

Who Rides Out the Storm After Graduation?: Socioeconomic Gaps in First Job Transitions

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College is one of the best-established pathways for intergenerational socioeconomic mobility, and the earnings premium for a bachelor's degree (relative to a high school diploma) remains near its all-time high.¹ Yet even with a college education, students from low-income families still earn lower incomes after college, on average, than their higher-income peers (Campbell et al., 2022; Chetty et al., 2020).² While prior research and policy has largely focused on the role of college quality and major choice in explaining these socioeconomic gaps in post-college outcomes, the recent study we describe in this brief examines a factor that has received less attention: the transition from graduation to the first post-college job (Scott-Clayton et al., 2025).³

Prior research has shown that graduating into a recession can have a lasting scarring effect on graduates' earnings up to 10 years later (Arrelano-Bover, 2022; Fernandez-Kranz & Rodriguez-Planas, 2018; Khan, 2010; Liu et al., 2016; Oreopoulos et al., 2012). Yet the cross-sectional gaps between high- and low-income graduates can be just as big as these cyclical gaps, such that a low-income student graduating into a strong labor market earns barely as much, five years later, as a high-income student graduating into a recession.⁴

Using administrative data linking academic and in-state quarterly earnings and employment records for one large, multi-campus public college system, we document that early post-college labor market experiences are rocky for many graduates, regardless of family background. Yet graduates from higher-income backgrounds ultimately land higher-paying first jobs than graduates from lower-income backgrounds, even when we compare those from the same college campus and with the same major and other observable characteristics at graduation. Overall, we find that differences in the transition to the first significant post-college job—primarily driven by the first job's salary—can explain two thirds or more of the longer-term socioeconomic earnings gap.

While our research documents the importance of the first job transition for understanding longer-term earnings gaps, future experimentation and research is needed to understand why low-income graduates don't fare as well as their otherwise similar peers during this transition, and what strategies might mitigate these gaps. Just as financial, informational, and institutional factors influence college access and completion, they may play a role in the critical first job transition as well. After presenting key findings from our study, we conclude this brief with limitations, open questions, and takeaways for current policy and practice.

Our sample focuses on about 80,000 bachelor’s degree graduates (or just “grads” for short) who graduated from a multi-campus public college system from 2010 through 2017, first enrolled at age 20 or below, and did not enroll in graduate school within 18 months of graduation. We use Pell Grant receipt (never versus always) as a proxy in identifying high- versus low-SES students (see Technical Appendix for details , and see [Scott-Clayton et al., 2025](#), for the complete working paper).

FINDING 1:

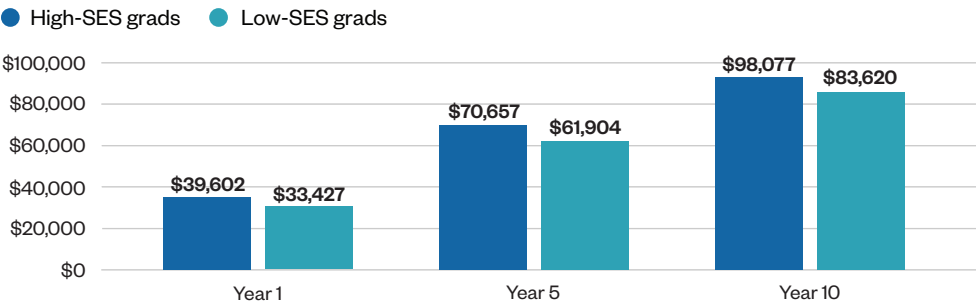
SES gaps in earnings emerge immediately after graduation, remain large over time, and aren’t fully explained by college, major, GPA, test scores, or other observable factors at graduation.

