	72.2
Humanities	42.5	11.4	46.1	74.0
Healthcare fields	49.3	16.0	34.7	75.9
Business	54.7	14.3	31.0	77.0
Education	52.3	18.9	28.8	75.2
Other applied ⁸	45.5	14.9	39.6	71.1
Sex				
Male	52.9	12.1	35.0	81.0
Female	45.4	15.6	39.0	71.5
Race/ethnicity ⁹				
White	51.5	12.5	36.0	78.3
Black	28.6	21.0	50.4	56.1
Hispanic	42.9	20.1	37.0	68.6
Asian	51.8	14.7	33.5	85.6
Other	36.5	13.9 !	49.6	68.5
Two or more races	50.6	13.6	35.8	67.7
Age at 2007–08 bachelor’s degree award				
23 or younger	50.6	13.0	36.4	80.3
24–29	42.7	15.3	42.0	70.1
30 or older	48.1	17.2	34.7	62.7
Family status in 2012 ¹⁰				
Unmarried with no dependent children	47.0	12.7	40.2	76.1
Unmarried with dependent children	27.8	21.3	50.9	41.4
Married with no dependent children	55.2	15.5	29.3	86.7
Married with dependent children	52.0	14.3	33.6	72.1

See notes at end of table.

National Center for Education Statistics

Table 4.

NET WORTH AND FINANCIAL STABILITY: Among 2007–08 bachelor's degree recipients, percentage distribution of perceived net worth and percentage who were able to meet essential expenses, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

¹ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

² Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

³ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁴ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁵ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁶ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁷ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

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 Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁰ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Detail may not sum to totals because of rounding. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkem99, dbabken54, dbabkedd8, and dbabkee48.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S4.

Standard errors for table 4: NET WORTH AND FINANCIAL STABILITY: Among 2007–08 bachelor’s degree recipients, percentage distribution of perceived net worth and percentage who were able to meet essential expenses, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Perceived net worth: If graduate (and spouse, if married) sold all major possessions, graduate would			Able to meet all essential expenses in past 12 months
	Have something left over	Break even	Be in debt	
Total	0.64	0.44	0.55	0.51
Cumulative amount borrowed for any postsecondary education through 2012				
Did not borrow	1.13	0.80	0.75	0.74
Borrowed	0.68	0.50	0.68	0.61
Lowest 25 percent (less than \$17,000)	1.32	1.06	1.17	1.19
Lower middle 25 percent (\$17,001–\$30,000)	1.34	1.18	1.28	1.37
Upper middle 25 percent (\$30,001–\$59,049)	1.30	0.95	1.52	1.28
Highest 25 percent (\$59,050 or more)	1.01	0.82	1.26	1.27
Ratio of monthly loan payments to monthly salary in 2012				
1–4 percent	1.86	1.28	1.60	1.44
5–7 percent	2.00	1.28	2.01	1.80
8–14 percent	1.42	1.33	1.61	1.42
15 percent or more	1.66	1.34	1.94	1.79
Annual salary in 2012				
No salary	1.35	0.9	1.30	1.12
\$1–\$31,200	1.30	1.0	1.24	1.24
\$31,201–\$43,000	1.51	1.1	1.34	1.28
\$43,001–\$60,000	1.33	1.0	1.27	1.01
\$60,001 or more	1.38	0.9	1.23	1.05
Employment and enrollment status in 2012				
Employed only	0.78	0.52	0.64	0.61
Full time, one job	0.89	0.57	0.71	0.68
Part time or multiple jobs	1.81	1.18	1.55	1.50
Both employed and enrolled	1.87	1.57	1.90	1.61
Enrolled only	2.45	1.61	2.61	2.20
Unemployed	2.28	1.66	2.31	2.15
Out of the labor force	2.24	1.51	2.10	1.86
Highest degree program enrollment after 2007–08 bachelor’s degree				
No further enrollment	0.83	0.61	0.67	0.65
Bachelor’s degree or less	2.69	2.32	2.75	2.25
Master’s degree or certificate	1.12	0.76	1.03	0.92
Doctoral degree	3.51	3.14	3.20	3.09
Professional degree	2.12	1.48	2.36	1.86

See notes at end of table.

National Center for Education Statistics

Table S4.

Standard errors for table 4: NET WORTH AND FINANCIAL STABILITY: Among 2007–08 bachelor’s degree recipients, percentage distribution of perceived net worth and percentage who were able to meet essential expenses, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Perceived net worth: If graduate (and spouse, if married) sold all major possessions, graduate would			Able to meet all essential expenses in past 12 months
	Have something left over	Break even	Be in debt	
2007–08 bachelor’s degree institution control				
Public	0.84	0.57	0.75	0.65
Private nonprofit	1.20	0.73	1.09	1.04
For-profit	3.48	2.27	3.01	3.68
2007–08 bachelor’s degree major				
STEM major	1.46	1.01	1.18	1.08
Computer and information sciences	4.11	2.85	3.88	3.14
Engineering and engineering technology	2.61	1.62	1.94	1.68
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.06	1.41	1.87	1.63
Non-STEM major	0.71	0.49	0.63	0.59
General studies and other	3.31	2.28	3.21	3.08
Social sciences	1.53	1.05	1.51	1.51
Humanities	1.88	1.14	1.79	1.55
Healthcare fields	1.99	1.49	1.87	2.06
Business	1.53	0.97	1.47	1.21
Education	1.83	1.59	1.80	1.53
Other applied	1.63	1.23	1.57	1.39
Sex				
Male	1.03	0.69	0.94	0.70
Female	0.83	0.59	0.76	0.71
Race/ethnicity				
White	0.70	0.48	0.58	0.55
Black	2.21	1.66	2.11	2.19
Hispanic	2.03	1.62	1.97	1.84
Asian	2.91	1.81	2.55	1.77
Other	6.51	4.92	7.12	6.67
Two or more races	3.79	2.30	4.00	3.96
Age at 2007–08 bachelor’s degree award				
23 or younger	0.80	0.55	0.70	0.56
24–29	1.52	0.87	1.45	1.22
30 or older	1.69	1.34	1.52	1.52
Family status in 2012				
Unmarried with no dependent children	0.90	0.57	0.83	0.68
Unmarried with dependent children	2.48	2.07	2.72	2.73
Married with no dependent children	1.36	0.99	1.10	0.86
Married with dependent children	1.41	1.05	1.25	1.39

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 5.

RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
Total	70.9	80.3
Cumulative amount borrowed for any postsecondary education through 2012 ¹		
Did not borrow	75.5	82.6
Borrowed	69.0	79.4
Lowest 25 percent (less than \$17,000)	74.6	82.5
Lower middle 25 percent (\$17,001–\$30,000)	74.4	82.9
Upper middle 25 percent (\$30,001–\$59,049)	68.4	77.6
Highest 25 percent (\$59,050 or more)	58.3	72.7
Ratio of monthly loan payments to monthly salary in 2012 ²		
1–4 percent	82.3	86.3
5–7 percent	80.7	84.2
8–14 percent	75.7	78.7
15 percent or more	62.9	75.8
Annual salary in 2012		
No salary	49.3	65.0
\$1–\$31,200	54.4	69.6
\$31,201–\$43,000	77.2	82.9
\$43,001–\$60,000	84.5	85.0
\$60,001 or more	91.0	89.5
Employment and enrollment status in 2012 ³		
Employed only	77.2	83.1
Full time, one job	80.5	84.2
Part time or multiple jobs	59.8	74.9
Both employed and enrolled	72.2	82.1
Unemployed, enrolled	46.8	57.4
Unemployed, not enrolled	42.3	61.3
Out of the labor force, enrolled	40.0	50.9
Out of the labor force, not enrolled	60.9	73.1
Highest degree program enrollment after 2007–08 bachelor’s degree ⁴		
No further enrollment	75.8	82.1
Bachelor’s degree or less	63.5	75.7
Master’s degree or certificate	70.1	80.3
Doctoral degree	46.9	70.3
Professional degree	40.0	56.2

See notes at end of table.

National Center for Education Statistics

Table 5.

RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
2007–08 bachelor’s degree institution control		
Public	71.3	81.1
Private nonprofit	69.7	78.5
For-profit	73.4	82.9
2007–08 bachelor’s degree major ⁵		
STEM major ⁶	72.5	83.1
Computer and information sciences	82.7	86.1
Engineering and engineering technology	84.4	88.5
Biological and physical sciences, science technology, mathematics, and agricultural sciences	58.8	75.1
Non-STEM major	70.5	79.8
General studies and other ⁷	65.4	75.3
Social sciences	62.7	77.7
Humanities	55.6	71.7
Healthcare fields	83.6	82.8
Business	78.3	85.0
Education	77.3	75.3
Other applied ⁸	68.9	79.5
Occupation in primary job ⁹		
Business or management occupations	83.3	85.9
STEM occupations ¹⁰	81.3	86.6
Healthcare occupations ¹¹	79.0	76.7
PK-12 occupations	75.1	76.4
Social services professionals	65.4	77.2
Sales occupations	67.4	85.1
Business support/administrative assistance	67.5	77.4
Trades and technical ¹²	61.6	79.5
Other ¹³	59.8	75.0
Sex		
Male	71.4	82.6
Female	70.5	78.7

See notes at end of table.

National Center for Education Statistics

Table 5.

RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
Race/ethnicity ¹⁴		
White	72.6	80.9
Black	70.9	79.2
Hispanic	64.9	78.4
Asian	60.8	78.2
Other	64.7	84.9
Two or more races	68.0	77.8
Age at 2007–08 bachelor’s degree award		
23 or younger	70.3	80.7
24–29	67.1	79.3
30 or older	78.5	80.3
Family status in 2012 ¹⁵		
Unmarried with no dependent children	66.8	79.8
Unmarried with dependent children	64.9	74.6
Married with no dependent children	77.3	82.0
Married with dependent children	77.1	81.3

See notes at end of table.

National Center for Education Statistics

Table 5.

RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor's degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

¹ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

² Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

³ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁴ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁵ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁶ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁷ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

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 The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

¹⁰ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

¹¹ Healthcare occupations include nurses and other healthcare professionals.

¹² Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

¹³ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: Retirement account types include Individual Retirement Account, 401(k), 403(b), pension, and other retirement savings accounts. This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkea7, dbabkeaa, dbabke44, and dbabke6a.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S5.

Standard errors for table 5: RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
Total	0.63	0.64
Cumulative amount borrowed for any postsecondary education through 2012		
Did not borrow	1.09	1.12
Borrowed	0.74	0.73
Lowest 25 percent (less than \$17,000)	1.30	1.40
Lower middle 25 percent (\$17,001–\$30,000)	1.35	1.08
Upper middle 25 percent (\$30,001–\$59,049)	1.37	1.50
Highest 25 percent (\$59,050 or more)	1.38	1.72
Ratio of monthly loan payments to monthly salary in 2012		
1–4 percent	1.39	1.46
5–7 percent	1.62	1.59
8–14 percent	1.51	1.82
15 percent or more	1.84	2.13
Annual salary in 2012		
No salary	1.45	2.02
\$1–\$31,200	1.26	1.72
\$31,201–\$43,000	1.21	1.13
\$43,001–\$60,000	1.02	1.18
\$60,001 or more	0.90	0.97
Employment and enrollment status in 2012		
Employed only	0.64	0.69
Full time, one job	0.68	0.75
Part time or multiple jobs	2.05	2.01
Both employed and enrolled	1.62	1.56
Unemployed, enrolled	4.45	6.66
Unemployed, not enrolled	2.53	3.86
Out of the labor force, enrolled	3.01	5.11
Out of the labor force, not enrolled	2.21	2.42
Highest degree program enrollment after 2007–08 bachelor’s degree		
No further enrollment	0.80	0.75
Bachelor’s degree or less	2.48	2.88
Master’s degree or certificate	1.11	1.04
Doctoral degree	3.65	5.74
Professional degree	2.38	3.97

See notes at end of table.

National Center for Education Statistics

Table S5.

Standard errors for table 5: RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
2007–08 bachelor’s degree institution control		
Public	0.73	0.80
Private nonprofit	1.07	1.04
For-profit	2.88	2.98
2007–08 bachelor’s degree major		
STEM major	1.46	1.35
Computer and information sciences	3.08	3.10
Engineering and engineering technology	2.00	1.78
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.15	2.41
Non-STEM major	0.70	0.75
General studies and other	3.44	3.91
Social sciences	1.52	1.75
Humanities	1.81	2.06
Healthcare fields	1.55	1.93
Business	1.36	1.13
Education	1.47	1.80
Other applied	1.39	1.71
Occupation in primary job		
Business or management occupations	1.02	1.10
STEM occupations	1.64	1.63
Healthcare occupations	1.37	2.05
PK-12 occupations	1.94	1.89
Social services professionals	2.61	2.90
Sales occupations	2.93	2.34
Business support/administrative assistance	1.76	1.96
Trades and technical	2.09	2.06
Other	1.65	1.89
Sex		
Male	0.93	0.83
Female	0.76	0.85

See notes at end of table.

National Center for Education Statistics

Table S5.

Standard errors for table 5: RETIREMENT ACCOUNTS: Percentage of 2007–08 bachelor’s degree recipients who reported having and contributing to a retirement account, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Had a retirement account	Of those who had an account, percent who contributed in the past 12 months
Race/ethnicity		
White	0.66	0.72
Black	2.04	2.11
Hispanic	2.10	2.09
Asian	2.72	2.83
Other	7.02	4.49
Two or more races	3.05	4.22
Age at 2007–08 bachelor’s degree award		
23 or younger	0.71	0.77
24–29	1.39	1.48
30 or older	1.41	1.57
Family status in 2012		
Unmarried with no dependent children	0.84	0.85
Unmarried with dependent children	2.37	3.00
Married with no dependent children	1.30	1.32
Married with dependent children	1.33	1.19

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 6.

