

Baccalaureate and Beyond (B&B:16/20)

A First Look at the 2020 Employment and Education
Experiences of 2015-16 College Graduates

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Baccalaureate and Beyond (B&B:16/20): A First Look at the 2020 Employment and Education Experiences of 2015–16 College Graduates

First Look

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Mihaela Henderson

Mary Drummond

Erin Thomsen

Shauna Yates

Jennifer Cooney

RTI International

Tracy Hunt-White

Study Director

National Center for Education Statistics

U.S. Department of Education

Miguel A. Cardona

Secretary

Institute of Education Sciences

Mark Schneider

Director

National Center for Education Statistics

Peggy G. Carr

Commissioner

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Content Contact

National Center for Education Statistics

NCES.info@ed.gov

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Introduction

This report looks at the education and work outcomes of a national sample of bachelor's degree recipients 4 years after they earned their degrees. The findings are based on data from the 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20). B&B:16/20, which took place in 2020, is the second follow-up in a national study of students who completed the requirements for a bachelor's degree during the 2015–16 academic year.¹ The first follow-up took place in 2017 and asked respondents about their bachelor's degree programs and any education and work they had in the first year after earning their degrees.² The COVID-19 pandemic, which started a few months before B&B:16/20 began data collection in June 2020, likely impacted the data presented in this report.

Data from B&B can generally be used to address questions about bachelor's degree earners' education, work, family, and household experiences and outcomes. B&B provides data on how bachelor's degree earners used financial aid programs to pay for education, their student loan debt, and how they repay their student loans. B&B data also capture graduates' pursuit of more education and training and employment after they earned their bachelor's degree. In addition, B&B focuses on kindergarten through 12th-grade classroom teachers, asking questions about their experiences and career paths. Starting with the B&B:16 cohort, the focus on teachers includes prekindergarten (preK) teachers.

This First Look reports on a few of the topics that the B&B:16/20 study covers. The report provides information on bachelor's degree earners' student loan debt and repayment, employment and enrollment, financial well-being, and teaching 4 years after they earned their bachelor's degree. This report shows some of the many ways that B&B:16/20 data can be used. Readers should not infer causality from the data in this report. Although many of the factors discussed (“variables”) are related to each other, the relations between them have not been explored. The variables in this report are just a few of the several hundred that will be available in the B&B:16/20 data.

¹ The criteria for B&B eligibility include the date when a student *completed the requirements* for a bachelor's degree program. In this report, the date of *earning* a bachelor's degree also refers to the date on which the student completed all degree requirements, which may differ from the date of graduation.

² For each wave of data collection, the data collection continued into early the following year.

Although this report does not directly address the COVID-19 pandemic’s impact on graduates’ experiences and outcomes, the B&B:16/20 data presented in this report were collected during the early stage of the pandemic. New items were added to the survey to collect information about the early experiences of the COVID-19 pandemic for 2015–16 bachelor’s degree earners’ education, work, and household and financial well-being 4 years after graduation. Details about these experiences can be found in the forthcoming *Baccalaureate and Beyond (B&B:16/20): A First Look at the 2020 Experiences of 2015–16 College Graduates During the COVID-19 Pandemic* (NCES 2022-251) at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2022251>.

Selected findings reported below are drawn from tables in appendix A, which also includes standard error tables. Appendix B describes how B&B:16/20 was designed and how the data were collected. Appendix C describes the variables used in the tables.

Selected Findings

Demographic, enrollment, and employment characteristics (table A-1)

- Four years after earning their 2015–16 bachelor’s degrees, 74 percent of graduates worked full time, and 7 percent worked part time. Fourteen percent of graduates were out of the labor force, and 4 percent were unemployed.³

Postbaccalaureate employment and enrollment (table A-2)

- The rate at which 2015–16 graduates were enrolled for more education 4 years after earning a bachelor’s degrees was 21 percent among those whose parents had a graduate or professional degree. Enrollment rates ranged from 15 percent to 16 percent among those whose parents had lower levels of education.⁴

Federal student loan debt and repayment (table A-3)

- Four years after earning their bachelor’s degrees in 2015–16, Black graduates who took out federal student loans owed an average of 105 percent of the original amount borrowed. American Indian or Alaska Native borrowers owed an average of 87 percent, and both Hispanic or Latino borrowers and borrowers of Two or more races owed an average of 84 percent. Native Hawaiian or Other Pacific Islander borrowers owed 82 percent, White borrowers owed 73 percent, and Asian borrowers owed 63 percent of the original amount borrowed.

Most recent job hours and pay (table A-4)

- Among 2015–16 graduates who were working for pay 4 years after earning bachelor’s degrees, 93 percent of those who were veterans worked full time, and those who worked full time earned an average income of \$68,700 yearly. Eighty-five percent of those serving in active duty, Reserves, or National Guard worked full time, and those who worked full time earned \$67,200 on average. Eighty-eight percent of graduates with no military service worked full time, and those who worked full time earned \$59,300 on average.⁵

³ *Out of the labor force* and *unemployed* are defined in appendix C. The period 4 years after respondents earned a bachelor’s degree included the early months of the COVID-19 pandemic for approximately half of the B&B:16/20 sample. For a more detailed look at employment status and other employment-related information in the context of COVID-19, see Thomsen et al. (2022).

⁴ Reported enrollment rates include 2015–16 graduates who were “Both enrolled and employed” and those who were “Enrolled only.”

⁵ Military service could have preceded postsecondary education enrollment, so there may be an age difference among respondents of different military statuses.

Characteristics of most recent job (table A-5)

- Seventy-four percent of 2015–16 bachelor’s degree earners who were working for pay 4 years after earning bachelor’s degrees and who had ever enrolled in a postbaccalaureate degree or certificate program thought of their job 4 years after bachelor’s degree completion as part of a career. Sixty-eight percent of those who had not enrolled in a postbaccalaureate degree or certificate program thought of their job as part of a career.

Financial well-being (table A-6)

- Four years after earning bachelor’s degrees in 2015–16, thirty-one percent of graduates owned a home and 74 percent reported having a retirement account. Thirty-four percent reported negative net worth.⁶ Eleven percent did not meet essential expenses such as mortgage or rent payments, utility bills, or important medical care for reasons other than the COVID-19 pandemic at some point in the past 12 months preceding the survey.

Prekindergarten through 12th-grade teaching (table A-7)

- Among 2015–16 graduates who majored in education, 10 percent had never taught in a regular classroom as of 4 years after they earned their bachelor’s degree. Forty-four percent were new regular classroom teachers since 2017, and 33 percent were continuing regular classroom teachers, meaning they were working as regular classroom teachers both in 2017 and 4 years after graduation. Twelve percent had left regular classroom teaching as of 4 years of earning their degrees.⁷

⁶ Respondents are considered to have negative net worth if they would still be in debt after selling all their major possessions, turning all their investments and other assets into cash, and paying off as many debts as they could.

⁷ Regular classroom teaching statuses are defined in appendix C.

Appendix A—Estimate and Standard Error Tables

Table A-1. DEMOGRAPHIC, ENROLLMENT, AND EMPLOYMENT CHARACTERISTICS: Percentage distribution of 2015–16 bachelor’s degree earners, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	2015–16 bachelor’s degree earners
Biological sex (at birth)	
Female	57.4
Male	42.6
Gender minority status ¹	
Gender minority (birth sex and gender identity are not the same)	1.8
Not gender minority	98.2
Race/ethnicity	
American Indian or Alaska Native, not Hispanic or Latino	0.5
Asian, not Hispanic or Latino	7.8
Black, not Hispanic or Latino ²	10.1
Hispanic or Latino, of any race	12.5
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	0.3
White, not Hispanic or Latino	65.5
Two or more races, not Hispanic or Latino	3.3
Age when completed requirements for 2015–16 bachelor’s degree	
23 or younger	62.8
24–29	21.0
30 or older	16.2
Highest education attained by either parent as of 2015–16 academic year	
High school diploma or less ³	16.5
Some postsecondary education/subbaccalaureate credential ⁴	25.4
Bachelor’s degree	28.5
Graduate or professional degree	29.6
Ever received a Pell Grant	
Yes	50.9
No	49.1
Military status as of 2020	
Veteran	4.0
Active duty, Reserves, or National Guard	1.5
No military service	94.4
Family status as of 4 years after 2015–16 bachelor’s degree completion ⁵	
Unmarried with no dependents	64.0
Unmarried with dependents	6.8
Married with no dependents	15.6
Married with dependents	13.6
Control of 2015–16 bachelor’s degree-granting institution	
Public	63.6
Private nonprofit	30.3
Private for-profit	6.1
Major for 2015–16 bachelor’s degree ⁶	
STEM major ⁷	21.9
Computer and information sciences	3.5
Engineering and engineering technology	6.2
Biological and physical sciences, science technology, mathematics, and agricultural sciences	12.2
General studies and other ⁸	2.3
Social sciences	14.7
Humanities	10.1
Health care fields	11.5
Business	19.8
Education	4.6
Other applied ⁹	15.1

See notes at end of table.

Table A-1. DEMOGRAPHIC, ENROLLMENT, AND EMPLOYMENT CHARACTERISTICS: Percentage distribution of 2015–16 bachelor’s degree earners, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	2015–16 bachelor’s degree earners
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion	
Yes	41.2
No	58.8
Employment status as of 4 years after 2015–16 bachelor’s degree completion ¹⁰	
Employed full time	74.3
Employed part time	7.5
Out of the labor force ¹¹	14.3
Unemployed ¹²	4.0
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion ¹³	
Lowest quarter of income	24.0
Lower middle quarter of income	24.7
Higher middle quarter of income	24.3
Highest quarter of income	24.3
No job within 4 years after bachelor’s degree completion	2.6
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion ¹⁴	
Business/management occupations	19.7
Life science occupations	1.3
Math, computer, and physical science occupations	8.0
Engineers	4.6
Nurses	6.0
Other health care occupations ¹⁵	7.2
PreK–12 educators	5.8
Social services professionals	5.0
Sales occupations	5.8
Business support/administrative assistance	9.6
Other white-collar occupations ¹⁶	12.8
Other occupations ¹⁷	11.5

¹ “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

² “Black, not Hispanic or Latino” includes African American.

³ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

⁴ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

⁵ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

⁶ Respondents with multiple majors were classified by the first field of study reported.

⁷ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

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

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 Employment status is based on all of the respondent’s jobs and job-search activities 4 years after completion of the 2015–16 bachelor’s degree.

¹¹ “Out of the labor force” includes respondents who were not working and not looking for work.

¹² “Unemployed” includes respondents who were not working but were looking for work.

Notes continued on next page.

Table A-1. DEMOGRAPHIC, ENROLLMENT, AND EMPLOYMENT CHARACTERISTICS: Percentage distribution of 2015–16 bachelor’s degree earners, by demographic, enrollment, and employment characteristics in 2020—Continued

¹³ Annualized earned income in most recent job is calculated for the respondent’s most recent job within 4 years of completing the 2015–16 bachelor’s degree. “Most recent job” is the respondent’s current job 4 years after bachelor’s degree completion or the respondent’s most recent job held for 4 or more months within 4 years after bachelor’s degree completion. If the respondent had more than one employer, then the employer with the longest duration was selected as the respondent’s most recent employer. “Lowest quarter of income” includes those with incomes greater than zero but less than \$31,186; “lower middle quarter of income” includes those with incomes between \$31,186 and \$46,990; “higher middle quarter of income” includes those with incomes between \$46,991 and \$65,989; and those in the “highest quarter of income” had incomes of \$65,990 or more. “No job within 4 years after bachelor’s degree completion” includes 2015–16 bachelor’s degree earners who never had a most recent job that they held for 4 or more months within 4 years after bachelor’s degree completion.

¹⁴ The 2.6 percent of 2015–16 bachelor’s degree earners who never had a job within 4 years after bachelor’s degree completion are included in the estimate denominator, but they are not reported again. See “No job within 4 years after bachelor’s degree completion” under “Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion” for information on this group.

¹⁵ “Other health care occupations” includes non-nurse health care professionals and other health care occupations.

¹⁶ “Other white-collar occupations” includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

¹⁷ “Other occupations” includes agriculture occupations; construction and mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. This table includes all 2015–16 bachelor’s degree earners, including the 8.7 percent of respondents for whom the 2015–16 bachelor’s degree was not their first bachelor’s degree. Detail may not sum to totals because of rounding or excluded categories.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-2. POSTBACCALAUREATE EMPLOYMENT AND ENROLLMENT: Percentage distribution of 2015–16 bachelor's degree earners' employment and enrollment status 4 years after bachelor's degree completion, by demographic and enrollment characteristics in 2020

Demographic and enrollment characteristics	Employed only	Both employed and enrolled	Enrolled only	Not employed or enrolled	
				Unemployed ¹	Out of the labor force ²
Total	70.3	11.4	5.8	3.5	9.0
Biological sex (at birth)					
Female	68.0	12.3	6.1	3.3	10.3
Male	73.5	10.2	5.4	3.7	7.2
Gender minority status ³					
Gender minority (birth sex and gender identity are not the same)	60.8	17.9	4.7 !	3.1 !	13.6
Not gender minority	70.5	11.3	5.8	3.5	8.9
Race/ethnicity					
American Indian or Alaska Native, not Hispanic or Latino	70.0	11.9 !	‡	‡	6.6 !
Asian, not Hispanic or Latino	62.9	10.9	12.1	4.8	9.3
Black, not Hispanic or Latino ⁴	63.0	12.9	5.7	5.1	13.2
Hispanic or Latino, of any race	70.8	10.4	4.6	3.9	10.3
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	58.2	‡	‡	‡	‡
White, not Hispanic or Latino	72.8	11.2	5.3	2.9	7.9
Two or more races, not Hispanic or Latino	61.6	16.2	7.0	3.4 !	11.8
Age when completed requirements for 2015–16 bachelor's degree					
23 or younger	69.8	11.9	7.3	3.3	7.7
24–29	70.1	10.9	3.7	4.7	10.7
30 or older	72.6	10.3	2.9	2.5	11.7
Highest education attained by either parent as of 2015–16 academic year					
High school diploma or less ⁵	68.2	11.5	4.3	4.3	11.8
Some postsecondary education/ subbaccalaureate credential ⁶	72.6	10.6	3.9	3.4	9.5
Bachelor's degree	72.8	10.9	5.4	3.0	7.9
Graduate or professional degree	67.2	12.5	8.7	3.6	8.0
Ever received a Pell Grant					
Yes	69.0	11.8	4.2	4.2	10.8
No	71.7	11.0	7.4	2.7	7.2
Military status as of 2020					
Veteran	70.9	9.4	3.6	3.7	12.5
Active duty, Reserves, or National Guard	64.2	18.7	8.6 !	‡	5.4 !
No military service	70.4	11.4	5.9	3.5	8.9
Family status as of 4 years after 2015–16 bachelor's degree completion ⁷					
Unmarried with no dependents	69.6	11.7	6.7	3.7	8.3
Unmarried with dependents	69.7	10.8	5.0	3.9	10.6
Married with no dependents	74.2	10.6	5.0	2.9	7.2
Married with dependents	69.7	11.2	2.7	2.9	13.4

See notes at end of table.