Figure 1 shows overall earnings gaps (conditional on employment in the relevant year) for the study sample in Years 1, 5, and 10 post-graduation, for high- and low-SES students. Average earnings for low-SES grads are 12%–16% lower than for high-SES grads, translating to about a \$6,175 gap in Year 1, an \$8,753 gap in Year 5, and a \$14,457 gap in Year 10 (all amounts in 2023 dollars).⁵ Ten years after graduation, the median low-SES graduate has earnings at about the 39th percentile of the high-SES distribution. The magnitude of these SES gaps at graduation is consistent with gaps documented in previous studies, despite differences in context and measurement.⁶

Of course, low-SES graduates are different from high-SES graduates along a number of dimensions before they start looking for their first job. But the gap remains large even after accounting for the specific college attended, major field of study, grade point average (GPA), test scores, and other characteristics of students’ background and college experiences that we can observe at graduation. Surprisingly, while majors are a well-documented predictor of later earnings, they do not help explain the SES earnings gap in our sample, as low-SES graduates have similar or even higher-earning majors on average than do high-SES grads in our sample.

Overall, the SES gap in average earnings at Year 5 remains at about \$4,900 even after accounting for all of these factors, or about 8% of mean Year 5 earnings for low-SES grads. It is this unexplained gap in Year 5 earnings that we seek to unpack further by incorporating measures of the first job transition.

Figure 1.
Average Annual Earnings Post-Graduation, by SES



Note. Authors’ tabulations using university system administrative data on bachelor’s degree graduates from 2010–2017. Earnings are conditional on being employed in-state in the focal year.

FINDING 2:

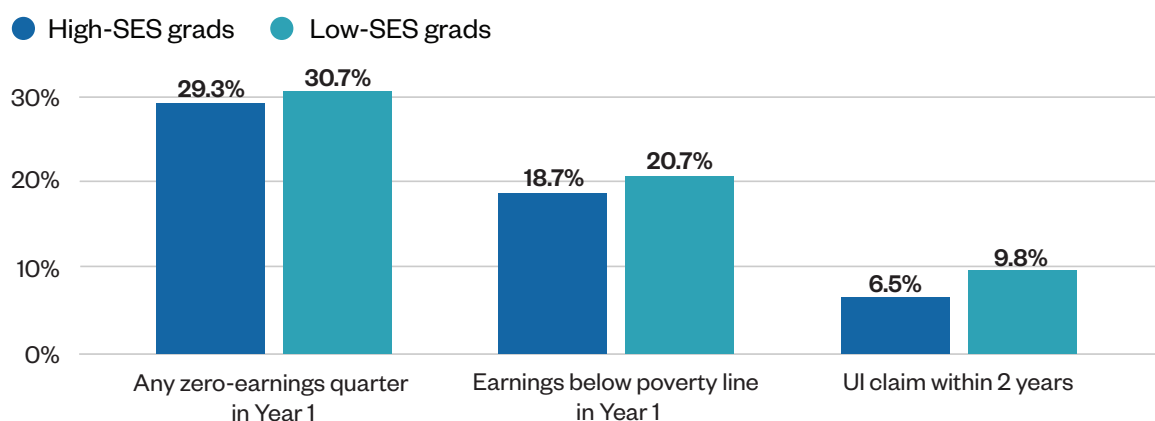
Many college graduates experience economic hardship in the early years after graduation, even those from higher-income backgrounds.

Figure 2 shows three measures of early labor market stress, by SES. Nearly one in three graduates experienced at least one quarter of zero earnings during Year 1, while nearly one in five had earnings below the poverty line (for a single individual) in that year, with the rates slightly higher for low-SES graduates on both measures.

The third measure tracks whether graduates ever filed an Unemployment Insurance (UI) claim in the 24 months after graduation.⁷ Notably, the two-year UI claim rates are much lower than the proportions experiencing a full quarter without earnings in Year 1, but the SES gap in this measure is larger. Nearly 10% of low-SES graduates claim UI within two years of graduation, compared to 6.5% of high-SES graduates.

Figure 2.