PERCEIVED CONSEQUENCES OF EDUCATION COST: Percentage of 2007–08 bachelor's degree recipients who reported various consequences of the cost of their education, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Delayed buying a home	Delayed getting married	Delayed having children	Worked more than desired
Total	38.4	22.3	29.1	34.7
Cumulative amount borrowed for any postsecondary education through 2012 ¹				
Did not borrow	23.1	14.0	19.3	21.1
Borrowed	44.4	25.6	33.0	40.1
Lowest 25 percent (less than \$17,000)	34.2	18.7	25.2	31.4
Lower middle 25 percent (\$17,001–\$30,000)	42.1	21.8	29.2	37.2
Upper middle 25 percent (\$30,001–\$59,049)	50.2	28.6	34.9	46.0
Highest 25 percent (\$59,050 or more)	51.7	33.7	43.2	46.5
Ratio of monthly loan payments to monthly salary in 2012 ²				
1–4 percent	36.9	19.1	24.8	34.8
5–7 percent	44.0	20.9	32.0	39.6
8–14 percent	50.0	27.2	36.4	45.7
15 percent or more	56.0	32.5	44.7	46.7
Annual salary in 2012				
No salary	40.1	27.1	31.6	36.8
\$1–\$31,200	47.1	27.3	36.4	41.5
\$31,201–\$43,000	40.2	22.4	29.4	37.3
\$43,001–\$60,000	37.7	21.2	29.3	34.7
\$60,001 or more	26.2	13.0	18.3	23.1
Employment and enrollment status in 2012 ³				
Employed only	37.2	20.3	27.5	33.3
Full time, one job	36.7	19.6	26.8	30.8
Part time or multiple jobs	40.1	24.1	31.3	46.5
Both employed and enrolled	42.5	26.2	34.7	40.5
Enrolled only	40.8	30.1	31.9	33.9
Unemployed	50.0	35.4	38.9	41.3
Out of the labor force	30.6	17.6	24.6	34.7
Highest degree program enrollment after 2007–08 bachelor's degree ⁴				
No further enrollment	34.6	18.4	24.8	32.7
Bachelor's degree or less	44.7	25.3	36.0	41.6
Master's degree or certificate	42.2	27.0	33.8	39.1
Doctoral degree	45.1	36.0	38.7	29.7
Professional degree	48.1	27.6	37.6	25.8

See notes at end of table.

National Center for Education Statistics

Table 6.
PERCEIVED CONSEQUENCES OF EDUCATION COST: Percentage of 2007–08 bachelor’s degree recipients who reported various consequences of the cost of their education, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Delayed buying a home	Delayed getting married	Delayed having children	Worked more than desired
2007–08 bachelor’s degree institution control				
Public	38.8	22.7	30.2	33.8
Private nonprofit	38.1	22.0	27.8	35.7
For-profit	34.8	19.2	23.3	41.1
2007–08 bachelor’s degree major ⁵				
STEM major ⁶				
Computer and information sciences	36.6	20.0	25.0	24.9
Engineering and engineering technology	30.0	16.8	22.6	17.0
Biological and physical sciences, science technology, mathematics, and agricultural sciences	42.2	25.3	33.9	31.1
Non-STEM major				
General studies and other ⁷	37.1	20.3	25.5	36.5
Social sciences	42.0	25.4	31.9	37.5
Humanities	44.5	25.1	32.2	38.7
Healthcare fields	32.7	19.4	28.2	38.7
Business	33.3	20.8	25.7	30.7
Education	38.0	19.8	29.6	38.3
Other applied ⁸	43.0	23.8	31.2	41.6
Sex				
Male	37.5	21.6	27.4	31.0
Female	39.1	22.9	30.4	37.5
Race/ethnicity ⁹				
White	37.0	19.4	27.2	33.5
Black	46.0	31.3	35.6	42.9
Hispanic	43.1	32.5	37.4	36.7
Asian	35.3	26.8	28.7	31.8
Other	54.9	30.7	40.9	52.7
Two or more races	34.3	24.5	28.5	36.5
Age at 2007–08 bachelor’s degree award				
23 or younger	38.8	22.9	29.8	31.5
24–29	44.8	27.0	35.8	43.8
30 or older	27.8	13.6	17.1	36.7
Family status in 2012 ¹⁰				
Unmarried with no dependent children	41.3	29.6	29.7	34.8
Unmarried with dependent children	46.8	33.5	21.6	47.5
Married with no dependent children	36.4	13.6	40.3	30.8
Married with dependent children	29.9	8.0	17.8	35.0

See notes at end of table.

National Center for Education Statistics

Table 6.

PERCEIVED CONSEQUENCES OF EDUCATION COST: Percentage of 2007–08 bachelor's degree recipients who reported various consequences of the cost of their education, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

¹ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

² Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

³ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁴ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁵ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁶ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁷ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

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 Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁰ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabke2c, dbabkeea, dbabke6e, dbabkec85, dbabkbbmad, dbabkba2, dbabkch4e, and dbabkcbd50.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S6.

Standard errors for table 6: PERCEIVED CONSEQUENCES OF EDUCATION COST: Percentage of 2007–08 bachelor’s degree recipients who reported various consequences of the cost of their education, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Delayed buying a home	Delayed getting married	Delayed having children	Worked more than desired
Total	0.64	0.62	0.58	0.60
Cumulative amount borrowed for any postsecondary education through 2012				
Did not borrow	1.15	0.99	1.11	1.11
Borrowed	0.73	0.70	0.69	0.70
Lowest 25 percent (less than \$17,000)	1.42	1.13	1.34	1.46
Lower middle 25 percent (\$17,001–\$30,000)	1.43	1.34	1.34	1.43
Upper middle 25 percent (\$30,001–\$59,049)	1.55	1.49	1.52	1.39
Highest 25 percent (\$59,050 or more)	1.40	1.27	1.35	1.53
Ratio of monthly loan payments to monthly salary in 2012				
1–4 percent	1.51	1.35	1.51	1.70
5–7 percent	2.02	1.53	1.78	1.90
8–14 percent	1.75	1.60	1.84	1.74
15 percent or more	1.85	2.03	1.88	1.84
Annual salary in 2012				
No salary	1.35	1.12	1.29	1.42
\$1–\$31,200	1.28	1.21	1.37	1.34
\$31,201–\$43,000	1.49	1.35	1.37	1.31
\$43,001–\$60,000	1.35	1.23	1.23	1.25
\$60,001 or more	1.31	1.02	1.22	1.22
Employment and enrollment status in 2012				
Employed only	0.76	0.76	0.69	0.68
Full time, one job	0.85	0.82	0.76	0.71
Part time or multiple jobs	1.90	1.70	1.69	1.90
Both employed and enrolled	1.78	1.56	1.64	1.65
Enrolled only	2.50	2.25	2.35	2.58
Unemployed	2.45	2.14	2.45	2.52
Out of the labor force	2.02	1.68	1.93	2.28
Highest degree program enrollment after 2007–08 bachelor’s degree				
No further enrollment	0.86	0.76	0.71	0.77
Bachelor’s degree or less	2.60	2.37	2.45	2.66
Master’s degree or certificate	1.09	1.06	1.04	1.05
Doctoral degree	3.55	3.53	3.65	3.39
Professional degree	2.80	2.28	2.42	2.46

See notes at end of table.

National Center for Education Statistics

Table S6.

Standard errors for table 6: PERCEIVED CONSEQUENCES OF EDUCATION COST: Percentage of 2007–08 bachelor’s degree recipients who reported various consequences of the cost of their education, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Delayed buying a home	Delayed getting married	Delayed having children	Worked more than desired
2007–08 bachelor’s degree institution control				
Public	0.78	0.81	0.76	0.80
Private nonprofit	1.17	1.02	1.01	0.93
For-profit	3.62	2.71	3.37	3.41
2007–08 bachelor’s degree major				
STEM major	1.18	1.18	1.24	1.19
Computer and information sciences	3.52	3.19	3.26	2.88
Engineering and engineering technology	2.32	1.93	2.39	1.85
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.90	1.68	1.74	1.87
Non-STEM major	0.75	0.70	0.67	0.72
General studies and other	3.29	2.84	3.41	3.05
Social sciences	1.55	1.46	1.52	1.50
Humanities	1.79	1.64	1.78	1.76
Healthcare fields	2.03	1.61	1.80	2.18
Business	1.53	1.33	1.32	1.47
Education	1.62	1.56	1.72	1.97
Other applied	1.64	1.17	1.44	1.59
Sex				
Male	1.06	0.96	0.97	1.03
Female	0.81	0.78	0.79	0.78
Race/ethnicity				
White	0.74	0.62	0.65	0.64
Black	2.15	1.91	2.05	1.88
Hispanic	1.89	2.00	1.90	2.10
Asian	2.32	2.41	2.26	2.61
Other	5.90	6.27	6.46	7.03
Two or more races	4.09	3.29	3.64	3.48
Age at 2007–08 bachelor’s degree award				
23 or younger	0.78	0.70	0.69	0.74
24–29	1.31	1.26	1.27	1.52
30 or older	1.53	1.05	1.46	1.75
Family status in 2012				
Unmarried with no dependent children	0.87	0.85	0.84	0.77
Unmarried with dependent children	2.69	2.40	2.01	2.82
Married with no dependent children	1.41	0.95	1.34	1.50
Married with dependent children	1.31	0.89	1.08	1.42

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 7.

JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job ¹				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
Total	58.1	66.4	65.5	68.0	72.5
Cumulative amount borrowed for any postsecondary education through 2012 ²					
Did not borrow	62.1	69.2	65.8	68.8	71.7
Borrowed	56.5	65.3	65.4	67.6	72.9
Lowest 25 percent (less than \$17,000)	59.0	69.3	67.6	67.5	74.1
Lower middle 25 percent (\$17,001–\$30,000)	57.8	66.8	66.1	68.4	74.0
Upper middle 25 percent (\$30,001–\$59,049)	55.6	64.9	64.3	69.2	73.4
Highest 25 percent (\$59,050 or more)	53.2	60.0	63.4	65.3	69.8
Ratio of monthly loan payments to monthly salary in 2012 ³					
1–4 percent	66.1	73.9	68.2	75.3	79.6
5–7 percent	62.4	71.3	68.3	73.5	76.5
8–14 percent	57.0	69.7	67.5	70.8	75.2
15 percent or more	49.7	64.2	64.7	66.9	70.9
Annual salary in 2012					
No salary	48.6	46.0	57.8	55.7	60.8
\$1–\$31,200	42.4	60.7	67.0	60.9	66.7
\$31,201–\$43,000	51.4	71.7	69.1	66.3	73.7
\$43,001–\$60,000	67.1	74.1	68.1	75.8	79.5
\$60,001 or more	79.2	75.4	63.7	78.6	79.6
Employment and enrollment status in 2012 ⁴					
Employed only	61.3	71.7	67.4	70.5	74.9
Full time, one job	63.4	73.7	67.1	71.9	76.1
Part time or multiple jobs	50.1	61.1	69.0	62.8	68.2
Both employed and enrolled	50.8	62.1	64.4	69.3	74.6
Highest degree program enrollment after 2007–08 bachelor’s degree ⁵					
No further enrollment	61.2	69.2	67.1	67.1	71.1
Bachelor’s degree or less	53.3	62.4	64.4	58.5	63.4
Master’s degree or certificate	54.1	64.3	63.7	70.6	76.4
Doctoral degree	49.2	52.3	52.6	76.0	78.9
Professional degree	55.1	58.6	66.0	68.4	72.6
2007–08 bachelor’s degree institution control					
Public	56.9	66.8	65.4	67.2	71.8
Private nonprofit	60.1	67.0	65.9	69.9	74.1
For-profit	58.8	56.5	64.1	63.9	71.8

See notes at end of table.

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Table 7.

JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job ¹				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
2007–08 bachelor’s degree major ⁶					
STEM major ⁷	62.8	66.8	61.8	68.9	72.4
Computer and information sciences	69.9	70.1	72.5	72.3	75.4
Engineering and engineering technology	67.1	68.3	61.7	69.6	70.7
Biological and physical sciences, science technology, mathematics, and agricultural sciences	56.2	64.0	57.5	66.8	72.6
Non-STEM major	57.1	66.4	66.2	67.8	72.6
General studies and other ⁸	62.5	67.5	66.6	68.1	74.0
Social sciences	53.2	62.2	64.4	64.0	69.9
Humanities	53.4	60.2	62.6	63.7	66.2
Healthcare fields	62.0	77.4	69.6	78.1	84.6
Business	62.2	70.5	68.1	67.4	70.5
Education	51.4	66.7	67.6	76.8	84.7
Other applied ⁹	55.8	63.2	65.3	65.4	70.6
Occupation in primary job ¹					
Business or management occupations	63.3	70.4	66.4	70.3	72.9
STEM occupations ¹⁰	69.2	70.8	67.9	70.6	71.9
Healthcare occupations ¹¹	61.2	76.2	68.1	79.5	84.8
PK-12 occupations	49.8	64.7	63.5	83.0	90.5
Social services professionals	50.1	68.7	63.9	75.4	86.3
Sales occupations	58.2	56.9	59.7	57.4	54.4
Business support/administrative assistance	52.5	63.7	72.2	45.9	53.4
Trades and technical ¹²	57.4	61.7	58.7	58.2	60.8
Other ¹³	53.2	59.9	63.6	72.0	78.8
Hours worked per week in primary job ¹					
1–34	47.2	51.1	67.7	57.7	63.6
35–40	59.1	69.8	73.2	67.0	72.9
41 or more	62.5	69.2	50.0	75.8	77.1
Sex					
Male	59.5	66.1	62.4	66.5	68.8
Female	57.0	66.7	67.8	69.1	75.3

See notes at end of table.

National Center for Education Statistics

Table 7.

JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job ¹				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
Race/ethnicity ¹⁴					
White	59.6	68.1	66.6	69.5	73.8
Black	48.7	58.5	62.6	61.2	66.3
Hispanic	58.6	61.9	66.3	64.2	73.9
Asian	52.9	66.6	58.6	67.1	66.1
Other	55.0	62.4	52.8	60.5	60.8
Two or more races	54.3	59.1	60.1	61.1	67.8
Age at 2007–08 bachelor’s degree award					
23 or younger	58.9	68.2	64.8	68.2	71.9
24–29	55.5	64.7	65.5	64.6	69.9
30 or older	57.8	60.8	68.7	71.5	78.9
Family status in 2012 ¹⁵					
Unmarried with no dependent children	55.9	64.7	62.3	64.8	68.9
Unmarried with dependent children	51.0	56.7	60.6	62.7	66.9
Married with no dependent children	60.9	70.3	70.3	73.4	77.8
Married with dependent children	63.1	69.8	70.7	72.5	78.7

See notes at end of table.

National Center for Education Statistics

Table 7.

JOB SATISFACTION: Among 2007–08 bachelor's degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁴ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁵ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁶ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

⁷ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁸ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

⁹ 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.

¹⁰ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

¹¹ Healthcare occupations include nurses and other healthcare professionals.

¹² Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

¹³ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkce04, dbabkchb0, dbabkcke, dbabkcm36, dbabkcpe09, dbabkcp86, dbabkcc0, dbabkcb0, dbabkc65, and dbabkc81.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S7.

