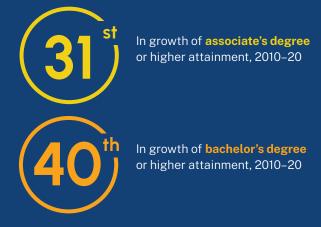
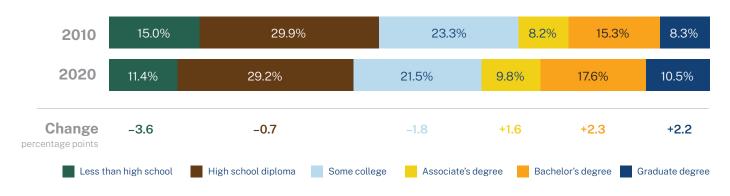
# **ALABAMA**



- Between 2010 and 2020, associate's degree or higher attainment in Alabama increased by 6.1 percentage points.
- Due to this increased attainment, the state will experience \$158 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   0.9 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 3.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$89 billion for Black/African American adults
  - \$12 billion for Hispanic/Latino adults

#### **Attainment**



|                        | Associate's degree or higher gap change: 2010–20 percentage points | White adults' attai<br>Lower attainment<br>← | inment, 2020 = 42%  Higher attainment |
|------------------------|--------------------------------------------------------------------|----------------------------------------------|---------------------------------------|
| Asian/Asian American   | *                                                                  |                                              | 23.5                                  |
| Black/African American | +0.9                                                               | 12.6                                         |                                       |
| Hispanic/Latino        | -3.5                                                               | 16.4                                         |                                       |
| Other/Multiracial      | *                                                                  | 0.1                                          |                                       |

<sup>+:</sup> gap widened -: gap narrowed

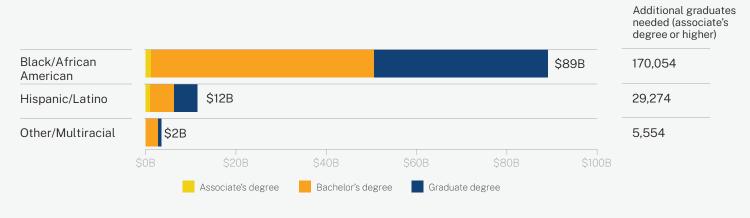
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **ALABAMA**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | \$2B               |
| Black/African<br>American   | \$35B                        | \$4B               | \$12B             | \$19B              |
| Hispanic/Latino             | \$7B                         | \$1B               | \$2B              | \$3B               |
| Other/Multiracial           | *                            | \$1B               | \$2B              | *                  |
| White                       | \$106B                       | \$14B              | \$44B             | \$48B              |
| Men                         | \$71B                        | \$10B              | \$24B             | \$37B              |
| Women                       | \$107B                       | \$15B              | \$39B             | \$53B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

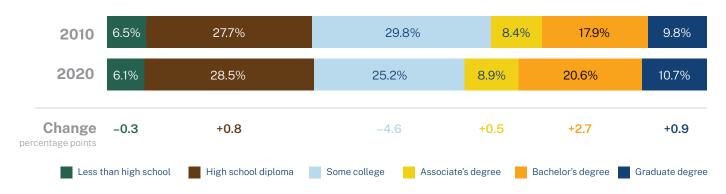
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **ALASKA**



- Due to this increased attainment, the state will experience \$18 billion in net lifetime earnings gains.
- Between 2010 and 2020, associate's degree or higher attainment in Alaska increased by 4.1 percentage points.

#### **Attainment**



| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | *                            | <\$1B              | <\$1B             | *                  |
| Asian/Asian<br>American           | *                            | *                  | <\$1B             | *                  |
| White                             | \$17B                        | \$1B               | \$6B              | \$9B               |
| Men                               | \$7B                         | \$3B               | \$4B              | <\$1B              |
| Women                             | \$14B                        | <\$1B              | \$8B              | \$7B               |

 $<sup>^{\</sup>star}\,\mbox{The}$  value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

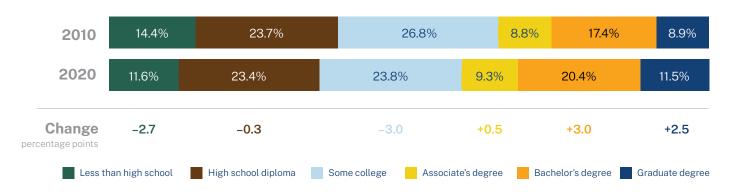
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

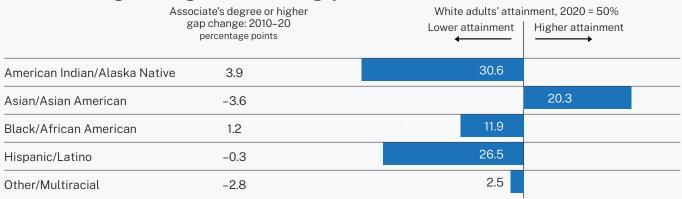
# **ARIZONA**



- Between 2010 and 2020, associate's degree or higher attainment in Arizona increased by 6 percentage points.
- Due to increased attainment, the state will experience \$249 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 0.3 percentage points), and Black/African American adults' gap with white adults widened (by 1.2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$256 billion for Hispanic/Latino adults
  - ♦ \$23 billion for Black/African American adults

#### **Attainment**

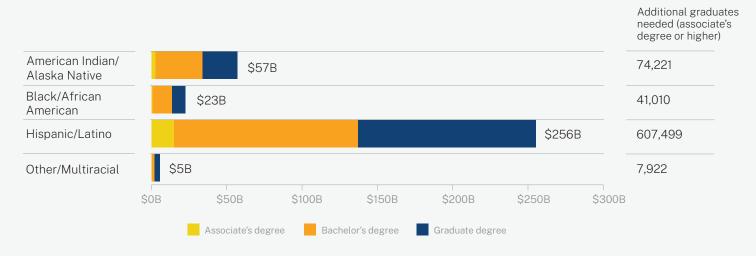




# **ARIZONA**

| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | \$5B                         | \$1B               | \$4B              | \$1B               |
| Asian/Asian<br>American           | \$27B                        | <\$1B              | \$4B              | \$24B              |
| Black/African<br>American         | \$12B                        | -\$1B              | \$8B              | \$5B               |
| Hispanic/Latino                   | \$66B                        | \$8B               | \$31B             | \$28B              |
| Other/Multiracial                 | \$14B                        | \$1B               | \$8B              | \$5B               |
| White                             | \$160B                       | \$4B               | \$71B             | \$84B              |
| Men                               | \$124B                       | \$6B               | \$53B             | \$65B              |
| Women                             | \$147B                       | \$5B               | \$63B             | \$80B              |

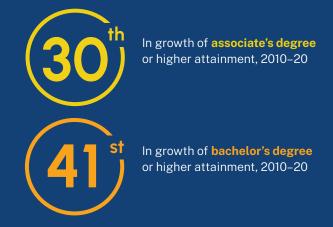
#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

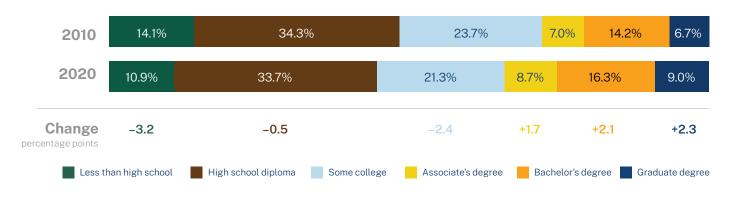
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

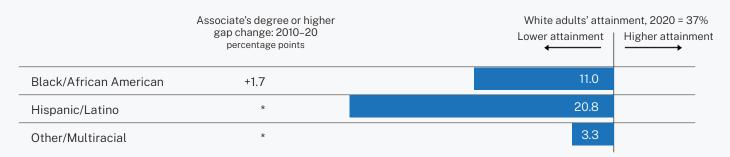
# **ARKANSAS**



- Between 2010 and 2020, associate's degree or higher attainment in Arkansas increased by 6.1 percentage points.
- Due to increased attainment, the state will experience \$90 billion in net lifetime earnings gains.
- The state saw a decline in attainment equity: Black/African American adults' gap with white adults widened (by
   1.7 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$26 billion for Black/African American adults
  - ♦ \$9 billion for Hispanic/Latino adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

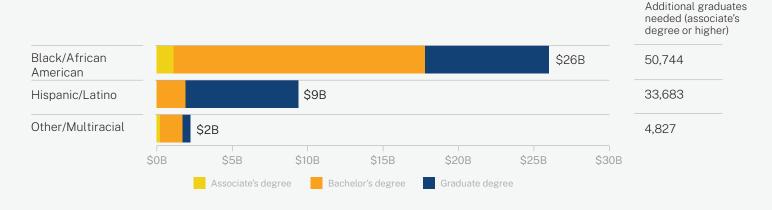
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **ARKANSAS**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | \$6B               |
| Black/African<br>American   | \$13B                        | \$2B               | \$2B              | \$9B               |
| Hispanic/Latino             | *                            | *                  | \$1B              | *                  |
| White                       | \$70B                        | \$10B              | \$28B             | \$32B              |
| Men                         | \$36B                        | \$5B               | \$8B              | \$22B              |
| Women                       | \$62B                        | \$8B               | \$23B             | \$31B              |
| Men<br>Women                | •                            | ·                  | <u> </u>          |                    |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

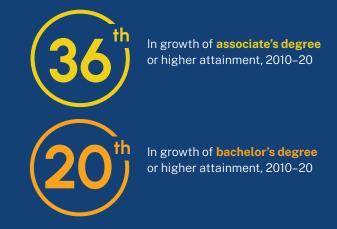
#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

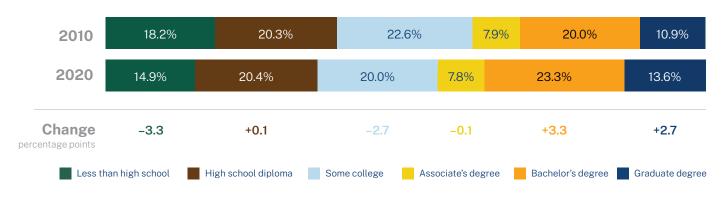
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

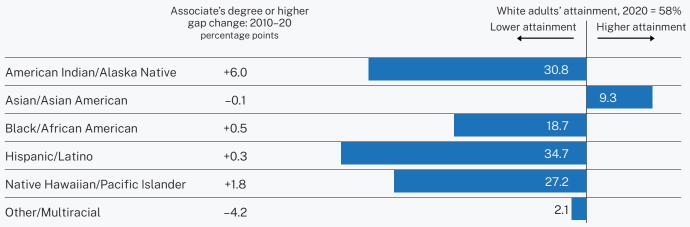
# **CALIFORNIA**



- Between 2010 and 2020, associate's degree or higher attainment in California increased by 5.9 percentage points.
- Due to this increased attainment, the state will experience \$2.1 trillion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults widened (by 0.3 percentage points), and Black/African American adults' gap with white adults widened (by 0.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$3.1 trillion for Hispanic/Latino adults
  - \$438 billion for Black/African American adults

#### **Attainment**

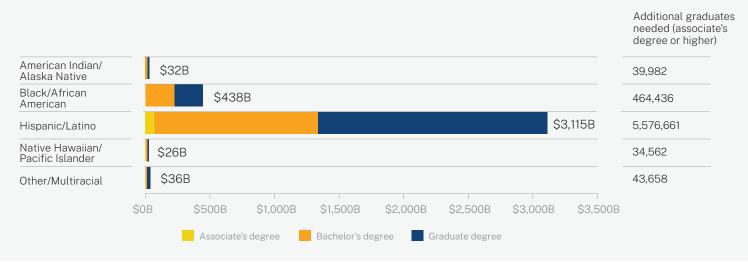




# **CALIFORNIA**

| Net lifetime earnings gains          |                              |                    |                   |                 |
|--------------------------------------|------------------------------|--------------------|-------------------|-----------------|
|                                      | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |
| American Indian/<br>Alaska Native    | \$1B                         | <\$1B              | \$1B              | <\$1B           |
| Asian/Asian<br>American              | \$635B                       | -\$17B             | \$82B             | \$570B          |
| Black/African<br>American            | \$160B                       | -\$4B              | \$73B             | \$91B           |
| Hispanic/Latino                      | \$518B                       | \$41B              | \$269B            | \$209B          |
| Native Hawaiian/<br>Pacific Islander | \$5B                         | <\$1B              | \$2B              | \$3B            |
| Other/Multiracial                    | \$145B                       | -\$2B              | \$70B             | \$77B           |
| White                                | \$1,046B                     | -\$29B             | \$517B            | \$559B          |
| Men                                  | \$1,035B                     | -\$3B              | \$488B            | \$550B          |
| Women                                | \$1,147B                     | -\$8B              | \$443B            | \$712B          |

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

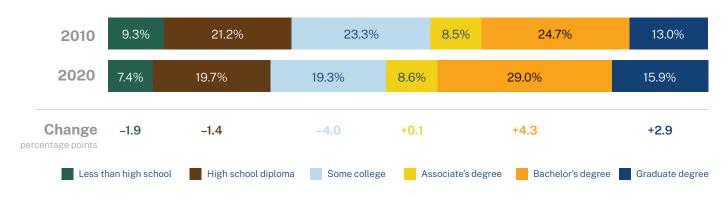
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

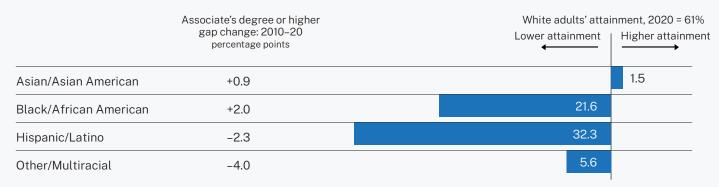
# **COLORADO**



- Between 2010 and 2020, associate's degree or higher attainment in Colorado increased by 7.3 percentage points.
- Due to this increased attainment, the state will experience \$246 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 2.3 percentage points), and Black/African American adults' gap with white adults widened (by 2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$188 billion for Hispanic/Latino adults
  - ♦ \$31 billion for Black/African American adults

#### **Attainment**

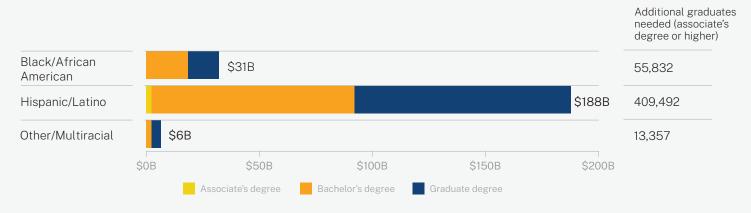




# **COLORADO**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$13B                        | <\$1B              | \$3B              | \$10B              |
| Black/African<br>American   | \$10B                        | -\$1B              | \$4B              | \$7B               |
| Hispanic/Latino             | \$51B                        | \$4B               | \$24B             | \$23B              |
| Other/Multiracial           | \$13B                        | <\$1B              | \$7B              | \$6B               |
| White                       | \$176B                       | -\$2B              | \$91B             | \$86B              |
| Men                         | \$115B                       | <\$1B              | \$69B             | \$45B              |
| Women                       | \$150B                       | \$1B               | \$62B             | \$87B              |

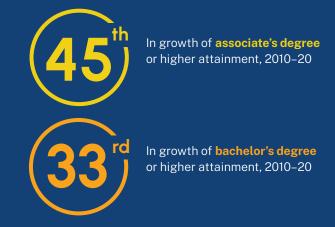
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

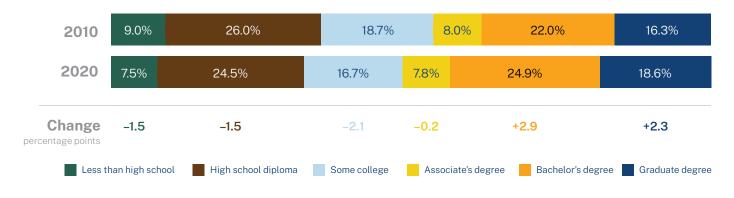
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are excluded from this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