Table A-2. POSTBACCALAUREATE EMPLOYMENT AND ENROLLMENT: Percentage distribution of 2015–16 bachelor’s degree earners’ employment and enrollment status 4 years after bachelor’s degree completion, by demographic and enrollment characteristics in 2020—Continued

Demographic and enrollment characteristics	Employed only	Both employed and enrolled	Enrolled only	Not employed or enrolled	
				Unemployed ¹	Out of the labor force ²
Control of 2015–16 bachelor’s degree-granting institution					
Public	70.7	11.2	5.7	3.8	8.7
Private nonprofit	69.0	12.6	6.7	2.7	9.0
Private for-profit	73.7	7.7	2.4	4.1	12.2
Major for 2015–16 bachelor’s degree ⁸					
STEM major ⁹	65.5	13.3	11.0	2.8	7.4
Computer and information sciences	82.8	5.3	‡	4.2 !	7.0
Engineering and engineering technology	77.5	11.7	6.1	1.8	2.9
Biological and physical sciences, science technology, mathematics, and agricultural sciences	54.4	16.4	16.5	2.8	9.9
General studies and other ¹⁰	69.3	6.3	5.4 !	5.3 !	13.6
Social sciences	65.9	15.8	6.2	4.3	7.8
Humanities	66.9	11.8	5.7	3.7	11.9
Health care fields	71.8	13.2	5.3	2.1	7.7
Business	78.8	7.1	1.9	3.0	9.2
Education	70.5	15.9	3.6 !	2.1	7.9
Other applied ¹¹	72.0	7.7	4.1	5.3	10.8

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

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

¹ “Unemployed” includes respondents who were not working but were looking for work.

² “Out of the labor force” includes respondents who were not working and not looking for work.

³ “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

⁴ “Black, not Hispanic or Latino” includes African American.

⁵ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

⁶ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

⁷ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

⁸ Respondents with multiple majors were classified by the first field of study reported.

⁹ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

¹⁰ “General studies and other” includes liberal arts and sciences, general studies and humanities; multi/interdisciplinary studies; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; high school/secondary diplomas and certificates; and other majors.

¹¹ “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.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. This table includes all 2015–16 bachelor’s degree earners, including the 8.7 percent of respondents for whom the 2015–16 bachelor’s degree was not their first bachelor’s degree. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-3. FEDERAL STUDENT LOAN DEBT AND REPAYMENT: Among federal student loan borrowers, amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, monthly payment amount as of 4 years after 2015–16 bachelor's degree completion, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	Amount borrowed ¹		Ratio of amount owed to amount borrowed ²		Percent in repayment ⁴	Monthly payment amount ³	
	Average	Median	Average	Median		Average	Median
Total	\$41,300	\$30,000	78.2	92.0	27.7	\$230	\$200
Biological sex (at birth)							
Female	43,300	31,000	81.6	96.0	27.5	220	180
Male	38,300	28,100	73.0	86.0	28.1	250	230
Gender minority status ⁵							
Gender minority (birth sex and gender identity are not the same)	39,500	31,000	83.0	101.0	30.2	200	160
Not gender minority	41,300	30,000	78.1	92.0	27.7	240	200
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	33,700	33,300	87.4	111.0	16.9 !	‡	‡
Asian, not Hispanic or Latino	44,800	27,000	62.8	74.0	20.9	270	240
Black, not Hispanic or Latino ⁶	53,200	45,000	104.9	113.0	34.1	220	150
Hispanic or Latino, of any race	38,000	29,000	84.3	98.0	31.6	210	180
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	42,200	29,000	82.4	104.0	27.9 !	‡	‡
White, not Hispanic or Latino	39,500	28,700	72.6	84.0	26.6	240	210
Two or more races, not Hispanic or Latino	39,600	31,000	84.1	92.0	22.7	280	270
Age when completed requirements for 2015–16 bachelor's degree							
23 or younger	39,600	27,000	72.4	84.0	23.1	220	190
24–29	40,700	35,200	84.5	100.0	32.0	250	200
30 or older	47,100	43,800	88.8	105.0	36.9	250	200
Highest education attained by either parent as of 2015–16 academic year							
High school diploma or less ⁷	43,900	33,400	85.8	101.0	32.9	240	190
Some postsecondary education/ subbaccalaureate credential ⁸	42,100	31,500	82.9	98.0	31.9	220	180
Bachelor's degree	39,100	27,600	73.1	83.0	25.1	230	200
Graduate or professional degree	41,000	28,000	73.1	86.0	22.2	250	230
Ever received a Pell Grant							
Yes	42,900	33,700	85.3	100.0	33.1	240	200
No	38,500	27,000	66.3	76.0	18.7	230	200
Military status as of 2020							
Veteran	34,100	26,600	74.5	92.0	34.6	230	200
Active duty, Reserves, or National Guard	36,000	29,000	76.6	91.0	27.6	280	260
No military service	41,600	30,100	78.4	92.0	27.5	230	200
Family status as of 4 years after 2015–16 bachelor's degree completion ⁹							
Unmarried with no dependents	41,400	28,500	76.3	90.0	25.6	240	210
Unmarried with dependents	49,000	46,500	100.4	110.0	35.2	210	140
Married with no dependents	35,900	28,000	69.7	82.0	25.8	250	230
Married with dependents	42,000	33,500	82.4	98.0	34.4	220	170
Control of 2015–16 bachelor's degree-granting institution							
Public	40,000	29,000	77.2	92.0	27.5	220	190
Private nonprofit	41,700	29,000	75.8	89.0	24.4	250	240
Private for-profit	50,800	48,500	97.4	111.0	43.2	280	200

See notes at end of table.

Table A-3. FEDERAL STUDENT LOAN DEBT AND REPAYMENT: Among federal student loan borrowers, amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, monthly payment amount as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	Amount borrowed ¹		Ratio of amount owed to amount borrowed ²		Percent in repayment ⁴	Monthly payment amount ³	
	Average	Median	Average	Median		Average	Median
Major for 2015–16 bachelor’s degree ¹⁰							
STEM major ¹¹	48,100	29,200	68.9	80.0	20.7	240	200
Computer and information sciences	33,500	29,500	65.6	74.0	36.5	260	200
Engineering and engineering technology	29,500	27,000	51.2	59.0	19.1	240	260
Biological and physical sciences, science technology, mathematics, and agricultural sciences	59,500	31,000	77.1	94.0	17.3	220	190
General studies and other ¹²	41,100	28,500	91.8	107.0	34.6	200	120 !
Social sciences	46,800	32,000	87.8	101.0	28.0	240	200
Humanities	36,300	27,300	80.6	95.0	24.7	200	200
Health care fields	44,700	36,000	73.0	86.0	29.6	260	230
Business	33,200	27,600	75.1	84.0	32.4	240	200
Education	36,100	31,000	86.4	100.0	27.3	220	170
Other applied ¹³	39,100	29,800	83.0	98.0	30.0	230	170
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion							
Yes	59,400	43,500	85.6	102.0	18.8	260	210
No	28,500	27,000	73.0	80.0	34.0	230	190
Employment status as of 4 years after 2015–16 bachelor’s degree completion							
Employed full time	36,100	29,000	75.4	87.0	29.4	240	200
Employed part time	54,200	36,000	85.8	103.0	24.1	220	150
Out of the labor force ¹⁴	61,400	37,700	85.2	103.0	20.8	230	190
Unemployed ¹⁵	40,100	29,700	91.4	106.0	29.8	240	190
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion ¹⁶							
Lowest quarter of income	50,100	33,000	89.8	104.0	27.0	210	170
Lower middle quarter of income	38,300	31,000	86.1	99.0	29.5	210	160
Higher middle quarter of income	36,500	29,000	73.1	82.0	27.8	240	230
Highest quarter of income	35,600	27,000	59.7	70.0	26.6	280	250
No job within 4 years after bachelor’s degree completion	79,900	53,700	90.6	108.0	25.5	330	200 !

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

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

¹ Federal student loans include subsidized and unsubsidized Direct Loans (formerly called Stafford Loans), excluding Direct Unsubsidized Loans to students who received a TEACH Grant and failed to fulfill the service obligation; Perkins Loans; and Graduate PLUS Loans. Excludes Parent PLUS Loans.

² Respondents may owe more on their federal student loans than originally borrowed due to accumulating loan interest; thus, the ratio of amount owed to amount borrowed may be greater than 100 percent. Excludes Parent PLUS Loans and Direct Unsubsidized Loans to students who received a TEACH Grant and failed to fulfill the service obligation.

³ Average and median monthly payment amount for student loans is calculated among those with at least one student loan in repayment. Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan. Excludes Parent PLUS Loans. Excludes Direct Unsubsidized Loans to students who received a TEACH Grant and failed to fulfill the service obligation.

⁴ Includes federal student loans on an income-driven repayment plan with a required monthly payment amount of \$0. Excludes Parent PLUS Loans. Excludes Direct Unsubsidized Loans to students who received a TEACH Grant and failed to fulfill the service obligation. On March 13, 2020, the COVID-19 pandemic emergency relief administrative forbearance took effect as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. These estimates include those who earned their bachelor’s degree within 4 years of March 2020. As such, “percent in repayment” is likely affected by the administrative forbearance.

Notes continued on next page.

Table A-3. FEDERAL STUDENT LOAN DEBT AND REPAYMENT: Among federal student loan borrowers, amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, monthly payment amount as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and employment characteristics in 2020—Continued

⁵ “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

⁶ “Black, not Hispanic or Latino” includes African American.

⁷ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

⁸ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

⁹ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

¹⁰ Respondents with multiple majors were classified by the first field of study reported.

¹¹ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

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

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 “Out of the labor force” includes respondents who were not working and not looking for work.

¹⁵ “Unemployed” includes respondents who were not working but were looking for work.

¹⁶ Annualized earned income in most recent job is calculated for the respondent’s most recent job within 4 years of completing the 2015–16 bachelor’s degree. “Most recent job” is the respondent’s current job 4 years after bachelor’s degree completion or the respondent’s most recent job held for 4 or more months within 4 years after bachelor’s degree completion. If the respondent had more than one employer, then the employer with the longest duration was selected as the respondent’s most recent employer. “Lowest quarter of income” includes those with incomes greater than zero but less than \$31,186; “lower middle quarter of income” includes those with incomes between \$31,186 and \$46,990; “higher middle quarter of income” includes those with incomes between \$46,991 and \$65,989; and those in the “highest quarter of income” had incomes of \$65,990 or more. “No job within 4 years after bachelor’s degree completion” includes 2015–16 bachelor’s degree earners who never had a most recent job that they held for 4 or more months within 4 years after bachelor’s degree completion.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-4. MOST RECENT JOB HOURS AND PAY: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage working full time, average hours worked per week, and annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and occupation characteristics in 2020

Demographic, enrollment, and occupation characteristics	Percent working full time ³	Average hours worked per week ²		Annualized earned income ¹			
		Full time	Part time	Full time		Part time	
				Average	Median	Average	Median
Total	87.7	41.6	15.8	\$59,800	\$53,000	\$19,300	\$15,600
Biological sex (at birth)							
Female	85.3	40.8	15.6	54,400	50,000	19,100	15,600
Male	90.7	42.5	16.2	66,400	60,000	19,500	15,700
Gender minority status ⁴							
Gender minority (birth sex and gender identity are not the same)	80.5	42.0	16.0	53,400	45,000	18,600	14,000
Not gender minority	87.8	41.6	15.8	59,900	53,200	19,300	15,600
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	81.0	44.1	‡	59,800	56,600	‡	‡
Asian, not Hispanic or Latino	84.0	41.8	15.0	74,600	64,000	22,300	16,600
Black, not Hispanic or Latino ⁵	88.1	41.1	17.9	50,600	45,800	20,000	15,600
Hispanic or Latino, of any race	87.0	40.9	17.1	56,100	51,000	19,200	16,700
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	78.0	44.2	‡	65,700	70,200	‡	‡
White, not Hispanic or Latino	88.4	41.7	15.2	60,300	54,300	18,900	15,000
Two or more races, not Hispanic or Latino	84.4	42.6	16.1	60,600	52,000	17,000	15,600
Age when completed requirements for 2015–16 bachelor’s degree							
23 or younger	86.8	41.8	15.3	59,400	52,500	18,800	15,600
24–29	88.6	40.9	17.2	57,400	52,000	18,600	15,600
30 or older	89.9	41.4	16.3	64,400	58,200	22,400	18,400
Highest education attained by either parent as of 2015–16 academic year							
High school diploma or less ⁶	89.2	41.1	17.4	56,400	51,900	21,700	17,500
Some postsecondary education/ subbaccalaureate credential ⁷	88.3	41.2	16.1	57,600	52,000	18,000	14,100
Bachelor’s degree	87.9	41.5	15.9	60,000	54,900	18,500	15,600
Graduate or professional degree	86.1	42.2	14.8	63,600	55,000	19,800	16,600
Ever received a Pell Grant							
Yes	87.3	41.2	16.5	55,500	50,000	18,700	15,600
No	88.1	42.0	15.1	64,200	57,900	19,900	15,600
Military status as of 2020							
Veteran	93.0	43.4	18.9	68,700	64,400	18,400	15,600
Active duty, Reserves, or National Guard	85.1	43.6	10.2	67,200	62,400	23,700 !	12,000
No military service	87.5	41.5	15.8	59,300	52,400	19,200	15,600
Family status as of 4 years after 2015–16 bachelor’s degree completion ⁸							
Unmarried with no dependents	86.7	41.7	15.6	59,500	52,000	18,400	15,600
Unmarried with dependents	88.9	40.9	17.8	53,000	49,300	18,900	15,600
Married with no dependents	90.0	41.6	16.1	61,100	55,000	21,800	17,200
Married with dependents	89.1	41.2	15.5	63,200	57,900	21,400	16,600
Control of 2015–16 bachelor’s degree-granting institution							
Public	88.0	41.5	16.2	58,100	52,000	19,500	15,600
Private nonprofit	86.8	41.7	14.9	63,400	55,000	18,200	15,600
Private for-profit	89.0	41.4	17.0	60,600	54,400	22,300	15,600

See notes at end of table.

Table A-4. MOST RECENT JOB HOURS AND PAY: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage working full time, average hours worked per week, and annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and occupation characteristics in 2020—Continued

Demographic, enrollment, and occupation characteristics	Percent working full time ³	Average hours worked per week ²		Annualized earned income ¹			
		Full time	Part time	Full time		Part time	
				Average	Median	Average	Median
Major for 2015–16 bachelor’s degree ⁹							
STEM major ¹⁰	88.8	42.1	15.1	70,400	65,000	18,400	16,600
Computer and information sciences	93.4	41.5	15.6	89,700	80,000	17,700	15,600
Engineering and engineering technology	95.0	42.7	16.0	79,500	76,000	18,400	17,200
Biological and physical sciences, science technology, mathematics, and agricultural sciences	83.2	41.8	14.8	55,900	50,000	18,500	16,500
General studies and other ¹¹	80.4	42.0	‡	53,600	47,000	‡	‡
Social sciences	82.6	41.4	15.9	53,900	47,400	18,700	15,600
Humanities	78.7	41.3	14.9	48,700	42,000	17,700	14,000
Health care fields	89.0	39.5	16.7	65,300	61,800	26,700	21,600
Business	94.0	42.3	16.8	64,000	60,000	20,900	15,600
Education	91.2	41.9	13.1	44,600	43,000	16,100	11,400
Other applied ¹²	86.8	41.6	16.7	51,900	46,700	18,500	15,600
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion							
Yes	82.2	41.4	15.6	57,500	52,000	18,600	15,600
No	91.2	41.7	16.1	61,200	54,300	20,100	15,600
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion							
Business/management occupations	95.9	43.0	15.4	68,200	61,000	22,600	17,500
Life science occupations	94.1	41.1	‡	50,900	44,500	‡	‡
Math, computer, and physical science occupations	95.0	41.7	15.0	80,500	72,000	22,700	15,600
Engineers	97.3	42.0	‡	74,200	72,800	‡	‡
Nurses	90.4	38.2	18.3	70,700	65,300	32,500	33,700
Other health care occupations ¹³	79.0	40.4	15.0	56,800	47,800	18,200	16,100
PreK–12 educators	93.2	41.9	14.6	45,500	43,700	24,400	18,600
Social services professionals	88.8	40.3	15.9	43,300	40,700	20,300	18,300
Sales occupations	83.7	42.3	16.0	60,300	51,500	16,000	11,400
Business support/administrative assistance	87.5	40.5	16.4	44,700	41,000	14,800	14,000
Other white-collar occupations ¹⁴	73.2	41.2	15.0	49,200	45,600	19,900	16,600
Other occupations ¹⁵	79.1	42.5	16.5	51,500	46,800	15,300	14,000

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

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

¹ Annualized earned income is calculated for the respondent’s most recent job within 4 years of completing the 2015–16 bachelor’s degree. If the respondent had more than one employer, then the employer with the longest duration was selected as the respondent’s most recent employer. “Full time” includes jobs worked 30 hours or more per week.