Standard errors for table 7: JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
Total	0.64	0.67	0.69	0.60	0.54
Cumulative amount borrowed for any postsecondary education through 2012					
Did not borrow	1.33	1.31	1.17	1.21	1.28
Borrowed	0.74	0.77	0.84	0.73	0.57
Lowest 25 percent (less than \$17,000)	1.38	1.40	1.47	1.51	1.31
Lower middle 25 percent (\$17,001–\$30,000)	1.49	1.34	1.60	1.30	1.35
Upper middle 25 percent (\$30,001–\$59,049)	1.51	1.31	1.44	1.33	1.29
Highest 25 percent (\$59,050 or more)	1.54	1.46	1.61	1.44	1.29
Ratio of monthly loan payments to monthly salary in 2012					
1–4 percent	1.67	1.49	1.71	1.55	1.45
5–7 percent	2.23	1.74	1.80	1.76	1.83
8–14 percent	1.85	1.77	1.70	1.70	1.64
15 percent or more	2.16	1.77	2.01	1.80	1.62
Annual salary in 2012					
No salary	1.46	1.51	1.69	1.54	1.50
\$1–\$31,200	1.40	1.28	1.37	1.33	1.23
\$31,201–\$43,000	1.60	1.40	1.47	1.27	1.23
\$43,001–\$60,000	1.32	1.30	1.42	1.16	1.05
\$60,001 or more	1.18	1.35	1.53	1.34	1.23
Employment and enrollment status in 2012					
Employed only	0.75	0.73	0.72	0.71	0.64
Full time, one job	0.79	0.78	0.78	0.79	0.66
Part time or multiple jobs	1.92	1.75	1.84	1.85	1.87
Both employed and enrolled	2.16	1.77	1.89	1.85	1.70
Highest degree program enrollment after 2007–08 bachelor’s degree					
No further enrollment	0.88	0.97	0.83	0.89	0.88
Bachelor’s degree or less	2.76	2.88	2.73	2.71	2.89
Master’s degree or certificate	1.08	1.03	1.22	1.01	0.93
Doctoral degree	3.86	3.98	4.34	3.24	3.34
Professional degree	3.34	2.81	2.72	2.71	2.54
2007–08 bachelor’s degree institution control					
Public	0.80	0.86	0.82	0.76	0.72
Private nonprofit	1.02	0.91	1.15	0.96	0.93
For-profit	3.52	4.44	3.30	2.54	2.79

See notes at end of table.

National Center for Education Statistics

Table S7.

Standard errors for table 7: JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
2007–08 bachelor’s degree major					
STEM major	1.37	1.60	1.50	1.49	1.35
Computer and information sciences	3.12	3.78	3.64	2.96	3.29
Engineering and engineering technology	2.57	2.73	2.40	2.81	2.61
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.09	2.15	2.15	1.96	1.85
Non-STEM major	0.73	0.71	0.74	0.64	0.58
General studies and other	3.70	3.26	3.73	3.62	3.21
Social sciences	1.59	1.59	1.77	1.50	1.39
Humanities	1.92	1.99	1.67	1.95	1.97
Healthcare fields	2.32	1.72	1.96	1.95	1.79
Business	1.61	1.45	1.59	1.45	1.29
Education	1.94	1.90	1.78	1.78	1.51
Other applied	1.76	1.76	1.48	1.58	1.31
Occupation in primary job					
Business or management occupations	1.47	1.41	1.43	1.37	1.19
STEM occupations	1.81	1.94	1.80	1.98	1.70
Healthcare occupations	1.95	1.56	1.70	1.55	1.49
PK-12 occupations	2.09	1.99	2.12	1.49	1.19
Social services professionals	2.38	2.48	2.62	2.31	1.89
Sales occupations	3.33	2.83	2.80	3.29	3.23
Business support/administrative assistance	2.05	1.84	1.64	1.64	1.69
Trades and technical	1.90	1.81	2.19	1.79	1.80
Other	1.77	1.56	1.76	1.37	1.22
Hours worked per week in primary job					
1–34	1.46	1.55	1.38	1.48	1.49
35–40	0.88	0.87	0.82	0.80	0.77
41 or more	1.23	1.21	1.27	1.12	1.07
Sex					
Male	1.08	1.13	1.02	0.96	0.90
Female	0.79	0.77	0.82	0.80	0.69
Race/ethnicity					
White	0.69	0.70	0.75	0.67	0.60
Black	2.29	2.63	2.35	2.34	2.25
Hispanic	2.25	2.39	2.24	2.05	1.83
Asian	2.98	2.76	2.83	2.98	2.83
Other	6.65	6.87	7.38	6.95	6.91
Two or more races	3.76	3.58	4.33	4.04	3.82

See notes at end of table.

National Center for Education Statistics

Table S7.

Standard errors for table 7: JOB SATISFACTION: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, percentage who reported being satisfied or very satisfied with various aspects of their primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Percentage satisfied with aspects of primary job				
	Compensation	Job security	Ability to balance work and family	Challenge of work	Importance of work
Age at 2007–08 bachelor’s degree award					
23 or younger	0.85	0.78	0.82	0.72	0.71
24–29	1.32	1.36	1.45	1.25	1.22
30 or older	1.91	1.76	1.53	1.57	1.37
Family status in 2012					
Unmarried with no dependent children	0.94	0.91	0.86	0.81	0.86
Unmarried with dependent children	2.65	2.89	2.63	2.76	2.63
Married with no dependent children	1.34	1.37	1.33	1.24	1.09
Married with dependent children	1.51	1.44	1.31	1.30	0.99

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 8.

REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry ¹	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Total	23.8	50.5	56.6	26.8	21.3	68.1	61.5
Cumulative amount borrowed for any postsecondary education through 2012 ²							
Did not borrow	22.8	49.5	59.1	22.4	19.7	69.5	58.9
Borrowed	24.1	50.8	55.7	28.4	21.9	67.6	62.5
Lowest 25 percent (less than \$17,000)	21.1	57.4	57.8	24.7	19.7	67.0	61.7
Lower middle 25 percent (\$17,001–\$30,000)	22.6	52.0	56.7	26.9	20.1	67.1	63.6
Upper middle 25 percent (\$30,001–\$59,049)	24.6	51.6	55.6	28.3	23.3	66.5	59.3
Highest 25 percent (\$59,050 or more)	28.7	43.9	53.3	32.7	23.9	69.6	65.1
Ratio of monthly loan payments to monthly salary in 2012 ³							
1–4 percent	13.3	68.0	61.4	28.7	17.7	74.0	66.1
5–7 percent	16.9	62.9	60.2	25.7	22.6	68.3	58.8
8–14 percent	18.4	59.0	56.1	25.5	25.7	66.0	59.9
15 percent or more	29.6	49.0	53.6	24.4	21.9	64.7	66.4
Annual salary in 2012							
No salary	44.4	34.0	55.9	30.0	21.3	67.7	59.7
\$1–\$31,200	38.6	45.1	52.3	23.5	19.2	64.8	60.4
\$31,201–\$43,000	22.1	72.1	65.7	25.2	24.3	72.5	64.6
\$43,001–\$60,000	10.6	70.1	56.9	26.3	27.0	69.8	62.6
\$60,001 or more	7.1	64.6	56.2	35.6	15.5	73.3	65.7
Employment and enrollment status in 2012 ⁴							
Employed only	19.6	59.4	57.9	24.4	21.7	68.4	61.7
Full time, one job	17.1	69.9	63.3	25.8	21.7	70.5	61.1
Part time or multiple jobs	33.3	31.0	43.1	20.5	21.9	62.8	63.2
Both employed and enrolled	20.5	46.2	51.4	31.7	18.8	67.8	66.4

See notes at end of table.

National Center for Education Statistics

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REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry ¹	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Highest degree program enrollment after 2007–08 bachelor’s degree ⁵							
No further enrollment	23.5	56.6	57.3	21.8	22.3	65.6	59.6
Bachelor’s degree or less	36.8	42.9	54.9	24.0	21.0	72.6	64.9
Master’s degree or certificate	21.0	46.1	56.5	34.2	20.8	72.8	64.3
Doctoral degree	23.7	33.0	58.6	34.8	15.4 !	51.8	55.4
Professional degree	29.6	29.3	51.7	41.7	17.2	71.1	65.7
2007–08 bachelor’s degree institution control							
Public	24.3	49.5	56.7	26.2	20.5	69.0	61.5
Private nonprofit	22.2	51.1	57.1	28.9	20.4	68.8	62.2
For-profit	27.0	59.5	52.8	21.5	37.0	53.3	58.5
2007–08 bachelor’s degree major ⁶							
STEM major ⁷							
Computer and information sciences	13.9	68.2	44.7	24.4 !	37.0	72.3	66.0
Engineering and engineering technology	14.8	58.4	55.8	29.3	7.5 !	65.1	66.0
Biological and physical sciences, science technology, mathematics, and agricultural sciences	26.1	39.4	57.2	37.4	21.6	69.9	60.2
Non-STEM major							
General studies and other ⁸	29.4	45.0	48.8	27.2	27.5	71.8	66.2
Social sciences	31.1	52.0	57.9	29.7	21.2	70.2	63.6
Humanities	32.8	44.9	48.3	25.2	17.2	68.8	64.7
Healthcare fields	10.5	55.7	63.3	25.3	12.9	66.7	61.8
Business	22.6	53.3	63.5	25.6	24.5	70.5	59.1
Education	13.1	45.6	51.8	20.9	24.2	54.8	55.4
Other applied ⁹	27.0	53.3	57.0	23.3	22.1	64.5	59.1

See notes at end of table.

National Center for Education Statistics

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REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry ¹	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Occupation in primary job ¹							
Business or management occupations	18.0	60.8	64.2	27.1	24.6	72.2	60.0
STEM occupations ¹⁰	13.8	60.6	68.8	34.2	14.6	74.4	64.1
Healthcare occupations ¹¹	13.4	49.4	58.9	27.1	23.7	74.2	64.0
PK-12 occupations	8.9	60.1	78.6	41.3	9.9 !	70.6	58.4
Social services professionals	17.4	66.3	67.9	34.4	18.0	78.7	71.0
Sales occupations	41.6	47.7	52.1	22.8	19.4	62.0	59.1
Business support/administrative assistance	50.0	56.0	57.6	24.1	23.7	65.3	61.0
Trades and technical ¹²	43.2	33.2	38.5	20.7	20.8	65.5	61.1
Other ¹³	15.8	39.6	60.1	35.8	20.5	67.1	62.9
Hours worked per week in primary job ¹							
1–34	43.1	20.0	42.9	21.3	21.1	59.5	61.5
35–40	23.3	63.8	62.0	28.2	22.4	71.0	62.9
41 or more	13.2	65.1	65.3	32.9	18.1	75.2	57.3
Sex							
Male	21.8	48.5	55.5	30.6	20.0	72.8	65.1
Female	25.2	51.7	57.3	24.4	22.2	65.1	59.3
Race/ethnicity ¹⁴							
White	21.5	49.1	53.6	23.9	18.6	66.3	60.4
Black	34.6	55.0	62.5	36.9	32.9	72.0	67.3
Hispanic	31.1	54.8	60.5	29.6	22.0	74.4	62.9
Asian	22.9	45.3	73.0	35.1	24.0	74.1	67.9
Other	26.7	45.6 !	53.7	‡	‡	62.1	36.7 !
Two or more races	31.8	57.4	57.9	27.7	29.1	62.0	58.2

See notes at end of table.

National Center for Education Statistics

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REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry ¹	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Age at 2007–08 bachelor’s degree award							
23 or younger	23.3	48.8	59.4	27.5	17.1	69.8	61.2
24–29	26.6	51.1	55.0	25.2	26.3	65.5	63.6
30 or older	21.8	57.5	46.1	26.2	33.4	64.5	59.6
Family status in 2012 ¹⁵							
Unmarried with no dependent children	25.5	49.6	59.9	28.7	18.0	71.7	64.1
Unmarried with dependent children	34.8	53.9	47.1	26.5	30.8	60.9	59.5
Married with no dependent children	20.6	48.8	55.4	23.9	20.9	66.8	58.6
Married with dependent children	19.1	53.7	50.6	23.3	29.3	60.0	56.3

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REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

‡ Reporting standards not met. The coefficient of variation (CV) for this estimate is 50 percent or greater.

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor’s degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor’s degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor’s degree recipients for whom the ratio was calculated.

⁴ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁵ Bachelor’s degree or less includes undergraduate certificate, associate’s degree, and additional bachelor’s degree. Master’s degree or certificate includes postbaccalaureate certificate, master’s degree, and post-master’s certificate. Doctoral degree includes doctor’s degree - research/scholarship and doctor’s degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁶ Bachelor’s degree recipients with multiple majors were classified by the first major field of study reported.

⁷ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁸ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

⁹ 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.

¹⁰ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

¹¹ Healthcare occupations include nurses and other healthcare professionals.

¹² Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

¹³ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor’s degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor’s degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Estimates include graduates who earned bachelor’s degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkcad, dbabkcb9, dbabkc7b, dbabkce1, dbabkc8b, gbbkc69, dbabkce7f, dbabkc0f, dbabkcdc1, dbabkcf4, dbabkca8, dbabkc47, dbabkc69, and dbabkc91.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S8.