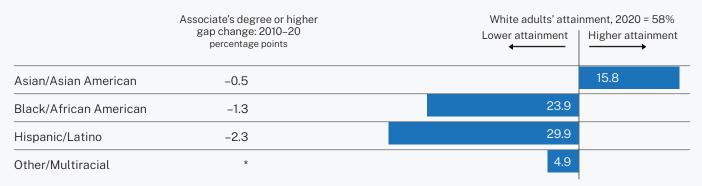
# CONNECTICUT



- Between 2010 and 2020, associate's degree or higher attainment in Connecticut increased by 5 percentage points.
- Due to this increased attainment, the state will experience \$142 billion in net lifetime earnings gains.
- But improvements to attainment equity were small: Hispanic/Latino adults' gap with white adults narrowed
  (by 2.3 percentage points), and Black/African American adults' gap with white adults narrowed (by
  1.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$104 billion for Hispanic/Latino adults
  - ♦ \$59 billion for Black/African American adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

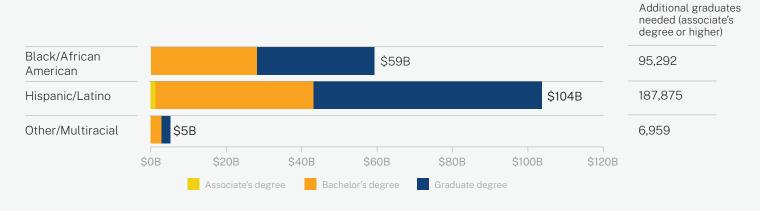
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# CONNECTICUT

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$12B                        | <\$1B              | \$3B              | \$9B               |
| Black/African<br>American   | \$20B                        | <\$1B              | \$6B              | \$14B              |
| Hispanic/Latino             | \$26B                        | \$2B               | \$9B              | \$14B              |
| Other/Multiracial           | *                            | *                  | \$4B              | \$7B               |
| White                       | \$105B                       | -\$3B              | \$54B             | \$54B              |
| Men                         | \$51B                        | \$2B               | \$34B             | \$15B              |
| Women                       | \$90B                        | -\$3B              | \$31B             | \$62B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

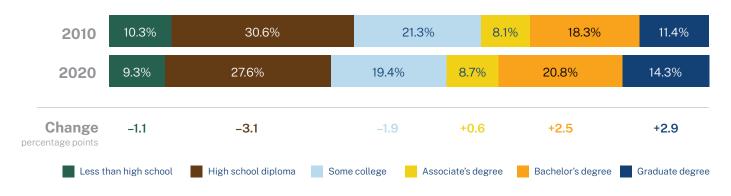
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

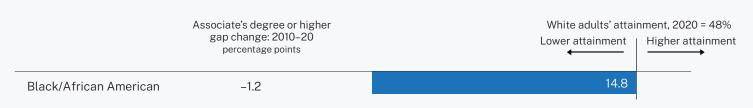
# DELAWARE



- Between 2010 and 2020, associate's degree or higher attainment in Delaware increased by 6 percentage points.
- Due to this increased attainment, the state will experience \$39 billion in net lifetime earnings gains.
- But the improvement to attainment equity was small: Black/African American adults' gap with white adults narrowed (by 1.2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$16 billion for Black/African American adults

#### **Attainment**



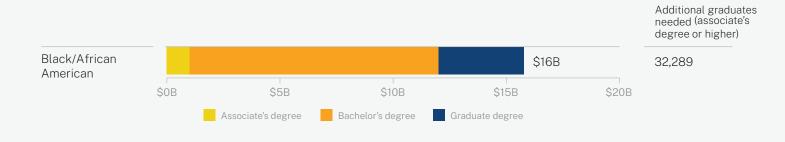


# **DELAWARE**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | -\$1B             | \$1B               |
| Black/African<br>American   | \$10B                        | <\$1B              | \$2B              | \$7B               |
| White                       | \$23B                        | \$1B               | \$10B             | \$12B              |
| Men                         | \$14B                        | \$1B               | \$5B              | \$8B               |
| Women                       | \$26B                        | \$1B               | \$9B              | \$16B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

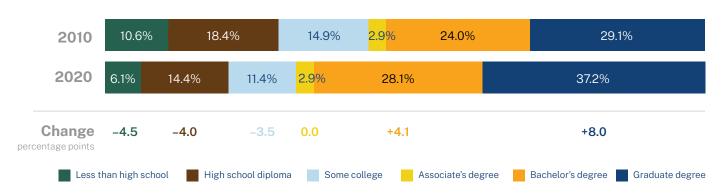
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Hispanic/Latino, American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and other/multiracial adults. Asian/Asian American adults are excluded from the attainment gaps and potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# DISTRICT OF COLUMBIA



- Between 2010 and 2020, associate's degree or higher attainment in the District of Columbia increased by
   12.1 percentage points.
- Due to this increased attainment, the district will experience \$146 billion in net lifetime earnings gains.

#### **Attainment**



# **DISTRICT OF COLUMBIA**

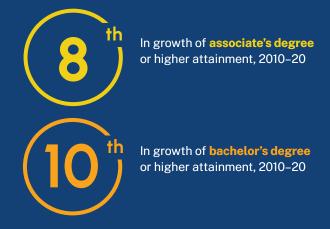
| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | -\$2B             | \$6B               |
| Black/African<br>American   | \$39B                        | \$1B               | \$14B             | \$24B              |
| Hispanic/Latino             | *                            | *                  | \$4B              | \$14B              |
| Other/Multiracial           | *                            | *                  | *                 | <\$1B              |
| White                       | *                            | *                  | \$1B              | \$19B              |
| Men                         | \$74B                        | <\$1B              | \$16B             | \$57B              |
| Women                       | \$72B                        | -\$1B              | \$20B             | \$53B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

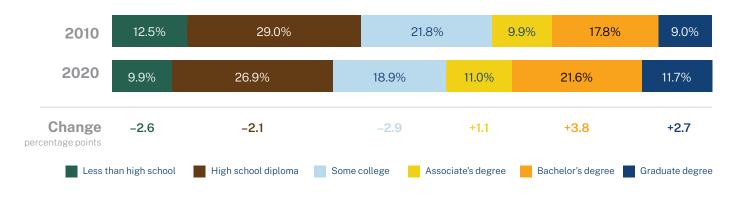
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

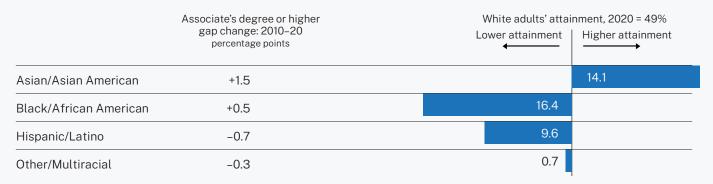
# **FLORIDA**



- Between 2010 and 2020, associate's degree or higher attainment in Florida increased by 7.6 percentage points.
- Due to this increased attainment, the state will experience \$781 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 0.7 percentage points), and Black/African American adults' gap with white adults widened (by 0.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$206 billion for Hispanic/Latino adults
  - \$254 billion for Black/African American adults

#### **Attainment**



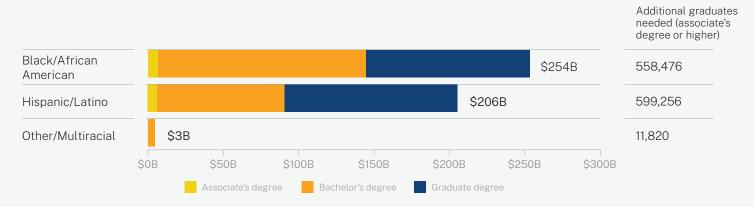


# **FLORIDA**

| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | *                            | *                  | \$1B              | *                  |
| Asian/Asian<br>American           | \$32B                        | <\$1B              | \$4B              | \$28B              |
| Black/African<br>American         | \$110B                       | \$13B              | \$46B             | \$51B              |
| Hispanic/Latino                   | \$176B                       | \$18B              | \$68B             | \$90B              |
| Other/Multiracial                 | \$30B                        | <\$1B              | \$14B             | \$16B              |
| White                             | \$467B                       | \$23B              | \$223B            | \$222B             |
| Men                               | \$339B                       | \$21B              | \$155B            | \$164B             |
| Women                             | \$493B                       | \$40B              | \$204B            | \$250B             |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

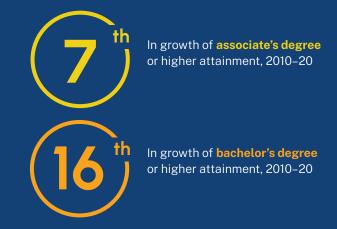
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

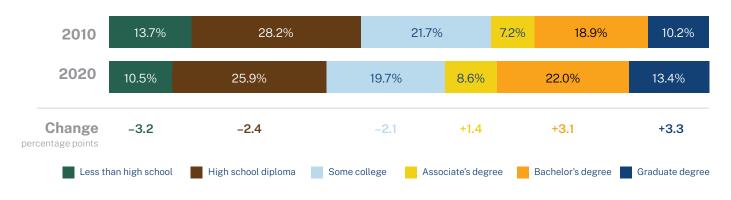
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample size: Native Hawaiian/Pacific Islander adults. American Indian/Alaska Native adults are excluded from the attainment gaps with white adults and the potential net lifetime earnings gains analyses due to insufficient sample sizes at one or more degree levels. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

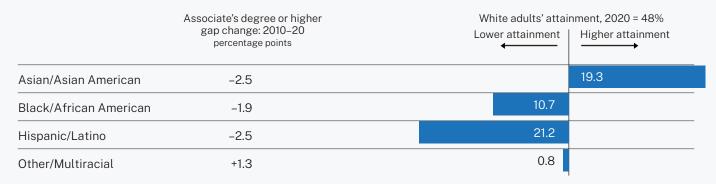
# **GEORGIA**



- Between 2010 and 2020, associate's degree or higher attainment in Georgia increased by 7.7 percentage points.
- Due to this increased attainment, the state will experience \$506 billion in net lifetime earnings gains.
- But improvements to attainment equity were small: Black/African American adults' gap with white adults narrowed (by 1.9 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 2.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$231 billion for Black/African American adults
  - \$86 billion for Hispanic/Latino adults

#### **Attainment**





# **GEORGIA**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$46B                        | <\$1B              | \$2B              | \$44B              |
| Black/African<br>American   | \$171B                       | \$19B              | \$53B             | \$99B              |
| Hispanic/Latino             | \$32B                        | \$2B               | \$15B             | \$15B              |
| Other/Multiracial           | \$13B                        | <\$1B              | \$8B              | \$5B               |
| White                       | \$245B                       | \$15B              | \$114B            | \$116B             |
| Men                         | \$229B                       | \$21B              | \$92B             | \$116B             |
| Women                       | \$312B                       | \$22B              | \$104B            | \$186B             |

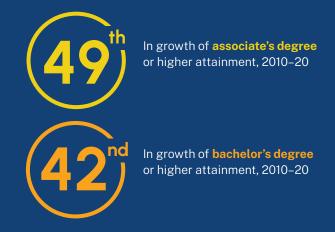
#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

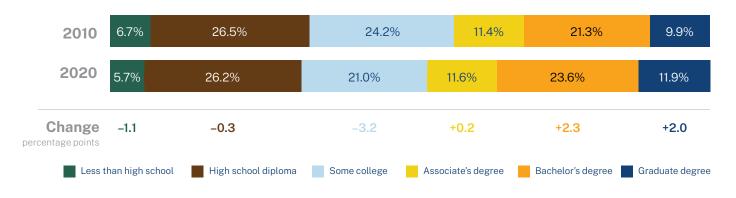
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

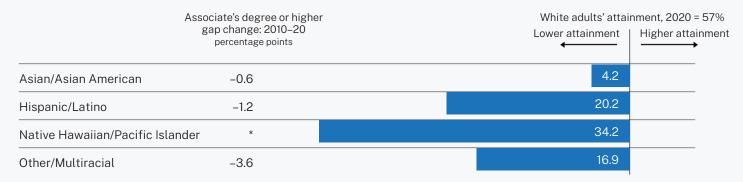
# HAWAII



- Between 2010 and 2020, associate's degree or higher attainment in Hawaii increased by 4.5 percentage points.
- Due to this increased attainment, the state will experience \$31 billion in net lifetime earnings gains.
- But improvements to attainment equity were small: Asian/Asian American adults' gap with white adults narrowed
  (by 0.6 percentage points), and other/multiracial adults' gap with white adults narrowed (by 3.6 percentage
  points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$22 billion for Asian/Asian American adults
  - ♦ \$24 billion for other/multiracial adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

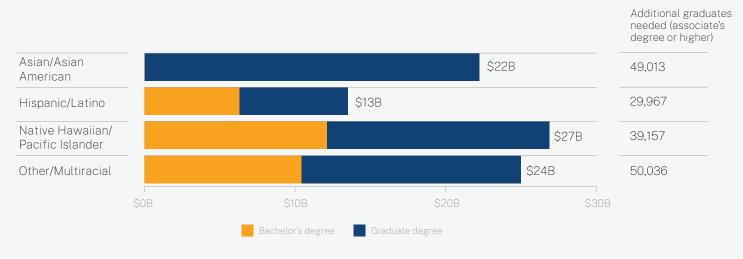
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# HAWAII

| Net lifetime earnings gains          |                              |                    |                   |                    |
|--------------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                      | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American              | \$12B                        | \$2B               | \$6B              | \$4B               |
| Hispanic/Latino                      | \$5B                         | <\$1B              | \$1B              | \$4B               |
| Native Hawaiian/<br>Pacific Islander | *                            | <\$1B              | <\$1B             | *                  |
| Other/Multiracial                    | \$12B                        | <\$1B              | \$6B              | \$6B               |
| White                                | \$11B                        | -\$1B              | \$3B              | \$8B               |
| Men                                  | \$13B                        | \$2B               | \$4B              | \$7B               |
| Women                                | \$21B                        | -\$1B              | \$9B              | \$13B              |

 $<sup>^{\</sup>star}$  The value has been suppressed due to insufficient sample size.

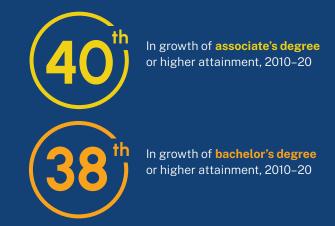
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

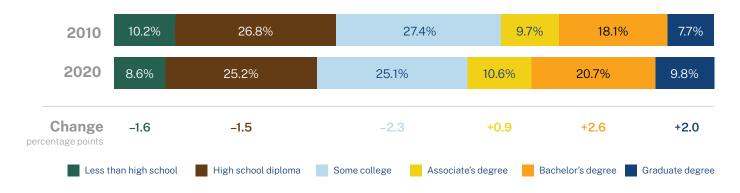
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American and American Indian/Alaska Native adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.