² Average hours worked per week is calculated from those who were working part or full time in their most recent job as of 4 years after completion of the 2015–16 bachelor’s degree.

³ “Percent working full time” includes those working 30 or more hours per week in their most recent job.

⁴ “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

⁵ “Black, not Hispanic or Latino” includes African American.

⁶ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

Notes continued on next page.

Table A-4. MOST RECENT JOB HOURS AND PAY: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage working full time, average hours worked per week, and annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and occupation characteristics in 2020—Continued

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

⁸ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

⁹ Respondents with multiple majors were classified by the first field of study reported.

¹⁰ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

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

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

¹⁴ “Other white-collar occupations” includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

¹⁵ “Other occupations” includes agriculture occupations; construction and mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. “Most recent job” refers to the job the respondent had as of 4 years after bachelor’s degree completion, which was prior to the date the respondent completed the survey. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer. This table excludes the 18.3 percent of respondents who were not employed, including those not looking for work (out of the labor force) and those looking for work (unemployed), 4 years after bachelor’s degree completion.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-5. CHARACTERISTICS OF MOST RECENT JOB: Among 2015–16 bachelor's degree earners who were working for pay 4 years after bachelor's degree completion, percentage with various characteristics of most recent job, by demographic, enrollment, and occupation characteristics in 2020

Demographic, enrollment, and occupation characteristics	Working in same state as bachelor's degree-granting institution	Bachelor's degree required	Part of a career	Among those not self-employed ¹		
				Health insurance benefits offered	Supervised other employees	Allowed to work remotely regardless of COVID-19 pandemic
Total	62.4	61.1	70.3	87.2	38.6	58.5
Biological sex (at birth)						
Female	64.1	61.7	70.7	85.4	35.9	55.8
Male	60.3	60.3	69.8	89.4	42.2	62.1
Gender minority status ²						
Gender minority (birth sex and gender identity are not the same)	55.8	49.4	59.7	75.6	33.8	55.5
Not gender minority	62.5	61.3	70.5	87.3	38.7	58.6
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	57.2	62.5	38.7	82.3	31.1	53.1
Asian, not Hispanic or Latino	63.5	67.9	76.6	86.2	36.6	71.2
Black, not Hispanic or Latino ³	64.6	50.8	58.1	85.4	34.4	54.0
Hispanic or Latino, of any race	69.9	62.0	66.5	85.6	39.0	57.3
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	72.1	58.3	82.3	82.7	44.5	45.7
White, not Hispanic or Latino	60.5	61.8	72.5	88.0	39.3	58.0
Two or more races, not Hispanic or Latino	65.1	59.1	66.7	82.8	40.9	60.5
Age when completed requirements for 2015–16 bachelor's degree						
23 or younger	59.3	67.0	72.4	86.9	36.4	62.5
24–29	71.2	54.4	63.9	85.5	40.7	53.4
30 or older	63.3	47.1	70.6	90.3	44.4	49.8
Highest education attained by either parent as of 2015–16 academic year						
High school diploma or less ⁴	69.8	55.4	66.3	88.8	36.7	53.1
Some postsecondary education/ subbaccalaureate credential ⁵	66.8	55.6	68.3	87.3	39.5	54.4
Bachelor's degree	61.8	63.2	69.7	86.6	38.1	59.5
Graduate or professional degree	54.9	67.1	75.0	86.6	39.5	64.3
Ever received a Pell Grant						
Yes	68.7	55.9	65.8	85.7	38.0	54.0
No	56.1	66.4	74.9	88.6	39.2	63.0
Military status as of 2020						
Veteran	52.0	48.8	69.7	92.7	49.4	50.6
Active duty, Reserves, or National Guard	37.7	38.0	64.1	95.2	62.4	48.1
No military service	63.3	62.0	70.5	86.8	37.7	59.0
Family status as of 4 years after 2015–16 bachelor's degree completion ⁶						
Unmarried with no dependents	61.0	63.6	69.3	86.4	36.7	60.5
Unmarried with dependents	66.6	48.4	60.4	86.5	40.6	47.4
Married with no dependents	64.3	62.6	75.3	88.3	40.1	60.1
Married with dependents	64.7	53.8	74.0	89.6	44.6	52.7
Control of 2015–16 bachelor's degree-granting institution						
Public	69.6	62.6	70.5	87.3	37.5	58.2
Private nonprofit	50.8	62.4	71.1	86.9	39.8	61.7
Private for-profit	44.8	38.9	64.5	87.5	44.0	45.8

See notes at end of table.

Table A-5. CHARACTERISTICS OF MOST RECENT JOB: Among 2015–16 bachelor's degree earners who were working for pay 4 years after bachelor's degree completion, percentage with various characteristics of most recent job, by demographic, enrollment, and occupation characteristics in 2020—Continued

Demographic, enrollment, and occupation characteristics	Working in same state as bachelor's degree-granting institution	Bachelor's degree required	Part of a career	Among those not self-employed ¹		
				Health insurance benefits offered	Supervised other employees	Allowed to work remotely regardless of COVID-19 pandemic
Major for 2015–16 bachelor's degree ⁷						
STEM major ⁸	57.6	68.6	74.8	89.5	39.8	65.4
Computer and information sciences	58.5	56.0	78.2	92.2	38.3	82.8
Engineering and engineering technology	56.2	80.4	81.9	95.8	44.6	72.1
Biological and physical sciences, science technology, mathematics, and agricultural sciences	58.3	65.5	69.0	84.5	37.3	54.9
General studies and other ⁹	61.4	45.1	63.9	89.0	44.4	49.3
Social sciences	61.2	61.4	61.8	80.7	33.5	64.5
Humanities	58.4	51.1	61.9	77.5	34.8	56.3
Health care fields	63.7	55.2	83.9	91.6	45.0	27.5
Business	66.4	61.9	68.6	91.1	42.2	68.5
Education	74.4	83.4	88.9	90.7	26.3	63.7
Other applied ¹⁰	62.6	55.2	64.3	85.4	37.2	55.3
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor's degree completion						
Yes	61.0	66.6	74.0	82.9	35.6	60.0
No	63.3	57.6	68.0	89.8	40.5	57.6
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor's degree completion ¹¹						
Lowest quarter of income	62.1	34.7	52.3	52.9	29.1	41.2
Lower middle quarter of income	67.4	56.7	62.5	90.6	34.7	52.8
Higher middle quarter of income	64.4	71.4	77.5	95.9	38.6	62.7
Highest quarter of income	56.2	73.9	83.4	97.0	48.0	70.4
No job within 4 years after bachelor's degree completion	†	†	†	†	†	†
Occupation of most recent job as of 4 years after 2015–16 bachelor's degree completion						
Business/management occupations	63.0	71.4	69.5	92.5	49.4	74.6
Life science occupations	58.9	79.2	79.5	92.9	36.4	51.7
Math, computer, and physical science occupations	59.3	69.0	79.3	94.6	37.1	81.9
Engineers	55.0	86.4	80.1	97.0	39.6	76.9
Nurses	66.7	55.6	94.8	95.0	49.4	11.8
Other health care occupations ¹²	67.7	47.9	76.8	82.3	35.9	30.5
PreK–12 educators	74.1	90.7	89.5	92.2	26.3	67.1
Social services professionals	64.7	80.1	75.5	84.6	23.5	73.1
Sales occupations	65.8	40.1	49.5	79.2	33.1	53.9
Business support/administrative assistance	66.5	39.0	44.9	85.3	30.3	54.1
Other white-collar occupations ¹³	54.1	67.8	79.4	78.0	30.7	69.4
Other occupations ¹⁴	58.6	27.3	48.5	75.6	46.7	27.2

† Not applicable.

¹ Self-employed individuals were not asked a subset of job questions, including questions about employer-offered benefits and certain supervisory responsibilities.

Notes continued on next page.

Table A-5. CHARACTERISTICS OF MOST RECENT JOB: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage with various characteristics of most recent job, by demographic, enrollment, and occupation characteristics in 2020—Continued

² “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

³ “Black, not Hispanic or Latino” includes African American.

⁴ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

⁵ “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

⁶ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

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

⁸ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

⁹ “General studies and other” includes liberal arts and sciences, general studies and humanities; multi/interdisciplinary studies; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; high school/secondary diplomas and certificates; and other majors.

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

¹¹ Annualized earned income in most recent job is calculated for the respondent’s most recent job within 4 years of completing the 2015–16 bachelor’s degree. “Most recent job” is the respondent’s current job 4 years after bachelor’s degree completion or the respondent’s most recent job held for 4 or more months within 4 years after bachelor’s degree completion. If the respondent had more than one employer, then the employer with the longest duration was selected as the respondent’s most recent employer. “Lowest quarter of income” includes those with incomes greater than zero but less than \$31,186; “lower middle quarter of income” includes those with incomes between \$31,186 and \$46,990; “higher middle quarter of income” includes those with incomes between \$46,991 and \$65,989; and those in the “highest quarter of income” had incomes of \$65,990 or more. “No job within 4 years after bachelor’s degree completion” includes 2015–16 bachelor’s degree earners who never had a most recent job that they held for 4 or more months within 4 years after bachelor’s degree completion.

¹² “Other health care occupations” includes non-nurse health care professionals and other health care occupations.

¹³ “Other white-collar occupations” includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

¹⁴ “Other occupations” includes agriculture occupations; construction and mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. “Most recent job” refers to the job the respondent had as of 4 years after bachelor’s degree completion, which was prior to the date the respondent completed the survey. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer. This table excludes the 18.3 percent of respondents who were not employed, including those not looking for work (out of the labor force) and those looking for work (unemployed), 4 years after bachelor’s degree completion.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-6. FINANCIAL WELL-BEING: Percentage of 2015–16 bachelor's degree earners who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in past 12 months, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	Owned a home	Had retirement account ¹	Reported negative net worth ²	Did not meet essential expenses in past 12 months ³
Total	30.8	74.0	33.6	10.6
Biological sex (at birth)				
Female	31.2	73.2	36.3	12.9
Male	30.2	75.0	30.0	7.5
Gender minority status ⁴				
Gender minority (birth sex and gender identity are not the same)	18.4	62.6	48.1	19.4
Not gender minority	31.0	74.2	33.3	10.4
Race/ethnicity				
American Indian or Alaska Native, not Hispanic or Latino	33.2	56.0	26.8	7.0 !
Asian, not Hispanic or Latino	16.7	68.8	22.2	8.8
Black, not Hispanic or Latino ⁵	21.3	64.1	56.0	19.9
Hispanic or Latino, of any race	25.9	68.7	37.4	11.6
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	15.5 !	53.2	44.5	‡
White, not Hispanic or Latino	35.5	77.6	30.4	9.1
Two or more races, not Hispanic or Latino	18.7	68.8	40.5	11.7
Age when completed requirements for 2015–16 bachelor's degree				
23 or younger	21.7	74.9	32.2	8.1
24–29	36.2	70.2	38.1	12.4
30 or older	59.0	75.4	33.1	17.9
Highest education attained by either parent as of 2015–16 academic year				
High school diploma or less ⁶	37.5	70.9	36.5	14.9
Some postsecondary education/ subbaccalaureate credential ⁷	35.4	74.6	39.8	13.4
Bachelor's degree	28.3	74.9	32.8	9.0
Graduate or professional degree	25.4	74.4	27.4	7.3
Ever received a Pell Grant				
Yes	33.7	69.0	42.9	14.8
No	27.8	79.2	24.0	6.2
Military status as of 2020				
Veteran	61.9	78.3	26.0	11.1
Active duty, Reserves, or National Guard	46.4	85.1	23.8	4.6 !
No military service	29.2	73.6	34.1	10.7
Family status as of 4 years after 2015–16 bachelor's degree completion ⁸				
Unmarried with no dependents	15.4	72.1	34.7	9.6
Unmarried with dependents	33.9	66.5	48.2	23.9
Married with no dependents	56.2	81.2	26.5	6.2
Married with dependents	72.2	78.3	29.1	13.9
Control of 2015–16 bachelor's degree-granting institution				
Public	30.8	74.6	32.7	10.1
Private nonprofit	26.9	73.7	33.8	9.9
Private for-profit	49.4	69.1	41.7	19.9

See notes at end of table.

Table A-6. FINANCIAL WELL-BEING: Percentage of 2015–16 bachelor’s degree earners who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in past 12 months, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	Owned a home	Had retirement account ¹	Reported negative net worth ²	Did not meet essential expenses in past 12 months ³
Major for 2015–16 bachelor’s degree ⁹				
STEM major ¹⁰	28.6	75.4	30.9	6.6
Computer and information sciences	37.3	80.6	25.4	8.2
Engineering and engineering technology	34.3	87.3	19.4	4.3
Biological and physical sciences, science technology, mathematics, and agricultural sciences	23.3	67.9	38.4	7.3
General studies and other ¹¹	31.4	65.1	41.7	9.4
Social sciences	20.4	67.9	39.0	13.6
Humanities	15.7	60.2	38.4	13.3
Health care fields	49.0	82.6	31.6	10.3
Business	37.4	81.0	27.9	10.4
Education	43.4	81.4	32.0	11.7
Other applied ¹²	27.5	70.4	37.3	12.0
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion				
Yes	27.3	69.7	38.9	10.3
No	33.2	77.0	29.9	10.8
Employment status as of 4 years after 2015–16 bachelor’s degree completion ¹³				
Employed full time	34.0	82.4	30.5	9.5
Employed part time	22.1	52.7	41.7	12.2
Out of the labor force ¹⁴	22.6	48.7	42.4	11.7
Unemployed ¹⁵	15.8	48.5	45.5	23.8
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion ¹⁶				
Lowest quarter of income	18.4	48.6	46.5	15.5
Lower middle quarter of income	28.4	73.3	38.6	13.5
Higher middle quarter of income	36.6	86.4	29.0	8.4
Highest quarter of income	40.6	91.6	19.2	4.5
No job within 4 years after bachelor’s degree completion	21.0	34.7	45.1	15.1
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion ¹⁷				
Business/management occupations	35.0	82.4	26.6	8.2
Life science occupations	19.0	75.0	34.2	9.2 !
Math, computer, and physical science occupations	31.9	85.2	23.1	7.5
Engineers	37.1	89.7	21.7	4.7
Nurses	55.9	89.5	23.5	7.6
Other health care occupations ¹⁸	27.7	68.9	46.4	13.1
PreK–12 educators	39.6	81.0	34.0	14.1
Social services professionals	31.3	69.2	44.2	14.2
Sales occupations	26.6	69.6	31.7	11.5
Business support/administrative assistance	22.8	69.6	41.8	16.5
Other white-collar occupations ¹⁹	19.9	65.4	37.2	9.5
Other occupations ²⁰	28.7	63.3	37.6	11.0

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

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

Notes continued on next page.

Table A-6. FINANCIAL WELL-BEING: Percentage of 2015–16 bachelor’s degree earners who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in past 12 months, by demographic, enrollment, and employment characteristics in 2020—Continued

¹ “Had retirement account” includes both employer-based retirement accounts such as 401(k), 403(b), and pensions, and non-employer-based retirement accounts such as individual retirement accounts.