Standard errors for table 8: REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Total	0.54	1.38	1.31	1.19	1.01	1.36	1.42
Cumulative amount borrowed for any postsecondary education through 2012							
Did not borrow	1.04	3.00	2.86	2.19	2.08	2.39	3.16
Borrowed	0.62	1.41	1.43	1.41	1.26	1.44	1.40
Lowest 25 percent (less than \$17,000)	1.28	3.49	3.22	2.96	2.69	3.14	2.77
Lower middle 25 percent (\$17,001–\$30,000)	1.20	2.95	3.14	3.10	2.50	3.00	3.22
Upper middle 25 percent (\$30,001–\$59,049)	1.28	2.62	2.46	2.48	2.65	2.72	2.87
Highest 25 percent (\$59,050 or more)	1.34	2.76	2.64	2.57	2.32	2.49	2.71
Ratio of monthly loan payments to monthly salary in 2012							
1–4 percent	1.17	3.89	4.69	4.95	4.40	5.50	4.50
5–7 percent	1.60	4.36	5.60	4.26	4.31	4.21	4.96
8–14 percent	1.36	3.95	4.83	3.51	3.50	3.69	3.70
15 percent or more	1.81	3.71	3.59	3.22	3.20	3.54	3.51
Annual salary in 2012							
No salary	1.67	2.26	2.35	2.00	2.04	2.34	2.43
\$1–\$31,200	1.24	2.11	2.40	1.85	1.71	2.10	2.17
\$31,201–\$43,000	1.12	3.05	2.60	2.75	2.56	2.95	2.85
\$43,001–\$60,000	0.83	3.60	3.93	3.54	3.99	4.03	4.00
\$60,001 or more	0.71	5.22	6.50	5.41	3.33	4.67	5.35
Employment and enrollment status in 2012							
Employed only	0.59	1.66	1.72	1.50	1.33	1.65	1.70
Full time, one job	0.58	1.85	1.80	1.73	1.76	1.84	2.01
Part time or multiple jobs	1.78	3.26	3.64	2.71	2.81	3.10	3.35
Both employed and enrolled	1.47	3.92	4.11	3.84	3.36	3.79	3.93

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Highest degree program enrollment after 2007–08							
bachelor’s degree							
No further enrollment	0.74	1.73	1.82	1.57	1.34	1.85	1.78
Bachelor’s degree or less	2.77	4.84	4.18	3.51	3.78	3.82	4.88
Master’s degree or certificate	1.01	2.52	2.45	2.29	2.03	2.19	2.48
Doctoral degree	3.75	8.72	9.06	7.66	6.58	8.83	8.49
Professional degree	2.82	4.40	4.70	4.96	4.07	4.75	4.99
2007–08 bachelor’s degree institution control							
Public	0.70	1.81	1.77	1.41	1.27	1.63	1.96
Private nonprofit	0.90	2.44	2.22	2.27	1.69	2.37	2.34
For-profit	2.62	5.67	5.63	5.45	5.70	6.71	6.65
2007–08 bachelor’s degree major							
STEM major	1.30	3.28	3.59	2.99	2.74	3.19	3.40
Computer and information sciences	3.01	9.19	9.10	9.03	9.96	9.27	8.62
Engineering and engineering technology	1.82	8.18	7.89	7.21	3.69	7.50	7.63
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.17	3.72	4.23	3.66	3.16	3.80	3.79
Non-STEM major	0.60	1.57	1.40	1.28	1.14	1.45	1.51
General studies and other	3.44	7.66	6.35	4.89	6.45	5.85	5.85
Social sciences	1.48	3.21	3.12	2.63	2.27	2.86	2.99
Humanities	1.83	3.19	3.15	2.93	2.58	3.14	3.38
Healthcare fields	1.32	7.26	6.65	6.71	3.40	6.79	6.86
Business	1.24	3.44	3.53	2.93	2.62	3.14	3.16
Education	1.31	5.05	5.68	4.33	4.71	6.16	4.98
Other applied	1.44	3.52	2.66	2.87	2.84	2.92	3.12

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Occupation in primary job							
Business or management occupations	0.98	2.85	3.43	3.10	3.11	2.91	3.19
STEM occupations	1.40	6.00	5.53	5.37	4.28	5.32	5.52
Healthcare occupations	1.38	5.51	5.62	4.42	4.40	4.71	4.99
PK-12 occupations	1.23	6.85	5.22	6.70	4.21	6.48	7.46
Social services professionals	2.00	6.31	6.45	6.67	4.70	5.24	6.30
Sales occupations	3.03	3.68	4.49	3.63	3.11	4.56	4.47
Business support/administrative assistance	1.82	2.55	2.64	1.87	2.17	2.58	2.63
Trades and technical	1.96	2.91	2.65	2.46	2.67	3.23	3.20
Other	1.07	4.05	4.25	4.14	3.85	3.87	4.14
Hours worked per week in primary job							
1–34	1.48	1.91	2.30	2.11	2.16	2.60	2.74
35–40	0.77	1.70	1.81	1.60	1.41	1.65	1.83
41 or more	0.80	3.28	3.21	3.55	2.82	2.80	3.18
Sex							
Male	0.81	2.18	2.30	2.00	1.77	2.03	2.22
Female	0.72	1.83	1.63	1.47	1.34	1.56	1.58
Race/ethnicity							
White	0.57	1.61	1.55	1.36	1.26	1.62	1.63
Black	2.14	3.97	3.87	4.09	3.58	3.37	3.28
Hispanic	2.13	4.63	3.78	3.71	3.18	4.33	4.25
Asian	2.28	5.52	5.02	5.97	5.04	5.19	5.95
Other	6.75	13.78	13.95	†	†	13.70	13.61
Two or more races	3.92	7.48	6.95	6.37	7.00	7.09	7.51

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: REASONS FOR NONCAREER EMPLOYMENT: Percentage of 2007–08 bachelor’s degree recipients who had a primary job since receiving their bachelor’s degree who reported that their primary job was not part of a career in their industry, and, among those in noncareer primary jobs, the reasons for working in a noncareer job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was not part of career in industry	Reasons for working in a noncareer primary job					
		To receive employment benefits	To obtain job experience	To prepare for future education	Continuing job held before graduation	To explore future options	To pursue other interests
Age at 2007–08 bachelor’s degree award							
23 or younger	0.67	1.60	1.58	1.28	1.23	1.59	1.81
24–29	1.29	3.18	3.02	2.74	2.69	3.03	2.78
30 or older	1.59	3.60	3.55	3.63	3.68	3.58	3.49
Family status in 2012							
Unmarried with no dependent children	0.83	1.73	1.71	1.48	1.35	1.68	1.78
Unmarried with dependent children	2.72	4.96	4.53	3.97	4.19	5.02	4.26
Married with no dependent children	1.25	3.28	3.02	2.93	2.69	2.97	3.28
Married with dependent children	1.02	3.01	3.21	2.68	3.30	3.35	3.33

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 9.

EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major ¹	Primary job required bachelor’s degree ¹	Took undesirable job or job outside field as a result of education cost
Total	76.9	65.4	39.7
Cumulative amount borrowed for any postsecondary education through 2012 ²			
Did not borrow	77.9	67.4	28.4
Borrowed	76.4	64.6	44.1
Lowest 25 percent (less than \$17,000)	78.0	64.5	37.5
Lower middle 25 percent (\$17,001–\$30,000)	78.5	63.1	39.9
Upper middle 25 percent (\$30,001–\$59,049)	76.4	64.8	48.9
Highest 25 percent (\$59,050 or more)	72.5	66.2	50.7
Ratio of monthly loan payments to monthly salary in 2012 ³			
1–4 percent	85.4	72.5	32.1
5–7 percent	82.4	71.0	41.5
8–14 percent	79.1	66.8	43.1
15 percent or more	70.2	60.2	56.6
Annual salary in 2012			
No salary	66.1	53.8	49.6
\$1–\$31,200	63.8	44.8	56.4
\$31,201–\$43,000	79.1	69.2	44.0
\$43,001–\$60,000	86.5	76.6	29.8
\$60,001 or more	86.8	80.7	18.4
Employment and enrollment status in 2012 ⁴			
Employed only	78.7	67.1	37.1
Full time, one job	81.0	70.5	34.3
Part time or multiple jobs	66.7	49.1	52.2
Both employed and enrolled	80.2	71.1	38.8
Highest degree program enrollment after 2007–08 bachelor’s degree ⁵			
No further enrollment	77.1	61.9	38.0
Bachelor’s degree or less	58.7	39.9	56.4
Master’s degree or certificate	80.7	73.4	42.0
Doctoral degree	83.3	82.5	31.9
Professional degree	65.9	75.4	29.8
2007–08 bachelor’s degree institution control			
Public	75.8	65.5	39.6
Private nonprofit	78.8	66.7	39.8
For-profit	78.0	54.3	39.2

See notes at end of table.

National Center for Education Statistics

Table 9.

EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major ¹	Primary job required bachelor’s degree ¹	Took undesirable job or job outside field as a result of education cost
2007–08 bachelor’s degree major ⁶			
STEM major ⁷	82.1	77.3	29.6
Computer and information sciences	87.4	74.9	22.7
Engineering and engineering technology	84.6	83.9	23.1
Biological and physical sciences, science technology, mathematics, and agricultural sciences	77.8	72.5	38.0
Non-STEM major	75.8	63.1	41.6
General studies and other ⁸	67.2	63.1	52.1
Social sciences	67.4	62.5	48.7
Humanities	62.5	55.5	55.2
Healthcare fields	89.7	59.4	19.7
Business	82.1	65.4	34.8
Education	88.3	77.5	34.3
Other applied ⁹	73.0	60.1	47.3
Occupation in primary job ¹			
Business or management occupations	81.7	74.7	34.7
STEM occupations ¹⁰	85.7	81.9	29.6
Healthcare occupations ¹¹	84.1	58.6	26.0
PK-12 occupations	91.7	88.8	35.0
Social services professionals	86.5	85.7	39.7
Sales occupations	62.9	39.3	52.1
Business support/administrative assistance	55.2	43.3	53.1
Trades and technical ¹²	53.4	28.4	52.7
Other ¹³	85.4	76.8	40.4
Sex			
Male	77.0	66.1	36.5
Female	76.7	64.9	42.0
Race/ethnicity ¹⁴			
White	77.5	66.0	38.3
Black	74.9	56.7	46.9
Hispanic	73.9	63.7	40.0
Asian	77.1	75.1	38.2
Other	77.6	52.6	56.8
Two or more races	72.2	66.2	48.9
Age at 2007–08 bachelor’s degree award			
23 or younger	76.9	69.1	38.7
24–29	74.3	58.2	47.3
30 or older	80.0	58.7	33.3

See notes at end of table.

National Center for Education Statistics

Table 9.

EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major ¹	Primary job required bachelor’s degree ¹	Took undesirable job or job outside field as a result of education cost
Family status in 2012 ¹⁵			
Unmarried with no dependent children	75.3	66.2	43.2
Unmarried with dependent children	71.0	51.6	46.0
Married with no dependent children	78.9	71.0	34.3
Married with dependent children	80.6	60.9	33.6

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor’s degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor’s degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor’s degree recipients for whom the ratio was calculated.

⁴ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁵ Bachelor’s degree or less includes undergraduate certificate, associate’s degree, and additional bachelor’s degree. Master’s degree or certificate includes postbaccalaureate certificate, master’s degree, and post-master’s certificate. Doctoral degree includes doctor’s degree - research/scholarship and doctor’s degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁶ Bachelor’s degree recipients with multiple majors were classified by the first major field of study reported.

⁷ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

⁸ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

⁹ 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.

¹⁰ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

¹¹ Healthcare occupations include nurses and other healthcare professionals.

¹² Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

¹³ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor’s degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor’s degree recipients who were separated, widowed, or divorced.

NOTES: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans.

Estimates include graduates who earned bachelor’s degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkce8, dbabkc38, dbabkd1f, dbabkd19, dbabkdf2, and dbabkd63.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S9.

Standard errors for table 9: EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major	Primary job required bachelor’s degree	Took undesirable job or job outside field as a result of education cost
Total	0.53	0.61	0.54
Cumulative amount borrowed for any postsecondary education through 2012			
Did not borrow	1.01	1.11	1.07
Borrowed	0.60	0.77	0.61
Lowest 25 percent (less than \$17,000)	1.32	1.59	1.34
Lower middle 25 percent (\$17,001–\$30,000)	1.34	1.53	1.28
Upper middle 25 percent (\$30,001–\$59,049)	1.24	1.41	1.46
Highest 25 percent (\$59,050 or more)	1.31	1.44	1.39
Ratio of monthly loan payments to monthly salary in 2012			
1–4 percent	1.43	1.65	1.47
5–7 percent	1.57	1.87	1.86
8–14 percent	1.52	1.70	1.66
15 percent or more	1.79	1.93	1.64
Annual salary in 2012			
No salary	1.58	1.70	1.42
\$1–\$31,200	1.21	1.27	1.26
\$31,201–\$43,000	1.13	1.35	1.28
\$43,001–\$60,000	1.03	1.29	1.24
\$60,001 or more	0.94	1.12	1.13
Employment and enrollment status in 2012			
Employed only	0.63	0.70	0.67
Full time, one job	0.65	0.78	0.75
Part time or multiple jobs	1.84	1.85	1.84
Both employed and enrolled	1.62	1.57	1.65
Highest degree program enrollment after 2007–08 bachelor’s degree			
No further enrollment	0.79	0.79	0.75
Bachelor’s degree or less	2.63	2.77	2.67
Master’s degree or certificate	0.91	1.10	1.06
Doctoral degree	3.54	3.36	3.81
Professional degree	2.78	2.34	2.31
2007–08 bachelor’s degree institution control			
Public	0.73	0.75	0.76
Private nonprofit	0.76	1.08	0.94
For-profit	3.24	3.40	3.85

See notes at end of table.

National Center for Education Statistics

Table S9.

Standard errors for table 9: EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major	Primary job required bachelor’s degree	Took undesirable job or job outside field as a result of education cost
2007–08 bachelor’s degree major			
STEM major	1.18	1.36	1.54
Computer and information sciences	2.55	3.34	2.82
Engineering and engineering technology	1.83	1.90	2.65
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.97	1.98	2.23
Non-STEM major	0.57	0.75	0.58
General studies and other	3.42	3.35	3.66
Social sciences	1.48	1.58	1.41
Humanities	1.95	2.06	1.74
Healthcare fields	1.32	2.40	1.58
Business	1.08	1.63	1.38
Education	1.26	1.80	1.91
Other applied	1.40	1.67	1.54
Occupation in primary job			
Business or management occupations	1.08	1.26	1.39
STEM occupations	1.62	1.41	2.08
Healthcare occupations	1.30	2.00	1.79
PK-12 occupations	1.22	1.35	2.06
Social services professionals	1.89	1.72	2.43
Sales occupations	3.11	2.83	3.47
Business support/administrative assistance	1.79	1.89	1.79
Trades and technical	1.93	1.91	2.07
Other	1.02	1.34	1.55
Sex			
Male	0.92	0.89	0.98
Female	0.71	0.84	0.74
Race/ethnicity			
White	0.62	0.70	0.63
Black	1.99	2.20	2.11
Hispanic	2.06	2.08	2.64
Asian	2.24	2.30	2.86
Other	5.66	7.50	6.16
Two or more races	3.86	4.05	3.74
Age at 2007–08 bachelor’s degree award			
23 or younger	0.64	0.71	0.66
24–29	1.20	1.39	1.36
30 or older	1.41	1.54	1.72

See notes at end of table.

