

• WHY DEVELOP •

Human Capital?

What to Expect with Less Than a High School Diploma

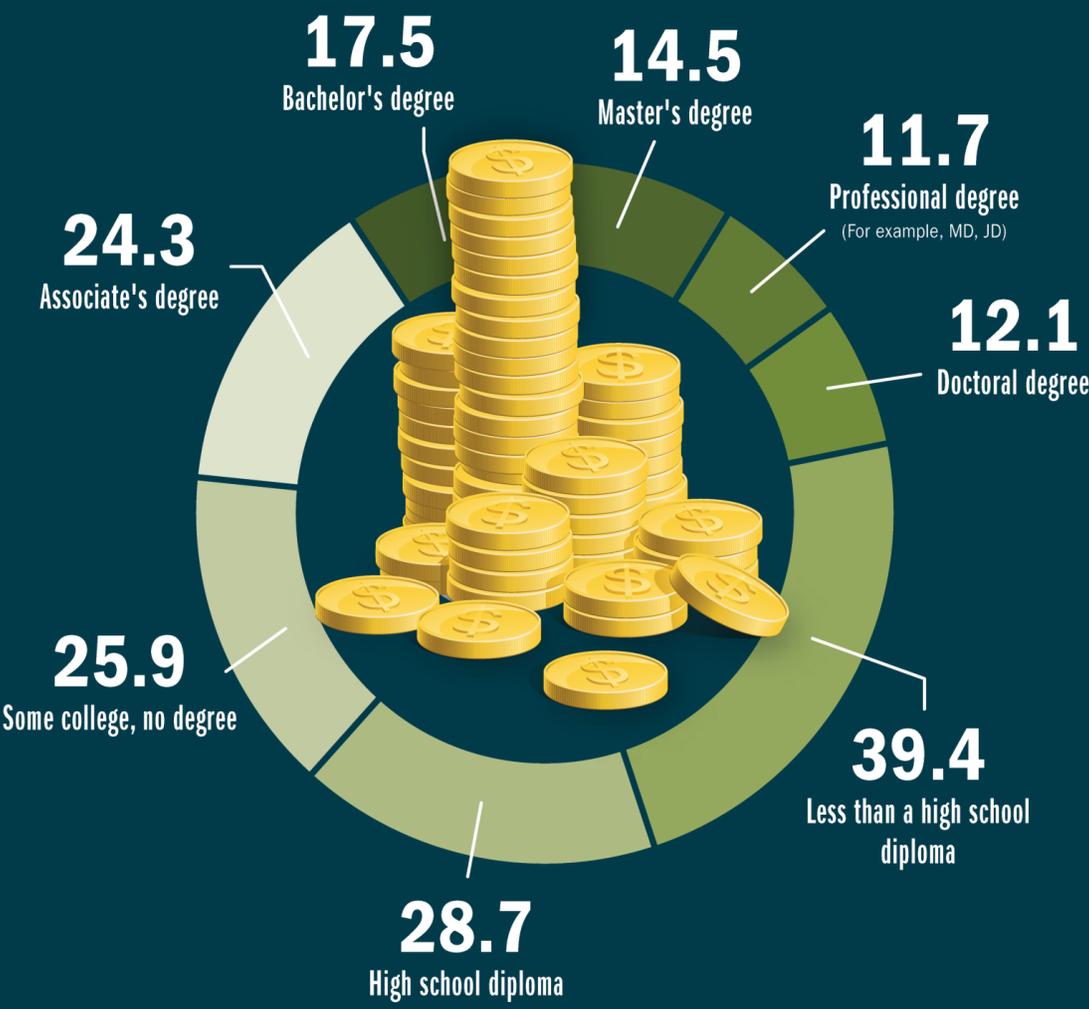
WHAT IS HUMAN CAPITAL?

The skills, knowledge, and training people possess, measured by their economic value.



HOW LONG DOES IT TAKE TO EARN A MILLION?

YEARS TO EARN \$1 MILLION BY EDUCATION LEVEL



Sources: Current Population Survey, U.S. Bureau of Labor Statistics, bls.gov/emp/ep_chart_001.html; Atlanta Fed calculations



39.4 years

at 2014 annual median income to earn a million dollars with less than a high school diploma



28 percent

2011 poverty rate for individuals 25 and older with less than a high school diploma



9.0 percent

2014 unemployment rate for those in the labor force with less than a high school diploma



488 dollars

2014 median weekly earnings for workers with less than a high school diploma

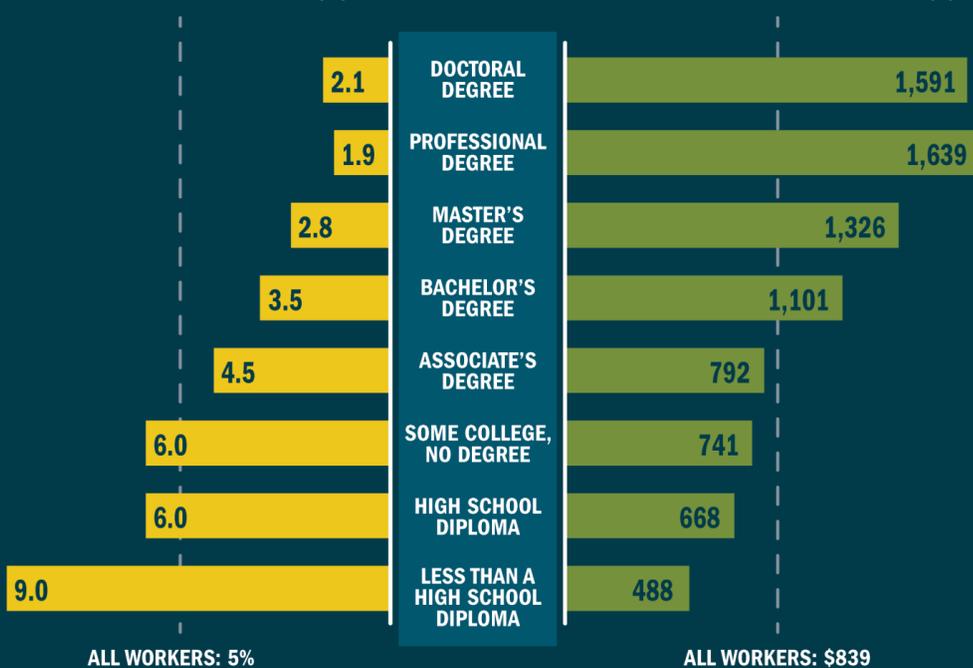
Sources: Sandy Baum, Jennifer Ma, and Kathleen Payea, *Education Pays 2013: The Benefits of Higher Education for Individuals and Society*, trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf.; Current Population Survey (U.S. Bureau of Labor Statistics, bls.gov/emp/ep_chart_001.htm); and Atlanta Fed calculations

EDUCATION PAYS

EARNINGS AND UNEMPLOYMENT RATES BY EDUCATIONAL ATTAINMENT

UNEMPLOYMENT RATE IN 2014 (%)

MEDIAN WEEKLY EARNINGS IN 2014 (\$)



Source: Current Population Survey (U.S. Bureau of Labor Statistics, bls.gov/emp/ep_chart_001.htm)

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EDUCATION RESOURCES