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

³ “Did not meet essential expenses” refers to being unable to meet essential living expenses such as mortgage or rent payments, utility bills, or important medical care for reasons other than the COVID-19 pandemic. “Past 12 months” refers to any of the 12 months preceding the survey.

⁴ “Gender minority status” indicates whether the respondent’s gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

⁵ “Black, not Hispanic or Latino” includes African American.

⁶ “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential.

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

⁸ “Unmarried” includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

⁹ Respondents with multiple majors were classified by the first field of study reported.

¹⁰ “STEM major” includes those in the fields of science, technology, engineering, and mathematics.

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

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 Employment status is based on all of the respondent’s jobs and job-search activities 4 years after completion of the 2015–16 bachelor’s degree.

¹⁴ “Out of the labor force” includes respondents who were not working and not looking for work.

¹⁵ “Unemployed” includes respondents who were not working but were looking for work.

¹⁶ Annualized earned income in most recent job is calculated for the respondent’s most recent job within 4 years of completing the 2015–16 bachelor’s degree. “Most recent job” is the respondent’s current job 4 years after bachelor’s degree completion or the respondent’s most recent job held for 4 or more months within 4 years after bachelor’s degree completion. If the respondent had more than one employer, then the employer with the longest duration was selected as the respondent’s most recent employer. “Lowest quarter of income” includes those with incomes greater than zero but less than \$31,186; “lower middle quarter of income” includes those with incomes between \$31,186 and \$46,990; “higher middle quarter of income” includes those with incomes between \$46,991 and \$65,989; and those in the “highest quarter of income” had incomes of \$65,990 or more. “No job within 4 years after bachelor’s degree completion” includes 2015–16 bachelor’s degree earners who never had a most recent job that they held for 4 or more months within 4 years after bachelor’s degree completion.

¹⁷ The 2.6 percent of 2015–16 bachelor’s degree earners who never had a job within 4 years after bachelor’s degree completion are included in the estimate denominator, but they are not reported again. See “No job within 4 years after bachelor’s degree completion” under “Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion” for information on this group.

¹⁸ “Other health care occupations” includes non-nurse health care professionals and other health care occupations.

¹⁹ “Other white-collar occupations” includes air transportation professionals, artists and designers, communication professionals, information professionals, legal professionals, postsecondary educators, other educators, and social scientists.

²⁰ “Other occupations” includes agriculture occupations; construction and mining occupations; fitters, tradesmen, and mechanics; food service occupations; military; personal care occupations; protective service occupations; sports occupations; and transportation support occupations.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor’s degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. This table includes all 2015–16 bachelor’s degree earners, including the 8.7 percent of respondents for whom the 2015–16 bachelor’s degree was not their first bachelor’s degree.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-7. PREKINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2015–16 bachelor's degree earners' preK–12th-grade regular classroom teaching status, by demographic and enrollment characteristics in 2020

Demographic and enrollment characteristics	Never regular classroom teacher	New regular classroom teacher ¹	Continuing regular classroom teacher ²	Left regular classroom teaching ³
Total	84.6	8.3	5.3	1.8
Biological sex (at birth)				
Female	80.5	10.5	6.7	2.3
Male	90.2	5.3	3.4	1.0
Gender minority status ⁴				
Gender minority (birth sex and gender identity are not the same)	80.7	8.5	6.9 !	‡
Not gender minority	84.7	8.3	5.3	1.7
Race/ethnicity				
American Indian or Alaska Native, not Hispanic or Latino	86.7	‡	‡	‡
Asian, not Hispanic or Latino	90.1	5.7	3.1	1.1 !
Black, not Hispanic or Latino ⁵	84.0	9.0	4.3	2.8
Hispanic or Latino, of any race	80.6	10.1	7.9	1.5
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	82.7	‡	‡	‡
White, not Hispanic or Latino	84.9	8.2	5.2	1.7
Two or more races, not Hispanic or Latino	84.1	7.6	5.5	2.8 !
Age when completed requirements for 2015–16 bachelor's degree				
23 or younger	83.9	8.7	5.6	1.8
24–29	85.2	8.3	4.4	2.2
30 or older	86.8	7.0	5.2	1.0
Highest education attained by either parent as of 2015–16 academic year				
High school diploma or less ⁶	85.1	7.9	5.7	1.3
Some postsecondary education/ subbaccalaureate credential ⁷	85.0	8.4	5.2	1.4
Bachelor's degree	85.4	7.7	4.9	2.1
Graduate or professional degree	83.4	9.1	5.5	2.1
Ever received a Pell Grant				
Yes	83.3	9.0	5.7	2.0
No	86.0	7.6	4.9	1.5
Military status as of 2020				
Veteran	91.7	3.2	4.8	0.3 !
Active duty, Reserves, or National Guard	92.1	5.3 !	2.2 !	‡
No military service	84.2	8.6	5.4	1.9
Family status as of 4 years after 2015–16 bachelor's degree completion ⁸				
Unmarried with no dependents	85.3	8.0	5.2	1.6
Unmarried with dependents	81.1	11.0	5.2	2.8
Married with no dependents	85.1	7.8	5.5	1.6
Married with dependents	82.6	9.2	5.7	2.4
Control of 2015–16 bachelor's degree-granting institution				
Public	84.3	8.7	5.3	1.7
Private nonprofit	83.8	8.5	5.7	2.0
Private for-profit	92.1	3.6	3.1	1.2

See notes at end of table.

Table A-7. PREKINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2015–16 bachelor's degree earners' preK–12th-grade regular classroom teaching status, by demographic and enrollment characteristics in 2020—Continued

Demographic and enrollment characteristics	Never regular classroom teacher	New regular classroom teacher ¹	Continuing regular classroom teacher ²	Left regular classroom teaching ³
Major for 2015–16 bachelor's degree ⁹				
STEM major ¹⁰	91.4	4.5	3.2	0.9
Computer and information sciences	97.2	1.1 !	1.7 !	‡
Engineering and engineering technology	94.1	3.1	2.5	‡
Biological and physical sciences, science technology, mathematics, and agricultural sciences	88.4	6.3	4.0	1.4
General studies and other ¹¹	75.3	16.0	6.7 !	2.0 !
Social sciences	83.4	9.3	5.0	2.2
Humanities	77.9	12.1	7.7	2.3
Health care fields	92.5	4.1	2.9	0.6 !
Business	93.5	3.1	3.0	0.4 !
Education	10.2	44.0	33.4	12.3
Other applied ¹²	87.3	8.1	2.9	1.8
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor's degree completion				
Yes	81.4	10.5	5.9	2.2
No	86.9	6.8	4.8	1.5

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

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

¹ "New regular classroom teacher" includes those who reported working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey but had not reported working as a regular preK–12 classroom teacher in the B&B:16/17 survey.

² "Continuing regular classroom teacher" includes those who reported working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey and had previously reported working as a regular preK–12 classroom teacher in the B&B:16/17 survey.

³ "Left regular classroom teaching" includes those who reported ever working as a regular preK–12 classroom teacher in either the B&B:16/17 survey or the B&B:16/20 survey but reported no longer working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey.

⁴ "Gender minority status" indicates whether the respondent's gender identity differed from the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

⁵ "Black, not Hispanic or Latino" includes African American.

⁶ "High school diploma or less" includes the 0.1 percent of graduates who did not know either parent's highest level of education. This category also includes respondents whose parents' highest level of education was a high school equivalency credential.

⁷ "Some postsecondary education/subbaccalaureate credential" means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate's degree, but neither parent earned a bachelor's or advanced degree.

⁸ "Unmarried" includes respondents who were widowed, divorced, separated, or never married. Students are considered to have a dependent if they have a child or any others for whom they are the caretaker or have financial responsibility. A spouse is not considered a dependent.

⁹ Respondents with multiple majors were classified by the first field of study reported.

¹⁰ "STEM major" includes those in the fields of science, technology, engineering, and mathematics.

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

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.

NOTE: Estimates pertain to individuals who completed the requirements for a bachelor's degree in 2015–16 and were awarded their degree by a Title IV eligible postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico no later than June 30, 2017. This table includes all 2015–16 bachelor's degree earners, including the 8.7 percent of respondents for whom the 2015–16 bachelor's degree was not their first bachelor's degree. A regular classroom teacher is a teacher in a regular full- or part-time teaching position at the prekindergarten through 12th-grade level. Regular classroom teachers do not include itinerant teachers, support teachers, teacher's aides, substitute teachers, student teachers, or other teaching positions. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S1. Standard errors for table A-1: DEMOGRAPHIC, ENROLLMENT, AND EMPLOYMENT CHARACTERISTICS: Percentage distribution of 2015–16 bachelor’s degree earners, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	2015–16 bachelor’s degree earners
Biological sex (at birth)	
Female	0.05
Male	0.05
Gender minority status	
Gender minority (birth sex and gender identity are not the same)	0.14
Not gender minority	0.14
Race/ethnicity	
American Indian or Alaska Native, not Hispanic or Latino	0.09
Asian, not Hispanic or Latino	0.27
Black, not Hispanic or Latino	0.30
Hispanic or Latino, of any race	0.43
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	0.05
White, not Hispanic or Latino	0.55
Two or more races, not Hispanic or Latino	0.16
Age when completed requirements for 2015–16 bachelor’s degree	
23 or younger	0.51
24–29	0.45
30 or older	0.41
Highest education attained by either parent as of 2015–16 academic year	
High school diploma or less	0.36
Some postsecondary education/subbaccalaureate credential	0.50
Bachelor’s degree	0.46
Graduate or professional degree	0.50
Ever received a Pell Grant	
Yes	0.02
No	0.02
Military status as of 2020	
Veteran	0.19
Active duty, Reserves, or National Guard	0.14
No military service	0.22
Family status as of 4 years after 2015–16 bachelor’s degree completion	
Unmarried with no dependents	0.59
Unmarried with dependents	0.25
Married with no dependents	0.44
Married with dependents	0.38
Control of 2015–16 bachelor’s degree-granting institution	
Public	0.02
Private nonprofit	0.02
Private for-profit	0.01
Major for 2015–16 bachelor’s degree	
STEM major	0.24
Computer and information sciences	0.07
Engineering and engineering technology	0.06
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.23
General studies and other	0.20
Social sciences	0.24
Humanities	0.26
Health care fields	0.09
Business	0.12
Education	0.06
Other applied	0.33

See notes at end of table.

Table A-S1. Standard errors for table A-1: DEMOGRAPHIC, ENROLLMENT, AND EMPLOYMENT CHARACTERISTICS: Percentage distribution of 2015–16 bachelor's degree earners, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	2015–16 bachelor's degree earners
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor's degree completion	
Yes	0.56
No	0.56
Employment status as of 4 years after 2015–16 bachelor's degree completion	
Employed full time	0.52
Employed part time	0.30
Out of the labor force	0.43
Unemployed	0.24
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor's degree completion	
Lowest quarter of income	0.51
Lower middle quarter of income	0.45
Higher middle quarter of income	0.48
Highest quarter of income	0.47
No job within 4 years after bachelor's degree completion	0.20
Occupation of most recent job as of 4 years after 2015–16 bachelor's degree completion	
Business/management occupations	0.49
Life science occupations	0.11
Math, computer, and physical science occupations	0.29
Engineers	0.20
Nurses	0.22
Other health care occupations	0.26
PreK–12 educators	0.24
Social services professionals	0.21
Sales occupations	0.30
Business support/administrative assistance	0.36
Other white-collar occupations	0.39
Other occupations	0.33

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S2. Standard errors for table A-2: POSTBACCALAUREATE EMPLOYMENT AND ENROLLMENT:
Percentage distribution of 2015–16 bachelor’s degree earners’ employment and enrollment status
4 years after bachelor’s degree completion, by demographic and enrollment characteristics in
2020

Demographic and enrollment characteristics	Employed only	Both employed and enrolled	Enrolled only	Not employed or enrolled	
				Unemployed	Out of the labor force
Total	0.53	0.36	0.28	0.23	0.33
Biological sex (at birth)					
Female	0.70	0.44	0.36	0.28	0.46
Male	0.86	0.59	0.39	0.42	0.47
Gender minority status					
Gender minority (birth sex and gender identity are not the same)	3.81	3.29	1.63	1.14	3.14
Not gender minority	0.54	0.35	0.29	0.23	0.34
Race/ethnicity					
American Indian or Alaska Native, not Hispanic or Latino	7.56	5.04	†	†	3.19
Asian, not Hispanic or Latino	2.15	1.28	1.43	1.15	1.32
Black, not Hispanic or Latino	1.79	1.15	0.82	0.71	1.38
Hispanic or Latino, of any race	1.44	0.86	0.64	0.80	1.11
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	13.37	†	†	†	†
White, not Hispanic or Latino	0.67	0.46	0.29	0.25	0.38
Two or more races, not Hispanic or Latino	3.38	2.57	1.65	1.14	2.20
Age when completed requirements for 2015–16 bachelor’s degree					
23 or younger	0.62	0.46	0.38	0.27	0.38
24–29	1.30	0.77	0.48	0.59	0.89
30 or older	1.24	0.79	0.45	0.42	0.93
Highest education attained by either parent as of 2015–16 academic year					
High school diploma or less	1.30	0.91	0.59	0.59	0.98
Some postsecondary education/ subbaccalaureate credential	1.00	0.70	0.42	0.44	0.71
Bachelor’s degree	1.00	0.65	0.50	0.39	0.57
Graduate or professional degree	0.95	0.77	0.65	0.45	0.57
Ever received a Pell Grant					
Yes	0.78	0.50	0.33	0.34	0.49
No	0.67	0.52	0.47	0.33	0.42
Military status as of 2020					
Veteran	2.25	1.37	0.88	0.85	1.74
Active duty, Reserves, or National Guard	4.17	3.57	3.30	†	1.90
No military service	0.55	0.37	0.28	0.24	0.34
Family status as of 4 years after 2015–16 bachelor’s degree completion					
Unmarried with no dependents	0.66	0.46	0.37	0.32	0.39
Unmarried with dependents	2.04	1.31	0.88	0.80	1.35
Married with no dependents	1.22	0.84	0.62	0.52	0.84
Married with dependents	1.36	0.91	0.50	0.42	1.15

See notes at end of table.