National Center for Education Statistics

Table S9.

Standard errors for table 9: EMPLOYMENT MATCH: Among 2007–08 bachelor’s degree recipients, percentage who reported matches between their bachelor’s degree and employment, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was related to bachelor’s degree major	Primary job required bachelor’s degree	Took undesirable job or job outside field as a result of education cost
Family status in 2012			
Unmarried with no dependent children	0.79	0.89	0.86
Unmarried with dependent children	2.61	2.65	2.42
Married with no dependent children	1.12	1.34	1.38
Married with dependent children	1.17	1.57	1.32

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 10.

EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation ¹					Primary job was not a public service occupation ¹						
	Total public service occupations	Education	Military or protective service	Health-care ²	Social service professions	Total non-public service occupations	Business or management	STEM ³	Sales	Business support/administrative assistance	Trades and technical ⁴	Other non-public service occupations ⁵
Total	33.4	15.4	2.4	10.3	5.4	66.6	21.2	11.0	4.9	12.6	8.3	8.6
Cumulative amount borrowed for any postsecondary education through 2012 ⁶												
Did not borrow	29.2	14.9	2.3	8.6	3.5	70.8	24.8	12.7	4.9	11.3	8.2	8.9
Borrowed	35.1	15.6	2.4	10.9	6.2	64.9	19.8	10.4	4.9	13.1	8.4	8.4
Lowest 25 percent (less than \$17,000)	32.1	14.3	2.4	9.2	6.1	67.9	21.2	12.6	4.7	12.1	9.0	8.4
Lower middle 25 percent (\$17,001–\$30,000)	32.1	14.4	2.8	9.8	5.1	67.9	22.7	12.7	5.6	12.7	7.9	6.3
Upper middle 25 percent (\$30,001–\$59,049)	36.2	17.2	1.9	10.9	6.3	63.8	18.7	9.7	5.1	13.5	9.5	7.3
Highest 25 percent (\$59,050 or more)	40.4	16.5	2.5	14.0	7.4	59.6	16.3	6.2	4.1	14.0	7.1	11.9
Ratio of monthly loan payments to monthly salary in 2012 ⁷												
1–4 percent	32.1	12.0	3.3	10.4	6.5	67.9	25.5	14.9	3.6	8.7	6.7	8.4
5–7 percent	34.2	14.8	1.9	11.1	6.5	65.8	24.4	11.8	4.3	11.2	5.9	8.2
8–14 percent	35.5	16.3	2.3	11.5	5.4	64.5	20.6	10.0	4.7	12.4	9.3	7.5
15 percent or more	39.7	17.3	1.4	13.1	7.9	60.3	14.1	6.2	4.7	16.1	8.4	10.8
Annual salary in 2012												
No salary	37.3	19.2	2.3	9.9	6.0	62.7	13.8	6.5	5.2	16.4	11.9	9.0
\$1–\$31,200	35.0	19.9	1.4	7.8	5.8	65.0	11.9	3.8	6.3	20.1	13.4	9.7
\$31,201–\$43,000	38.5	19.8	2.0	8.0	8.7	61.5	19.0	7.3	3.9	15.4	6.9	9.0
\$43,001–\$60,000	33.8	14.2	1.7	13.5	4.5	66.2	28.7	11.7	4.6	7.8	5.0	8.3
\$60,001 or more	23.3	4.4	4.5	12.0	2.4	76.7	31.3	25.3	4.5	3.7	5.0	6.9

See notes at end of table.

National Center for Education Statistics

Table 10.

EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation ¹					Primary job was not a public service occupation ¹						
	Total public service occupations	Education	Military or protective service	Health-care ²	Social service professions	Total non-public service occupations	Business or management	STEM ³	Sales	Business support/administrative assistance	Trades and technical ⁴	Other non-public service occupations ⁵
Employment and enrollment status in 2012 ⁸												
Employed only	30.3	12.3	2.4	10.2	5.4	69.7	23.5	12.4	4.9	11.8	8.1	8.9
Full time, one job	29.2	11.7	2.5	9.5	5.6	70.8	25.4	13.7	4.6	11.5	7.0	8.6
Part time or multiple jobs	36.2	15.4	2.1	14.3	4.4	63.8	13.8	5.6	6.6	13.4	13.5	10.9
Both employed and enrolled	48.0	29.8	2.3	10.9	5.0	52.0	16.8	8.7	4.2	12.0	4.9	5.5
Highest degree program enrollment after 2007–08 bachelor’s degree ⁹												
No further enrollment	25.2	9.7	2.6	8.6	4.2	74.8	24.9	12.9	6.0	13.1	9.2	8.8
Bachelor’s degree or less	37.0	9.7	4.2	19.8	3.2 !	63.0	13.9	5.5	5.1	20.1	13.9	4.5
Master’s degree or certificate	45.3	24.6	2.0	10.0	8.7	54.7	18.6	9.5	3.4	9.9	6.7	6.4
Doctoral degree	65.1	55.0	‡	6.0 !	‡	34.9	3.6 !	12.2	‡	5.4	‡	6.5
Professional degree	35.6	9.9	0.8 !	22.9	1.9 !	64.4	9.9	4.0	1.8	18.5	4.5	25.8
2007–08 bachelor’s degree institution control												
Public	34.5	16.8	2.2	9.9	5.5	65.5	20.5	11.5	4.8	12.3	8.9	7.6
Private nonprofit	32.8	13.9	2.6	11.1	5.2	67.2	23.2	9.2	5.1	12.7	7.3	9.7
For-profit	23.2	5.2	3.3 !	9.3	5.5	76.8	17.0	18.2	4.3	15.4	8.3	13.6

See notes at end of table.

National Center for Education Statistics

Table 10.

EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation ¹					Primary job was not a public service occupation ¹						
	Total public service occupations	Education	Military or protective service	Health-care ²	Social service professions	Total non-public service occupations	Business or management	STEM ³	Sales	Business support/administrative assistance	Trades and technical ⁴	Other non-public service occupations ⁵
2007–08 bachelor’s degree major ¹⁰												
STEM major ¹¹	25.4	12.4	2.0	9.8	1.1	74.6	12.5	42.4	3.1	5.7	7.0	3.9
Computer and information sciences	10.4	3.0!	‡	3.1!	‡	89.6	7.8	65.5	‡	5.5	‡	5.5!
Engineering and engineering technology	11.9	6.3	‡	2.9	‡	88.1	16.4	53.9	2.4!	3.4	8.3	3.6
Biological and physical sciences, science technology, mathematics, and agricultural sciences	43.3	21.6	1.9	18.7	1.2!	56.7	11.1	22.8	4.5	7.9	7.0	3.4
Non-STEM major	35.0	15.9	2.5	10.3	6.3	65.0	22.8	5.0	5.2	13.9	8.6	9.4
General studies and other ¹²	33.4	18.3	‡	‡	9.2	66.6	20.4	4.1!	5.4	18.6	10.9	7.3
Social sciences	37.7	14.2	3.2	5.8	14.5	62.3	22.9	4.7	4.0	14.1	8.0	8.6
Humanities	29.1	18.9	1.5!	4.4	4.4	70.9	13.8	4.3	5.2	17.4	10.4	19.7
Healthcare fields	80.4	4.4	‡	72.6	‡	19.6	6.7	1.9!	1.1!	4.4	4.5	1.0!
Business	11.9	5.1	2.3	2.5	2.0	88.1	41.9	8.0	8.6	16.4	8.4	4.8
Education	76.2	69.1	‡	4.9	‡	23.8	5.0	1.3!	1.8!	7.0	5.8	2.8
Other applied ¹³	27.7	8.1	5.3	4.8	9.5	72.3	18.6	5.2	5.2	14.4	11.1	17.8
Salary in primary job ¹												
\$27,500 or less	36.4	20.7	1.6	8.8	5.3	63.6	9.2	3.3	6.5	19.1	16.3	9.0
\$27,501 to \$40,000	39.9	20.5	2.1	7.8	9.5	60.1	16.9	6.4	3.9	16.9	6.4	9.5
\$40,001 to \$57,000	34.8	15.7	1.5	13.1	4.6	65.2	26.4	10.5	4.6	10.0	5.1	8.5
\$57,001 or more	22.1	4.1	4.5	11.3	2.2	77.9	32.8	24.4	4.6	3.8	5.2	7.2

See notes at end of table.

National Center for Education Statistics

Table 10.

EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation ¹					Primary job was not a public service occupation ¹							
	Total public service occupations	Education	Military or protective service	Health-care ²	Social service professions	Total non-public service occupations	Business or management	STEM ³	Sales	Business support/administrative assistance	Trades and technical ⁴	Other non-public service occupations ⁵	
Sex													
Male	21.5	9.4	4.3	4.6	3.2	78.5	24.2	19.7	5.8	9.4	10.6	8.8	
Female	42.3	19.8	1.0	14.5	7.1	57.7	18.9	4.6	4.2	14.9	6.6	8.4	
Race/ethnicity ¹⁴													
White	32.9	15.6	2.3	10.2	4.8	67.1	21.7	11.2	4.8	11.7	8.6	9.1	
Black	36.0	12.9	3.1	11.0	8.9	64.0	18.0	7.8	6.8	17.1	9.4	4.9	
Hispanic	37.7	17.2	2.9	9.0	8.6	62.3	18.9	8.8	4.3	15.9	7.3	7.2	
Asian	28.8	11.6	‡	12.3	‡	71.2	23.4	17.7	3.5	11.7	6.5	8.5	
Other	26.8	9.4!	‡	13.6!	‡	73.2	14.9!	12.4!	‡	15.7!	‡	14.3!	
Two or more races	39.8	19.9	4.9!	9.0	5.9!	60.2	23.4	9.6	5.1!	11.4	4.4	6.4!	
Age at 2007–08 bachelor’s degree award													
23 or younger	33.4	16.2	2.3	9.2	5.7	66.6	21.5	10.4	5.0	12.0	7.4	10.3	
24–29	30.2	12.7	2.3	10.7	4.6	69.8	20.1	12.2	6.2	14.6	10.0	6.6	
30 or older	38.0	15.5	2.9	14.4	5.2	62.0	21.3	12.1	2.7	12.5	10.2	3.1	
Family status in 2012 ¹⁵													
Unmarried with no dependent children	29.8	14.4	2.1	8.2	5.1	70.2	21.7	11.1	5.4	13.3	8.3	10.3	
Unmarried with dependent children	41.2	13.8	4.1	13.7	9.6	58.8	15.6	7.9	3.9	18.0	8.8	4.7	
Married with no dependent children	36.8	18.3	2.2	10.8	5.5	63.2	21.8	10.2	4.2	10.6	7.5	8.9	
Married with dependent children	37.8	15.3	3.0	14.5	5.1	62.2	20.7	12.7	4.4	11.0	9.1	4.2	

See notes at end of table.

National Center for Education Statistics

Table 10.

EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor's degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Healthcare occupations include nurses and other healthcare professionals.

³ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

⁴ Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

⁵ Includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, and social scientists.

⁶ Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

⁷ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁸ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁹ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

¹⁰ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

¹¹ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

¹² General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

¹³ 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.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: Public service positions include those that are generally eligible for loan forgiveness under the federal Public Service Loan Forgiveness Program: healthcare occupations (including nurses), military service members and protective service members, PK-12 and postsecondary educators, and social service professions. Actual eligibility depends on employer eligibility, which includes tax-exempt nonprofits and organizations whose primary purpose is providing a qualifying public service. For more information on the program, visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>. The groups used to categorize occupation in this table may not match those used in other tables. This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Details may not sum to totals because of rounding. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkdn43, dbabkea3, dbabke73, and dbabke06.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S10.

Standard errors for table 10: EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation					Primary job was not a public service occupation						
	Total public service occupations	Education	Military or protective service	Health-care	Social service professions	Total non-public service occupations	Business or management	STEM	Sales	Business support/administrative assistance	Trades and technical	Other non-public service occupations
Total	0.57	0.41	0.20	0.30	0.28	0.57	0.51	0.38	0.26	0.47	0.36	0.40
Cumulative amount borrowed for any postsecondary education through 2012												
Did not borrow	1.20	0.87	0.37	0.63	0.51	1.20	1.22	0.84	0.62	0.84	0.67	0.78
Borrowed	0.71	0.49	0.24	0.37	0.33	0.71	0.58	0.48	0.30	0.53	0.40	0.45
Lowest 25 percent (less than \$17,000)	1.54	0.99	0.52	0.82	0.71	1.54	1.31	1.10	0.76	1.01	1.00	1.00
Lower middle 25 percent (\$17,001–\$30,000)	1.46	1.08	0.46	0.78	0.67	1.46	1.25	1.07	0.67	0.97	0.77	0.67
Upper middle 25 percent (\$30,001–\$59,049)	1.35	1.06	0.39	0.75	0.69	1.35	1.19	0.99	0.65	1.10	0.89	0.76
Highest 25 percent (\$59,050 or more)	1.68	1.02	0.53	0.94	0.73	1.68	1.26	0.68	0.54	0.97	0.77	0.98
Ratio of monthly loan payments to monthly salary in 2012												
1–4 percent	1.63	1.05	0.61	0.94	0.76	1.63	1.57	1.32	0.75	1.08	0.97	1.07
5–7 percent	1.83	1.14	0.63	1.13	0.97	1.83	1.86	1.43	0.78	1.28	0.86	1.12
8–14 percent	1.56	1.17	0.57	1.02	0.80	1.56	1.48	1.05	0.75	1.11	1.08	0.86
15 percent or more	1.86	1.37	0.53	1.21	0.95	1.86	1.38	1.00	0.78	1.41	0.96	1.23
Annual salary in 2012												
No salary	1.72	1.25	0.53	0.98	0.79	1.72	1.15	0.79	0.68	1.13	1.17	0.87
\$1–\$31,200	1.30	1.04	0.29	0.71	0.62	1.30	0.94	0.55	0.54	1.16	0.97	0.71
\$31,201–\$43,000	1.34	1.07	0.42	0.70	0.76	1.34	1.14	0.78	0.50	0.98	0.77	0.86
\$43,001–\$60,000	1.28	0.82	0.39	0.88	0.50	1.28	1.20	0.90	0.64	0.86	0.66	0.80
\$60,001 or more	1.02	0.54	0.57	0.78	0.55	1.02	1.44	1.28	0.72	0.63	0.62	0.74

See notes at end of table.