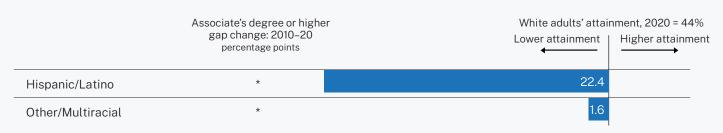


- Between 2010 and 2020, associate's degree or higher attainment in Idaho increased by 5.5 percentage points.
- Due to this increased attainment, the state will experience \$42 billion in net lifetime earnings gains.
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$13 billion for Hispanic/Latino adults
  - ♦ \$1 billion for other/multiracial adults

#### **Attainment**



# Associate's degree or higher attainment gaps with white adults



<sup>+:</sup> gap widened -: gap narrowed

Percentage-point gap with white adults

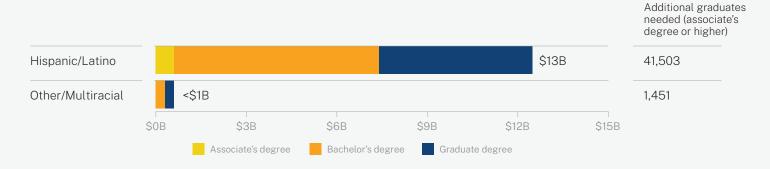
<sup>\*</sup> The value has been suppressed due to insufficient sample size.



| Net lifetime earnings gains |                              |                    |                   |                 |
|-----------------------------|------------------------------|--------------------|-------------------|-----------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | *               |
| Hispanic/Latino             | *                            | \$1B               | \$2B              | *               |
| White                       | \$37B                        | \$1B               | \$15B             | \$20B           |
| Men                         | \$12B                        | <\$1B              | \$6B              | \$6B            |
| Women                       | \$31B                        | \$2B               | \$11B             | \$18B           |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

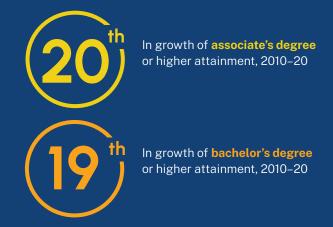
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

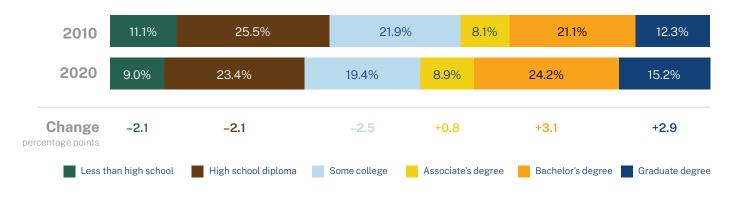
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander adults. Other/multiracial adults are excluded from the net lifetime earnings gains due to insufficient sample sizes in 2010. Asian/Asian American adults are excluded from the attainment gaps and potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

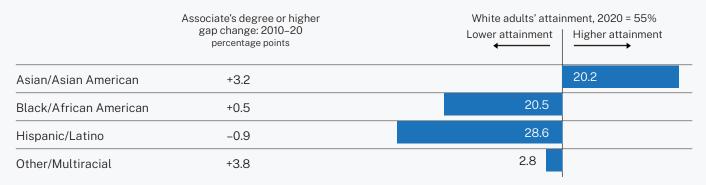
# **ILLINOIS**



- Between 2010 and 2020, associate's degree or higher attainment in Illinois increased by 6.8 percentage points.
- Due to this increased attainment, the state will experience \$593 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 0.9 percentage points), and Black/African American adults' gap with white adults widened (by 0.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$291 billion for Hispanic/Latino adults
  - \$ \$283 billion for Black/African American adults

#### **Attainment**

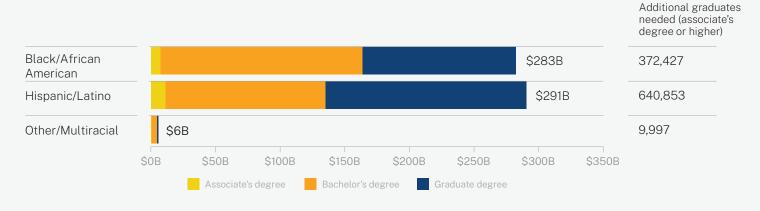




# **ILLINOIS**

| Net lifetime earnings gains |                              |                    |                   |                 |
|-----------------------------|------------------------------|--------------------|-------------------|-----------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |
| Asian/Asian<br>American     | \$44B                        | -\$1B              | -\$5B             | \$49B           |
| Black/African<br>American   | \$93B                        | \$9B               | \$37B             | \$47B           |
| Hispanic/Latino             | \$75B                        | \$8B               | \$33B             | \$34B           |
| Other/Multiracial           | \$7B                         | \$1B               | \$4B              | \$3B            |
| White                       | \$380B                       | \$13B              | \$171B            | \$197B          |
| Men                         | \$256B                       | \$18B              | \$129B            | \$109B          |
| Women                       | \$364B                       | \$13B              | \$120B            | \$231B          |

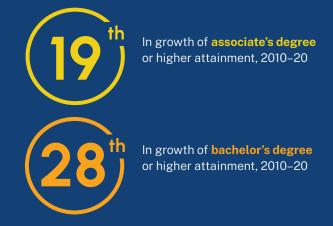
#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

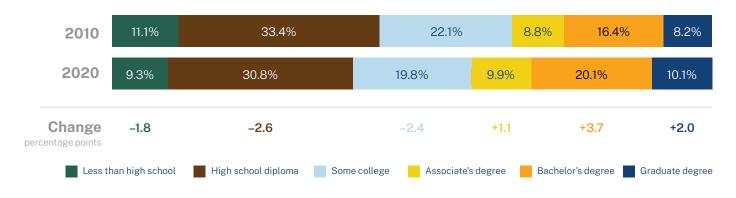
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

# INDIANA

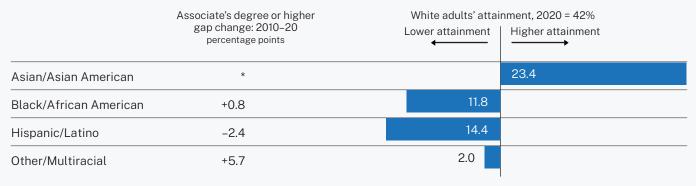


- Between 2010 and 2020, associate's degree or higher attainment in Indiana increased by 6.8 percentage points.
- Due to this increased attainment, the state will experience \$215 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   0.8 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 2.4 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$39 billion for Black/African American adults
  - ♦ \$21 billion for Hispanic/Latino adults

#### **Attainment**



### Associate's degree or higher attainment gaps with white adults



<sup>+:</sup> gap widened -: gap narrowed

Percentage-point gap with white adults

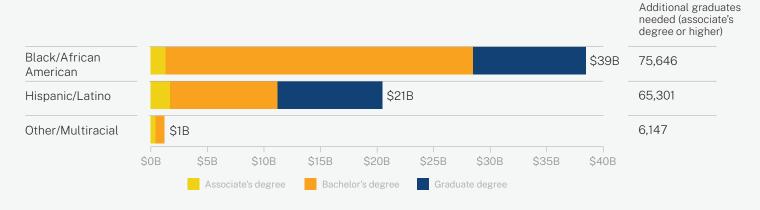
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# INDIANA

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | \$1B              | -\$2B              |
| Black/African<br>American   | \$22B                        | \$1B               | \$7B              | \$14B              |
| Hispanic/Latino             | \$14B                        | \$2B               | \$5B              | \$7B               |
| Other/Multiracial           | \$2B                         | -\$1B              | \$1B              | \$1B               |
| White                       | \$166B                       | \$15B              | \$95B             | \$56B              |
| Men                         | \$79B                        | \$7B               | \$44B             | \$29B              |
| Women                       | \$155B                       | \$14B              | \$77B             | \$64B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

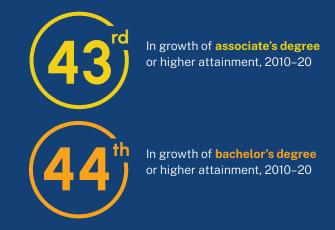
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

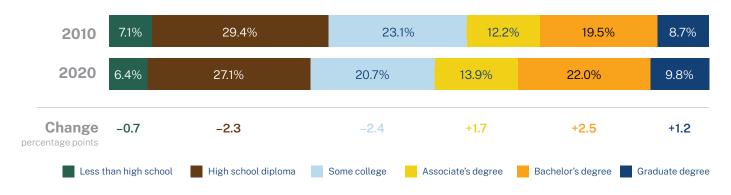
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.



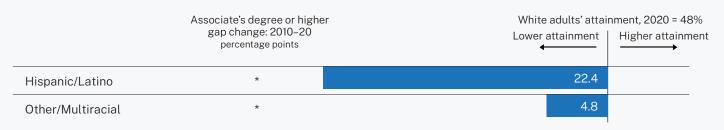


- Between 2010 and 2020, associate's degree or higher attainment in lowa increased by 5.3 percentage points.
- Due to this increased attainment, the state will experience \$64 billion in net lifetime earnings gains.
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$8 billion for Hispanic/Latino adults
  - ♦ \$1 billion for other/multiracial adults

#### **Attainment**



### Associate's degree or higher attainment gaps with white adults



<sup>+:</sup> gap widened -: gap narrowed

Percentage-point gap with white adults

<sup>\*</sup> The value has been suppressed due to insufficient sample size.



| Net lifetime ear          | etime earnings gains         |                    |                   |                    |  |
|---------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                           | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| Asian/Asian<br>American   | *                            | *                  | <\$1B             | -\$2B              |  |
| Black/African<br>American | *                            | *                  | -\$1B             | *                  |  |
| Hispanic/Latino           | *                            | <\$1B              | \$1B              | *                  |  |
| White                     | \$65B                        | \$11B              | \$30B             | \$23B              |  |
| Men                       | \$20B                        | \$5B               | \$13B             | \$2B               |  |
| Women                     | \$51B                        | \$8B               | \$20B             | \$23B              |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

#### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

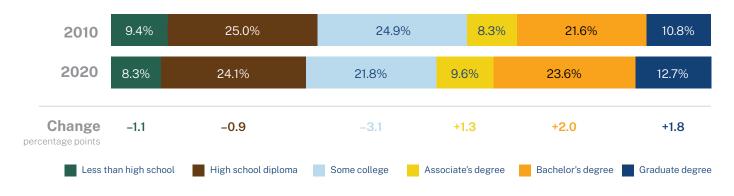
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Black/African American adults are excluded from the attainment gaps with white adults and the potential net lifetime earnings analyses due to insufficient sample sizes at one or more degree levels. Asian/Asian American adults are excluded from the attainment gaps and potential benefits of reaching attainment parity analyses due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

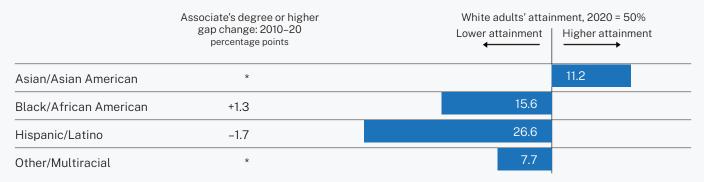
# **KANSAS**



- Between 2010 and 2020, associate's degree or higher attainment in Kansas increased by 5.2 percentage points.
- Due to this increased attainment, the state will experience \$67 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 1.7 percentage points), and Black/African American adults' gap with white adults widened (by 1.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$33 billion for Hispanic/Latino adults
  - \$13 billion for Black/African American adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

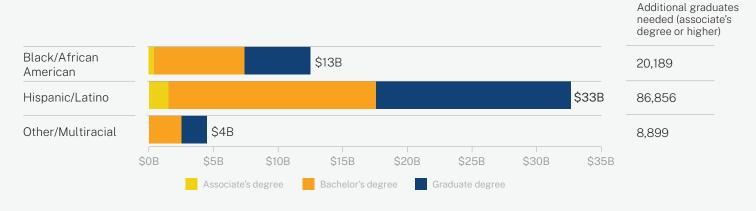
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **KANSAS**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | \$1B              | \$2B               |
| Black/African<br>American   | \$4B                         | <\$1B              | \$3B              | \$1B               |
| Hispanic/Latino             | \$8B                         | \$1B               | \$4B              | \$3B               |
| Other/Multiracial           | *                            | *                  | \$3B              | *                  |
| White                       | \$55B                        | \$7B               | \$21B             | \$27B              |
| Men                         | \$29B                        | \$5B               | \$11B             | \$13B              |
| Women                       | \$43B                        | \$4B               | \$16B             | \$23B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

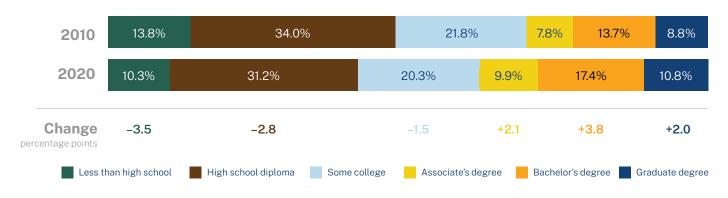
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

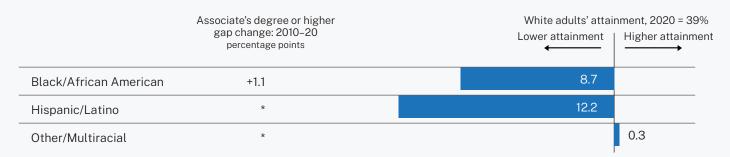
# **KENTUCKY**



- Between 2010 and 2020, associate's degree or higher attainment in Kentucky increased by 7.9 percentage points.
- Due to this increased attainment, the state will experience \$173 billion in net lifetime earnings gains.
- But attainment equity worsened slightly: Black/African American adults' gap with white adults widened (by 1.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ **\$4 billion** for Hispanic/Latino adults
  - ♦ \$16 billion for Black/African American adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

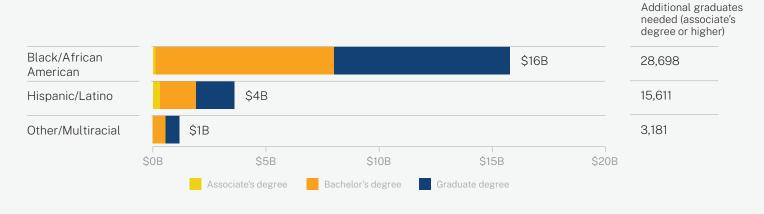
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **KENTUCKY**

| Net lifetime ear          | arnings gains                |                    |                   |                    |  |
|---------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                           | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| Asian/Asian<br>American   | *                            | *                  | <\$1B             | -\$1B              |  |
| Black/African<br>American | \$10B                        | \$2B               | \$5B              | \$4B               |  |
| Hispanic/Latino           | *                            | *                  | \$1B              | \$1B               |  |
| Other/Multiracial         | *                            | *                  | \$1B              | *                  |  |
| White                     | \$153B                       | \$22B              | \$84B             | \$47B              |  |
| Men                       | \$71B                        | \$15B              | \$39B             | \$16B              |  |
| Women                     | \$119B                       | \$15B              | \$57B             | \$46B              |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

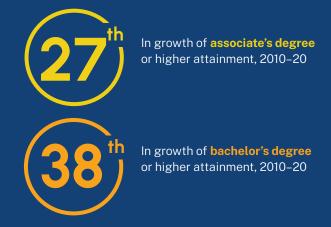
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

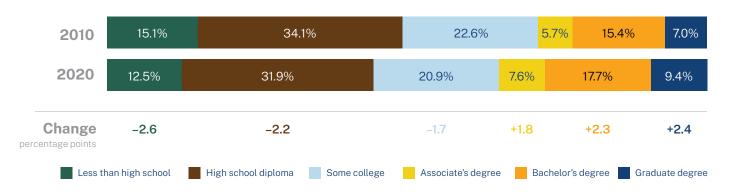
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the attainment gaps and potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

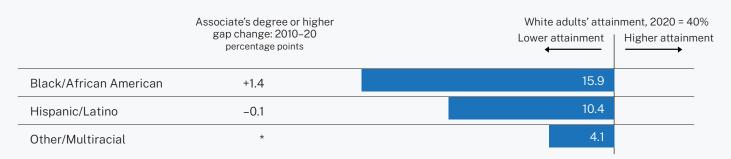
# LOUISIANA



- Between 2010 and 2020, associate's degree or higher attainment in Louisiana increased by 6.5 percentage points.
- Due to this increased attainment, the state will experience \$155 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   1.4 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 0.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$120 billion for Black/African American adults
  - \$10 billion for Hispanic/Latino adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

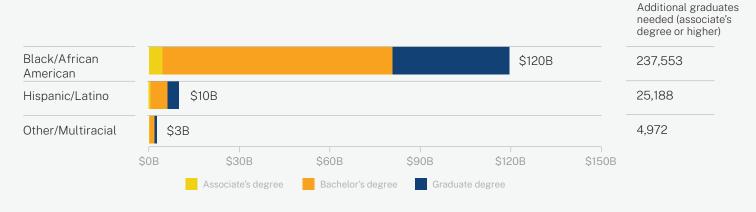
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# LOUISIANA

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | \$1B              | -\$1B              |
| Black/African<br>American   | \$42B                        | \$6B               | \$10B             | \$25B              |
| Hispanic/Latino             | \$7B                         | \$1B               | \$3B              | \$3B               |
| Other/Multiracial           | *                            | *                  | \$3B              | *                  |
| White                       | \$91B                        | \$13B              | \$36B             | \$42B              |
| Men                         | \$57B                        | \$12B              | \$18B             | \$27B              |
| Women                       | \$108B                       | \$13B              | \$39B             | \$56B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

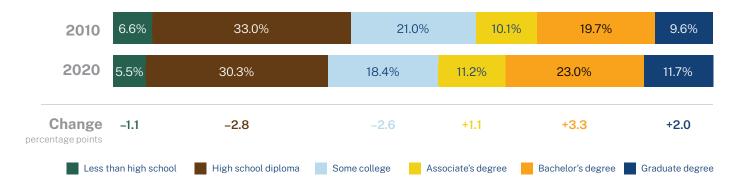
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.