**Table A-S2. Standard errors for table A-2: POSTBACCALAUREATE EMPLOYMENT AND ENROLLMENT:
Percentage distribution of 2015–16 bachelor’s degree earners’ employment and enrollment status
4 years after bachelor’s degree completion, by demographic and enrollment characteristics in
2020—Continued**

Demographic and enrollment characteristics	Employed only	Both employed and enrolled	Enrolled only	Not employed or enrolled	
				Unemployed	Out of the labor force
Control of 2015–16 bachelor’s degree-granting institution					
Public	0.72	0.47	0.40	0.32	0.43
Private nonprofit	0.86	0.56	0.37	0.30	0.52
Private for-profit	0.97	0.52	0.24	0.41	0.62
Major for 2015–16 bachelor’s degree					
STEM major	1.09	0.84	0.79	0.41	0.65
Computer and information sciences	2.02	1.17	†	1.33	1.55
Engineering and engineering technology	1.70	1.41	0.96	0.51	0.58
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.60	1.22	1.25	0.53	1.02
General studies and other	3.54	1.83	1.73	1.97	3.19
Social sciences	1.43	1.14	0.71	0.60	0.72
Humanities	1.79	1.27	0.76	0.68	1.20
Health care fields	1.36	1.06	0.81	0.57	0.78
Business	1.39	0.73	0.41	0.55	0.85
Education	1.68	1.42	1.15	0.58	0.98
Other applied	1.25	0.73	0.61	0.66	0.91

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S3. Standard errors for table A-3: FEDERAL STUDENT LOAN DEBT AND REPAYMENT: Among federal student loan borrowers, amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, monthly payment amount as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	Amount borrowed		Ratio of amount owed to amount borrowed		Percent in repayment	Monthly payment amount	
	Average	Median	Average	Median		Average	Median
Total	\$420	\$220	0.45	0.79	0.55	\$5	\$6
Biological sex (at birth)							
Female	550	160	0.72	0.89	0.77	6	9
Male	820	520	0.93	1.91	0.96	9	9
Gender minority status							
Gender minority (birth sex and gender identity are not the same)	3,120	2,330	3.94	3.35	4.74	30	35
Not gender minority	430	220	0.47	0.72	0.55	5	6
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	4,570	6,650	11.12	12.26	6.80	†	†
Asian, not Hispanic or Latino	3,020	1,020	2.62	3.19	2.75	22	32
Black, not Hispanic or Latino	1,510	1,290	1.11	0.81	1.66	16	17
Hispanic or Latino, of any race	1,310	850	1.51	1.38	1.83	12	17
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	8,170	6,760	10.38	20.57	10.40	†	†
White, not Hispanic or Latino	500	310	0.64	1.09	0.74	7	9
Two or more races, not Hispanic or Latino	2,010	1,350	3.16	4.00	3.32	30	38
Age when completed requirements for 2015–16 bachelor’s degree							
23 or younger	570	#	0.69	1.35	0.76	7	8
24–29	990	910	1.31	1.23	1.34	11	16
30 or older	910	1,010	1.55	0.99	1.38	12	15
Highest education attained by either parent as of 2015–16 academic year							
High school diploma or less	1,200	1,510	1.57	1.34	1.37	11	13
Some postsecondary education/ subbaccalaureate credential	810	470	1.01	1.49	1.17	8	13
Bachelor’s degree	1,010	560	1.18	2.35	1.08	10	11
Graduate or professional degree	920	520	1.18	2.00	1.17	12	14
Ever received a Pell Grant							
Yes	540	400	0.62	0.55	0.67	6	8
No	900	#	0.90	1.22	0.77	8	9
Military status as of 2020							
Veteran	1,490	1,500	2.52	4.06	2.86	14	21
Active duty, Reserves, or National Guard	2,810	2,100	5.65	7.85	4.78	44	53
No military service	450	320	0.48	0.82	0.56	5	6
Family status as of 4 years after 2015–16 bachelor’s degree completion							
Unmarried with no dependents	640	370	0.68	0.93	0.76	8	9
Unmarried with dependents	1,260	1,220	2.62	1.17	2.05	19	26
Married with no dependents	950	710	1.58	2.65	1.37	11	19
Married with dependents	1,080	1,040	1.67	2.12	1.48	9	13
Control of 2015–16 bachelor’s degree-granting institution							
Public	620	210	0.66	1.18	0.81	7	7
Private nonprofit	660	440	0.96	1.05	0.83	8	13
Private for-profit	720	430	1.09	0.82	0.95	9	8

See notes at end of table.

Table A-S3. Standard errors for table A-3: FEDERAL STUDENT LOAN DEBT AND REPAYMENT: Among federal student loan borrowers, amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, monthly payment amount as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	Amount borrowed		Ratio of amount owed to amount borrowed		Percent in repayment	Monthly payment amount	
	Average	Median	Average	Median		Average	Median
Major for 2015–16 bachelor’s degree							
STEM major	1,560	740	1.15	2.34	0.97	12	12
Computer and information sciences	1,580	1,230	3.30	2.87	3.29	17	26
Engineering and engineering technology	1,150	530	2.49	6.82	2.29	19	28
Biological and physical sciences, science technology, mathematics, and agricultural sciences	2,420	790	1.47	1.91	1.36	19	13
General studies and other	3,400	2,030	4.84	4.69	4.91	30	54
Social sciences	1,380	1,290	1.26	1.17	1.52	16	21
Humanities	1,090	670	1.98	2.45	2.01	13	14
Health care fields	1,340	1,550	1.37	2.18	1.74	12	15
Business	840	620	1.64	2.05	1.55	11	17
Education	1,140	910	1.74	2.05	1.81	14	16
Other applied	990	730	1.35	1.32	1.61	18	14
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion							
Yes	950	1,100	0.78	0.66	0.82	12	13
No	170	#	0.68	1.00	0.77	5	7
Employment status as of 4 years after 2015–16 bachelor’s degree completion							
Employed full time	370	260	0.62	0.99	0.65	6	7
Employed part time	2,400	2,470	1.96	1.45	1.99	26	43
Out of the labor force	2,010	1,850	1.42	1.05	1.48	14	19
Unemployed	3,010	1,650	2.69	1.82	3.35	30	41
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion							
Lowest quarter of income	1,110	1,000	0.97	0.69	1.02	11	17
Lower middle quarter of income	680	320	1.00	1.10	1.16	9	8
Higher middle quarter of income	740	570	1.39	2.12	1.18	9	14
Highest quarter of income	990	290	1.41	1.46	1.30	13	11
No job within 4 years after bachelor’s degree completion	7,060	5,370	3.41	1.64	3.86	60	73

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S4. Standard errors for table A-4: MOST RECENT JOB HOURS AND PAY: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage working full time, average hours worked per week, and annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and occupation characteristics in 2020

Demographic, enrollment, and occupation characteristics	Percent working full time	Average hours worked per week		Annualized earned income			
		Full time	Part time	Full time		Part time	
				Average	Median	Average	Median
Total	0.40	0.10	0.25	\$460	\$550	\$620	\$230
Biological sex (at birth)							
Female	0.59	0.12	0.31	420	320	700	430
Male	0.55	0.16	0.45	920	580	1,250	960
Gender minority status							
Gender minority (birth sex and gender identity are not the same)	3.30	0.86	1.19	3,110	3,570	2,890	2,530
Not gender minority	0.40	0.10	0.25	460	550	620	260
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	6.77	2.20	†	7,000	8,840	†	†
Asian, not Hispanic or Latino	1.89	0.37	0.85	2,880	2,450	2,760	1,490
Black, not Hispanic or Latino	1.21	0.27	0.68	980	1,090	1,700	1,800
Hispanic or Latino, of any race	1.25	0.22	0.79	960	1,010	1,290	1,460
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	8.50	4.02	†	4,410	5,800	†	†
White, not Hispanic or Latino	0.48	0.12	0.29	560	520	850	610
Two or more races, not Hispanic or Latino	2.67	0.64	1.24	2,620	2,390	2,150	2,280
Age when completed requirements for 2015–16 bachelor’s degree							
23 or younger	0.50	0.12	0.30	580	570	830	420
24–29	1.03	0.18	0.61	830	850	1,280	1,010
30 or older	0.91	0.18	0.60	1,390	1,520	1,420	1,450
Highest education attained by either parent as of 2015–16 academic year							
High school diploma or less	1.05	0.24	0.74	840	1,120	1,990	1,100
Some postsecondary education/ subbaccalaureate credential	0.76	0.16	0.55	890	1,000	920	880
Bachelor’s degree	0.76	0.19	0.42	820	940	1,190	690
Graduate or professional degree	0.71	0.21	0.42	1,070	970	1,240	990
Ever received a Pell Grant							
Yes	0.58	0.12	0.32	530	410	770	410
No	0.56	0.13	0.37	730	800	890	670
Military status as of 2020							
Veteran	1.31	0.44	1.43	1,650	1,990	2,280	2,260
Active duty, Reserves, or National Guard	3.13	0.79	1.64	2,870	2,720	9,230	2,150
No military service	0.41	0.10	0.25	460	430	590	260
Family status as of 4 years after 2015–16 bachelor’s degree completion							
Unmarried with no dependents	0.49	0.13	0.31	550	500	670	510
Unmarried with dependents	1.43	0.29	0.89	1,060	1,630	1,610	1,680
Married with no dependents	0.93	0.21	0.73	1,280	1,060	1,880	2,190
Married with dependents	1.13	0.21	0.66	930	1,210	1,800	1,740
Control of 2015–16 bachelor’s degree-granting institution							
Public	0.52	0.13	0.36	570	560	900	430
Private nonprofit	0.60	0.14	0.37	1,020	680	720	680
Private for-profit	0.99	0.16	0.52	910	1,250	2,050	840

See notes at end of table.

Table A-S4. Standard errors for table A-4: MOST RECENT JOB HOURS AND PAY: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage working full time, average hours worked per week, and annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion, by demographic, enrollment, and occupation characteristics in 2020—Continued

Demographic, enrollment, and occupation characteristics	Percent working full time	Average hours worked per week		Annualized earned income			
		Full time	Part time	Full time		Part time	
				Average	Median	Average	Median
Major for 2015–16 bachelor’s degree							
STEM major	0.77	0.18	0.53	970	760	1,270	790
Computer and information sciences	1.42	0.31	1.62	3,750	2,670	2,000	4,570
Engineering and engineering technology	0.99	0.31	1.31	1,570	1,200	1,550	1,930
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.32	0.29	0.66	1,120	1,450	1,600	1,050
General studies and other	4.40	0.79	†	3,390	1,810	†	†
Social sciences	1.20	0.26	0.50	1,260	960	1,390	800
Humanities	1.77	0.31	0.57	2,060	1,150	1,690	1,070
Health care fields	0.99	0.23	0.58	960	1,100	1,570	2,340
Business	0.69	0.22	0.96	1,040	1,190	3,240	1,790
Education	1.10	0.27	0.98	560	580	1,400	1,790
Other applied	1.11	0.22	0.59	840	990	1,270	1,340
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion							
Yes	0.77	0.16	0.31	610	370	800	340
No	0.44	0.12	0.41	610	530	910	790
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion							
Business/management occupations	0.54	0.23	0.98	1,050	1,070	3,970	2,290
Life science occupations	2.48	0.57	†	2,750	3,650	†	†
Math, computer, and physical science occupations	1.00	0.22	1.51	1,790	1,820	5,320	3,110
Engineers	0.88	0.30	†	1,250	1,320	†	†
Nurses	1.14	0.20	0.77	1,080	1,160	1,770	3,760
Other health care occupations	1.80	0.37	0.77	3,080	1,840	1,330	1,990
PreK–12 educators	1.06	0.29	1.62	610	530	4,210	2,680
Social services professionals	1.83	0.35	0.98	980	870	2,030	2,440
Sales occupations	2.15	0.38	1.14	2,270	2,730	2,560	1,510
Business support/administrative assistance	1.28	0.25	0.82	710	850	1,070	1,500
Other white-collar occupations	1.50	0.29	0.49	1,030	780	1,420	1,070
Other occupations	1.60	0.33	0.55	1,050	1,390	1,030	1,230

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S5. Standard errors for table A-5: CHARACTERISTICS OF MOST RECENT JOB: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage with various characteristics of most recent job, by demographic, enrollment, and occupation characteristics in 2020

Demographic, enrollment, and occupation characteristics	Working in same state as bachelor’s degree-granting institution	Bachelor’s degree required	Part of a career	Among those not self-employed		
				Health insurance benefits offered	Supervised other employees	Allowed to work remotely regardless of COVID-19 pandemic
Total	0.67	0.61	0.61	0.38	0.64	0.62
Biological sex (at birth)						
Female	0.82	0.80	0.79	0.54	0.80	0.82
Male	0.99	0.96	0.96	0.59	1.07	1.07
Gender minority status						
Gender minority (birth sex and gender identity are not the same)	4.97	4.30	4.52	4.56	4.27	4.90
Not gender minority	0.68	0.62	0.61	0.40	0.64	0.63
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	8.94	10.31	10.83	7.42	9.07	9.47
Asian, not Hispanic or Latino	2.30	2.96	2.14	1.67	2.68	2.94
Black, not Hispanic or Latino	2.24	1.88	1.90	1.48	1.95	2.20
Hispanic or Latino, of any race	1.52	1.75	1.91	1.22	1.54	2.00
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	10.62	12.08	8.31	8.47	12.12	11.94
White, not Hispanic or Latino	0.81	0.73	0.67	0.49	0.77	0.70
Two or more races, not Hispanic or Latino	3.15	3.45	3.40	2.49	3.68	4.21
Age when completed requirements for 2015–16 bachelor’s degree						
23 or younger	0.69	0.77	0.71	0.54	0.86	0.74
24–29	1.53	1.50	1.51	1.06	1.39	1.58
30 or older	2.42	1.31	1.32	0.88	1.64	1.39
Highest education attained by either parent as of 2015–16 academic year						
High school diploma or less	1.46	1.46	1.61	0.96	1.47	1.73
Some postsecondary education/ subbaccalaureate credential	1.36	1.22	1.10	0.76	1.34	1.30
Bachelor’s degree	1.16	1.10	1.14	0.78	1.08	1.15
Graduate or professional degree	1.14	1.23	1.02	0.82	1.27	1.20
Ever received a Pell Grant						
Yes	1.05	0.89	0.89	0.60	0.85	0.85
No	0.87	0.90	0.76	0.57	0.97	0.86
Military status as of 2020						
Veteran	2.69	2.43	2.02	1.21	2.47	2.50
Active duty, Reserves, or National Guard	4.77	4.81	4.60	1.45	5.17	5.03
No military service	0.69	0.63	0.65	0.40	0.66	0.67
Family status as of 4 years after 2015–16 bachelor’s degree completion						
Unmarried with no dependents	0.71	0.81	0.74	0.51	0.84	0.75
Unmarried with dependents	2.57	2.57	2.44	1.65	2.47	2.54
Married with no dependents	1.59	1.44	1.38	1.08	1.42	1.55
Married with dependents	2.07	1.40	1.45	1.00	1.76	1.45
Control of 2015–16 bachelor’s degree-granting institution						
Public	0.75	0.88	0.85	0.52	0.87	0.88
Private nonprofit	0.96	0.96	0.93	0.60	0.93	1.06
Private for-profit	6.31	1.22	1.40	0.73	1.26	1.49

See notes at end of table.