National Center for Education Statistics

Table S10.

Standard errors for table 10: EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation					Primary job was not a public service occupation						
	Total public service occupations	Education	Military or protective service	Health-care	Social service professions	Total non-public service occupations	Business or management	STEM	Sales	Business support/administrative assistance	Trades and technical	Other non-public service occupations
Employment and enrollment status in 2012												
Employed only	0.65	0.43	0.23	0.40	0.33	0.65	0.65	0.48	0.32	0.49	0.43	0.47
Full time, one job	0.70	0.47	0.26	0.41	0.37	0.70	0.72	0.58	0.36	0.51	0.44	0.50
Part time or multiple jobs	1.76	1.27	0.47	1.25	0.73	1.76	1.35	1.07	0.80	1.40	1.36	1.21
Both employed and enrolled	1.66	1.66	0.55	1.10	0.77	1.66	1.42	1.05	0.83	1.28	0.76	0.99
Highest degree program enrollment after 2007–08 bachelor’s degree												
No further enrollment	0.71	0.42	0.28	0.44	0.36	0.71	0.74	0.58	0.40	0.60	0.55	0.58
Bachelor’s degree or less	2.55	1.43	1.09	2.23	1.01	2.55	2.28	1.34	1.08	2.31	1.88	1.13
Master’s degree or certificate	1.16	0.94	0.32	0.57	0.65	1.16	0.93	0.79	0.44	0.61	0.57	0.59
Doctoral degree	3.98	4.02	†	2.47	†	3.98	1.21	2.84	†	1.58	†	1.80
Professional degree	2.92	1.66	0.38	2.61	0.77	2.92	1.69	1.05	0.53	2.30	0.99	2.75
2007–08 bachelor’s degree institution control												
Public	0.71	0.55	0.26	0.41	0.32	0.71	0.64	0.54	0.34	0.52	0.48	0.50
Private nonprofit	1.20	0.79	0.35	0.63	0.48	1.20	0.98	0.66	0.45	0.77	0.53	0.77
For-profit	3.18	1.37	0.98	2.32	1.36	3.18	2.91	2.54	1.25	2.77	1.95	2.36

See notes at end of table.

National Center for Education Statistics

Table S10.

Standard errors for table 10: EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor’s degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation					Primary job was not a public service occupation						
	Total public service occupations	Education	Military or protective service	Health-care	Social service professions	Total non-public service occupations	Business or management	STEM	Sales	Business support/administrative assistance	Trades and technical	Other non-public service occupations
2007–08 bachelor’s degree major												
STEM major	1.21	1.04	0.44	0.73	0.32	1.21	1.18	1.52	0.62	0.68	0.73	0.60
Computer and information sciences	2.50	1.15	†	1.21	†	2.50	1.98	3.98	†	1.55	†	1.89
Engineering and engineering technology	1.57	1.34	†	0.81	†	1.57	2.25	3.03	0.79	0.99	1.39	0.96
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.06	1.84	0.48	1.52	0.43	2.06	1.46	1.68	1.08	1.12	1.01	0.71
Non-STEM major	0.65	0.46	0.23	0.34	0.33	0.65	0.57	0.34	0.28	0.52	0.40	0.45
General studies and other	3.27	2.59	†	†	2.20	3.27	2.98	1.76	1.32	2.77	2.24	1.95
Social sciences	1.60	1.26	0.56	0.74	1.10	1.60	1.46	0.59	0.53	1.01	0.89	0.80
Humanities	1.65	1.45	0.45	0.88	0.82	1.65	1.22	0.71	0.86	1.53	1.19	1.51
Healthcare fields	1.74	1.00	†	2.06	†	1.74	1.08	0.59	0.37	0.96	1.10	0.49
Business	1.03	0.69	0.46	0.45	0.39	1.03	1.57	0.89	0.83	1.10	0.87	0.67
Education	1.74	1.85	†	0.97	†	1.74	0.82	0.53	0.56	1.06	0.81	0.66
Other applied	1.58	0.78	0.87	0.63	0.96	1.58	1.33	0.82	0.60	1.11	0.98	1.43
Salary in primary job												
\$27,500 or less	1.17	0.96	0.30	0.70	0.60	1.17	0.80	0.46	0.57	1.03	0.99	0.71
\$27,501 to \$40,000	1.26	0.96	0.35	0.64	0.73	1.26	0.97	0.64	0.52	0.90	0.63	0.82
\$40,001 to \$57,000	1.16	0.75	0.35	0.80	0.45	1.16	1.10	0.86	0.56	0.83	0.62	0.71
\$57,001 or more	1.00	0.48	0.55	0.72	0.45	1.00	1.23	1.09	0.63	0.58	0.56	0.73

See notes at end of table.

National Center for Education Statistics

Table S10.

Standard errors for table 10: EMPLOYMENT IN PUBLIC SERVICE OCCUPATIONS: Among 2007–08 bachelor's degree recipients who were employed in a primary job at any point since receiving their degrees, percentage distribution by public service occupation in primary job, by selected occupation, borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Primary job was a public service occupation					Primary job was not a public service occupation						
	Total public service occupations	Education	Military or protective service	Health-care	Social service professions	Total non-public service occupations	Business or management	STEM	Sales	Business support/administrative assistance	Trades and technical	Other non-public service occupations
Sex												
Male	0.84	0.56	0.42	0.38	0.36	0.84	0.94	0.78	0.49	0.62	0.61	0.58
Female	0.77	0.60	0.15	0.49	0.42	0.77	0.64	0.33	0.31	0.66	0.43	0.51
Race/ethnicity												
White	0.64	0.46	0.22	0.34	0.32	0.64	0.59	0.43	0.28	0.53	0.40	0.51
Black	2.10	1.71	0.77	1.59	1.28	2.10	1.73	1.34	1.28	1.56	1.44	1.02
Hispanic	1.86	1.43	0.76	1.28	1.18	1.86	1.73	1.32	0.89	1.68	1.15	1.20
Asian	2.48	2.10	†	1.68	†	2.48	2.64	2.18	1.02	2.05	1.78	1.63
Other	5.97	3.94	†	4.73	†	5.97	4.82	5.01	†	4.98	†	5.37
Two or more races	3.89	3.16	2.08	2.21	1.95	3.89	3.72	2.44	1.73	2.27	1.21	2.11
Age at 2007–08 bachelor's degree award												
23 or younger	0.74	0.54	0.25	0.40	0.35	0.74	0.67	0.46	0.32	0.52	0.42	0.57
24–29	1.19	0.88	0.40	0.74	0.55	1.19	1.25	1.00	0.70	1.09	0.92	0.67
30 or older	1.77	1.07	0.63	1.18	0.80	1.77	1.64	1.21	0.61	1.33	1.19	0.65
Family status in 2012												
Unmarried with no dependent children	0.73	0.62	0.25	0.41	0.36	0.73	0.76	0.53	0.39	0.63	0.51	0.51
Unmarried with dependent children	2.58	1.61	1.02	1.71	1.36	2.58	2.09	1.42	0.99	2.14	1.68	1.23
Married with no dependent children	1.44	1.03	0.44	0.84	0.65	1.44	1.19	0.99	0.58	0.90	0.76	0.96
Married with dependent children	1.53	0.98	0.52	1.04	0.57	1.53	1.29	1.02	0.55	0.98	0.90	0.60

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 11.

EMPLOYMENT INTENSITY: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, average and percentage distribution of hours worked per week in primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Hours worked per week in primary job ¹			
	Percentage distribution of hours worked per week			
	Average	1–34	35–40	41 or more
Total	39.9	17.0	54.0	29.0
Cumulative amount borrowed for any postsecondary education through 2012 ²				
Did not borrow	40.7	16.3	50.6	33.1
Borrowed	39.6	17.3	55.3	27.4
Lowest 25 percent (less than \$17,000)	39.9	16.5	53.7	29.7
Lower middle 25 percent (\$17,001–\$30,000)	40.4	13.2	57.0	29.7
Upper middle 25 percent (\$30,001–\$59,049)	39.5	17.4	55.8	26.8
Highest 25 percent (\$59,050 or more)	38.4	22.5	54.6	22.9
Ratio of monthly loan payments to monthly salary in 2012 ³				
1–4 percent	43.1	5.7	57.1	37.3
5–7 percent	41.0	10.2	61.2	28.7
8–14 percent	41.3	10.6	59.2	30.2
15 percent or more	37.2	25.5	53.9	20.6
Annual salary in 2012				
No salary	36.3	31.3	48.6	20.2
\$1–\$31,200	33.4	39.9	47.8	12.3
\$31,201–\$43,000	40.9	7.1	69.8	23.2
\$43,001–\$60,000	42.6	6.2	58.5	35.3
\$60,001 or more	45.7	2.9	44.3	52.9
Employment and enrollment status in 2012 ⁴				
Employed only	41.2	12.1	56.4	31.6
Full time, one job	43.6	2.8	61.2	36.0
Part time or multiple jobs	28.4	61.0	30.7	8.2
Both employed and enrolled	36.8	28.6	46.2	25.2
Occupation in primary job ¹				
Business or management occupations	43.8	5.9	48.9	45.2
STEM occupations ⁵	42.3	5.5	58.7	35.8
Healthcare occupations ⁶	37.2	22.5	62.9	14.6
PK-12 occupations	41.3	12.8	57.8	29.4
Social services professionals	39.2	12.9	68.4	18.7
Sales occupations	39.2	21.9	48.3	29.9
Business support/administrative assistance	37.6	18.3	68.8	13.0
Trades and technical ⁷	39.0	29.0	39.3	31.7
Other ⁸	36.6	30.3	43.9	25.8
Highest degree program enrollment after 2007–08 bachelor’s degree ⁹				
No further enrollment	41.0	12.8	56.2	31.0
Bachelor’s degree or less	36.6	28.9	52.7	18.5
Master’s degree or certificate	39.1	18.6	54.3	27.2
Doctoral degree	32.3	51.9	26.2	21.9
Professional degree	39.8	26.9	40.3	32.8

See notes at end of table.

National Center for Education Statistics

Table 11.

EMPLOYMENT INTENSITY: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, average and percentage distribution of hours worked per week in primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Hours worked per week in primary job ¹			
	Average	Percentage distribution of hours worked per week		
		1–34	35–40	41 or more
2007–08 bachelor’s degree institution control				
Public	39.8	17.4	53.7	28.9
Private nonprofit	39.9	17.0	53.0	30.0
For-profit	40.0	11.9	64.4	23.7
2007–08 bachelor’s degree major ¹⁰				
STEM major ¹¹	41.5	13.4	50.5	36.1
Computer and information sciences	41.5	5.5	63.4	31.1
Engineering and engineering technology	42.9	9.1	47.0	43.9
Biological and physical sciences, science technology, mathematics, and agricultural sciences	40.2	20.5	48.2	31.3
Non-STEM major	39.6	17.7	54.6	27.7
General studies and other ¹²	39.6	20.6	52.9	26.5
Social sciences	39.0	19.6	55.4	25.0
Humanities	37.0	28.2	49.4	22.4
Healthcare fields	35.9	23.6	65.1	11.4
Business	42.0	10.5	52.5	37.0
Education	40.3	14.1	58.2	27.6
Other applied ¹³	39.9	17.2	54.3	28.4
Sex				
Male	41.9	13.6	48.7	37.6
Female	38.4	19.5	57.8	22.6
Race/ethnicity ¹⁴				
White	40.0	17.0	52.7	30.3
Black	39.1	16.3	64.1	19.7
Hispanic	39.3	17.2	58.1	24.7
Asian	41.0	16.8	51.6	31.6
Other	38.2	21.7	48.0	30.3
Two or more races	40.5	17.9	51.0	31.1
Age at 2007–08 bachelor’s degree award				
23 or younger	40.0	16.9	53.4	29.6
24–29	39.4	18.2	53.8	28.0
30 or older	40.0	15.7	56.6	27.7
Family status in 2012 ¹⁵				
Unmarried with no dependent children	40.0	17.8	52.3	29.8
Unmarried with dependent children	38.1	17.6	67.7	14.7
Married with no dependent children	40.6	14.0	55.2	30.8
Married with dependent children	39.2	17.9	53.1	28.9

See notes at end of table.

National Center for Education Statistics

Table 11.

EMPLOYMENT INTENSITY: Among 2007–08 bachelor's degree recipients who had been employed in a primary job at any point since receiving their degrees, average and percentage distribution of hours worked per week in primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁴ Full-time/part-time employment status is based on respondent report. Unemployed includes graduates who were not employed but looking for work. Out of the labor force includes graduates who were not employed and not looking for work.

⁵ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

⁶ Healthcare occupations include nurses and other healthcare professionals.

⁷ Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

⁸ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

⁹ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

¹⁰ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

¹¹ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

¹² General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

¹³ 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.

¹⁴ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁵ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Detail may not sum to totals because of rounding. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabke0a, dbabkfac, dbabkfn38, and dbabkfm6a.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S11.

Standard errors for table 11: **EMPLOYMENT INTENSITY: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, average and percentage distribution of hours worked per week in primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012**

Borrowing, employment, enrollment, and demographic characteristics	Hours worked per week in primary job			
	Average	Percentage distribution of hours worked per week		
		1–34	35–40	41 or more
Total	0.15	0.49	0.65	0.60
Cumulative amount borrowed for any postsecondary education through 2012				
Did not borrow	0.33	0.96	1.36	1.33
Borrowed	0.18	0.58	0.71	0.67
Lowest 25 percent (less than \$17,000)	0.35	1.19	1.62	1.56
Lower middle 25 percent (\$17,001–\$30,000)	0.32	1.02	1.55	1.47
Upper middle 25 percent (\$30,001–\$59,049)	0.33	1.06	1.33	1.33
Highest 25 percent (\$59,050 or more)	0.40	1.27	1.38	1.21
Ratio of monthly loan payments to monthly salary in 2012				
1–4 percent	0.34	0.81	1.99	1.95
5–7 percent	0.32	1.25	1.99	1.66
8–14 percent	0.35	1.02	1.80	1.71
15 percent or more	0.48	1.67	1.94	1.43
Annual salary in 2012				
No salary	0.47	1.47	1.42	1.47
\$1–\$31,200	0.36	1.26	1.41	0.94
\$31,201–\$43,000	0.27	0.77	1.37	1.23
\$43,001–\$60,000	0.28	0.64	1.64	1.59
\$60,001 or more	0.26	0.56	1.38	1.44
Employment and enrollment status in 2012				
Employed only	0.17	0.47	0.78	0.76
Full time, one job	0.14	0.25	0.84	0.85
Part time or multiple jobs	0.52	1.98	1.77	0.96
Both employed and enrolled	0.52	1.56	1.74	1.65
Occupation in primary job				
Business or management occupations	0.33	0.78	1.59	1.64
STEM occupations	0.39	0.98	2.09	2.06
Healthcare occupations	0.42	1.59	1.98	1.18
PK-12 occupations	0.45	1.36	1.92	1.96
Social services professionals	0.52	1.84	2.45	1.93
Sales occupations	0.85	2.48	3.00	2.96
Business support/administrative assistance	0.32	1.29	1.73	1.31
Trades and technical	0.59	1.97	2.11	1.91
Other	0.47	1.61	1.66	1.40
Highest degree program enrollment after 2007–08 bachelor’s degree				
No further enrollment	0.19	0.57	0.91	0.90
Bachelor’s degree or less	0.56	2.58	2.68	2.05
Master’s degree or certificate	0.27	0.83	1.09	1.04
Doctoral degree	1.32	3.74	3.20	3.15
Professional degree	0.96	2.38	2.69	2.63

See notes at end of table.