- Between 2010 and 2020, associate's degree or higher attainment in Maine increased by 6.4 percentage points.
- Due to this increased attainment, the state will experience \$42 billion in net lifetime earnings gains.

#### **Attainment**

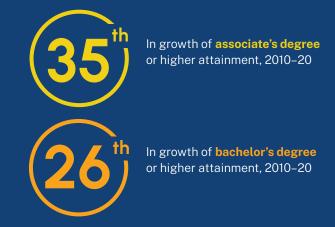


| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| White                       | \$36B                        | \$4B               | \$17B             | \$15B              |  |
| Men                         | \$13B                        | \$3B               | \$9B              | \$1B               |  |
| Women                       | \$31B                        | \$2B               | \$12B             | \$17B              |  |

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

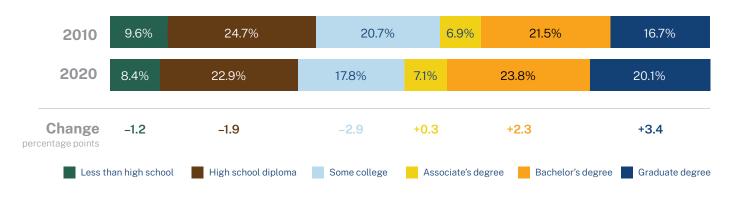
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native, Asian/Asian American, Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

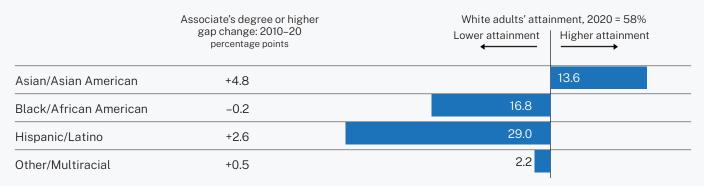
# MARYLAND



- Between 2010 and 2020, associate's degree or higher attainment in Maryland increased by 6 percentage points.
- Due to this increased attainment, the state will experience \$330 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults narrowed (by
   0.2 percentage points), and Hispanic/Latino adults' gap with white adults widened (by 2.6 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$273 billion for Black/African American adults
  - ♦ \$110 billion for Hispanic/Latino adults

#### **Attainment**

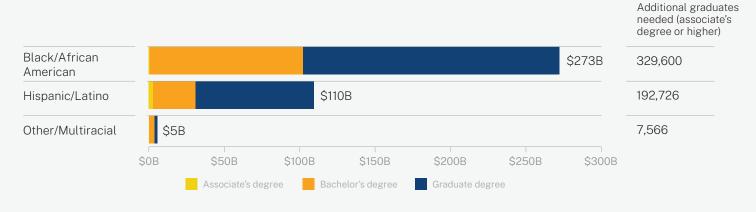




# **MARYLAND**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$15B                        | <\$1B              | \$1B              | \$15B              |
| Black/African<br>American   | \$118B                       | \$4B               | \$37B             | \$78B              |
| Hispanic/Latino             | \$19B                        | <\$1B              | \$4B              | \$15B              |
| Other/Multiracial           | \$12B                        | \$1B               | \$3B              | \$8B               |
| White                       | \$196B                       | \$2B               | \$66B             | \$128B             |
| Men                         | \$132B                       | \$6B               | \$51B             | \$76B              |
| Women                       | \$207B                       | <\$1B              | \$51B             | \$155B             |

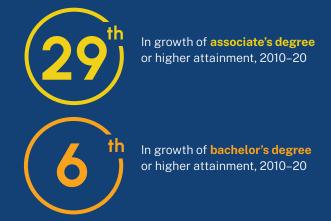
## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

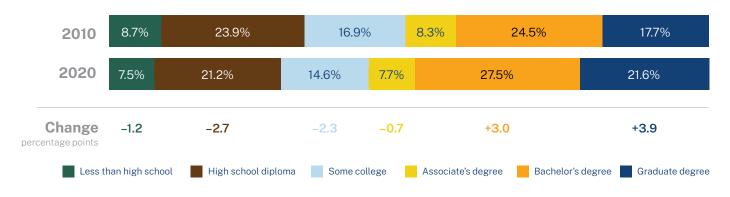
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

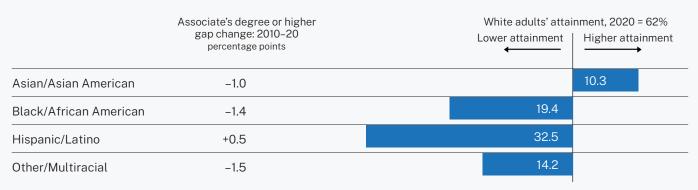
# MASSACHUSETTS



- Between 2010 and 2020, associate's degree or higher attainment in Massachusetts increased by 6.2 percentage points.
- Due to this increased attainment, the state will experience \$391 billion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults widened (by 0.5 percentage points), and Black/African American adults' gap with white adults narrowed (by 1.4 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$162 billion for Hispanic/Latino adults
  - ♦ \$62 billion for Black/African American adults

#### **Attainment**

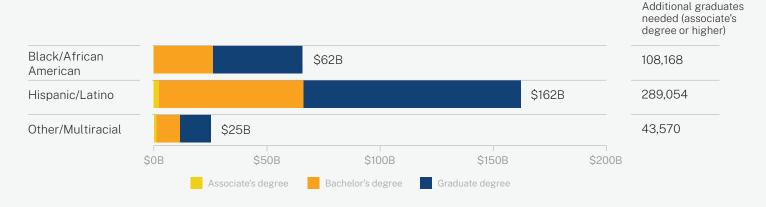




# **MASSACHUSETTS**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$60B                        | <\$1B              | \$2B              | \$59B              |
| Black/African<br>American   | \$25B                        | \$2B               | \$10B             | \$13B              |
| Hispanic/Latino             | \$33B                        | \$3B               | \$9B              | \$21B              |
| Other/Multiracial           | \$18B                        | <\$1B              | \$7B              | \$11B              |
| White                       | \$312B                       | -\$12B             | \$142B            | \$182B             |
| Men                         | \$192B                       | -\$4B              | \$86B             | \$111B             |
| Women                       | \$221B                       | -\$12B             | \$63B             | \$169B             |

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

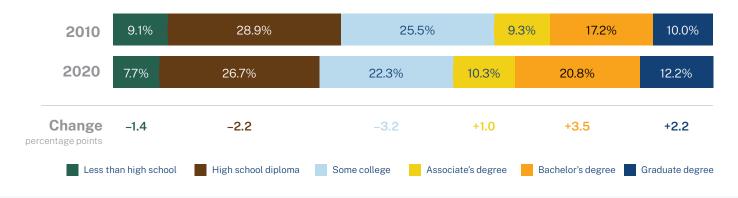
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

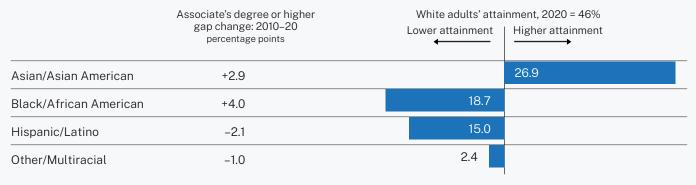
# MICHIGAN



- Between 2010 and 2020, associate's degree or higher attainment in Michigan increased by 6.7 percentage points.
- Due to this increased attainment, the state will experience \$436 billion in net lifetime earnings gains.
- Attainment equity worsened for some groups and improved for others: Black/African American adults' gap with
  white adults widened (by 4 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by
  2.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$176 billion for Black/African American adults
  - ♦ **\$27 billion** for Hispanic/Latino adults

#### **Attainment**



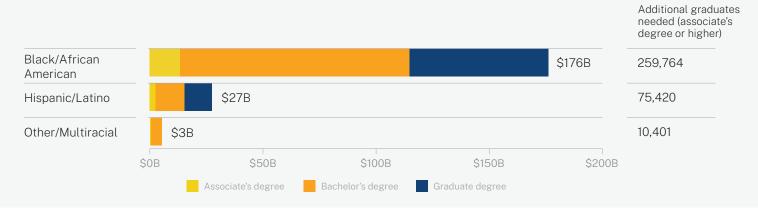


# **MICHIGAN**

| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | *                            | <\$1B              | *                 | *                  |
| Asian/Asian<br>American           | \$14B                        | <\$1B              | \$2B              | \$12B              |
| Black/African<br>American         | \$29B                        | \$4B               | \$10B             | \$16B              |
| Hispanic/Latino                   | \$19B                        | \$1B               | \$6B              | \$12B              |
| Other/Multiracial                 | \$17B                        | <\$1B              | \$8B              | \$9B               |
| White                             | \$324B                       | \$23B              | \$174B            | \$127B             |
| Men                               | \$190B                       | \$17B              | \$104B            | \$70B              |
| Women                             | \$255B                       | \$15B              | \$109B            | \$131B             |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

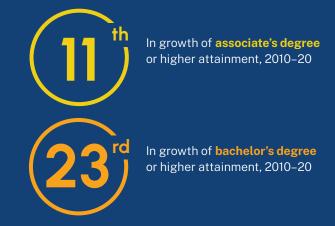
## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

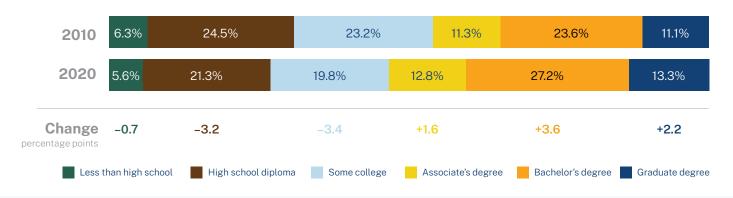
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. American Indian/Alaska Native adults are excluded from the attainment gaps with white adults and the potential net lifetime earnings analyses due to insufficient sample sizes at one or more degree levels. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

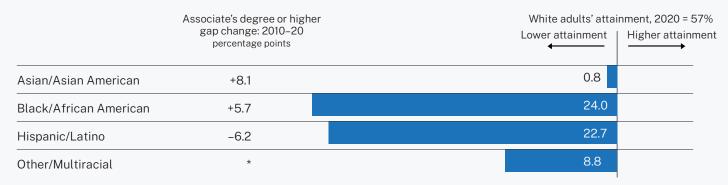
# **MINNESOTA**



- Between 2010 and 2020, associate's degree or higher attainment in Minnesota increased by 7.3 percentage points.
- Due to this increased attainment, the state will experience \$222 billion in net lifetime earnings gains.
- Attainment equity worsened for some groups and improved for others: Black/African American adults' gap with
  white adults widened (by 5.7 percentage points), while Hispanic/Latino adults' gap with white adults narrowed (by
  6.2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$49 billion for Black/African American adults
  - ♦ **\$24 billion** for Hispanic/Latino adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

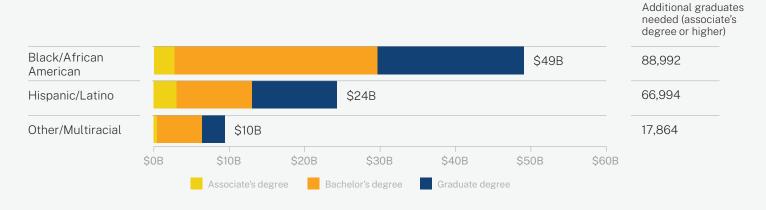
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **MINNESOTA**

| Net lifetime earnings gains |                              |                    |                   |                 |
|-----------------------------|------------------------------|--------------------|-------------------|-----------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |
| Asian/Asian<br>American     | -\$3B                        | <\$1B              | <\$1B             | -\$4B           |
| Black/African<br>American   | \$4B                         | \$1B               | \$4B              | -\$2B           |
| Hispanic/Latino             | \$15B                        | \$2B               | \$8B              | \$6B            |
| Other/Multiracial           | *                            | *                  | \$3B              | -\$1B           |
| White                       | \$200B                       | \$20B              | \$95B             | \$85B           |
| Men                         | \$90B                        | \$13B              | \$51B             | \$26B           |
| Women                       | \$141B                       | \$13B              | \$57B             | \$71B           |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

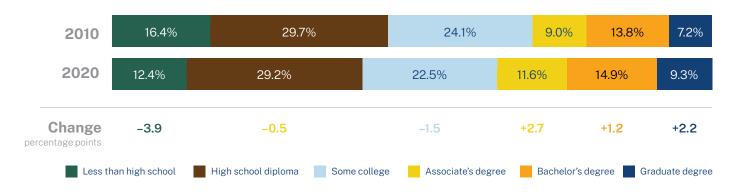
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher graduate degree attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **MISSISSIPPI**

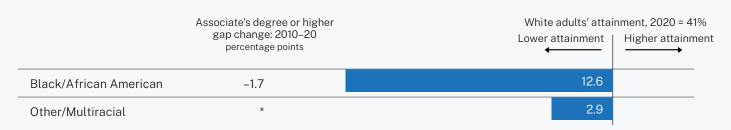


- Between 2010 and 2020, associate's degree or higher attainment in Mississippi increased by 6 percentage points.
- Due to increased attainment, the state will experience \$77 billion in net lifetime earnings gains.
- But the improvement to attainment equity was small: Black/African American adults' gap with white adults
  narrowed only slightly (by 1.7 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$59 billion for Black/African American adults

#### **Attainment**



### Associate's degree or higher attainment gaps with white adults



<sup>+:</sup> gap widened -: gap narrowed

Percentage-point gap with white adults

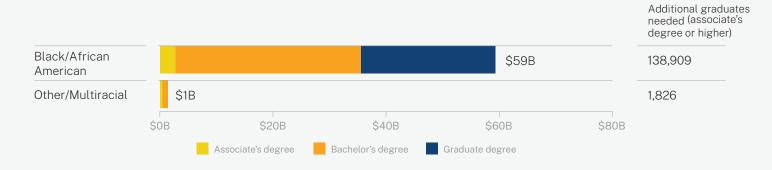
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **MISSISSIPPI**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | \$2B               |
| Black/African<br>American   | \$29B                        | \$9B               | \$4B              | \$16B              |
| White                       | \$40B                        | \$10B              | \$10B             | \$20B              |
| Men                         | \$22B                        | \$11B              | \$5B              | \$7B               |
| Women                       | \$64B                        | \$15B              | \$12B             | \$38B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