Measures of Early Labor Market Stress, by SES



Note. Authors' tabulations using university system administrative data on bachelor's degree graduates from 2010–2017. Earnings are conditional on being employed in-state in the focal year.

These statistics indicate that—even while the earnings premium for a bachelor's degree remains large—many students from both high- and low-income families experience potential economic hardship in the period immediately following graduation. Safety net programs like unemployment insurance, which are based on prior labor market involvement, are not designed for this transition.

To some extent, economic hardship is a natural part of the post-college labor market, as graduates spend time searching for jobs and switching jobs. Still, this naturally turbulent period may place greater strain on low-SES grads who may have fewer financial resources to draw upon.

FINDING 3:

Low-income graduates are less likely to land their first job at or before graduation, but they then tend to find their first job more quickly after graduation.

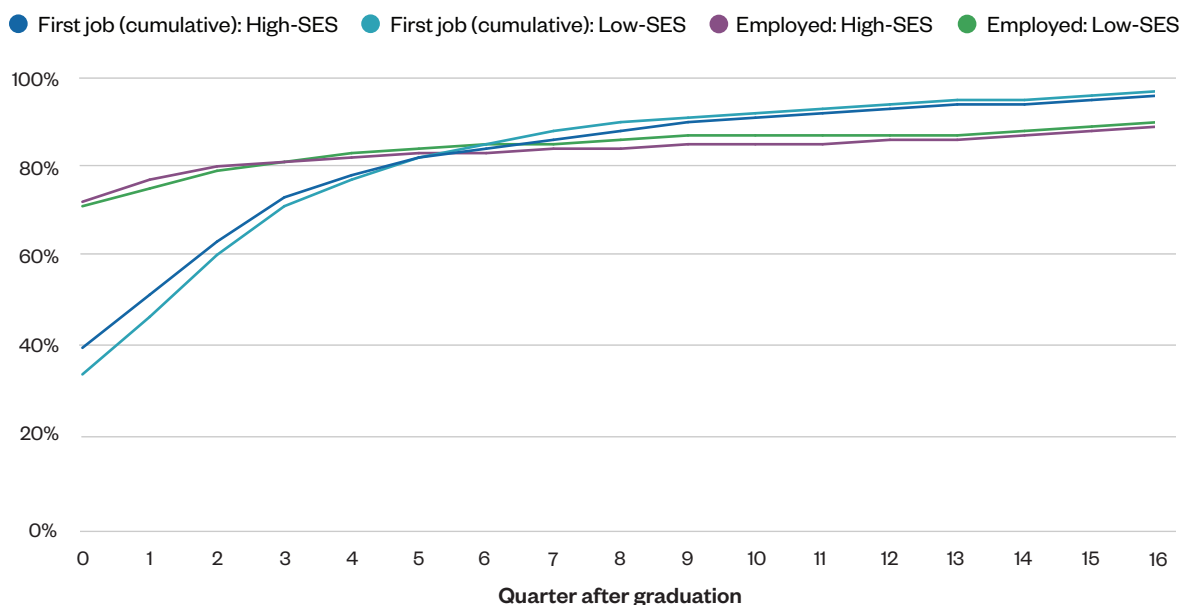
We define the first post-college job as the first employer at which a graduate has positive earnings for three consecutive post-graduation quarters (see Technical Appendix for additional details). This helps us distinguish substantial employment relationships from short-term work that graduates may do before starting a permanent position, or that may represent the winding down of a job a student held while enrolled. Figure 3 shows how long it takes for graduates to land their first job, by SES. Quarter 0 is the quarter of graduation (e.g., April–June for a May graduate). If a graduate already has a first job in that quarter, it means they worked at that employer for three continuous quarters immediately after the graduation quarter and they started work for that employer prior to or during the quarter of graduation.

Low-SES graduates are notably less likely to have connected with their first job employer before (or in the same quarter as) graduation (33% versus 39% for high-SES grads). But among those still unattached at graduation, low-SES grads then pick up first jobs more quickly than high-SES grads, nearly catching up by the fourth quarter post-graduation (with 77% versus 78% starting their first job by then) and slightly exceeding high-SES grads thereafter.

