

TENNESSEE

4th

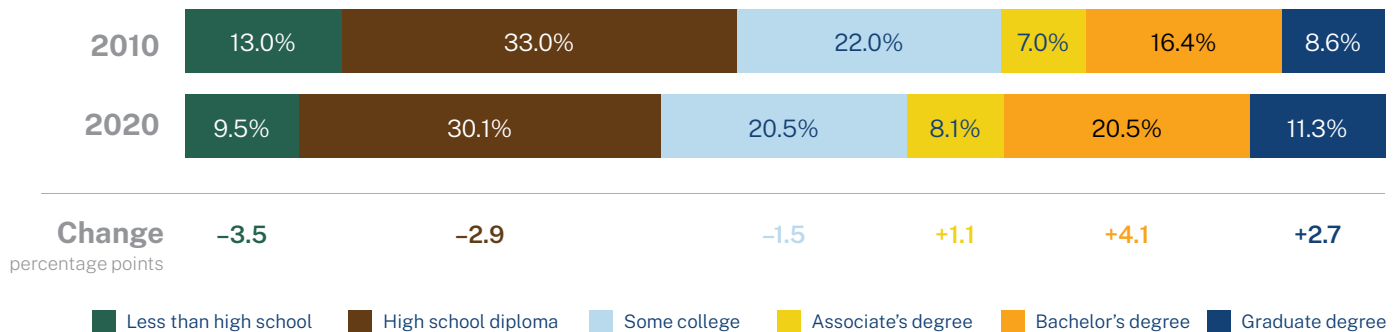
In growth of **associate's degree** or higher attainment, 2010–20

7th

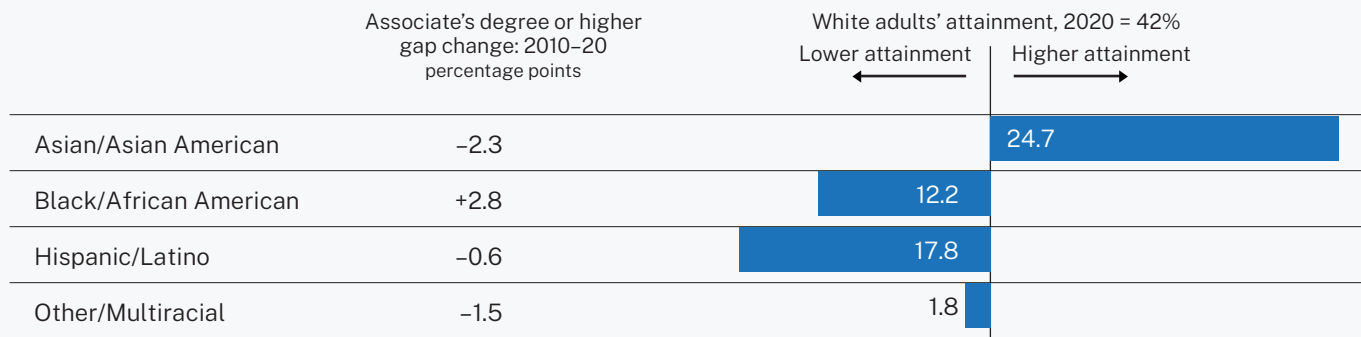
In growth of **bachelor's degree** or higher attainment, 2010–20

- 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



Associate's degree or higher attainment gaps with white adults



+: gap widened -: gap narrowed

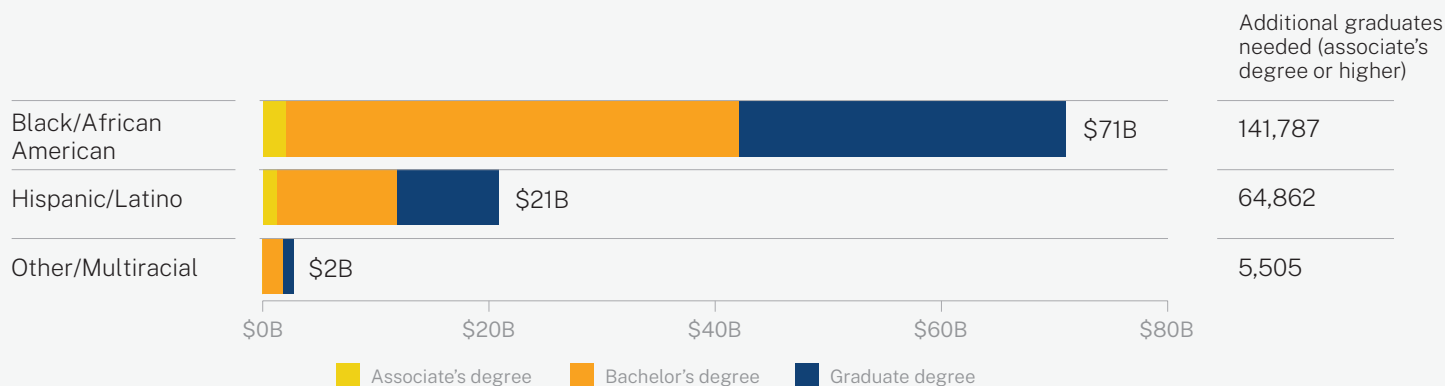
Percentage-point gap with white adults

TENNESSEE

Net lifetime earnings gains

	Associate's degree or higher	Associate's degree	Bachelor's degree	Graduate degree
Asian/Asian American	\$11B	<\$1B	\$1B	\$9B
Black/African 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 and Earning by Degrees*.