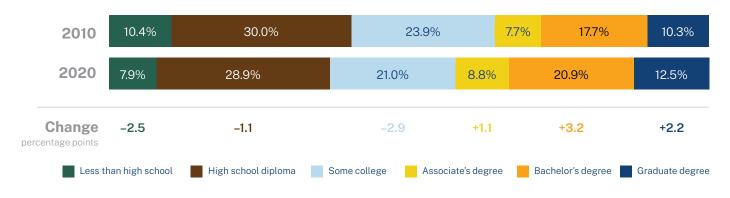
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Hispanic/Latino, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **MISSOURI**



- Between 2010 and 2020, associate's degree or higher attainment in Missouri increased by 6.5 percentage points.
- Due to this increased attainment, the state will experience \$196 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   1.7 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 3.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$58 billion for Black/African American adults
  - \$10 billion for Hispanic/Latino adults

#### **Attainment**



|                        | Associate's degree or higher gap change: 2010–20 percentage points | White adults' atta  Lower attainment | inment, 2020 = 44%    Higher attainment |
|------------------------|--------------------------------------------------------------------|--------------------------------------|-----------------------------------------|
| Asian/Asian American   | *                                                                  |                                      | 27.3                                    |
| Black/African American | +1.7                                                               | 13.8                                 |                                         |
| Hispanic/Latino        | -3.5                                                               | 10.0                                 |                                         |
| Other/Multiracial      | -2.3                                                               | 1.5                                  |                                         |

<sup>+:</sup> gap widened -: gap narrowed

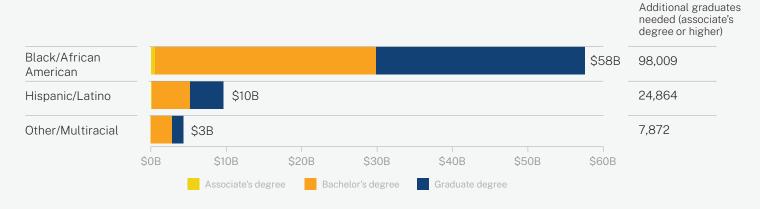
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **MISSOURI**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | \$1B              | \$2B               |
| Black/African<br>American   | \$17B                        | \$3B               | \$12B             | \$2B               |
| Hispanic/Latino             | \$8B                         | \$1B               | \$4B              | \$3B               |
| Other/Multiracial           | \$14B                        | <\$1B              | \$5B              | \$10B              |
| White                       | \$154B                       | \$12B              | \$71B             | \$71B              |
| Men                         | \$79B                        | \$9B               | \$46B             | \$24B              |
| Women                       | \$134B                       | \$10B              | \$53B             | \$71B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

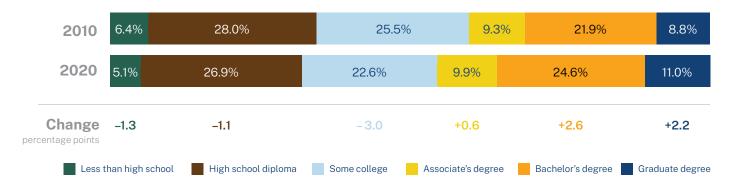
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

# MONTANA



- Between 2010 and 2020, associate's degree or higher attainment in Montana increased by 5.4 percentage points.
- Due to this increased attainment, the state will experience \$23 billion in net lifetime earnings gains.

#### **Attainment**



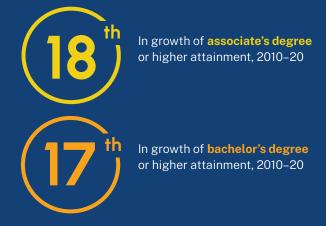
| Net lifetime earnings gains       |                              |                    |                   |                    |  |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| American Indian/<br>Alaska Native | *                            | <\$1B              | -\$1B             | *                  |  |
| White                             | \$19B                        | \$1B               | \$8B              | \$11B              |  |
| Men                               | \$9B                         | <\$1B              | \$5B              | \$3B               |  |
| Women                             | \$16B                        | \$1B               | \$4B              | \$11B              |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

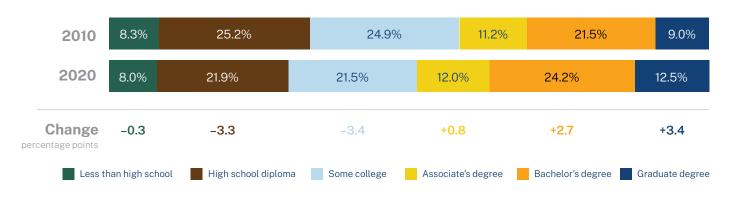
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, Black/African American, Hispanic/Latino, Native Hawaiian/ Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

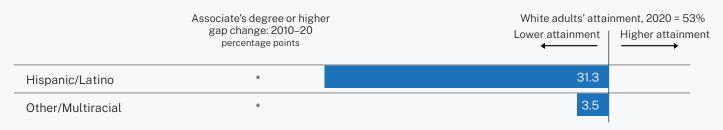
# **NEBRASKA**



- Between 2010 and 2020, associate's degree or higher attainment in Nebraska increased by 7 percentage points.
- Due to this increased attainment, the state will experience \$63 billion in net lifetime earnings gains.
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$16 billion for Hispanic/Latino adults
  - ♦ \$1 billion for other/multiracial adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

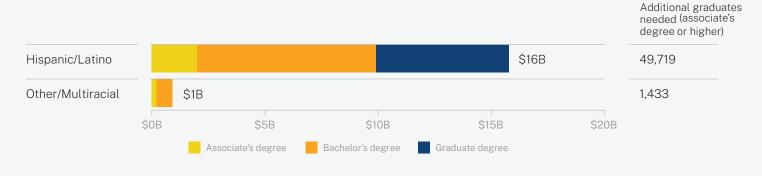
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## **NEBRASKA**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | *                  |
| Black/African<br>American   | *                            | *                  | \$1B              | *                  |
| Hispanic/Latino             | *                            | *                  | \$2B              | *                  |
| White                       | \$57B                        | \$3B               | \$20B             | \$34B              |
| Men                         | \$25B                        | \$2B               | \$8B              | \$15B              |
| Women                       | \$46B                        | \$2B               | \$14B             | \$30B              |

 $<sup>^{\</sup>star}$  The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

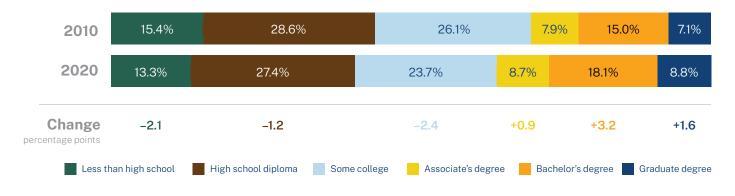
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American and Black/African American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more detail, see Appendix A in Learning and Earning by Degrees.

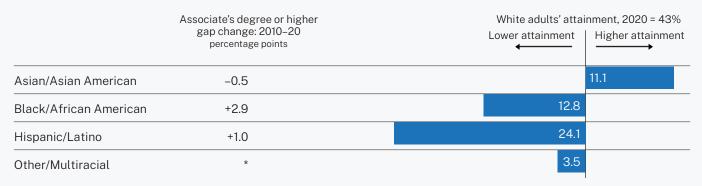
# NEVADA



- Between 2010 and 2020, associate's degree or higher attainment in Nevada increased by 5.7 percentage points.
- Due to this increased attainment, the state will experience \$71 billion in net lifetime earnings gains.
- But attainment equity worsened slightly: Hispanic/Latino adults' gap with white adults widened (by 1 percentage point), and Black/African American adults' gap with white adults widened (by 2.9 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$49 billion for Hispanic/Latino adults
  - \$20 billion for Black/African American adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

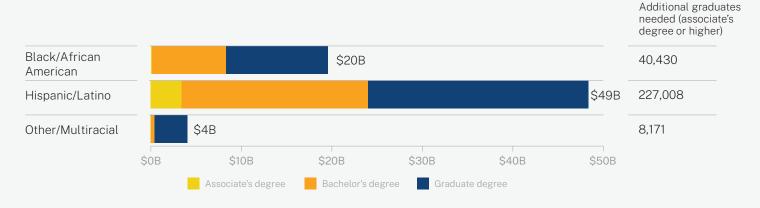
<sup>\*</sup> The value has been suppressed due to insufficient sample size.



| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$10B                        | <\$1B              | \$1B              | \$9B               |
| Black/African<br>American   | \$5B                         | <\$1B              | \$4B              | \$1B               |
| Hispanic/Latino             | \$11B                        | \$2B               | \$5B              | \$4B               |
| Other/Multiracial           | *                            | <\$1B              | \$1B              | *                  |
| White                       | \$54B                        | \$3B               | \$26B             | \$25B              |
| Men                         | \$29B                        | \$1B               | \$17B             | \$11B              |
| Women                       | \$50B                        | \$4B               | \$20B             | \$25B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

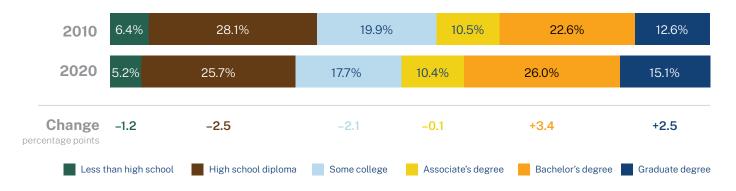
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

# **NEW HAMPSHIRE**



- Between 2010 and 2020, associate's degree or higher attainment in New Hampshire increased by 5.7
  percentage points.
- Due to this increased attainment, the state will experience \$44 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | \$1B              | <\$1B              |
| White                       | \$38B                        | <\$1B              | \$19B             | \$19B              |
| Men                         | \$21B                        | <\$1B              | \$14B             | \$7B               |
| Women                       | \$26B                        | <\$1B              | \$9B              | \$17B              |

 $<sup>\</sup>ensuremath{^{\star}}$  The value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

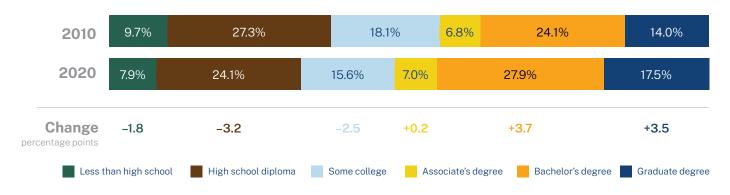
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American, American Indian/Alaska Native, Hispanic/Latino, Native Hawaiian/ Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

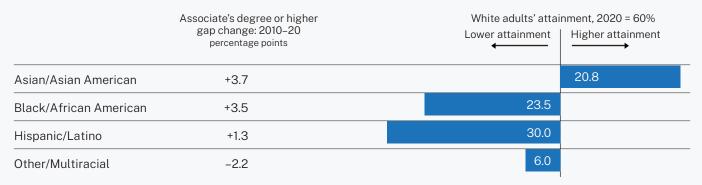
# **NEW JERSEY**



- Between 2010 and 2020, associate's degree or higher attainment in New Jersey increased by 7.5 percentage points.
- Due to this increased attainment, the state will experience \$596 billion in net lifetime earnings gains.
- But attainment equity worsened: Hispanic/Latino adults' gap with white adults widened (by 1.3 percentage points),
   and Black/African American adults' gap with white adults widened (by 3.5 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$373 billion for Hispanic/Latino adults
  - \$ \$218 billion for Black/African American adults

### **Attainment**

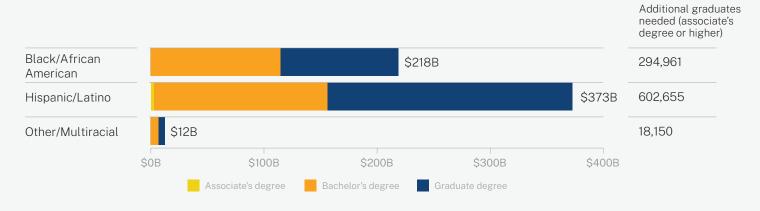




# **NEW JERSEY**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$91B                        | <\$1B              | -\$8B             | \$99B              |
| Black/African<br>American   | \$58B                        | <\$1B              | \$21B             | \$37B              |
| Hispanic/Latino             | \$85B                        | \$7B               | \$40B             | \$38B              |
| Other/Multiracial           | \$20B                        | \$1B               | \$9B              | \$10B              |
| White                       | \$365B                       | <\$1B              | \$181B            | \$184B             |
| Men                         | \$276B                       | \$7B               | \$125B            | \$143B             |
| Women                       | \$329B                       | <\$1B              | \$119B            | \$209B             |

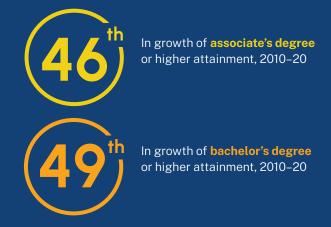
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

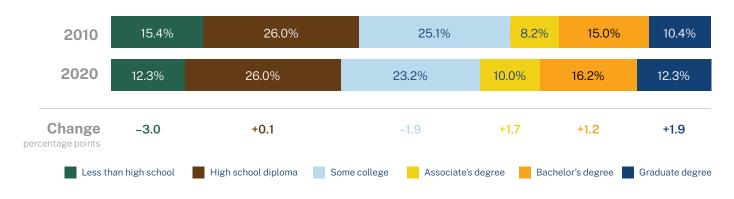
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

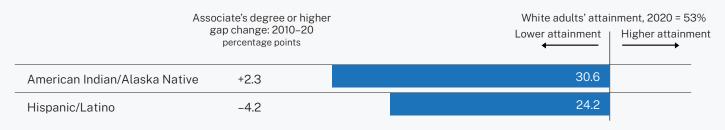
# **NEW MEXICO**



- Between 2010 and 2020, associate's degree or higher attainment in New Mexico increased by 4.8 percentage points.
- Due to this increased attainment, the state will experience \$49 billion in net lifetime earnings gains.
- Attainment equity improved for some groups and worsened for others: Hispanic/Latino adults' gap with white adults
  narrowed (by 4.2 percentage points), and American Indian/Alaska Native adults' gap with white adults widened (by
  2.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$135 billion for Hispanic/Latino adults
  - \$38 billion for American Indian/Alaska Native adults

#### **Attainment**



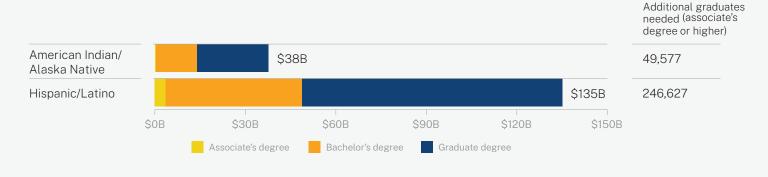


# **NEW MEXICO**

|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
| American Indian/<br>Alaska Native | \$2B                         | <\$1B              | \$2B              | \$1B               |
| Asian/Asian<br>American           | *                            | *                  | <\$1B             | \$3B               |
| Hispanic/Latino                   | \$39B                        | \$6B               | \$17B             | \$16B              |
| White                             | \$19B                        | \$3B               | <\$1B             | \$17B              |
| Men                               | \$15B                        | \$5B               | \$1B              | \$9B               |
| Women                             | \$38B                        | \$5B               | \$11B             | \$22B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

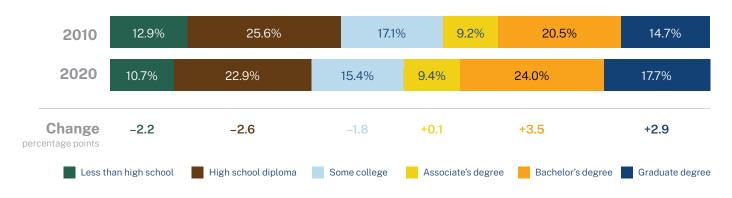
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American, Native Hawaiian/Pacific Islander, and other/multiracial adults. Asian/Asian American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