Note that just because a graduate has not connected with their first significant post-college job after graduation does not mean that they are not working at all. In fact, as shown in Figure 3, more than 70% have some earnings at graduation, rising to about 80% in the second quarter after graduation, without much notable difference by SES.

Figure 3.

First Job Attachment and Overall Employment Over Time, by SES



Note. Authors' analysis using university system administrative data on bachelor's degree graduates from 2010–2017, further restricted to those who were employed in-state at some point in their fifth year after graduation. *First job* indicates the proportion of graduates who attach to their first job by a given quarter, so it only goes up over time, even if they leave that job later. *Employed* simply reflects employment in a given quarter and can go up or down over time.

FINDING 4:

First job transitions are highly predictive of earnings five years after graduation.

To describe first job transitions, we measure several characteristics of the first job itself, including the graduate's own annualized salary as well as the firm's average quarterly pay, number of employees, and industry (and a proxy for how relevant the graduate's major is in that industry). In addition, we record how long it took for the graduate to attach to their first job, whether they worked there for at least two years, and how many different employers the graduate had in the first four years after graduation.⁸ We then add these measures to a predictive model of Year 5 earnings that already controls for college attended, major field of study, GPA, test scores, and other measures of each student's background and college experiences that are observable at graduation.⁹

First job experiences help predict how much graduates earn five years later. We find that adding measures of the first job transition more than doubles the predictive power of our model that includes only measures of students' background and college experiences.¹⁰ Among the first job measures we examine, salary stands out as the strongest predictor. Graduates who start in higher-paying first jobs tend to earn more five years later, even though only about one third are still working for the same employer by that point. Beyond first job salary, the average salary of a graduate's employer has an additional positive association with later earnings, as does employer size and the relevance of the graduate's major to the firm's industry.¹¹

FINDING 5:

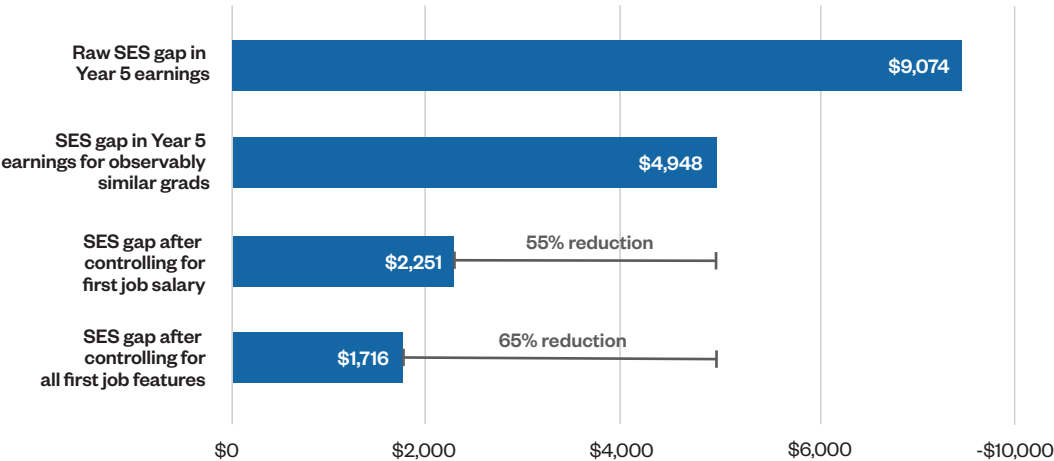
First job transitions can explain two thirds or even more of the Year 5 earnings gap among otherwise similar low- and high-income graduates.

