

# 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



**26.1**  
years

at 2024 annual median income to earn a million dollars with less than a high school diploma



**27**  
percent

2021 poverty rate for individuals 25 and older with less than a high school diploma



**6.2**  
percent

2024 unemployment for those in the labor force with less than a high school diploma



**738**  
dollars

2024 median weekly earnings for workers with less than a high school diploma

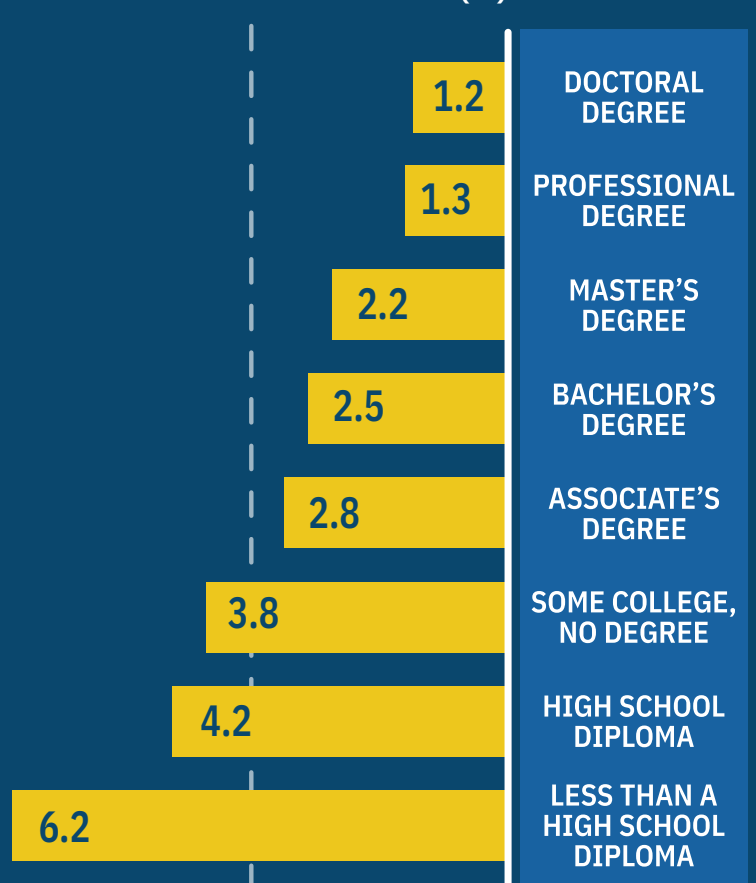
Jennifer Ma and Matea Pender. Education Pays 2023: *The Benefits of Higher Education for Individuals and Society*. Trends in Higher Education Series (College Board, 2023). <https://research.collegeboard.org/media/pdf/education-pays-2023.pdf>; US Bureau of Labor Statistics. "Earnings and Unemployment Rates by Educational Attainment 2024." Current Population Survey. Dataset for 2024. [https://www.bls.gov/emp/images/ep\\_chart\\_001.png](https://www.bls.gov/emp/images/ep_chart_001.png); and Atlanta Fed calculations.

## EDUCATION PAYS



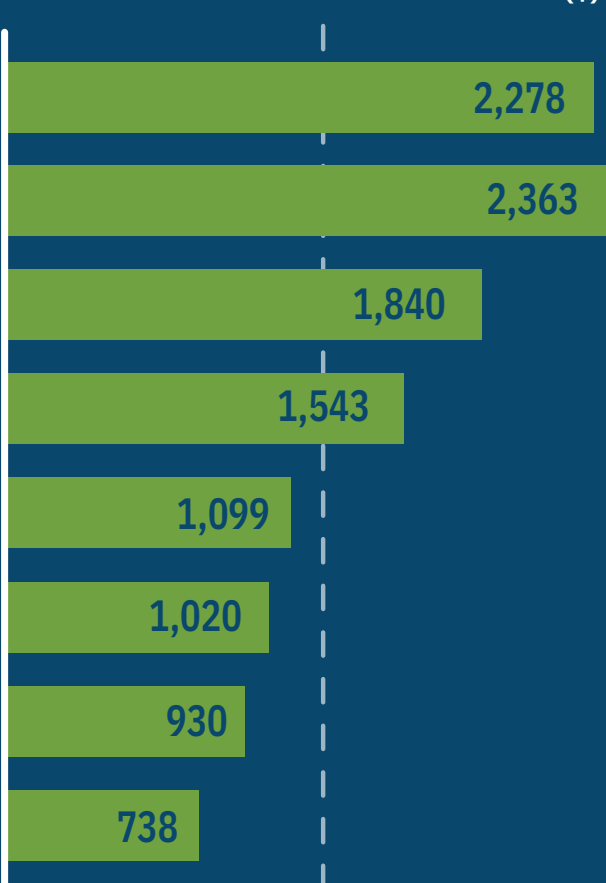
### EARNINGS AND UNEMPLOYMENT RATES BY EDUCATIONAL ATTAINMENT

#### UNEMPLOYMENT RATE IN 2024 (%)



ALL WORKERS: 3.3%

#### MEDIAN WEEKLY EARNINGS IN 2024 (\$)



ALL WORKERS: \$1,221

US Bureau of Labor Statistics. "Earnings and Unemployment Rates by Educational Attainment 2024." Current Population Survey. Dataset for 2024. [https://www.bls.gov/emp/images/ep\\_chart\\_001.png](https://www.bls.gov/emp/images/ep_chart_001.png)

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