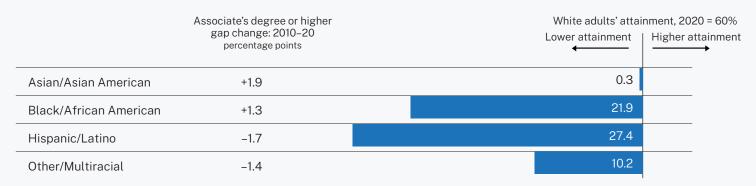
# **NEW YORK**



- Between 2010 and 2020, associate's degree or higher attainment in New York increased by 6.6 percentage points.
- Due to this increased attainment, the state will experience \$1 trillion in net lifetime earnings gains.
- But little changed with attainment equity: Hispanic/Latino adults' gap with white adults narrowed (by 1.7 percentage points), and Black/African American adults' gap with white adults widened (by 1.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$678 billion for Hispanic/Latino adults
  - ♦ \$477 billion for Black/African American adults

#### **Attainment**



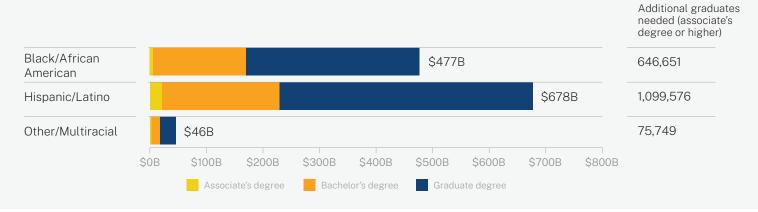


## **NEW YORK**

| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | *                            | <\$1B              | \$1B              | *                  |
| Asian/Asian<br>American           | \$99B                        | <\$1B              | \$20B             | \$78B              |
| Black/African<br>American         | \$131B                       | \$3B               | \$50B             | \$78B              |
| Hispanic/Latino                   | \$198B                       | \$16B              | \$79B             | \$103B             |
| Other/Multiracial                 | \$41B                        | \$3B               | \$11B             | \$27B              |
| White                             | \$611B                       | -\$3B              | \$291B            | \$323B             |
| Men                               | \$400B                       | \$10B              | \$226B            | \$165B             |
| Women                             | \$652B                       | <\$1B              | \$232B            | \$420B             |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

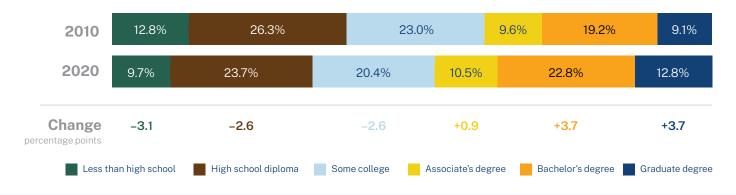
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. American Indian/Alaska Native adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher bachelor's and graduate degree attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

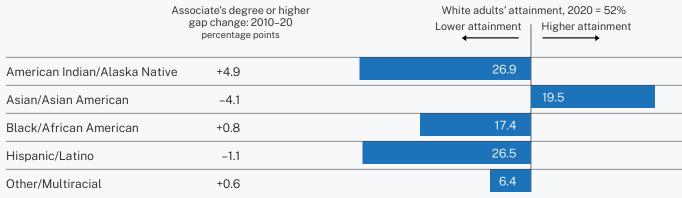
# NORTH CAROLINA



- Between 2010 and 2020, associate's degree or higher attainment in North Carolina increased by 8.3 percentage points.
- Due to this increased attainment, the state will experience \$490 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   0.8 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 1.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$196 billion for Black/African American adults
  - ♦ \$72 billion for Hispanic/Latino adults

#### **Attainment**

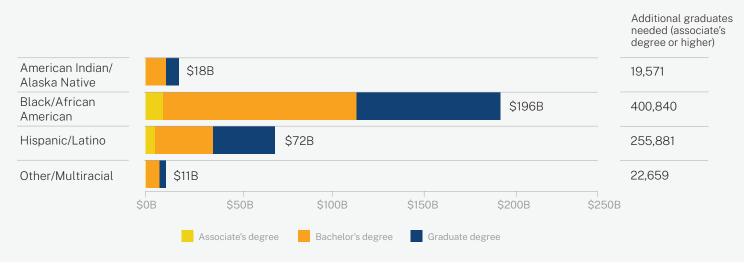




# NORTH CAROLINA

| Net lifetime earnings gains       |                              |                    |                   |                 |
|-----------------------------------|------------------------------|--------------------|-------------------|-----------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |
| American Indian/<br>Alaska Native | \$1B                         | \$1B               | <\$1B             | <\$1B           |
| Asian/Asian<br>American           | \$42B                        | <\$1B              | \$5B              | \$37B           |
| Black/African<br>American         | \$91B                        | \$7B               | \$32B             | \$52B           |
| Hispanic/Latino                   | \$26B                        | \$2B               | \$11B             | \$14B           |
| Other/Multiracial                 | \$14B                        | \$1B               | \$7B              | \$7B            |
| White                             | \$308B                       | \$14B              | \$133B            | \$161B          |
| Men                               | \$256B                       | \$15B              | \$107B            | \$134B          |
| Women                             | \$297B                       | \$13B              | \$104B            | \$181B          |

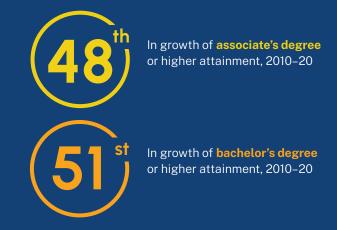
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

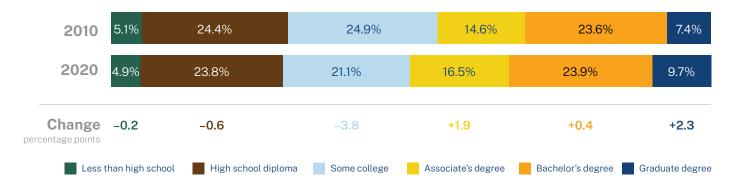
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **NORTH DAKOTA**



- Between 2010 and 2020, associate's degree or higher attainment in North Dakota increased by
   4.6 percentage points.
- Due to this increased attainment, the state will experience \$13 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| White                       | \$14B                        | \$2B               | \$3B              | \$9B               |  |
| Men                         | \$4B                         | <\$1B              | -\$1B             | \$5B               |  |
| Women                       | \$11B                        | \$3B               | \$2B              | \$6B               |  |

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

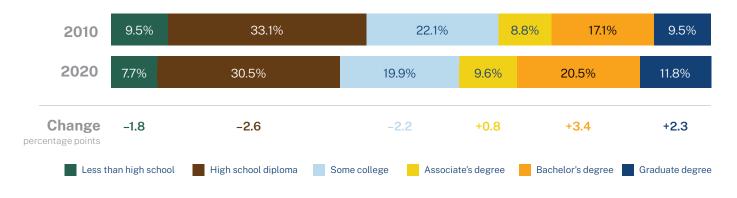
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, American Indian/Alaska Native, Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

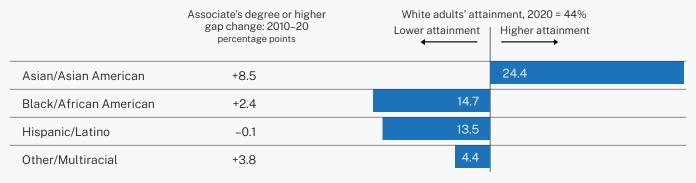




- Between 2010 and 2020, associate's degree or higher attainment in Ohio increased by 6.6 percentage points.
- Due to this increased attainment, the state will experience \$451 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   2.4 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 0.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$132 billion for Black/African American adults
  - \$27 billion for Hispanic/Latino adults

#### **Attainment**

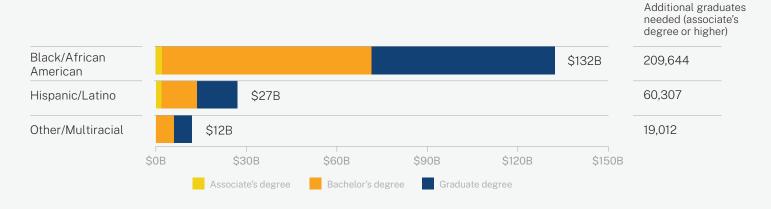






| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$3B                         | <\$1B              | -\$4B             | \$7B               |
| Black/African<br>American   | \$39B                        | \$4B               | \$17B             | \$19B              |
| Hispanic/Latino             | \$14B                        | \$1B               | \$8B              | \$5B               |
| Other/Multiracial           | \$6B                         | \$1B               | \$7B              | -\$2B              |
| White                       | \$369B                       | \$20B              | \$181B            | \$168B             |
| Men                         | \$163B                       | \$10B              | \$87B             | \$66B              |
| Women                       | \$303B                       | \$17B              | \$125B            | \$160B             |

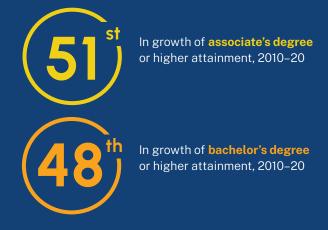
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

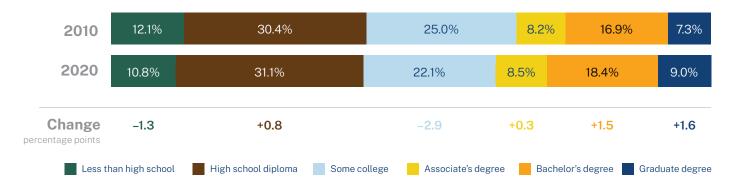
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

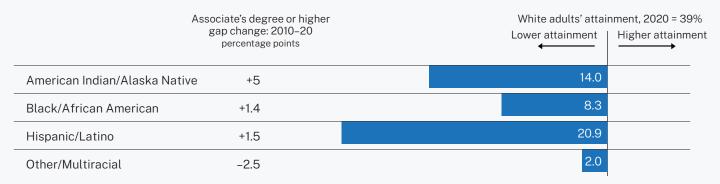
# **OKLAHOMA**



- Between 2010 and 2020, associate's degree or higher attainment in Oklahoma increased by 3.4 percentage points.
- Due to this increased attainment, the state will experience \$69 billion in net lifetime earnings gains.
- But attainment equity worsened slightly: **Hispanic/Latino adults' gap with white adults widened (by 1.5 percentage points)**, and Black/African American adults' gap with white adults widened (by 1.4 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$26 billion for Hispanic/Latino adults
  - \$ \$12 billion for Black/African American adults

#### **Attainment**



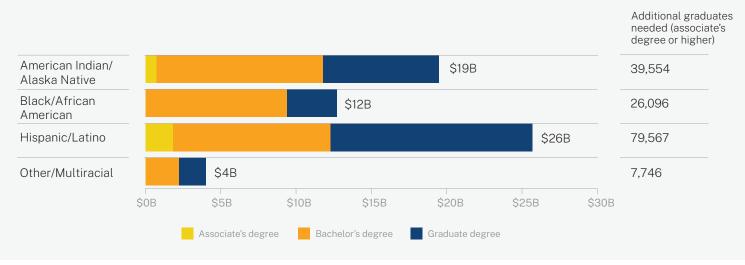


# **OKLAHOMA**

| Net lifetime earnings gains       |                              |                    |                   |                    |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| American Indian/<br>Alaska Native | <\$1B                        | <\$1B              | <\$1B             | <\$1B              |
| Asian/Asian<br>American           | *                            | *                  | -\$1B             | \$3B               |
| Black/African<br>American         | \$5B                         | \$1B               | -\$1B             | \$5B               |
| Hispanic/Latino                   | \$5B                         | <\$1B              | \$2B              | \$3B               |
| Other/Multiracial                 | \$11B                        | <\$1B              | \$6B              | \$5B               |
| White                             | \$57B                        | \$4B               | \$27B             | \$27B              |
| Men                               | \$25B                        | \$1B               | \$9B              | \$14B              |
| Women                             | \$53B                        | \$2B               | \$20B             | \$30B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

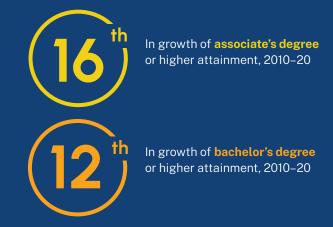
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

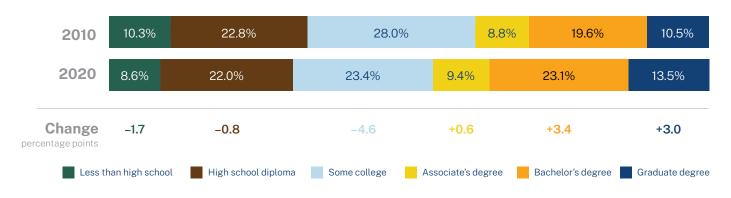
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

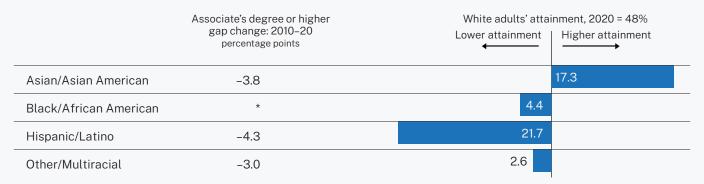
# **OREGON**



- Between 2010 and 2020, associate's degree or higher attainment in Oregon increased by 7 percentage points.
- Due to this increased attainment, the state will experience \$170 billion in net lifetime earnings gains.
- Attainment equity also improved: Hispanic/Latino adults' gap with white adults narrowed (by 4.3 percentage
  points), and other/multiracial adults' gap with white adults narrowed (by 3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$40 billion for Hispanic/Latino adults
  - ♦ \$4 billion for other/multiracial adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

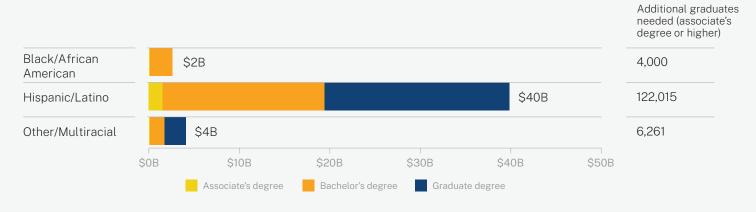
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

# **OREGON**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | \$18B                        | <\$1B              | \$4B              | \$14B              |
| Black/African<br>American   | *                            | <\$1B              | \$2B              | *                  |
| Hispanic/Latino             | \$20B                        | \$1B               | \$9B              | \$10B              |
| Other/Multiracial           | \$15B                        | <\$1B              | \$10B             | \$5B               |
| White                       | \$124B                       | \$5B               | \$51B             | \$68B              |
| Men                         | \$71B                        | \$3B               | \$34B             | \$33B              |
| Women                       | \$109B                       | \$3B               | \$38B             | \$68B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

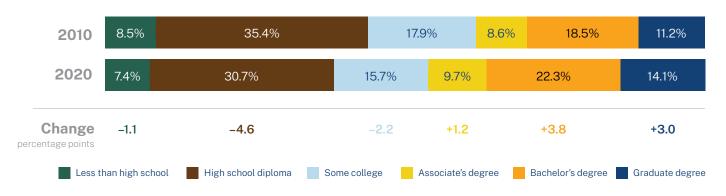
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

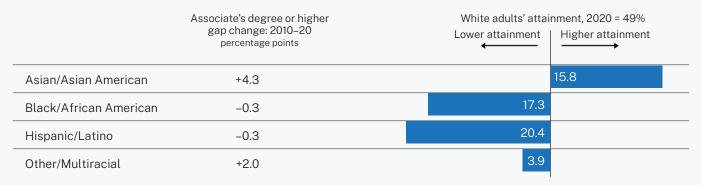
# **PENNSYLVANIA**



- Between 2010 and 2020, associate's degree or higher attainment in Pennsylvania increased by 8 percentage points.
- Due to this increased attainment, the state will experience \$611 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults narrowed (by
   0.3 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 0.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$ \$158 billion for Black/African American adults
  - \$93 billion for Hispanic/Latino adults