The role of first job transitions in explaining this gap depends on two things: how predictive first job transitions are for later earnings, and how different these initial transitions are for low- and high-SES students. Our statistical thought experiment asks: If low-SES and high-SES grads experienced equivalent transitions on all the features we can measure, would the gap in Year 5 earnings completely go away? To the extent the answer is yes, it suggests that this transition is a critical channel for longer-term earnings gaps among graduates. But if the answer is closer to no, it suggests that other unmeasured features may be more important (e.g., aspects of preferences, constraints, opportunities, or discrimination that develop over time).

Figure 4 shows our main results. The top bar shows the raw SES gap in earnings in Year 5 (akin to what we show in Figure 1, but restricted to the 96% of grads who landed their first job within four years), and the second bar shows the gap that remains unexplained after accounting for observable differences at graduation (major, GPA, etc.). The third bar shows what happens when we control for first job salary alone: The remaining roughly \$4,900 gap in Year 5 earnings shrinks by 55%. Adding our full set of measures describing the first job transition (bottom bar) shrinks the unexplained gap by nearly two thirds, to about \$1,700.

This type of analysis can be sensitive to the order in which explanatory factors are added, stacking the deck against finding a large role for factors that are considered last. When we perform an alternative decomposition that is not sensitive in this way, we find that first job transitions could explain up to three quarters of the unexplained gap at graduation (see Technical Appendix for additional details).

Figure 4.
SES Gap in Year 5 Earnings, Before and After Accounting for First Job Transitions



Note. Authors’ analysis using university system administrative data on bachelor’s degree graduates from 2010–2017 who were employed in-state in Year 5 and had attached to their first job within four years of graduation.

To see whether first job transitions play the same role in other types of earnings gaps, we also examine Black–White and male–female earnings gaps in Year 5. The \$4,900 adjusted SES gap shown in Figure 4 is a bit larger than the adjusted Black–White earnings gap in Year 5 (\$4,500), and smaller than the male–female earnings gap (\$8,100) at that point in time. But the first job transition is much more explanatory for the SES gap (explaining 65% of the remaining gap), than for either the race or gender gaps in our context (for which first job transitions explain 20% and 30%, respectively).

Takeaways for Policy and Practice

While clearly beneficial, college completion alone is not sufficient to fully eliminate socioeconomic earnings gaps.

Despite an increasingly challenging labor market for college graduates, a bachelor’s degree remains one of the best economic investments someone can make for their future, and graduates still earn a great deal more on average than those without the degree.¹² But policymakers and institutional leaders should be aware that large earnings gaps by SES remain, even among observably similar graduates, and should consider tracking these gaps in their own data systems. Encouragingly, the fact that the Year 5 SES earnings gap we find in our analysis is strongly mediated by the first job transition suggests that colleges may have the potential to mitigate longer-term gaps by better supporting students through this sensitive period.

Field of study and first job industry do not appear to be major drivers of SES earnings gaps among bachelor's degree graduates.

Our analysis is limited to university graduates from a single system in a limited geographic area, but in this context we find that student major plays no role in explaining SES gaps (if anything, low-SES students' majors suggest that they should earn more, not less than, high-SES grads). First job industry is more explanatory, but its role pales in comparison to first job salary. This suggests that addressing SES gaps will require a more nuanced approach than simply encouraging grads to consider higher-paying majors and industries.

Low-SES graduates may need extra supports to begin their job search earlier, and to weather the financially stressful period immediately after graduation.

Research on similar gaps in the United Kingdom found evidence that low-SES graduates start their job applications significantly later than high-SES grads (Dilnot et al., 2025). In our data, we observe that low-SES grads are less likely to have a job lined up by the time of graduation, but they find jobs more quickly thereafter. This pattern is consistent both with a later start and with greater financial pressure during the job search, potentially leading low-SES graduates to accept a lower salary at their first job. While our research is exploratory, it suggests potentially fruitful directions for future policy innovation and research. Policymakers may want to experiment with supplemental supports—both financial and non-financial—to help low-SES grads get started earlier, broaden their search networks, and sustain themselves while seeking a permanent position. Such policies have the potential not only to alleviate economic hardship in the short term but also to ameliorate socioeconomic earnings gaps in the longer term.