Table A-S5. Standard errors for table A-5: CHARACTERISTICS OF MOST RECENT JOB: Among 2015–16 bachelor’s degree earners who were working for pay 4 years after bachelor’s degree completion, percentage with various characteristics of most recent job, by demographic, enrollment, and occupation characteristics in 2020—Continued

Demographic, enrollment, and occupation characteristics	Working in same state as bachelor’s degree-granting institution	Bachelor’s degree required	Part of a career	Among those not self-employed		
				Health insurance benefits offered	Supervised other employees	Allowed to work remotely regardless of COVID-19 pandemic
Major for 2015–16 bachelor’s degree						
STEM major	1.41	1.22	1.05	0.76	1.38	1.39
Computer and information sciences	3.08	2.17	2.44	1.47	2.60	1.90
Engineering and engineering technology	2.07	1.91	1.54	0.85	2.52	2.46
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.91	1.94	1.79	1.38	1.94	2.07
General studies and other	4.86	5.98	5.37	2.59	4.95	5.66
Social sciences	1.56	1.43	1.47	1.24	1.66	1.56
Humanities	2.32	2.05	2.08	1.92	1.94	2.33
Health care fields	1.94	1.50	1.24	0.94	1.76	1.47
Business	1.49	1.73	1.65	0.82	1.79	1.71
Education	1.81	1.36	1.29	0.92	2.15	1.94
Other applied	1.38	1.43	1.66	1.19	1.52	1.66
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion						
Yes	1.02	1.03	0.95	0.83	1.04	0.91
No	0.83	0.79	0.78	0.45	0.79	0.90
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion						
Lowest quarter of income	1.38	1.36	1.38	1.41	1.43	1.55
Lower middle quarter of income	1.21	1.25	1.30	0.74	1.25	1.21
Higher middle quarter of income	1.09	1.14	1.14	0.52	1.20	1.13
Highest quarter of income	1.20	1.11	0.85	0.42	1.49	1.10
No job within 4 years after bachelor’s degree completion	†	†	†	†	†	†
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion						
Business/management occupations	1.40	1.35	1.28	0.69	1.37	1.44
Life science occupations	5.57	4.77	4.79	2.47	5.64	6.47
Math, computer, and physical science occupations	2.25	1.76	1.70	0.85	2.10	1.64
Engineers	2.84	1.76	2.25	0.83	2.72	2.47
Nurses	2.12	1.85	0.90	1.09	2.09	1.47
Other health care occupations	2.07	2.37	1.94	1.71	2.40	2.08
PreK–12 educators	1.92	1.58	1.56	1.10	2.48	2.01
Social services professionals	2.46	2.01	2.46	1.87	2.22	2.47
Sales occupations	2.59	2.96	3.01	2.20	2.88	3.26
Business support/administrative assistance	2.02	1.93	2.02	1.41	1.91	2.28
Other white-collar occupations	1.88	1.59	1.40	1.50	1.71	1.69
Other occupations	1.94	1.73	1.83	1.74	2.07	1.84

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Table A-S6. Standard errors for table A-6: FINANCIAL WELL-BEING: Percentage of 2015–16 bachelor’s degree earners who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in past 12 months, by demographic, enrollment, and employment characteristics in 2020

Demographic, enrollment, and employment characteristics	Owned a home	Had retirement account	Reported negative net worth	Did not meet essential expenses in past 12 months
Total	0.53	0.50	0.47	0.40
Biological sex (at birth)				
Female	0.72	0.61	0.68	0.56
Male	0.86	0.80	0.85	0.48
Gender minority status				
Gender minority (birth sex and gender identity are not the same)	3.35	4.03	3.92	3.59
Not gender minority	0.53	0.50	0.47	0.39
Race/ethnicity				
American Indian or Alaska Native, not Hispanic or Latino	8.58	9.48	6.48	3.40
Asian, not Hispanic or Latino	1.74	1.97	1.84	1.38
Black, not Hispanic or Latino	1.41	1.66	1.47	1.48
Hispanic or Latino, of any race	1.46	1.48	1.52	0.99
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	6.56	13.37	12.23	†
White, not Hispanic or Latino	0.72	0.63	0.54	0.49
Two or more races, not Hispanic or Latino	2.28	2.81	3.25	1.91
Age when completed requirements for 2015–16 bachelor’s degree				
23 or younger	0.59	0.55	0.60	0.43
24–29	1.44	1.24	1.41	0.98
30 or older	1.44	1.20	1.14	1.13
Highest education attained by either parent as of 2015–16 academic year				
High school diploma or less	1.33	1.39	1.58	1.20
Some postsecondary education/ subbaccalaureate credential	0.98	0.97	1.00	0.79
Bachelor’s degree	1.01	0.89	1.05	0.64
Graduate or professional degree	0.95	0.87	0.91	0.50
Ever received a Pell Grant				
Yes	0.79	0.78	0.80	0.58
No	0.66	0.63	0.64	0.44
Military status as of 2020				
Veteran	2.34	1.89	2.00	1.38
Active duty, Reserves, or National Guard	4.13	2.95	3.89	1.44
No military service	0.54	0.52	0.50	0.41
Family status as of 4 years after 2015–16 bachelor’s degree completion				
Unmarried with no dependents	0.52	0.64	0.64	0.48
Unmarried with dependents	2.17	1.78	2.16	1.84
Married with no dependents	1.32	1.14	1.31	0.64
Married with dependents	1.52	1.35	1.25	1.16
Control of 2015–16 bachelor’s degree-granting institution				
Public	0.76	0.71	0.64	0.54
Private nonprofit	0.85	0.71	0.77	0.51
Private for-profit	2.06	1.04	1.29	0.79

See notes at end of table.

Table A-S6. Standard errors for table A-6: FINANCIAL WELL-BEING: Percentage of 2015–16 bachelor’s degree earners who owned a home, had a retirement account, reported negative net worth, and did not meet essential expenses in past 12 months, by demographic, enrollment, and employment characteristics in 2020—Continued

Demographic, enrollment, and employment characteristics	Owned a home	Had retirement account	Reported negative net worth	Did not meet essential expenses in past 12 months
Major for 2015–16 bachelor’s degree				
STEM major	1.12	0.95	0.90	0.58
Computer and information sciences	2.20	2.12	2.35	1.18
Engineering and engineering technology	2.17	1.54	1.75	1.13
Biological and physical sciences, science technology, mathematics, and agricultural sciences	1.38	1.52	1.36	0.81
General studies and other	3.96	3.91	4.81	2.25
Social sciences	1.11	1.48	1.33	1.02
Humanities	1.28	1.71	1.86	1.28
Health care fields	1.53	1.12	1.32	0.81
Business	1.44	1.09	1.49	0.94
Education	2.07	1.73	2.00	1.10
Other applied	1.32	1.33	1.23	0.86
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion				
Yes	0.71	0.85	0.78	0.54
No	0.70	0.58	0.65	0.49
Employment status as of 4 years after 2015–16 bachelor’s degree completion				
Employed full time	0.61	0.57	0.52	0.42
Employed part time	1.79	2.17	2.05	1.54
Out of the labor force	1.33	1.50	1.44	0.85
Unemployed	2.23	2.87	2.83	2.49
Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion				
Lowest quarter of income	0.94	1.13	1.17	0.83
Lower middle quarter of income	0.99	1.08	1.03	0.74
Higher middle quarter of income	1.10	0.81	0.96	0.67
Highest quarter of income	1.08	0.75	0.91	0.44
No job within 4 years after bachelor’s degree completion	2.79	3.48	3.31	2.69
Occupation of most recent job as of 4 years after 2015–16 bachelor’s degree completion				
Business/management occupations	1.34	1.13	1.24	0.69
Life science occupations	3.87	3.97	4.30	3.24
Math, computer, and physical science occupations	1.96	1.56	1.54	1.09
Engineers	2.31	1.77	2.09	1.27
Nurses	1.99	1.20	1.65	0.95
Other health care occupations	1.84	2.00	1.88	1.36
PreK–12 educators	2.48	1.79	1.88	1.35
Social services professionals	2.37	2.44	2.74	1.70
Sales occupations	2.34	2.01	2.36	1.52
Business support/administrative assistance	1.54	1.73	1.99	1.59
Other white-collar occupations	1.19	1.29	1.48	0.98
Other occupations	1.64	1.77	1.67	1.00

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

**Table A-S7. Standard errors for table A-7: PREKINDERGARTEN THROUGH 12TH-GRADE TEACHING:
Percentage distribution of 2015–16 bachelor's degree earners' preK–12th-grade regular
classroom teaching status, by demographic and enrollment characteristics in 2020**

Demographic and enrollment characteristics	Never regular classroom teacher	New regular classroom teacher	Continuing regular classroom teacher	Left regular classroom teaching
Total	0.33	0.28	0.24	0.12
Biological sex (at birth)				
Female	0.45	0.41	0.33	0.17
Male	0.52	0.37	0.31	0.16
Gender minority status				
Gender minority (birth sex and gender identity are not the same)	3.25	2.32	2.61	†
Not gender minority	0.33	0.28	0.24	0.12
Race/ethnicity				
American Indian or Alaska Native, not Hispanic or Latino	5.73	†	†	†
Asian, not Hispanic or Latino	1.15	1.02	0.67	0.42
Black, not Hispanic or Latino	1.29	1.15	0.63	0.57
Hispanic or Latino, of any race	1.20	0.92	0.88	0.29
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	9.17	†	†	†
White, not Hispanic or Latino	0.48	0.39	0.28	0.16
Two or more races, not Hispanic or Latino	1.95	1.46	1.28	1.25
Age when completed requirements for 2015–16 bachelor's degree				
23 or younger	0.41	0.37	0.29	0.15
24–29	0.86	0.70	0.48	0.37
30 or older	0.94	0.71	0.68	0.20
Highest education attained by either parent as of 2015–16 academic year				
High school diploma or less	0.93	0.70	0.61	0.26
Some postsecondary education/ subbaccalaureate credential	0.82	0.63	0.46	0.19
Bachelor's degree	0.72	0.54	0.39	0.29
Graduate or professional degree	0.73	0.60	0.42	0.27
Ever received a Pell Grant				
Yes	0.50	0.43	0.34	0.19
No	0.49	0.45	0.32	0.16
Military status as of 2020				
Veteran	1.30	0.64	1.25	0.14
Active duty, Reserves, or National Guard	2.18	2.04	0.98	†
No military service	0.34	0.30	0.24	0.13
Family status as of 4 years after 2015–16 bachelor's degree completion				
Unmarried with no dependents	0.44	0.37	0.31	0.16
Unmarried with dependents	1.78	1.55	0.81	0.81
Married with no dependents	0.84	0.70	0.49	0.29
Married with dependents	1.30	0.97	0.71	0.43
Control of 2015–16 bachelor's degree-granting institution				
Public	0.44	0.39	0.31	0.17
Private nonprofit	0.57	0.47	0.35	0.20
Private for-profit	0.65	0.40	0.35	0.24

See notes at end of table.

Table A-S7. Standard errors for table A-7: PREKINDERGARTEN THROUGH 12TH-GRADE TEACHING: Percentage distribution of 2015–16 bachelor's degree earners' preK–12th-grade regular classroom teaching status, by demographic and enrollment characteristics in 2020—Continued

Demographic and enrollment characteristics	Never regular classroom teacher	New regular classroom teacher	Continuing regular classroom teacher	Left regular classroom teaching
Major for 2015–16 bachelor's degree				
STEM major	0.61	0.49	0.40	0.23
Computer and information sciences	0.77	0.47	0.58	†
Engineering and engineering technology	0.94	0.79	0.59	†
Biological and physical sciences, science technology, mathematics, and agricultural sciences	0.94	0.79	0.59	0.38
General studies and other	3.89	3.51	2.23	0.83
Social sciences	1.22	0.97	0.74	0.38
Humanities	1.34	1.28	1.07	0.47
Health care fields	0.75	0.60	0.45	0.26
Business	0.77	0.52	0.50	0.16
Education	1.64	2.04	1.93	1.20
Other applied	0.97	0.74	0.41	0.44
Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor's degree completion				
Yes	0.62	0.48	0.38	0.24
No	0.48	0.36	0.29	0.16

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Appendix B—B&B:16/20 Technical Notes and References

Overview

Appendix B includes information that pertains to this report and *Baccalaureate and Beyond (B&B:16/20): A First Look at the 2020 Experiences of 2015–16 College Graduates During the COVID-19 Pandemic* (NCES 2022-251) because the technical details are shared across reports. The Baccalaureate and Beyond Longitudinal Study (B&B) is one of several National Center for Education Statistics (NCES) studies developed to address the need for nationally representative data on key postsecondary education issues such as access, enrollment, curricula, and attainment. B&B is a follow-up to the National Postsecondary Student Aid Study (NPSAS) and focuses exclusively on students who completed requirements for their bachelor’s degrees during the NPSAS academic year. B&B follows these students, first identified in NPSAS, to monitor their progress over a period of up to 10 years. B&B focuses on issues relevant to bachelor’s degree recipients, such as workforce participation, enrollment and persistence in additional education, income, and education debt repayment.

The 2016 Baccalaureate and Beyond Longitudinal Study (B&B:16) cohort is the fourth cohort of bachelor’s degree recipients to be studied by NCES since the first cohort was selected in 1993. The B&B:16 cohort was sampled from the 2015–16 National Postsecondary Student Aid Study (NPSAS:16), the base-year study for the B&B:16 cohort. The 2016/17 Baccalaureate and Beyond Longitudinal Study (B&B:16/17), conducted in 2017, was the first follow-up data collection for this cohort. The 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20), in 2020, was the second follow-up. As with previous B&B studies, B&B:16/20 included a multimode survey component that collected information on bachelor’s degree recipients’ education and employment experiences and outcomes and experiences since graduation.

Data Sources for B&B:16/20

NCES obtained data on the B&B:16/20 cohort from the following sources.

- **Surveys:** Sampled bachelor's degree recipients provided data directly via a self-administered web survey or computer-assisted telephone survey.
- **Student records:** Institutions were asked to provide student information from financial aid records and other institution sources.
- **Integrated Postsecondary Education Data System (IPEDS):** IPEDS is the NCES database of descriptive information about every postsecondary institution that participates in federal student financial aid programs.
- **Central Processing System (CPS):** CPS is a U.S. Department of Education (ED) database that consolidates data from the Free Application for Federal Student Aid forms submitted by students.
- **National Student Loan Data System (NSLDS):** NSLDS is an ED database containing student-level data on federal Pell Grants and federal student loans.
- **National Student Clearinghouse (NSC):** These administrative records provide enrollment and completion data for institutions that participate in NSC collections on student enrollment and completion. Approximately 3,600 public, private nonprofit, and private for-profit institutions participate in NSC collections.
- **Veterans Benefits Administration:** These administrative records identify veterans and other recipients of most categories of federal veterans education benefits, amounts of federal veterans education benefits, and military service information. These data were used to identify veterans for the oversampling of veterans in NPSAS:16.
- **ACT:** These administrative records from ACT, Inc., contain survey data on students' high school courses and grades and the highest ACT admissions test score of each student between the 2009–10 and 2014–15 academic years.
- **SAT/College Board:** These administrative records provided by College Board contain survey data on students' high school courses and grades and the students' most recent student SAT admissions test scores between the 2009–10 and 2014–15 academic years.

Table B-1 identifies the data collection for which data from each source was first obtained and then, if applicable, updated.

Table B-1. Data sources for NPSAS:16, B&B:16/17, and B&B:16/20

Data source	NPSAS:16	B&B:16/17	B&B:16/20
Surveys	N	N	N
Student records	N	CO	CO
Integrated Postsecondary Education Data System	N	CO	CO
Central Processing System	N	R	R
National Student Loan Data System	N	R	R
National Student Clearinghouse	N	R	R
Veterans Benefits Administration	N	R	R
ACT/SAT	N	CO	CO

NOTE: B&B:16/17 = 2016/17 Baccalaureate and Beyond Longitudinal Study; B&B:16/20 = 2016/20 Baccalaureate and Beyond Longitudinal Study; CO = data carried over from previous round and not refreshed; N = new data source; NPSAS:16 = 2015–16 National Postsecondary Student Aid Study; R = data carried over from previous round and refreshed.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2015–16 National Postsecondary Student Aid Study (NPSAS:16), 2016/17 Baccalaureate and Beyond Longitudinal Study (B&B:16/17), and 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Target Population and Sample Design

The target population for B&B:16/20 consisted of all students who completed the requirements for a bachelor’s degree during the 2015–16 academic year at any postsecondary institution in the 50 states, the District of Columbia, or Puerto Rico that was eligible for inclusion in NPSAS:16 and who were awarded a bachelor’s degree no later than June 30, 2017.

The B&B:16/20 sample was identified in a multistage process that began with selection of the NPSAS:16 sample of institutions, followed by selection of students within institutions. In the third stage, NPSAS:16 statisticians identified students who met the criteria for inclusion in the B&B:16 cohort.

Institution Sample for NPSAS:16

Statisticians constructed the NPSAS:16 institution sampling frame from the IPEDS 2014–15 Institutional Characteristics Header, 2014–15 Institutional Characteristics, 2013–14 Completions, and 2013–14 12-month Enrollment files. From this sampling frame, NPSAS statisticians selected 2,000 institutions out of approximately 6,920 institutions for the national sample. Table B-2 shows the number of institutions that were sampled, the number of sampled institutions that were eligible, the number of eligible institutions that provided the enrollment lists needed to select the student

sample, and the unweighted and weighted¹ percentages of institutions providing enrollment lists, by control and level of institution.