### **Attainment**

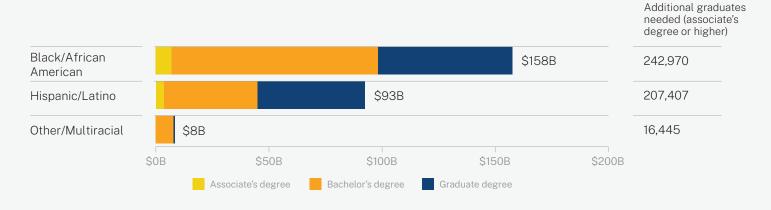




## **PENNSYLVANIA**

| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| Asian/Asian<br>American     | \$18B                        | <\$1B              | \$2B              | \$16B              |  |
| Black/African<br>American   | \$81B                        | \$9B               | \$27B             | \$44B              |  |
| Hispanic/Latino             | \$36B                        | \$4B               | \$14B             | \$18B              |  |
| Other/Multiracial           | \$17B                        | \$1B               | \$4B              | \$12B              |  |
| White                       | \$465B                       | \$27B              | \$220B            | \$219B             |  |
| Men                         | \$247B                       | \$19B              | \$138B            | \$90B              |  |
| Women                       | \$384B                       | \$23B              | \$124B            | \$238B             |  |

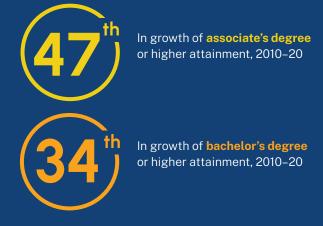
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

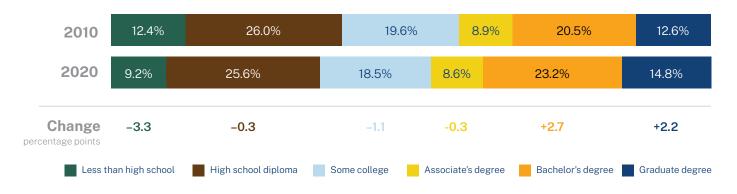
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

# **RHODE ISLAND**

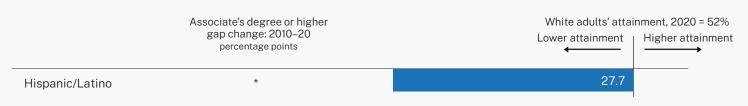


- Between 2010 and 2020, associate's degree or higher attainment in Rhode Island increased by 4.6 percentage points.
- Due to this increased attainment, the state will experience \$36 billion in net lifetime earnings gains.
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$23 billion for Hispanic/Latino adults

#### **Attainment**



### Associate's degree or higher attainment gaps with white adults



<sup>\*</sup> The value has been suppressed due to insufficient sample size.

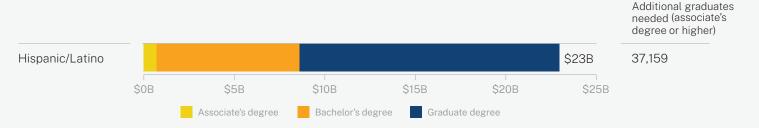
Percentage-point gap with white adults

## **RHODE ISLAND**

| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| Asian/Asian<br>American     | *                            | *                  | <\$1B             | \$4B               |
| Black/African<br>American   | *                            | *                  | <\$1B             | *                  |
| Hispanic/Latino             | *                            | *                  | \$2B              | *                  |
| White                       | \$29B                        | -\$1B              | \$15B             | \$14B              |
| Men                         | \$12B                        | -\$1B              | \$5B              | \$8B               |
| Women                       | \$25B                        | <\$1B              | \$12B             | \$14B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

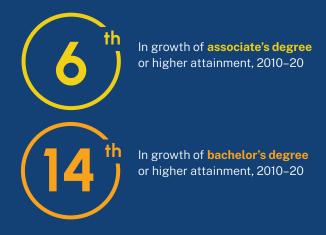
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

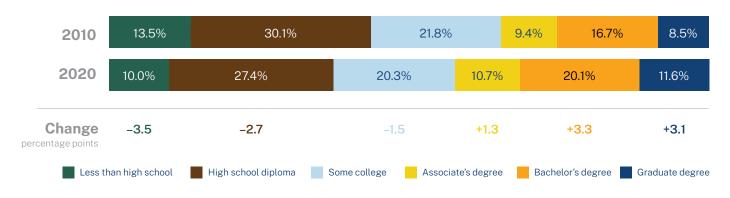
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes at American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and other/multiracial adults. Asian/Asian American and Black/African American adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to having insufficient sample sizes at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

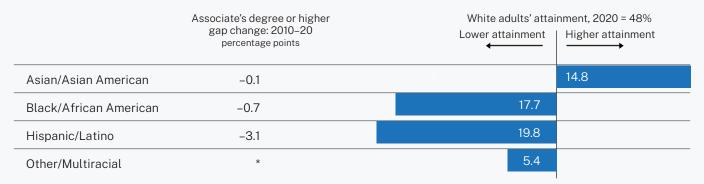
# **SOUTH CAROLINA**



- Between 2010 and 2020, associate's degree or higher attainment in South Carolina increased by
   7.7 percentage points.
- Due to this increased attainment, the state will experience \$196 billion in net lifetime earnings gains.
- But improvements to attainment equity were small: Black/African American adults' gap with white adults narrowed (by 0.7 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 3.1 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$103 billion for Black/African American adults
  - ♦ \$16 billion for Hispanic/Latino adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

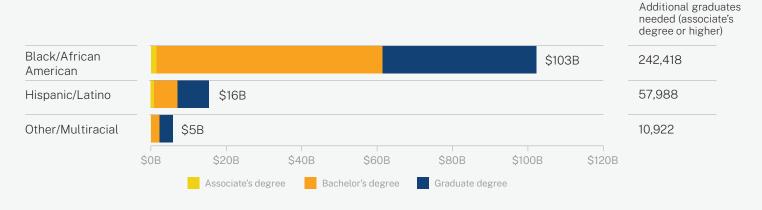
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## **SOUTH CAROLINA**

| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| Asian/Asian<br>American     | \$4B                         | <\$1B              | <\$1B             | \$4B               |  |
| Black/African<br>American   | \$42B                        | \$7B               | \$14B             | \$20B              |  |
| Hispanic/Latino             | \$7B                         | \$1B               | \$4B              | \$3B               |  |
| Other/Multiracial           | *                            | *                  | \$2B              | *                  |  |
| White                       | \$122B                       | \$7B               | \$52B             | \$63B              |  |
| Men                         | \$92B                        | \$7B               | \$43B             | \$42B              |  |
| Women                       | \$127B                       | \$12B              | \$45B             | \$70B              |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

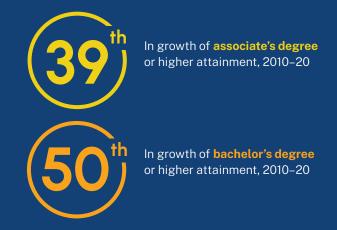
## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

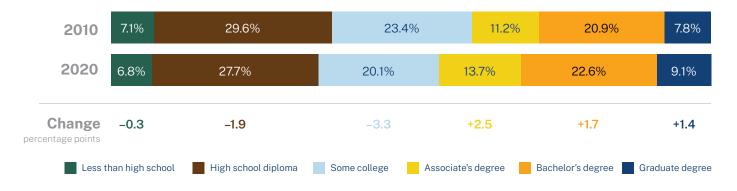
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

# **SOUTH DAKOTA**



- Between 2010 and 2020, associate's degree or higher attainment in South Dakota increased by
   5.5 percentage points.
- Due to this increased attainment, the state will experience \$15 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains       |                              |                    |                   |                    |  |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| American Indian/<br>Alaska Native | *                            | <\$1B              | *                 | *                  |  |
| White                             | \$15B                        | \$4B               | \$6B              | \$5B               |  |
| Men                               | \$3B                         | \$2B               | \$1B              | -\$1B              |  |
| Women                             | \$14B                        | \$3B               | \$4B              | \$7B               |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

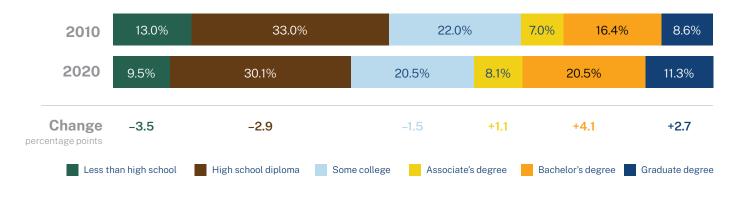
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, Black/African American, Hispanic/Latino, Native Hawaiian/ Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

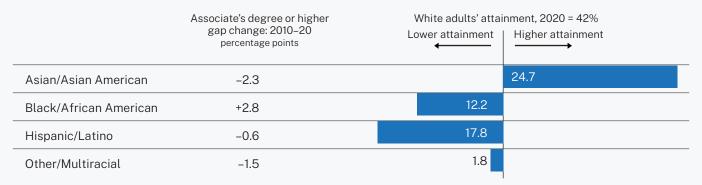
# **TENNESSEE**



- Between 2010 and 2020, associate's degree or higher attainment in Tennessee increased by 7.9 percentage points.
- Due to this increased attainment, the state will experience \$293 billion in net lifetime earnings gains.
- But little changed with attainment equity: Black/African American adults' gap with white adults widened (by
   2.8 percentage points), and Hispanic/Latino adults' gap with white adults narrowed (by 0.6 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$71 billion for Black/African American adults
  - \$21 billion for Hispanic/Latino adults

#### **Attainment**

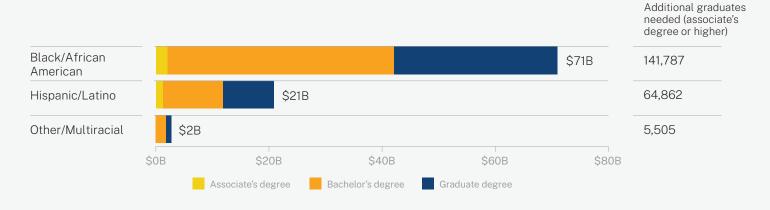




## **TENNESSEE**

| Net lifetime earnings gains |                              |                    |                   |                 |  |
|-----------------------------|------------------------------|--------------------|-------------------|-----------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |  |
| Asian/Asian<br>American     | \$11B                        | <\$1B              | \$1B              | \$9B            |  |
| Black/African<br>American   | \$32B                        | \$3B               | \$14B             | \$14B           |  |
| Hispanic/Latino             | \$11B                        | \$1B               | \$4B              | \$5B            |  |
| Other/Multiracial           | \$11B                        | \$2B               | \$4B              | \$5B            |  |
| White                       | \$232B                       | \$16B              | \$116B            | \$100B          |  |
| Men                         | \$122B                       | \$10B              | \$59B             | \$52B           |  |
| Women                       | \$196B                       | \$14B              | \$88B             | \$94B           |  |

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

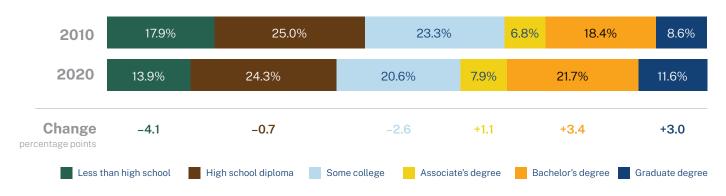
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning by Degrees.

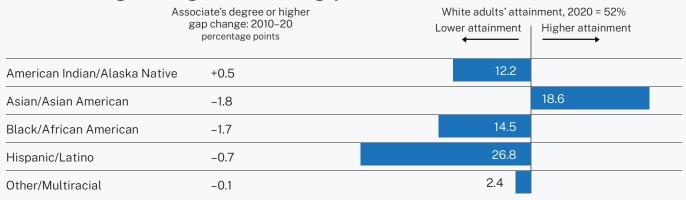
# **TEXAS**



- Between 2010 and 2020, associate's degree or higher attainment in Texas increased by 7.4 percentage points.
- Due to this increased attainment, the state will experience \$1.4 trillion in net lifetime earnings gains.
- But attainment equity improved only slightly: Hispanic/Latino adults' gap with white adults narrowed (by
  0.7 percentage points), and Black/African American adults' gap with white adults narrowed (by 1.7 percentage
  points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$1.5 trillion for Hispanic/Latino adults
  - ♦ \$350 billion for Black/African American adults

#### **Attainment**

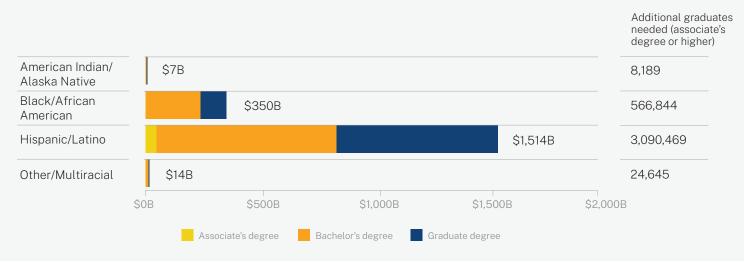




## **TEXAS**

| Net lifetime earnings gains       |                              |                    |                   |                    |  |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| American Indian/<br>Alaska Native | \$2B                         | \$1B               | \$2B              | <\$1B              |  |
| Asian/Asian<br>American           | \$173B                       | -\$1B              | \$15B             | \$159B             |  |
| Black/African<br>American         | \$223B                       | \$18B              | \$80B             | \$125B             |  |
| Hispanic/Latino                   | \$423B                       | \$44B              | \$219B            | \$160B             |  |
| Other/Multiracial                 | \$37B                        | \$1B               | \$23B             | \$13B              |  |
| White                             | \$615B                       | \$31B              | \$291B            | \$293B             |  |
| Men                               | \$652B                       | \$46B              | \$273B            | \$333B             |  |
| Women                             | \$839B                       | \$55B              | \$339B            | \$445B             |  |

### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

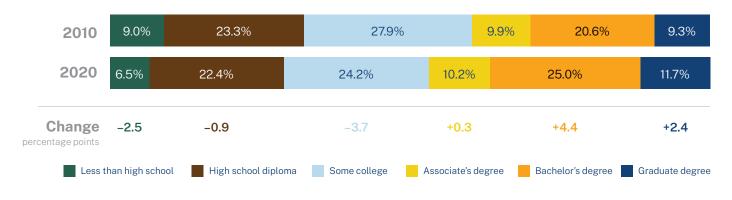
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

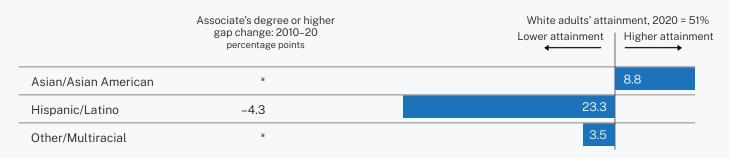
# **UTAH**



- Between 2010 and 2020, associate's degree or higher attainment in Utah increased by 7.1 percentage points.
- Due to this increased attainment, the state will experience \$107 billion in net lifetime earnings gains.
- Attainment equity improved slightly: Hispanic/Latino adults' gap with white adults narrowed (by 4.3 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$21 billion for Hispanic/Latino adults
  - ♦ \$1 billion for other/multiracial adults