Technical Appendix

Who's in Our Sample

Our sample begins with about 80,000 bachelor's degree graduates who (1) graduated from 2010 through 2017, (2) first enrolled in the multi-campus system at age 20 or below, and (3) did not re-enroll in another college or graduate program within 18 months of graduation. These restrictions are to ensure sufficient time post-college to capture Year 5 earnings, to focus on graduates without substantial pre-college labor market experience, and to focus on graduates entering the labor market directly rather than continuing their education immediately. For most of our analyses, we further limit the sample to about 63,000 grads who worked in-state in Year 5 post-graduation and had landed their first job by Year 4.

Sixty percent of graduates in our sample are women (consistent with national patterns).¹³ Graduates are highly diverse by race/ethnicity (22.7% Asian/Pacific Islander, 20.1% Black, 29.7% Hispanic, and 27.2% White), and nearly one in three speak a language other than English at home. On average, students in our sample take 5.6 years to finish their bachelor's degrees (including time in an associate degree program for the 38% of our sample that first entered the system that way), and the average age at graduation is between 23 and 24.¹⁴ Over 90% have some work experience during the time they are enrolled.

About 34% of our sample received a Pell Grant in *every* semester in which they were enrolled, and these are the students we classify as low-income. Approximately 29% never received a Pell Grant, and these are the students we classify as higher-income.¹⁵ While Pell Grant receipt is not a perfect indicator of income, it is strongly associated and more readily available in the data.¹⁶

How We Define and Describe First Jobs

Given that most graduates acquire work experience before graduation, defining the “first job” after college is not as simple as it sounds. We want to distinguish substantial employment relationships from short-term work that graduates may do before starting a permanent position or which may represent the winding down of a job the student held while enrolled. At the same time, we do not want to disregard such employment completely as it may be an important aspect of graduates’ initial labor market transitions.

We balance these considerations by defining the first job as the first employment relationship in which a graduate has positive earnings for three consecutive post-graduation quarters.¹⁷ Once we have identified this job, we record the graduate’s annualized salary, the industry of employment, the firm’s size (number of in-state employees), and the firm’s average quarterly wages paid.¹⁸ We do not observe actual hours or weeks worked, nor do we know workers’ average hourly wage. Additional measures to describe the first job transition include when the graduate began working at the first job and how many employers they had in total in the first four years after graduation. We also examine measures of economic stress in the early period after graduation, including how many graduates experience at least one full quarter with no earnings in the calendar year after graduation, how many earn below the federal poverty line, and how many file for unemployment in the first 24 months after graduation.¹⁹

Additional Details on Our Statistical Decompositions

Our primary decomposition analysis focuses on the “residual gap” between low- and high-SES graduates who appear otherwise identical at graduation. This is our main approach because it “stacks the deck” against finding a large role for the first job transition by controlling for all other factors first. In doing so, however, it also has the potential to understate the role of the first job transition.

To understand which factors are most important overall in explaining SES gaps, we use a separate statistical decomposition (known as a Gelbach decomposition) that does not suffer from the same order-dependence, enabling us to examine the role of the first job transition alongside all other predictors, including those observable at graduation. This decomposition indicates that pre-college factors (demographics, high school grades, and test scores) explain about 21% of the raw SES gap in Year 5 earnings, while college factors (including major, specific college attended, college GPA, in-school work experience, and other college factors) explain just 8% of the gap. In contrast, first job salary alone explains about 46% of the raw SES gap, and in total our measures of the first job transition explain fully half (52%) of the raw SES gap (or nearly three quarters of the gap among observably similar students at graduation).