National Center for Education Statistics

Table S11.

Standard errors for table 11: EMPLOYMENT INTENSITY: Among 2007–08 bachelor’s degree recipients who had been employed in a primary job at any point since receiving their degrees, average and percentage distribution of hours worked per week in primary job, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Hours worked per week in primary job			
	Average	Percentage distribution of hours worked per week		
		1–34	35–40	41 or more
2007–08 bachelor’s degree institution control				
Public	0.22	0.63	0.86	0.81
Private nonprofit	0.27	0.84	1.09	1.09
For-profit	0.45	2.03	3.26	2.62
2007–08 bachelor’s degree major				
STEM major	0.38	1.00	1.85	1.73
Computer and information sciences	0.56	1.58	4.27	4.06
Engineering and engineering technology	0.59	1.45	3.20	3.13
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.71	1.88	2.41	2.21
Non-STEM major	0.17	0.56	0.72	0.63
General studies and other	1.09	3.30	3.79	3.45
Social sciences	0.43	1.37	1.69	1.54
Humanities	0.49	1.49	1.84	1.70
Healthcare fields	0.40	1.81	2.19	1.38
Business	0.36	1.01	1.66	1.62
Education	0.46	1.29	2.01	1.83
Other applied	0.34	1.26	1.55	1.35
Sex				
Male	0.24	0.69	1.16	1.06
Female	0.18	0.67	0.83	0.69
Race/ethnicity				
White	0.19	0.58	0.78	0.73
Black	0.50	1.65	2.13	1.86
Hispanic	0.45	1.73	2.32	2.04
Asian	0.77	2.18	3.05	2.71
Other	1.31	6.08	6.95	7.04
Two or more races	1.06	3.39	4.29	3.94
Age at 2007–08 bachelor’s degree award				
23 or younger	0.20	0.60	0.81	0.74
24–29	0.33	1.05	1.42	1.38
30 or older	0.34	1.32	1.93	1.61
Family status in 2012				
Unmarried with no dependent children	0.21	0.65	0.89	0.78
Unmarried with dependent children	0.43	2.01	2.62	1.88
Married with no dependent children	0.32	0.98	1.44	1.29
Married with dependent children	0.34	1.12	1.33	1.29

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 12.

REASONS FOR PART-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed less than 35 hours per week in their primary job, percentage who reported various reasons for working less than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among those working less than 35 hours per week in primary job, ¹ reason for working less than full time					
	Full-time job not available	Held more than one job	Did not need or want to work more hours	Working while enrolled	Family responsibilities	Other reason
Total	39.8	13.5	17.7	34.3	17.9	16.3
Cumulative amount borrowed for any postsecondary education through 2012 ²						
Did not borrow	38.7	13.4	20.7	29.5	15.5	16.7
Borrowed	40.2	13.6	16.6	36.0	18.9	16.1
Lowest 25 percent (less than \$17,000)	40.0	11.4	21.7	22.8	20.2	19.6
Lower middle 25 percent (\$17,001–\$30,000)	39.4	17.4	17.0	34.6	22.2	9.9
Upper middle 25 percent (\$30,001–\$59,049)	36.3	16.2	16.3	41.7	17.4	15.3
Highest 25 percent (\$59,050 or more)	44.2	10.7	12.7	43.0	16.8	17.9
Ratio of monthly loan payments to monthly salary in 2012 ³						
1–4 percent	36.3	25.3	15.4 !	34.8	21.6	16.8 !
5–7 percent	40.7	16.4	16.9	28.3	15.9 !	15.1 !
8–14 percent	40.9	14.5	16.3	29.5	18.8	16.1
15 percent or more	44.5	13.6	16.2	22.0	26.3	9.3
Annual salary in 2012						
No salary	41.7	7.9	18.8	35.4	13.6	18.7
\$1–\$31,200	40.6	14.4	15.3	34.4	18.9	14.1
\$31,201–\$43,000	38.0	29.2	19.3	36.4	22.3	17.3
\$43,001–\$60,000	37.2	9.0 !	22.8	31.7	15.9 !	19.2
\$60,001 or more	23.1	20.8 !	29.0	24.1	34.0	18.3 !
Employment and enrollment status in 2012						
Employed only	41.9	17.3	19.5	18.8	22.4	16.0
Both employed and enrolled	31.0	12.1	11.3	74.8	12.5	13.2
Occupation in primary job ¹						
Business or management occupations	39.9	17.1	14.2	30.3	16.5	20.1
STEM occupations ⁴	34.0	18.1 !	16.9 !	44.8	‡	16.2 !
Healthcare occupations ⁵	21.9	11.8	18.4	33.9	32.6	15.9
PK-12 occupations	52.2	‡	18.5	24.0	21.2	18.2
Social services professionals	43.9	25.7	26.6	44.4	26.3	4.5 !
Sales occupations	41.2	17.8	11.4 !	21.0	20.9	22.7
Business support/administrative assistance	40.6	15.1	18.9	35.9	17.7	15.0
Trades and technical ⁶	43.2	14.7	18.4	27.8	13.8	14.7
Other ⁷	42.9	11.1	17.3	42.0	12.3	16.9
Highest degree program enrollment after 2007–08 bachelor’s degree ⁸						
No further enrollment	41.4	15.4	21.1	14.3	22.1	18.5
Bachelor’s degree or less	38.5	16.5	13.5	37.1	20.9	12.2
Master’s degree or certificate	41.2	13.3	16.2	47.1	15.3	13.2
Doctoral degree	23.9	6.8 !	12.5	76.0	6.5 !	24.8
Professional degree	41.8	6.9 !	15.9	47.6	13.2 !	13.8

See notes at end of table.

National Center for Education Statistics

Table 12.

REASONS FOR PART-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed less than 35 hours per week in their primary job, percentage who reported various reasons for working less than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among those working less than 35 hours per week in primary job, ¹ reason for working less than full time					
	Full-time job not available	Held more than one job	Did not need or want to work more hours	Working while enrolled	Family responsibilities	Other reason
2007–08 bachelor’s degree institution control						
Public	40.3	11.7	18.0	33.9	18.0	16.6
Private nonprofit	37.7	17.4	18.3	35.8	17.4	15.9
For-profit	52.1	10.3 !	‡	25.7	22.0 !	‡
2007–08 bachelor’s degree major ⁹						
STEM major ¹⁰	29.4	13.3	14.7	49.3	14.6	18.1
Computer and information sciences	42.4 !	‡	‡	‡	‡	41.5 !
Engineering and engineering technology	20.0 !	‡	17.1 !	66.0	11.2 !	22.5 !
Biological and physical sciences, science technology, mathematics, and agricultural sciences	31.6	16.5	13.8	47.2	17.3	13.7
Non-STEM major	41.3	13.6	18.2	32.1	18.4	16.0
General studies and other ¹¹	47.0	15.3 !	15.5	36.1	17.3 !	14.4 !
Social sciences	44.3	20.2	19.6	41.6	14.9	10.1
Humanities	43.5	14.9	18.2	31.1	12.9	15.9
Healthcare fields	24.9	8.7	21.7	29.6	38.9	15.8
Business	44.6	13.3	15.6	24.6	18.4	24.5
Education	49.2	9.0	15.6	23.3	16.5	10.3 !
Other applied ¹²	38.2	9.4	18.3	34.5	16.9	17.9
Sex						
Male	43.6	12.1	15.4	35.7	7.4	18.2
Female	37.9	14.3	19.0	33.5	23.4	15.3
Race/ethnicity ¹³						
White	38.1	14.7	19.8	34.7	18.1	14.7
Black	35.4	8.8 !	10.3 !	37.8	15.7	32.6
Hispanic	56.7	5.5 !	10.3	21.7	18.4	23.4
Asian	40.1	13.8 !	14.0 !	50.7	11.9 !	‡
Other	‡	‡	‡	‡	‡	‡
Two or more races	47.3	18.2 !	17.1 !	25.8	18.6 !	12.3 !
Age at 2007–08 bachelor’s degree award						
23 or younger	40.2	14.0	18.4	38.0	14.2	15.4
24–29	39.4	12.6	14.9	28.4	23.8	14.9
30 or older	38.7	12.9	19.0	25.5	27.0	22.8
Family status in 2012 ¹⁴						
Unmarried with no dependent children	45.5	16.3	12.9	39.0	6.0	19.9
Unmarried with dependent children	40.6	12.7 !	10.9 !	20.3	44.2	10.4 !
Married with no dependent children	40.7	11.2	22.3	36.5	13.7	11.7
Married with dependent children	22.7	8.0	29.3	23.0	47.7	11.7

See notes at end of table.

National Center for Education Statistics

Table 12.

REASONS FOR PART-TIME EMPLOYMENT: Among 2007–08 bachelor's degree recipients who were employed less than 35 hours per week in their primary job, percentage who reported various reasons for working less than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁴ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

⁵ Healthcare occupations include nurses and other healthcare professionals.

⁶ Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

⁷ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

⁸ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁹ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

¹⁰ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

¹¹ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

¹² 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.

¹³ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁴ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Part-time employment is based on respondent report. Detail may not sum to 100 percent because respondents could select more than one reason for working less than full time. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkfd2, dbabkfdc, dbabkfe8, dbabkfd6, dbabkf95, dbabkgc0b, dbabkgd39, dbabkgedd, dbabkgf15, dbabkggeb, dbabkgh8a, and dbabkgke7.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S12.

Standard errors for table 12: REASONS FOR PART-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed less than 35 hours per week in their primary job, percentage who reported various reasons for working less than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among those working less than 35 hours per week in primary job, reason for working less than full time					
	Full-time job not available	Held more than one job	Did not need or want to work more hours	Working while enrolled	Family responsibilities	Other reason
Total	1.52	1.02	1.20	1.37	1.08	1.30
Cumulative amount borrowed for any postsecondary education through 2012						
Did not borrow	3.01	2.47	2.40	2.54	2.17	2.74
Borrowed	1.82	1.07	1.37	1.61	1.31	1.35
Lowest 25 percent (less than \$17,000)	3.80	2.09	2.86	3.38	2.87	3.46
Lower middle 25 percent (\$17,001–\$30,000)	4.23	2.57	2.95	3.92	3.56	2.77
Upper middle 25 percent (\$30,001–\$59,049)	3.37	2.12	2.46	3.10	2.73	2.60
Highest 25 percent (\$59,050 or more)	2.91	2.05	2.00	2.88	2.29	2.23
Ratio of monthly loan payments to monthly salary in 2012						
1–4 percent	6.69	6.41	4.86	6.80	5.96	5.48
5–7 percent	6.61	3.99	4.86	6.36	6.08	5.50
8–14 percent	5.39	3.88	3.59	4.84	4.11	4.28
15 percent or more	4.10	2.52	2.92	3.00	3.61	2.12
Annual salary in 2012						
No salary	2.70	1.50	2.37	2.57	1.76	2.28
\$1–\$31,200	2.36	1.56	1.45	1.96	1.66	1.63
\$31,201–\$43,000	5.28	4.63	4.06	5.38	4.74	4.41
\$43,001–\$60,000	5.98	3.35	4.68	5.36	4.95	5.20
\$60,001 or more	6.88	6.39	8.01	7.11	7.72	7.03
Employment and enrollment status in 2012						
Employed only	2.58	1.71	1.65	1.75	1.79	1.72
Both employed and enrolled	2.99	2.22	2.13	3.09	2.10	2.45
Occupation in primary job						
Business or management occupations	6.45	4.49	4.21	5.40	4.60	5.58
STEM occupations	7.93	7.44	6.57	8.22	†	5.22
Healthcare occupations	3.34	2.44	3.29	3.85	4.24	3.80
PK-12 occupations	5.84	†	4.64	5.39	4.60	4.99
Social services professionals	7.09	7.50	6.54	7.68	6.76	2.06
Sales occupations	5.82	4.70	3.94	4.50	5.30	5.16
Business support/administrative assistance	4.00	3.04	3.41	3.87	2.93	3.00
Trades and technical	4.22	2.50	2.87	3.08	2.73	3.00
Other	3.00	1.67	2.16	2.96	2.08	2.50
Highest degree program enrollment after 2007–08 bachelor’s degree						
No further enrollment	2.62	1.87	2.00	1.61	1.77	2.08
Bachelor’s degree or less	5.29	3.71	3.21	4.99	4.38	3.53
Master’s degree or certificate	2.48	1.54	2.03	2.69	1.88	1.65
Doctoral degree	4.91	3.27	3.36	4.85	2.32	5.76
Professional degree	5.75	2.18	4.16	4.92	4.04	4.02

See notes at end of table.

National Center for Education Statistics

Table S12.