#### **Attainment**





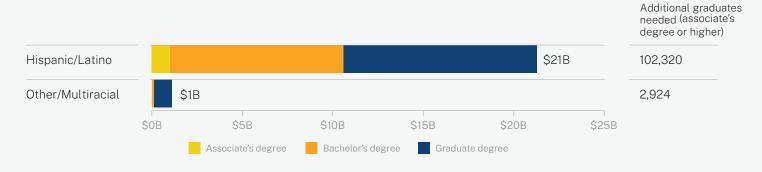
<sup>+:</sup> gap widened -: gap narrowed

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

|                         | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
|-------------------------|------------------------------|--------------------|-------------------|--------------------|
| Asian/Asian<br>American | *                            | *                  | <\$1B             | \$4B               |
| Hispanic/Latino         | \$9B                         | \$1B               | \$4B              | \$4B               |
| Other/Multiracial       | *                            | *                  | \$1B              | *                  |
| White                   | \$88B                        | <\$1B              | \$39B             | \$48B              |
| Men                     | \$58B                        | <\$1B              | \$31B             | \$27B              |
| Women                   | \$44B                        | \$1B               | \$12B             | \$32B              |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

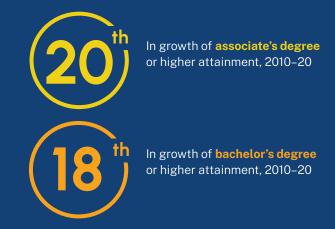
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

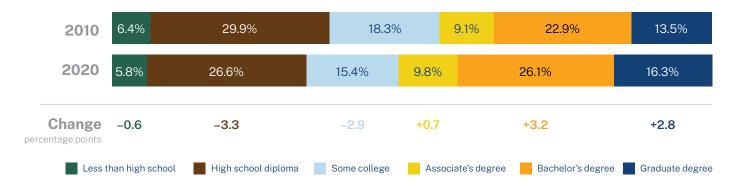
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Black/African American, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **VERMONT**



- Between 2010 and 2020, associate's degree or higher attainment in Vermont increased by 6.8 percentage points.
- Due to this increased attainment, the state will experience \$16 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| White                       | \$14B                        | \$1B               | \$4B              | \$8B               |  |
| Men                         | \$5B                         | \$2B               | \$3B              | <\$1B              |  |
| Women                       | \$13B                        | -\$1B              | \$3B              | \$11B              |  |

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

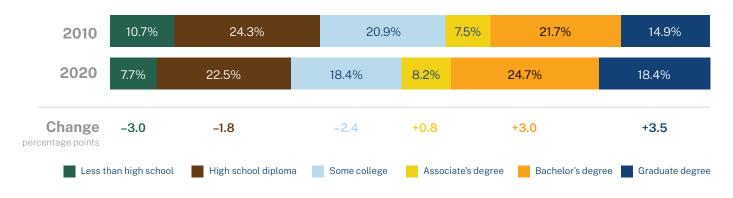
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, American Indian/Alaska Native, Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

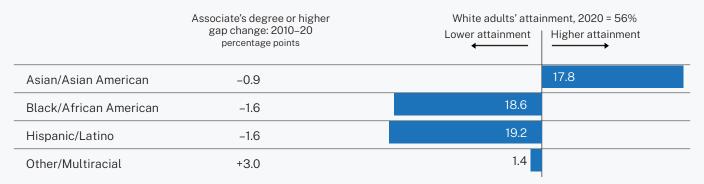
# VIRGINIA



- Between 2010 and 2020, associate's degree or higher attainment in Virginia increased by 7.2 percentage points.
- Due to this increased attainment, the state will experience \$511 billion in net lifetime earnings gains.
- But attainment equity improved only slightly: Black/African American adults' and Hispanic/Latino adults' gap with white adults both narrowed (by 1.6 percentage points for each group).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ◊ \$231 billion for Black/African American adults
  - \$107 billion for Hispanic/Latino adults

#### **Attainment**

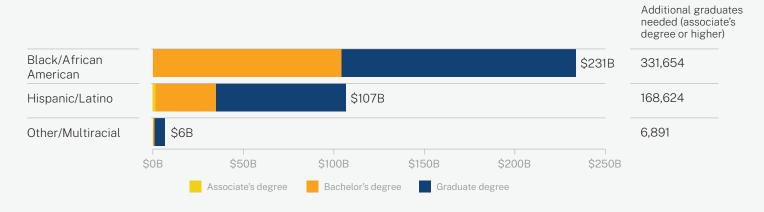




## **VIRGINIA**

| Net lifetime earnings gains |                              |                    |                   |                 |  |
|-----------------------------|------------------------------|--------------------|-------------------|-----------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |  |
| Asian/Asian<br>American     | \$64B                        | -\$1B              | \$11B             | \$54B           |  |
| Black/African<br>American   | \$98B                        | \$6B               | \$29B             | \$63B           |  |
| Hispanic/Latino             | \$41B                        | \$3B               | \$11B             | \$27B           |  |
| Other/Multiracial           | \$9B                         | <\$1B              | \$5B              | \$3B            |  |
| White                       | \$297B                       | \$8B               | \$103B            | \$185B          |  |
| Men                         | \$246B                       | \$11B              | \$105B            | \$130B          |  |
| Women                       | \$278B                       | \$9B               | \$72B             | \$197B          |  |

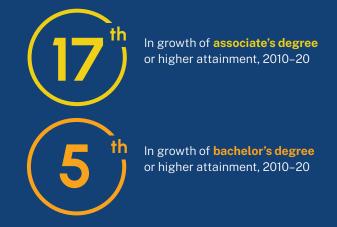
## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

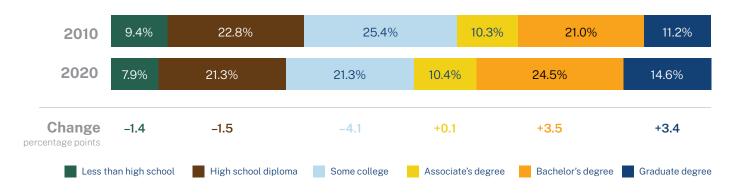
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: American Indian/Alaska Native and Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in *Learning and Earning by Degrees*.

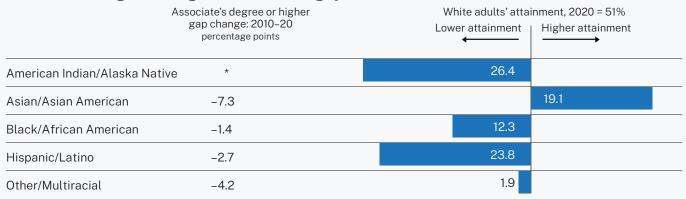
# WASHINGTON



- Between 2010 and 2020, associate's degree or higher attainment in Washington increased by 7 percentage points.
- Due to this increased attainment, the state will experience \$395 billion in net lifetime earnings gains.
- But attainment equity improved only slightly: Hispanic/Latino adults' gap with white adults narrowed (by
   2.7 percentage points), and other/multiracial adults' gap with white adults narrowed (by 4.2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - \$104 billion for Hispanic/Latino adults
  - \$8 billion for other/multiracial adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

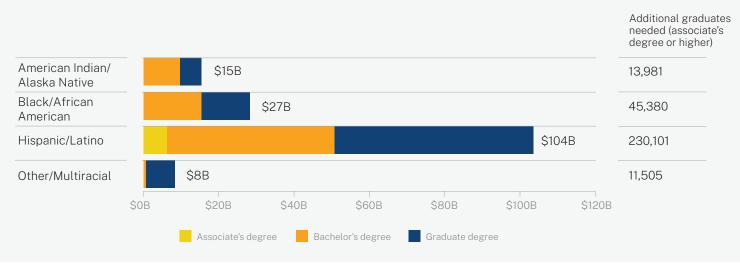
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## WASHINGTON

| Net lifetime earnings gains       |                              |                    |                   |                 |  |
|-----------------------------------|------------------------------|--------------------|-------------------|-----------------|--|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate degree |  |
| American Indian/<br>Alaska Native | *                            | \$1B               | <\$1B             | *               |  |
| Asian/Asian<br>American           | \$142B                       | -\$2B              | \$11B             | \$133B          |  |
| Black/African<br>American         | \$14B                        | \$2B               | \$5B              | \$8B            |  |
| Hispanic/Latino                   | \$38B                        | \$2B               | \$19B             | \$17B           |  |
| Other/Multiracial                 | \$30B                        | \$1B               | \$17B             | \$13B           |  |
| White                             | \$225B                       | \$2B               | \$114B            | \$109B          |  |
| Men                               | \$202B                       | -\$1B              | \$86B             | \$118B          |  |
| Women                             | \$222B                       | \$4B               | \$78B             | \$140B          |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

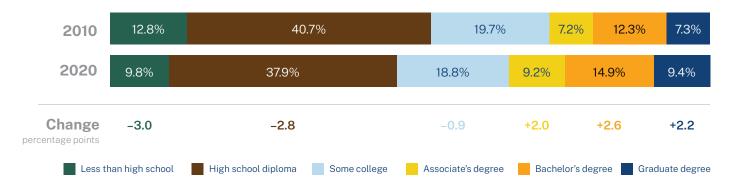
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earning). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# **WEST VIRGINIA**



- Between 2010 and 2020, associate's degree or higher attainment in West Virginia increased by
   6.7 percentage points.
- Due to this increased attainment, the state will experience \$56 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains |                              |                    |                   |                    |  |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| White                       | \$51B                        | \$8B               | \$20B             | \$23B              |  |
| Men                         | \$18B                        | \$5B               | \$5B              | \$8B               |  |
| Women                       | \$50B                        | \$8B               | \$19B             | \$23B              |  |

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

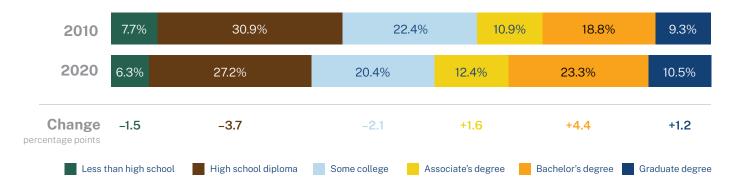
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, American Indian/Alaska Native, Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

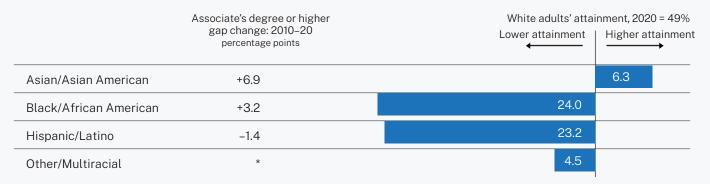
# **WISCONSIN**



- Between 2010 and 2020, associate's degree or higher attainment in Wisconsin increased by 7.2 percentage points.
- Due to increased attainment, the state will experience \$174 billion in net lifetime earnings gains.
- Attainment equity improved for some groups and worsened for others: Hispanic/Latino adults' gap with white adults
  narrowed (by 1.4 percentage points), and Black/African American adults' gap with white adults widened (by
  3.2 percentage points).
- The lack of parity with white adults' attainment leaves potential net lifetime earnings gains on the table:
  - ♦ \$34 billion for Hispanic/Latino adults
  - ♦ \$49 billion for Black/African American adults

#### **Attainment**





<sup>+:</sup> gap widened -: gap narrowed

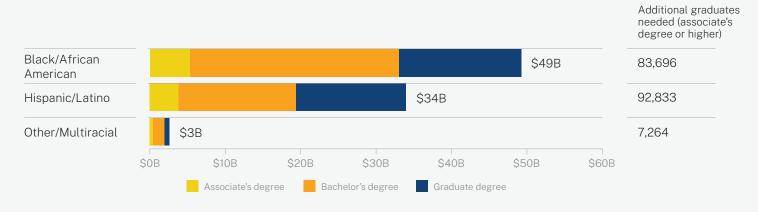
<sup>\*</sup> The value has been suppressed due to insufficient sample size.

## **WISCONSIN**

| Net lifetime earnings gains       |                              |                    |                   |                    |  |
|-----------------------------------|------------------------------|--------------------|-------------------|--------------------|--|
|                                   | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |  |
| American Indian/<br>Alaska Native | *                            | <\$1B              | *                 | *                  |  |
| Asian/Asian<br>American           | -\$1B                        | <\$1B              | \$1B              | -\$2B              |  |
| Black/African<br>American         | \$9B                         | \$2B               | \$4B              | \$3B               |  |
| Hispanic/Latino                   | \$13B                        | \$2B               | \$6B              | \$5B               |  |
| Other/Multiracial                 | *                            | <\$1B              | \$5B              | *                  |  |
| White                             | \$151B                       | \$20B              | \$96B             | \$35B              |  |
| Men                               | \$70B                        | \$13B              | \$54B             | \$3B               |  |
| Women                             | \$122B                       | \$12B              | \$66B             | \$44B              |  |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

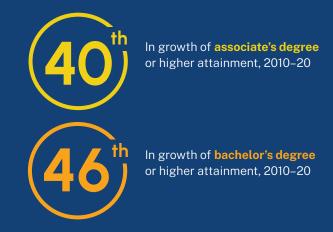
### Potential net lifetime earnings gains if attainment parity with white adults were achieved



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

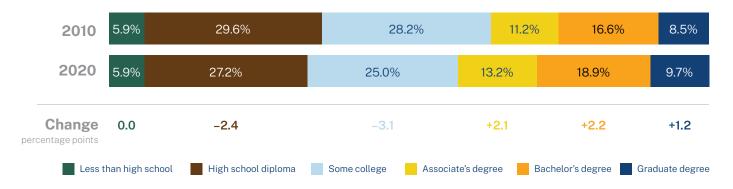
Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following group is not included in this analysis due to insufficient sample sizes: Native Hawaiian/Pacific Islander adults. American Indian/Alaska Native adults are excluded from the attainment gaps with white adults and the potential benefits of reaching attainment parity analyses due to insufficient sample sizes at one or more degree levels. Asian/Asian American adults are excluded from the potential benefits of reaching attainment parity analysis due to having higher associate's degree or higher attainment than white adults. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.

# WYOMING



- Between 2010 and 2020, associate's degree or higher attainment in Wyoming increased by 5.5 percentage points.
- Due to this increased attainment, the state will experience \$9 billion in net lifetime earnings gains.

#### **Attainment**



| Net lifetime earnings gains |                              |                    |                   |                    |
|-----------------------------|------------------------------|--------------------|-------------------|--------------------|
|                             | Associate's degree or higher | Associate's degree | Bachelor's degree | Graduate<br>degree |
| White                       | \$8B                         | \$1B               | \$3B              | \$4B               |
| Men                         | \$3B                         | \$2B               | \$1B              | \$1B               |
| Women                       | \$7B                         | \$1B               | \$3B              | \$3B               |

<sup>\*</sup> The value has been suppressed due to insufficient sample size.

Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, American Community Survey (ACS), 2009–11 (pooled), 2019–21 (pooled), 2009–21 (pooled), and National Center for Education Statistics (NCES), National Postsecondary Student Aid Study: 2016 (NPSAS: 2016) Undergraduate Students (UG) and Graduate Students (GR), 2016.

Note: "B" indicates billions. These numbers control for changes in the number of adults (ages 25–64) at each attainment level due to changes in the population. Net lifetime earnings gains are the aggregate marginal gains relative to the expected lifetime earnings of high school graduates, adjusted for the costs of college education (net tuition and fees and forgone earnings). Potential net lifetime earnings are the additional net lifetime earnings gains that would be realized if the group's attainment distribution matched that of white adults in 2020. The following groups are not included in this analysis due to insufficient sample sizes: Asian/Asian American, American Indian/Alaska Native, Black/African American, Hispanic/Latino, Native Hawaiian/ Pacific Islander, and other/multiracial adults. The attainment gaps with white adults and the potential net lifetime earnings gains charts are missing due to insufficient sample sizes for all groups other than white adults at one or more degree levels. Values may not sum to totals due to rounding and adjustments. For more details, see Appendix A in Learning and Earning by Degrees.