Table B-2. Numbers of sampled, eligible, and participating institutions and participation rates, by control and level of institution in 2015–16

Control and level of institution ¹	Sampled institutions	Eligible institutions	Participating institutions		
			Number	Unweighted percent	Weighted percent ²
All institutions	2,000	1,990	1,750	88.0	89.6
Institution control					
Public	920	920	830	90.2	90.2
Private nonprofit	610	600	530	87.9	88.2
Private for-profit	480	470	400	83.7	88.1
Institution level					
Less-than-2-year	100	90	70	75.5	75.2
2-year	510	510	450	87.3	88.2
4-year, non-doctorate-granting	730	730	630	86.8	89.9
4-year, doctorate-granting	660	660	610	91.5	91.3
Institution control and level					
Public less-than-2-year	20	20	20	77.3	77.9
Public 2-year	380	380	330	88.0	88.5
Public 4-year, non-doctorate-granting, primarily subbaccalaureate	70	70	70	92.9	95.3
Public 4-year, non-doctorate-granting, primarily baccalaureate	100	100	90	90.6	89.7
Public 4-year, doctorate-granting	350	350	330	92.6	92.0
Private nonprofit less-than-4-year	20	20	20	94.4	94.2
Private nonprofit 4-year, non-doctorate-granting	330	330	280	86.8	88.2
Private nonprofit 4-year, doctorate-granting	270	270	240	89.2	88.2
Private for-profit less-than-2-year	70	70	50	74.3	74.3
Private for-profit 2-year	120	120	100	83.9	83.1
Private for-profit 4-year	280	280	240	85.5	92.2

¹ Institution control and level are based on the sampling frame, which was formed from the Integrated Postsecondary Education Data System 2014–15 Institution Characteristics Header, 2014–15 Institutional Characteristics, 2013–14 Completions, and 2013–14 12-month Enrollment files.

² The NPSAS:16 institution base weight was used to produce the estimates in this column.

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

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2015–16 National Postsecondary Student Aid Study (NPSAS:16).

Student Sample for NPSAS:16

To be eligible for NPSAS:16, students had to be enrolled in a NPSAS-eligible institution in any term or course of instruction at any time from July 1, 2015, through June 30, 2016. Students also had to meet additional eligibility criteria detailed in the NPSAS:16 data file documentation (Wine, Siegel, and Stollberg 2018).

¹ The NPSAS:16 institution base weight was used to calculate this weighted percentage. The base weight here is the inverse of the probability of selection of an institution in the full-scale study adjusted by the probability of selection of an institution in the field test study.

First Follow-Up (B&B:16/17)

To be eligible for inclusion in the B&B:16 cohort, students² must have been part of the target population at a NPSAS:16-eligible institution. The B&B:16/17 sample of bachelor's degree recipients was obtained from the NPSAS:16 student sample, which included students of both known and unknown degree-completion status. Survey staff used information obtained during the NPSAS:16 survey, information provided by institutions, and administrative data sources to determine the baccalaureate completion status of NPSAS:16 sample members.

The B&B:16/17 sample includes (1) all of the NPSAS:16 study members³ who were student survey respondents and indicated they were eligible for B&B:16/17, (2) a subsample of NPSAS:16 study members who were student survey nonrespondents and were flagged by their NPSAS:16 institution as potentially eligible for B&B:16/17, and (3) all of the NPSAS:16 nonstudy members⁴ who were flagged by their NPSAS institution as potentially eligible for B&B:16/17. In all, 28,800 students were selected to be B&B:16/17 sample members. The design of the B&B:16/17 sample is described in detail in the B&B:16/17 data file documentation (Wine et al. 2019).

Second Follow-Up (B&B:16/20)

The B&B:16/20 sample was a subset of the B&B:16/17 sample, given that B&B:16/17 sample members determined to have not completed the requirements for their bachelor's degree in the 2015–16 academic year were ineligible and therefore excluded from the B&B:16/20 sample. Deceased individuals were also excluded from the B&B:16/20 sample. Thus, the B&B:16/20 sample consisted of all B&B:16/17-eligible respondents and all B&B:16/17 nonrespondents who were identified as potentially eligible for NPSAS:16, resulting in a sample size of 26,510. To be eligible for B&B:16/20, bachelor's degree earners had to meet the following criteria:

- They had to have enrolled at an institution that was eligible to participate in Title IV federal student aid programs.
- Their institution had to be in one of the 50 states, the District of Columbia, or Puerto Rico.

² Sample members are referred to as “students” here because they were students during the 2015–16 academic year, when sample selection occurred. Many of the sample members were not students at the time of the B&B:16/20 data collection.

³ Sampled students are identified as “study members” if they were determined to be eligible for the study and had valid data from any data source for a minimum number of key variables.

⁴ Sampled students are identified as “nonstudy members” if they did not qualify to be “study members.”

- They had to have earned a bachelor’s degree between July 1, 2015, and June 30, 2016.
- They had to have received that degree no later than June 30, 2017, from the institution from which they were sampled.

These sampled students represent about 2 million students who earned a bachelor’s degree between July 1, 2015, and June 30, 2016. Table B-3 summarizes the B&B:16/20 sample. The design of the B&B:16/20 sample is described in more detail in the B&B:16/20 data file documentation (Wine et al. forthcoming).

Table B-3. Numbers of sampled and eligible students and response rates for B&B:16/20, by control of institution in 2020

Control of institution	Sampled students	Eligible students ²	Respondents	Survey respondents ¹	
				Unweighted response rate	Weighted response rate ³
All institutions	26,510	26,250	17,160	65.4	62.5
Control of institution					
Public	10,880	10,770	6,830	63.4	62.1
Private nonprofit	7,900	7,850	5,310	67.7	64.6
Private for-profit	7,740	7,630	5,010	65.8	55.9

¹ A survey respondent is defined as an eligible sample member who either completed a full survey, completed an abbreviated survey, completed a mini survey, or completed at least the employment section.

² Sample member eligibility was determined during the survey or screener.

³ The B&B:16/20 base weight was used to produce the estimates in this column.

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

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20).

Weighting and Imputation

Weight variables were computed in an effort to generate estimates from the B&B:16/20 sample data that represent the target population described in the Target Population and Sample Design section. The weights adjust for unequal probabilities of selection of institutions and students in the NPSAS:16 sample. The weights also adjust for multiplicity⁵ at the student level and unknown student eligibility for NPSAS:16, as well as for subsampling of potential B&B:16/20-eligible students. Finally, the weights adjust for nonresponse and population coverage in B&B:16/20.

⁵ Students who attended more than one institution during the NPSAS year had multiple chances of selection. If it was determined from the student survey or the student loan files that a student had attended more than one institution, then the student’s weight was adjusted to account for multiple chances of selection.

Because some B&B:16/20 respondents were nonrespondents in B&B:16/17, multiple analysis weights were constructed for B&B:16/20. The weight used for the estimates in this report, WTB000,⁶ is a cross-sectional weight for use with data from the B&B:16/20 collection.

Missing data were imputed for all variables used in this report. Additional details regarding the creation and use of weights and imputation procedures are available in the B&B:16/20 data file documentation (Wine et al. forthcoming).

Response Rates and Nonresponse Biases

As shown in table B-3, the B&B:16/20 weighted survey response rate was 62.5 percent overall and ranged from 55.9 percent for graduates from private for-profit institutions to 64.6 percent for graduates from private nonprofit institutions. Because the response rates were below 85 percent, student-level nonresponse bias analysis was conducted overall and within each category of institution control, as required by NCES statistical standards (Seastrom 2014).

Bias due to survey nonresponse was estimated for characteristics known for most respondents and nonrespondents. These characteristics include institution- and student-level variables available from CPS and NPSAS:16, as well as updated NSLDS information. Bias was estimated before and after nonresponse weight adjustment to examine the impact of the nonresponse adjustment. The bias was estimated for each category of the institution- and student-level variables as the weighted difference between the means (proportions) of the respondents and the means of the full sample. The analyses found little evidence of nonresponse bias, and most statistically significant differences between the respondent mean and the full-sample mean were eliminated by the nonresponse adjustment. Before the nonresponse weight adjustment, the median percent relative bias across characteristics ranged from 7.47 to 8.20 percent, and the median effect size ranged from 0.08 to 0.09. After the nonresponse weight adjustment, the median percent relative bias across characteristics ranged from 1.32 to 4.04 percent, and the median effect size ranged from 0.02 to 0.04. For more information on the student-level nonresponse bias analysis, refer to the B&B:16/20 data file documentation (Wine et al. forthcoming).

⁶ One weight (A) was created for the B&B:16 cohort for the B&B:16/17 data. Thus, the first weight for B&B:16/20 begins with B.

Of the 57 variables used in the B&B:16/20 First Look reports,⁷ item nonresponse bias analysis was conducted for 6 items that had a weighted response rate below 85 percent overall or in at least one institution control group. The analysis procedures were similar to those used for the unit nonresponse bias analysis. The lowest response rate for the sample overall was 73.86 percent for *Current monthly payment on federal student loans, 4 years after BA completion* (B2FEDPAY). The analyses found little evidence of bias, except for in B2FEDPAY. Before imputation, the median percent relative bias across characteristics for these items ranged from 7.97 to 24.68 percent, and the median effect size ranged from 0.08 to 0.25, with the highest indicators of bias corresponding to B2FEDPAY.⁸ Although bias after imputation is not directly measurable, differences in estimates before and after imputation generally indicate a reduction in bias after imputation, whereas no change suggests that bias was not reduced or was not present. Four out of six variables had a statistically significant difference or at least one category-level significant difference between pre- and postimputation means. For more information on the item-level nonresponse bias analysis, refer to the B&B:16/20 data file documentation (Wine et al. forthcoming).

Variance Estimation

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

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

where $\hat{\theta}_b^*$ is the estimate based on the b th replicate weight (where $b = 1$ to the number of replicates) and B is the total number of sets of replicate weights ($B = 200$ for B&B:16/20). Once the replicate weights are provided, this estimate of the variance can be produced by most survey software packages, such as SUDAAN, WesVAR, or Stata.

⁷ This count includes variables used in this report and in *Baccalaureate and Beyond (B&B:16/20): A First Look at the 2020 Experiences of 2015–16 College Graduates During the COVID-19 Pandemic* (NCES 2022-251). Thirteen variables overlapped across the reports, 26 were unique to *Baccalaureate and Beyond (B&B:16/20): A First Look at the 2020 Experiences of 2015–16 College Graduates During the COVID-19 Pandemic* (NCES 2022-251), and 18 were unique to this report.

⁸ The relative bias measured in B2FEDPAY is just above the threshold for being considered a low amount of bias (< 20 percent), and the effect size of 0.30 meets Cohen’s threshold for a “medium” effect size.

B&B:16/20 statisticians produced the replicate weights using a methodology that combines approaches developed by Flyer (1987) and Kott (1988). For details on the method, see the B&B:16/20 data file documentation (Wine et al. forthcoming).

Cautions for Analysts

Sources of Error

The estimates in this report are subject to sampling and nonsampling errors. Sampling errors exist in all sample-based datasets, including B&B:16/20. Estimates calculated from one sample will likely differ from estimates calculated from other samples even if all the samples were selected using the same sample design and methods.

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

Nonsampling errors occur due to a number of issues, including but not limited to nonresponse, coding and data entry errors, misspecification of composite variables, and inaccurate imputations. Studies like B&B:16/20 include multiple sources of data (student surveys, institution records, CPS, NSC, etc.) for some variables, and reporting differences can occur among data sources. To protect study members' confidentiality, data swapping and other forms of perturbation were implemented, which can also lead to inconsistencies.

Comparing B&B:16/20 Estimates to Prior B&B Estimates

Analysts should consider changes in the NPSAS sample over time when comparing B&B:16/20 results with results from prior cohorts of B&B. For details on these NPSAS sample changes, see Wine, Siegel, and Stollberg (2018).

Variable creation for the B&B:16 cohort differs from variable creation for previous administrations of B&B in two ways. First, the time frames that the B&B:16 variables cover vary from those created for previous B&B administrations. B&B:16-eligible students may have completed the requirements for a bachelor's degree any time in the 2015–16 academic year, and the data collection periods for the first and second waves of data collection lasted several months; therefore, the amount of time between when respondents completed the requirements for their 2015–16 bachelor's degrees and when they responded to the B&B:16 surveys varied across respondents. To reduce the variation in time frame captured in the

data, the B&B:16 surveys anchored survey items to a specific date after bachelor's degree completion. In B&B:16/17, most survey items were anchored to June 2017 (that is, most survey items asked respondents to only include information through June 2017). Then, whenever possible, the derived variables created for B&B:16/17 focused only on experiences and outcomes that occurred within the first 12 months after completion of the bachelor's degree. In B&B:16/20, most survey items referred to the 4 years (i.e., 48 months) after bachelor's degree completion for each respondent, and many of the derived variables created for B&B:16/20 focused only on experiences and outcomes that occurred within 48 months after completion of the bachelor's degree. Derived variables from previous B&B cohorts have described experiences and outcomes between completion of the requirements for the bachelor's degree and either the date of the survey or a date anchored in the survey, but they have never before been limited to a specific time frame after the bachelor's degree was completed. This means that many experiences and outcomes in the B&B:16 cohort were measured over a shorter time period than equivalent variables in previous studies.

Second, prekindergarten (preK) teachers were asked questions related to teaching in the B&B:16/17 and B&B:16/20 student surveys; surveys of previous B&B cohorts asked such questions of kindergarten through 12th-grade teachers only. As a result, estimates from teacher-related variables in B&B:16 cohort surveys pertain to a different set of teachers than corresponding estimates from previous cohorts. To compare estimates from these variables across time, users should exclude preK teachers from their analysis samples.

Additionally, within the B&B:16 cohort, the type of teachers who were asked about their teaching experiences differs between the first and second waves of data collection. In B&B:16/20, only respondents who taught as *regular classroom teachers* at the preK through 12th-grade level during the survey time frame provided teaching experience details. B&B:16/17 data on teaching experiences apply to regular classroom teachers, support teachers, and long-term substitute teachers. Researchers using B&B:16/17 and B&B:16/20 data to explore teaching experiences should subset B&B:16/17 teaching data to include only regular classroom teachers.

PowerStats

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

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

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Appendix C—Estimate Tables Glossary

This glossary includes descriptions of the variables used in the estimate tables in appendix A of this report. All of the variables are found in the 2016/20 Baccalaureate and Beyond Longitudinal Study (B&B:16/20) dataset, and statistics in this report were generated using PowerStats, a web-based software application available to the public at <https://nces.ed.gov/datalab>. The variables are listed in the glossary index below by general topic area and then in the order in which they appear in the tables. The glossary that follows is organized alphabetically by descriptive label. The name of each variable appears to the right of the variable label. For brevity and clarity, some variable labels and descriptions differ from those used in PowerStats to accurately reflect the use of the variables in this First Look.

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Age when completed requirements for 2015–16 bachelor’s degree **B2AGEATBA**

Indicates the respondent’s age (in years) when the respondent completed the 2015–16 bachelor’s degree requirements. The age category “23 or younger” includes those 23.9 years of age or younger; “24–29” includes those between 24.0 and 29.9 years of age; and “30 or older” includes those 30.0 years of age or older.