Standard errors for table 12: REASONS FOR PART-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed less than 35 hours per week in their primary job, percentage who reported various reasons for working less than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among those working less than 35 hours per week in primary job, reason for working less than full time					
	Full-time job not available	Held more than one job	Did not need or want to work more hours	Working while enrolled	Family responsibilities	Other reason
2007–08 bachelor’s degree institution control						
Public	1.92	1.33	1.55	1.94	1.49	1.67
Private nonprofit	2.56	2.03	1.93	2.09	1.86	1.97
For-profit	10.13	4.45	†	6.95	7.68	†
2007–08 bachelor’s degree major						
STEM major	3.87	3.09	2.59	3.96	3.16	3.40
Computer and information sciences	16.75	†	†	†	†	16.70
Engineering and engineering technology	7.73	†	5.74	9.57	4.36	8.13
Biological and physical sciences, science technology, mathematics, and agricultural sciences	4.49	4.19	2.75	4.77	4.34	3.47
Non-STEM major	1.75	1.11	1.28	1.54	1.16	1.36
General studies and other	6.78	4.71	4.35	6.54	5.35	4.60
Social sciences	3.68	3.18	2.71	3.56	2.39	2.24
Humanities	3.79	2.19	2.89	3.00	2.58	2.79
Healthcare fields	4.97	2.27	3.90	4.10	4.83	4.61
Business	5.34	2.82	3.73	4.10	3.28	4.53
Education	4.74	2.32	3.29	4.34	3.24	3.51
Other applied	3.98	1.97	3.51	3.81	2.96	3.04
Sex						
Male	2.96	1.71	2.08	2.42	1.59	2.30
Female	1.64	1.38	1.42	1.79	1.50	1.51
Race/ethnicity						
White	1.78	1.21	1.41	1.59	1.31	1.50
Black	5.17	3.36	3.41	5.36	4.54	6.10
Hispanic	5.06	1.94	2.83	4.53	4.21	4.69
Asian	6.17	4.52	4.69	6.66	4.43	†
Other	†	†	†	†	†	†
Two or more races	9.08	7.02	7.72	7.40	7.75	5.13
Age at 2007–08 bachelor’s degree award						
23 or younger	1.91	1.22	1.46	1.67	1.31	1.51
24–29	3.32	2.44	2.34	3.22	2.82	2.47
30 or older	4.59	3.46	3.48	3.95	4.00	4.09
Family status in 2012						
Unmarried with no dependent children	2.23	1.44	1.39	1.75	1.09	1.78
Unmarried with dependent children	5.65	4.27	4.38	4.55	6.93	4.04
Married with no dependent children	3.76	2.19	2.95	3.49	2.64	2.39
Married with dependent children	2.77	1.61	3.03	2.49	3.00	2.29

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table 13.

REASONS FOR MORE THAN FULL-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed more than 40 hours per week in their primary job, percentage who reported reasons for working more than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among those working more than 40 hours per week in primary job, ¹ reason for working more than full time		
	To earn extra money	Demands of job	Other reason
Total	8.3	96.8	4.0
Cumulative amount borrowed for any postsecondary education through 2012 ²			
Did not borrow	7.1	97.0	3.6
Borrowed	8.9	96.7	4.1
Lowest 25 percent (less than \$17,000)	8.5	98.1	3.0 !
Lower middle 25 percent (\$17,001–\$30,000)	7.0	95.7	4.8
Upper middle 25 percent (\$30,001–\$59,049)	9.5	96.9	5.1
Highest 25 percent (\$59,050 or more)	11.4	96.0	3.4
Ratio of monthly loan payments to monthly salary in 2012 ³			
1–4 percent	9.5	96.8	3.4 !
5–7 percent	7.1	99.5	1.5 !
8–14 percent	11.9	92.6	8.7
15 percent or more	8.1	97.5	3.7 !
Annual salary in 2012			
No salary	9.7	96.4	2.8 !
\$1–\$31,200	8.7	94.6	6.4
\$31,201–\$43,000	8.0	97.2	3.5
\$43,001–\$60,000	8.3	96.8	3.9
\$60,001 or more	7.9	97.3	3.9
Employment and enrollment status in 2012			
Employed only	8.1	97.0	4.4
Both employed and enrolled	8.7	95.8	2.2 !
Occupation in primary job ¹			
Business or management occupations	5.1	98.5	3.6
STEM occupations ⁴	8.8	97.6	3.2 !
Healthcare occupations ⁵	13.3	88.4	5.8 !
PK-12 occupations	4.6 !	98.3	2.4 !
Social services professionals	7.4 !	97.0	3.9 !
Sales occupations	19.4	93.7	6.4 !
Business support/administrative assistance	9.2	95.9	2.8 !
Trades and technical ⁶	13.9	94.8	7.5
Other ⁷	7.0	97.3	2.5 !
Highest degree program enrollment after 2007–08 bachelor’s degree ⁸			
No further enrollment	8.1	96.5	4.5
Bachelor’s degree or less	8.1 !	97.9	‡
Master’s degree or certificate	9.3	96.7	3.3
Doctoral degree	‡	97.0	‡
Professional degree	7.4 !	99.7	‡

See notes at end of table.

National Center for Education Statistics

Table 13.

REASONS FOR MORE THAN FULL-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed more than 40 hours per week in their primary job, percentage who reported reasons for working more than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among those working more than 40 hours per week in primary job, ¹ reason for working more than full time		
	To earn extra money	Demands of job	Other reason
2007–08 bachelor’s degree institution control			
Public	8.8	97.2	3.7
Private nonprofit	7.7	96.4	4.7
For-profit	‡	93.4	‡
2007–08 bachelor’s degree major ⁹			
STEM major ¹⁰	6.0	97.7	5.0
Computer and information sciences	‡	92.7	‡
Engineering and engineering technology	5.0 !	99.6	6.1 !
Biological and physical sciences, science technology, mathematics, and agricultural sciences	6.9 !	97.4	4.6 !
Non-STEM major	8.9	96.6	3.7
General studies and other ¹¹	‡	99.6	‡
Social sciences	10.1	96.7	4.2 !
Humanities	5.7	98.7	2.5 !
Healthcare fields	20.8	82.5	8.3 !
Business	7.2	97.5	2.9
Education	6.9	98.3	‡
Other applied ¹²	12.7	94.5	5.1
Sex			
Male	9.8	96.9	4.3
Female	6.5	96.7	3.5
Race/ethnicity ¹³			
White	9.0	97.2	3.8
Black	5.0 !	91.3	8.7 !
Hispanic	7.7 !	97.8	‡
Asian	‡	98.5	‡
Other	‡	79.2	‡
Two or more races	‡	95.8	‡
Age at 2007–08 bachelor’s degree award			
23 or younger	7.6	97.6	3.2
24–29	11.6	96.7	4.7
30 or older	7.2	92.9	6.7
Family status in 2012 ¹⁴			
Unmarried with no dependent children	7.8	97.3	4.5
Unmarried with dependent children	13.3 !	94.0	‡
Married with no dependent children	7.4	97.9	1.8 !
Married with dependent children	10.0	94.6	5.0

See notes at end of table.

National Center for Education Statistics

Table 13.

REASONS FOR MORE THAN FULL-TIME EMPLOYMENT: Among 2007–08 bachelor's degree recipients who were employed more than 40 hours per week in their primary job, percentage who reported reasons for working more than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

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

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

¹ The primary job is the job held currently or most recently, as of the time of the second follow-up interview, at which the respondent had worked for more than 3 months; if more than one job meets these criteria, it is the job with the highest number of hours per week. Excludes the 7.0 percent of bachelor's degree recipients who were not employed in any one job for more than 3 months since receiving their bachelor's degree.

² Includes federal and nonfederal (private) loans taken out for undergraduate and graduate education.

³ Among those working for pay in 2012, includes all loan payments on federal and private loans taken for undergraduate and graduate education as of 2012. Excludes borrowers who no longer had an amount owed or who were not repaying due to deferment, forbearance, or grace period. Categories represent quarters of the 2012 distribution for bachelor's degree recipients for whom the ratio was calculated.

⁴ STEM occupations include computer/information systems occupations; engineers; life scientists; math-related occupations; and physical scientists.

⁵ Healthcare occupations include healthcare professionals (non-nurses), and nurses.

⁶ Trades and technical includes farming, fishing, and forestry occupations, including farm/ranch/other agricultural managers, farmers, and ranchers; construction and extraction occupations; cartographers and photogrammetrists, surveyors, drafters, and engineering and mapping technicians; installation, maintenance, and repair occupations; production occupations; food preparation- and serving-related occupations, bakers, butchers, and meat cutters; military-specific occupations; personal care and service occupations (except supervisors, animal care and service workers, and entertainment attendants and related workers); protective service occupations, including emergency medical technicians/paramedics; athletes and sports competitors, coaches and scouts, umpire/referee/other sports officials; and transportation and material-moving occupations (except air transportation workers).

⁷ Other occupations include communication professionals; information professionals; air transportation professionals; social scientists and related workers (except clinical, counseling, and school psychologists); lawyers, judges, and related workers; education, training, and library occupations (except primary, secondary, and special education school teachers); arts, design, entertainment, sports, and media occupations (except commercial and industrial designers, fashion designers, and floral designers); social science research assistants; and law clerks.

⁸ Bachelor's degree or less includes undergraduate certificate, associate's degree, and additional bachelor's degree. Master's degree or certificate includes postbaccalaureate certificate, master's degree, and post-master's certificate. Doctoral degree includes doctor's degree - research/scholarship and doctor's degree - other programs. Professional degree includes doctoral degrees for professional practice including medical and legal degrees.

⁹ Bachelor's degree recipients with multiple majors were classified by the first major field of study reported.

¹⁰ STEM (science, technology, engineering, and mathematics) major includes computer and information sciences; engineering and engineering technology; and bio and physical science, science technology, math, and agriculture.

¹¹ General studies and other includes liberal arts and sciences; general studies and humanities; multi-/interdisciplinary studies, other; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; and high school/secondary diplomas and certificates.

¹² 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.

¹³ Black includes African American, Hispanic includes Latino, and Other includes American Indian, Alaska Native, Pacific Islander, Native Hawaiian, and bachelor's degree recipients having origins in a race not listed. Race categories exclude Hispanic origin.

¹⁴ Unmarried includes bachelor's degree recipients who were separated, widowed, or divorced.

NOTE: This table contains variables that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. Full-time employment is based on respondent report. Detail may not sum to 100 percent because respondents could select more than one reason for working more than full time. Estimates include graduates who earned bachelor's degrees in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To recreate the tables used to produce these estimates within PowerStats, enter the following table numbers on the Datalab homepage (<https://nces.ed.gov/datalab>): dbabkgmb2, dbabkgnad, dbabkgpa9, dbabkgbc, dbabkg38, and dbabkg26.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).

National Center for Education Statistics

Table S13.

Standard errors for table 13: REASONS FOR MORE THAN FULL-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed more than 40 hours per week in their primary job, percentage who reported reasons for working more than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012

Borrowing, employment, enrollment, and demographic characteristics	Among those working more than 40 hours per week in primary job, reason for working more than full time		
	To earn extra money	Demands of job	Other reason
Total	0.65	0.40	0.44
Cumulative amount borrowed for any postsecondary education through 2012			
Did not borrow	1.18	0.69	0.79
Borrowed	0.76	0.48	0.58
Lowest 25 percent (less than \$17,000)	1.73	0.85	0.93
Lower middle 25 percent (\$17,001–\$30,000)	1.36	1.09	1.19
Upper middle 25 percent (\$30,001–\$59,049)	1.72	1.03	1.25
Highest 25 percent (\$59,050 or more)	1.95	1.07	0.93
Ratio of monthly loan payments to monthly salary in 2012			
1–4 percent	1.79	0.98	1.05
5–7 percent	1.97	0.35	0.70
8–14 percent	2.22	1.80	2.20
15 percent or more	2.22	1.12	1.33
Annual salary in 2012			
No salary	2.06	1.12	1.01
\$1–\$31,200	1.97	1.54	1.72
\$31,201–\$43,000	1.54	1.13	0.89
\$43,001–\$60,000	1.35	0.77	0.92
\$60,001 or more	1.27	0.67	0.90
Employment and enrollment status in 2012			
Employed only	0.76	0.42	0.52
Both employed and enrolled	2.12	1.67	1.02
Occupation in primary job			
Business or management occupations	1.03	0.45	0.80
STEM occupations	1.93	1.05	1.04
Healthcare occupations	3.00	3.07	2.13
PK-12 occupations	1.39	0.97	1.05
Social services professionals	2.98	2.30	1.90
Sales occupations	4.92	2.71	2.61
Business support/administrative assistance	2.58	1.37	1.19
Trades and technical	2.33	1.72	2.06
Other	1.66	0.97	0.93
Highest degree program enrollment after 2007–08 bachelor’s degree			
No further enrollment	0.84	0.53	0.60
Bachelor’s degree or less	3.34	1.28	†
Master’s degree or certificate	1.09	0.77	0.75
Doctoral degree	†	2.01	†
Professional degree	3.03	0.29	†

See notes at end of table.

National Center for Education Statistics

Table S13.

Standard errors for table 13: REASONS FOR MORE THAN FULL-TIME EMPLOYMENT: Among 2007–08 bachelor’s degree recipients who were employed more than 40 hours per week in their primary job, percentage who reported reasons for working more than full time, by selected borrowing, employment, enrollment, and demographic characteristics: 2012—Continued

Borrowing, employment, enrollment, and demographic characteristics	Among those working more than 40 hours per week in primary job, reason for working more than full time		
	To earn extra money	Demands of job	Other reason
2007–08 bachelor’s degree institution control			
Public	0.91	0.51	0.58
Private nonprofit	0.93	0.75	0.82
For-profit	†	4.32	†
2007–08 bachelor’s degree major			
STEM major	1.28	0.73	1.20
Computer and information sciences	†	3.76	†
Engineering and engineering technology	1.81	0.38	2.45
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2.22	1.12	1.68
Non-STEM major	0.72	0.46	0.46
General studies and other	†	0.48	†
Social sciences	2.08	1.09	1.36
Humanities	1.31	0.58	0.86
Healthcare fields	5.05	5.19	3.28
Business	1.38	0.69	0.82
Education	1.97	0.69	†
Other applied	2.09	1.41	1.24
Sex			
Male	1.04	0.52	0.72
Female	0.81	0.65	0.66
Race/ethnicity			
White	0.77	0.41	0.44
Black	2.12	2.86	3.20
Hispanic	2.43	1.00	†
Asian	†	0.95	†
Other	†	13.04	†
Two or more races	†	2.56	†
Age at 2007–08 bachelor’s degree award			
23 or younger	0.74	0.37	0.46
24–29	1.80	0.98	1.15
30 or older	1.61	1.95	1.63
Family status in 2012			
Unmarried with no dependent children	0.83	0.47	0.62
Unmarried with dependent children	4.31	2.57	†
Married with no dependent children	1.33	0.66	0.65
Married with dependent children	1.85	1.33	1.28

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2008/12 Baccalaureate and Beyond Longitudinal Study (B&B:08/12).