Endnotes

1. See Chetty et al. (2020) for evidence regarding intergenerational mobility, and Abel and Dietz (2025) for trends in the college earnings premium.
2. We use the terms low-income and low-SES (low socioeconomic status) interchangeably in this brief.
3. The full October 2025 working paper describing the study (Scott-Clayton et al., 2025) is available via NBER: <https://www.nber.org/papers/w34366>. It has not yet undergone peer review.
4. Authors' analysis (not shown) of administrative data from the large public college system under study.
5. All figures are expressed in constant 2023 dollars to maintain consistency with our earlier working paper in which these results were first reported. We find similar patterns when we use median earnings instead of average earnings. Gaps for both are shown in our full paper; for simplicity, we focus primarily on average earnings in this brief.
6. See, e.g., Witteveen and Attewell (2017), who use data from the Baccalaureate and Beyond Longitudinal Study (1993–2003), and Diniz et al. (2026), who study university graduates from the UK in the late 1980s. Chetty et al. (2020) find an 11-percentile gap in earnings by family income using national data (considering income for 32–34-year-old college enrollees with controls for SAT scores and college fixed effects).
7. We consider this measure over two years because workers need a minimum level of labor market attachment before they are eligible to receive benefits.
8. See Scott-Clayton et al. (2025) for further details on how these measures are constructed.
9. See Scott-Clayton et al. (2025) for further details on our statistical model.
10. In technical terms, the R-squared of our regression (which measures the proportion of variation in Year 5 earnings that is explained by the predictors in the model) increases from 0.14 to 0.35.
11. To construct an indicator for major-industry match, we follow the strategy developed by Odle and Russell (2024), who first use a crosswalk developed by BLS/NCES to map majors (CIPs) to occupations (SOC codes), and then use the BLS's 2023 Industry-Occupation Matrix to identify industries that make up more than 10% of that occupation's employment. Our proxy thus considers a first job to be in a matched industry if the industry is one that attracts at least 10% of the occupations linked to the graduate's major. We interpret the results as broadly indicative of benefits of working in an academically relevant field rather than as a literal return to major-industry matching, given the inherent difficulty of making such assessments.
12. For unemployment trends among recent college graduates, see Federal Reserve Bank of New York (n.d.). For a recent assessment of the earnings premium for bachelor's degree attainment, see Abel and Dietz (2025).
13. Table 322.20 from the U.S. Department of Education's *Digest of Education Statistics* shows that women earned 58% of all bachelor's degrees conferred in 2022–23. See National Center for Education Statistics [NCES] (2024).
14. Our sample is a bit younger and completed their degrees a bit faster than the national average, likely because of our sample restriction that students be 20 or younger at the time of system

entry. National figures from the Baccalaureate and Beyond Longitudinal Study survey of 2015-16 graduates finds an average age between 25 and 26 at graduation, and an average time to degree of approximately 6.4 years (NCES, n.d.).

15. The remaining 37% of students in our sample received a Pell Grant at least once, but not always. These students are retained in our sample to help us estimate our broader statistical models but are not used directly in our SES gap comparison.
16. We use Pell receipt because it is available in the data over a longer span of time than direct measures of family income. For cohorts for whom we have direct measures of income, the median family income is \$18,210 for the always-Pell (low-SES) group and \$86,540 for the never-Pell (high-SES) group. While some financially eligible students may not submit a FAFSA or may not qualify for Pell for other reasons, this would cause our SES gaps to be understated relative to what we would observe with direct measures of income.
17. Because our employment data focus on the person's "main" employer in a given quarter, the graduate must have the same "main" employer for three consecutive quarters post-graduation.
18. We compute annualized salary as quarterly earnings in the second quarter of employment at the first job, multiplied by four, regardless of whether the employee is salaried or hourly (which we do not observe). Since the first job requires three quarters of consecutive employment, using the second quarter of employment helps ensure that we capture a full quarter of employment.
19. The slightly longer timeframe for examining UI claims is to allow for graduates to establish UI eligibility, which requires earnings in at least two calendar quarters during a four-quarter base period, as well as meeting minimum earnings thresholds and other criteria.

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