Allowed to work remotely regardless of coronavirus pandemic **B2TLCRCNT**

Binary variable that indicates whether the respondent was allowed to telecommute or work remotely in their most recent job within 4 years after completion of the 2015–16 bachelor’s degree. In the survey, respondents who were allowed to telecommute could indicate whether they were allowed to telecommute either “due to the coronavirus pandemic” or “regardless of the coronavirus pandemic.” If the respondent had more than one job as of 4 years after completion of the 2015–16 bachelor’s degree, then the job with the longest duration of employment was selected as the respondent’s most recent job. This variable does not apply to those whose most recent job was self-employment.

Amount borrowed **B2FEDCUM3**

Indicates the respondent’s cumulative amount borrowed in federal student loans for undergraduate and graduate education as of 4 years after completion of the respondent’s 2015–16 bachelor’s degree. Includes Perkins Loans and Graduate PLUS Loans. Also includes subsidized and unsubsidized Direct Loans (formerly called Stafford Loans), except for Direct Unsubsidized Loans among respondents who received a Teacher Education Assistance for College and Higher Education (TEACH) Grant and failed to fulfill the service obligation. Excludes Parent PLUS Loans, which are only available to parents of dependent undergraduates.

Annualized earned income in most recent job as of 4 years after 2015–16 bachelor’s degree completion **B2YR4SALRCNT**

Indicates the ending or most recent annualized pay at the respondent’s most recent job within 4 years after completion of the 2015–16 bachelor’s degree. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer. If the respondent never held a job for 4 or more months within 4 years after bachelor’s degree completion, they are included in “No job within 4 years after bachelor’s degree completion.” Respondents reported their pay at a yearly or hourly rate. Annualized salary rates were calculated for respondents who reported their rate at a frequency other than yearly. Reported pay amounts include bonuses, tips, and commission.

Average hours worked per week in most recent job **B2YR4HRSRCNT**

Indicates the number of hours worked per week at the respondent’s most recent job within 4 years after completion of the 2015–16 bachelor’s degree. Average hours worked per week in most recent job is calculated out of those who were working part or full time as of 4 years after completion of the 2015–16 bachelor’s degree. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer.

Bachelor’s degree required **B2NSFARCNT**

Indicates whether the respondent’s most recent job within 4 years after completion of the 2015–16 bachelor’s degree required at least a bachelor’s degree. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer.

Biological sex (at birth) **B2SEX**

Binary variable that indicates the respondent’s assigned biological sex at birth. This variable refers to the respondent’s biological or birth sex and can be the same as or different from the respondent’s self-identified gender (B2GENDER).

Control of 2015–16 bachelor’s degree-granting institution **CONTROL**
 Indicates the control of the institution at which the respondent completed the 2015–16 bachelor’s degree. Control concerns the source of revenue and control of operations (public, private nonprofit, private for-profit).

Did not meet essential expenses in past 12 months **B2STRESS**
 Binary variable that indicates whether the respondent was unable to meet all essential living expenses such as mortgage or rent payments, utility bills, or important medical care for reasons other than the coronavirus pandemic at some point in the 12 months before the B&B:16/20 survey. When asked whether there had been a time in the past 12 months when they did not meet essential expenses, respondents could indicate “Yes, due to the coronavirus pandemic,” “Yes, for reasons other than the coronavirus pandemic,” both, or neither.

Employment and enrollment status 4 years after bachelor’s degree completion **B2LFP4YR**
 Indicates the respondent’s level of labor force participation and enrollment 4 years after completing a bachelor’s degree in the 2015–16 academic year. Enrollment includes attending a college, university, or trade school for an additional degree or certificate.

Employed only	Employed (part time or full time) but not enrolled at any institution.
Both employed and enrolled	Employed (part time or full time) and enrolled (part time or full time) at any institution.
Enrolled only	Enrolled (part time or full time) at any institution but not employed.
Unemployed	Not employed, not enrolled, but looking for work.
Out of the labor force	Not employed, not enrolled, and not looking for work.

Employment status as of 4 years after 2015–16 bachelor’s degree completion **B2EMPSTAT**
 Indicates the respondent’s employment status considering all jobs and job search activities 4 years after completion of the 2015–16 bachelor’s degree. Full-time and part-time employment statuses are defined based on hours worked per week at all jobs and are consistent with the Affordable Care Act Tax Provisions definition of full-time employment (<https://irs.gov/affordable-care-act/employers/identifying-full-time-employees>).

Employed full time	Working 30 or more hours per week.
Employed part time	Working fewer than 30 hours per week.
Out of the labor force	Not working and not looking for work.
Unemployed	Not working but looking for work.

Ever enrolled in postbaccalaureate degree/certificate program as of 4 years after 2015–16 bachelor’s degree completion **B2ENRPG**
 Binary variable that indicates whether the respondent ever enrolled in a postbaccalaureate degree or certificate program within 4 years after completion of the 2015–16 bachelor’s degree.

Ever received a Pell Grant **PELLCUM**
 Indicates whether the respondent ever received Pell Grant funds between the 1993–94 and 2015–16 academic award years. Based on the National Student Loan Data System, which began recording annual Pell amounts starting with the 1993–94 award year, and student records. Pell Grants are only awarded to undergraduates.

Family status as of 4 years after 2015–16 bachelor’s degree completion **B2MARCHB**

Indicates the respondent’s family status as of the B&B:16/20 survey. This variable combines information on whether the respondent was married and whether the respondent had dependents. Unmarried includes respondents who were widowed, divorced, separated, or never married. Students were considered to have a dependent if they had a child or any others for whom they were the caretaker or had financial responsibility. A spouse was not considered a dependent.

Gender minority status **B2GENMIN**

Binary variable that indicates whether the respondent’s gender identity differed from the sex assigned at birth as of the B&B:16/20 survey. Respondents were considered a gender minority if the respondent’s self-identified gender was not the same as the sex assigned at birth. Gender identity categories include male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; a different gender identity; and more than one gender identity.

Had retirement account **B2RETIRE**

Binary variable that indicates whether the respondent had a retirement account as of the B&B:16/20 survey. Includes both employer-based retirement accounts such as 401(k), 403(b), and pensions, and non-employer-based retirement accounts such as individual retirement accounts.

Health insurance benefits offered **B2HINSRCNT**

Binary variable that indicates whether the respondent’s most recent job within 4 years after completion of the 2015–16 bachelor’s degree offered health insurance benefits. This captures employers who made health insurance available even if the employee did not use it. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor’s degree, then the employer with the longest duration of employment was selected as the respondent’s most recent employer. This variable does not apply to those whose most recent job was self-employment.

Highest education attained by either parent as of 2015–16 academic year **PAREDC**

Indicates the highest level of education achieved by a parent, stepparent, or guardian of the respondent as of the 2015–16 academic year. If a student had more than two parents, stepparents, or guardians, this variable only takes into account a maximum of two parents reported on by the student. “High school diploma or less” includes the 0.1 percent of graduates who did not know either parent’s highest level of education. This category also includes respondents whose parents’ highest level of education was a high school equivalency credential. “Some postsecondary education/subbaccalaureate credential” means that at least one parent attended postsecondary education, including vocational or technical training, and may have earned a credential up to an associate’s degree, but neither parent earned a bachelor’s or advanced degree.

Major for 2015–16 bachelor’s degree **B2MAJORS4Y**

Indicates the respondent’s major or field of study for the bachelor’s degree completed in 2015–16. Respondents with multiple majors were classified by the first field of study reported. This variable is based on the Classification of Instructional Programs, 2010 edition (CIP 2010) codes, grouped into 10 categories.¹

STEM major	Includes computer and information sciences; engineering and engineering technology; and biological and physical sciences, science technology, mathematics, and agricultural sciences.
Computer and information sciences	Includes computer and information sciences.

¹ CIP 2010 uses the 2010 edition of the U.S. Department of Education’s National Center for Education Statistics Classification of Instructional Programs 2010 system. For more information, go to <https://nces.ed.gov/ipeds/cipcode/>.

Major for 2015–16 bachelor’s degree—continued**B2MAJORS4Y**

Engineering and engineering technology	Includes engineering and engineering technology.
Biological and physical sciences, science technology, mathematics, and agricultural sciences	Includes biological and physical sciences, science technology, mathematics, and agricultural sciences.
General studies and other	Includes liberal arts and sciences, general studies and humanities; multi/interdisciplinary studies; basic skills; citizenship activities; health-related knowledge and skills; interpersonal and social skills; leisure and recreational activities; personal awareness and self-improvement; high school/secondary diplomas and certificates; and other majors.
Social sciences	Includes family and consumer sciences, human sciences, social sciences, and psychology.
Humanities	Includes area, ethnic, cultural, gender, and group studies; English language and literature/letters; foreign languages, literatures, and linguistics; visual and performing arts; philosophy and religious studies; and history.
Health care fields	Includes allied health, premedical and predentistry programs, mental and social health services, public health, veterinary medicine, and nursing.
Business	Includes business services and business, management, marketing, and related support services.
Education	Includes educational administration, curriculum and instruction, student counseling, teaching support, and special education.
Other applied	Includes personal and consumer services; manufacturing, construction, repair, and transportation; military technology and protective services; architecture; communications; public administration and human services; design and applied arts; law and legal studies; library sciences; and theology and religious vocations.

Military status as of 2020**B2MILIT**

Indicates the respondent’s type of military service or veteran status as of the B&B:16/20 survey.

Veteran	Respondent served in the U.S. Armed Forces in the past.
Active duty, Reserves, or National Guard	Active duty means full-time employment in the uniformed service as an officer or enlisted person. Civilian employees of the military are not included. Reserves refers to part-time employment in the Army Reserve, Navy Reserve, Marine Corps Reserve, Air Force Reserve, or Coast Guard Reserve. These reserve components are administered and trained by the corresponding service branch. National Guard refers to part-time employment in the Army National Guard or Air National Guard. National Guard personnel operate under a state governor, except when called into federal service.
No military service	Participant did not serve in the U.S. Armed Forces in the past and is not currently serving in active duty, Reserves, or National Guard.

Monthly payment amount**B2FEDPAY**

Indicates the monthly amount the respondent is expected to pay for federal student loans that are currently in repayment as of 4 years after completion of the respondent's 2015–16 bachelor's degree. Average and median monthly payment amounts are calculated among those with at least one federal student loan in repayment. A federal student loan is considered to be in repayment if the loan has a remaining balance and the respondent is not currently in an arrangement to postpone payment (e.g., deferment or forbearance). Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan. Excludes Parent PLUS Loans and Direct Unsubsidized Loans to respondents who received a TEACH Grant and failed to fulfill the service obligation.

Occupation of most recent job as of 4 years after 2015–16 bachelor's degree completion**B2OCC33RCNT**

Indicates the respondent's most recent occupation within 4 years of completing a bachelor's degree in the 2015–16 academic year. This variable is based on the 2018 Occupational Information Network Standard Occupational Classification (O*NET-SOC) codes, grouped into 33 categories.² If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor's degree, then the employer with the longest duration of employment was selected as the respondent's most recent employer.

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

² O*NET-SOC uses the U.S. Bureau of Labor Statistics Standard Occupational Classification system. For more information, go to <https://www.bls.gov/soc/>.

Owned a home**B2HOUSE**

Binary variable that indicates the respondent's housing status as of the B&B:16/20 survey. "Owned a home" includes respondents who either owned a home outright or paid a monthly mortgage and those who both owned a home and paid rent.

Part of a career**B2CARINDRCNT**

Binary variable that indicates whether the respondent considered his or her most recent job within 4 years after completion of the 2015–16 bachelor's degree to be part of a career he or she was pursuing. A respondent could have considered a job to be part of a career even if it was the first of many jobs the respondent planned to hold in the occupational field or the first of many years the respondent planned to spend working in the occupational field. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor's degree, then the employer with the longest duration of employment was selected as the respondent's most recent employer.

Percent in repayment**B2FEDRPMTCUR**

Binary variable that indicates whether the respondent's federal student loans were in an active repayment status as of 4 years after completion of the 2015–16 bachelor's degree. A federal student loan is considered to be in repayment if the loan has a remaining balance and the respondent is not currently in an arrangement to postpone payment (e.g., deferment or forbearance). Includes monthly payments of \$0 for federal student loans under an income-driven repayment plan. Excludes Parent PLUS Loans and Direct Unsubsidized Loans to respondents who received a TEACH Grant and failed to fulfill the service obligation.

Percent working full time in most recent job**B2FTPTRCNT**

Binary variable that indicates the full-time or part-time status of the respondent's most recent job within 4 years of completion of the bachelor's degree in the 2015–16 academic year. Working full time includes working 30 or more hours per week. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor's degree, then the employer with the longest duration of employment was selected as the respondent's most recent employer.

PreK–12th-grade regular classroom teaching status**B2REGTCHST**

Indicates respondent's status as a regular classroom teacher at the prekindergarten through 12th-grade level as of 4 years after completion of the 2015–16 bachelor's degree. A regular classroom teacher is a teacher in a regular full- or part-time teaching position at the prekindergarten through 12th-grade level, including special education teachers. Regular classroom teachers do not include itinerant teachers, support teachers, teacher's aides, substitute teachers, student teachers, or other teaching positions.

Never regular classroom teacher	Includes respondents who neither reported working as a regular preK–12 classroom teacher in the B&B:16/17 survey nor reported working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey.
New regular classroom teacher	Includes respondents who reported working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey but had not reported working as a regular preK–12 classroom teacher in the B&B:16/17 survey.
Continuing regular classroom teacher	Includes respondents who reported working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey and had previously reported working as a regular preK–12 classroom teacher in the B&B:16/17 survey.
Left regular classroom teaching	Includes respondents who reported ever working as a regular preK–12 classroom teacher since completion of the 2015–16 bachelor's degree in either the B&B:16/17 survey or B&B:16/20 survey but reported no longer working as a regular preK–12 classroom teacher as of 4 years after completion of the 2015–16 bachelor's degree in the B&B:16/20 survey.

Race/ethnicity**RACE**

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

American Indian or Alaska Native, not Hispanic or Latino	A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment.
Asian, not Hispanic or Latino	A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Black, not Hispanic or Latino	A person having origins in any of the Black racial groups of Africa.
Hispanic or Latino, of any race	A person of Cuban, Mexican, Puerto Rican, Central or South American, or other Spanish culture or origin regardless of race.
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
White, not Hispanic or Latino	A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
Two or more races, not Hispanic or Latino	A person who identifies as more than one race.

Ratio of amount owed to amount borrowed**B2FEDOWEPCT**

Indicates the amount owed on the respondent's federal student loans as a percentage of the cumulative amount borrowed in federal student loans for undergraduate and graduate education as of 4 years after respondent's completion of the 2015–16 bachelor's degree. Respondents may owe more on their federal student loans than originally borrowed due to accumulating loan interest; thus, the ratio may be greater than 100 percent. Excludes Parent PLUS Loans and Direct Unsubsidized Loans to respondents who received a TEACH Grant and failed to fulfill the service obligation.

Reported negative net worth**B2SELLPO**

Binary variable that indicates the respondent's assessment of his or her personal net worth as of the B&B:16/20 survey. Respondents are considered to have negative net worth if they would still be in debt if they were to sell all their major possessions, turn all their investments and other assets into cash, and pay off as much of their debts as they could.

Supervised other employees**B2SUPVRCNT**

Binary variable that indicates whether the respondent's most recent job within 4 years after completion of the 2015–16 bachelor's degree included the supervision of other employees. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor's degree, then the employer with the longest duration of employment was selected as the respondent's most recent employer. This variable does not apply to those whose most recent job was self-employment.

Working in same state as bachelor's degree-granting institution**B2SMSTATERCNT**

Binary variable that indicates whether the respondent's most recent job within 4 years after completion of the 2015–16 bachelor's degree was in the same state as the 2015–16 bachelor's degree-granting institution. If the respondent had more than one employer as of 4 years after completion of the 2015–16 bachelor's degree, then the employer with the longest duration of employment was selected as the respondent's most recent employer.