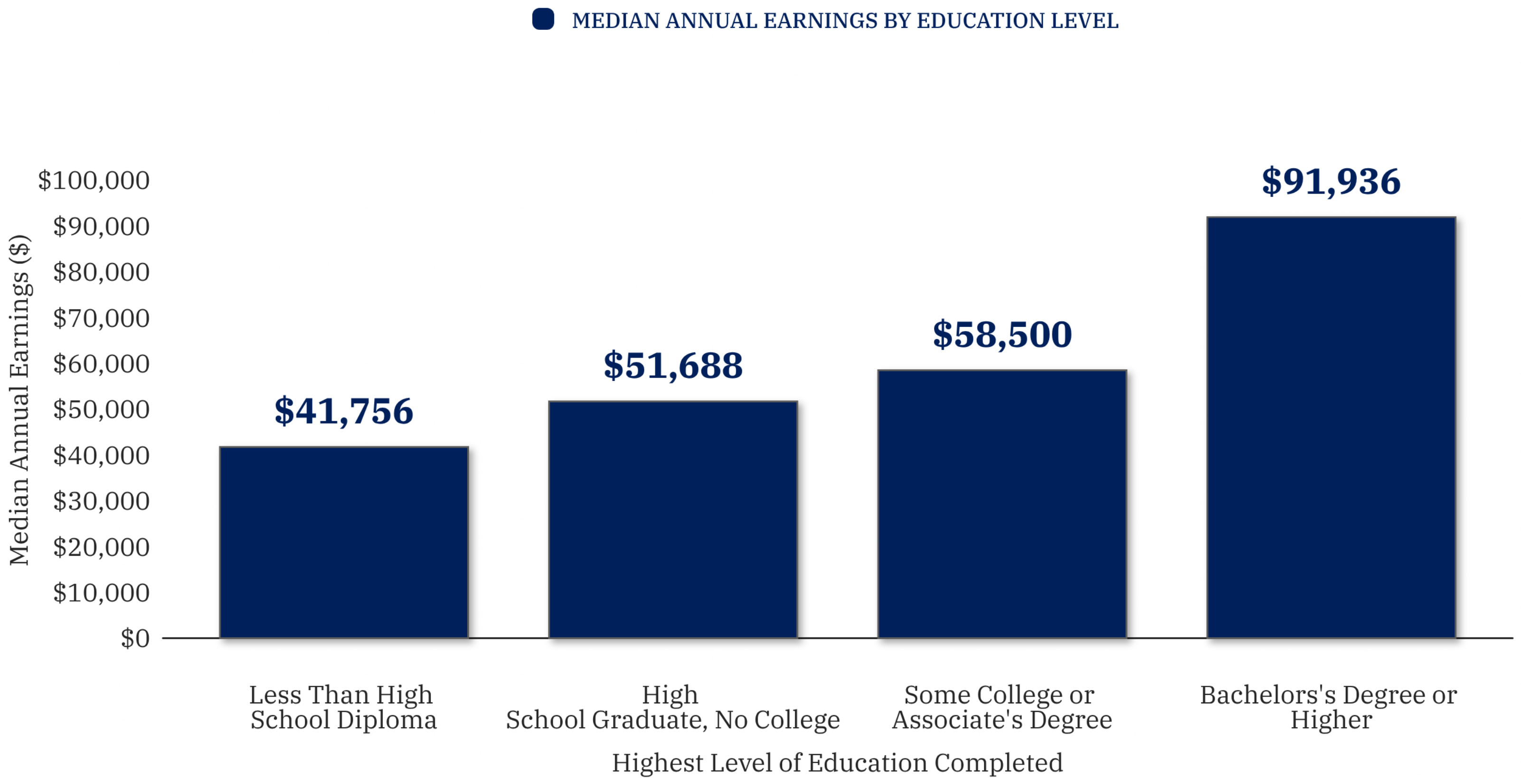
Measuring the Value of College in Terms of Earnings Potential

Median Annual Earnings by Education Level

Latest Quarter



Source: © Exhibit A, U.S. Bureau of Labor Statistics via FRED | Latest: 2026-04-01

 Definitions & Methodology: Earnings reflect median usual weekly earnings of full-time wage and salary workers age 25 and over, as reported quarterly by the U.S. Bureau of Labor Statistics through the Current Population Survey. Weekly figures are annualized by multiplying by 52. Data is not seasonally adjusted and is shown in nominal dollars, not adjusted for inflation. Categories reflect the highest level of education completed, and the highest category includes workers holding a bachelor's degree or an advanced degree. Earnings are before taxes and deductions and exclude self-employed workers. Figures reflect median earnings only and do not account for tuition, student loan costs, income forgone while enrolled, field of study, or degree completion rates.

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Key Takeaways

- **Measuring If College Is Worth It:** The debate over whether a degree pays off is usually argued with anecdotes. This chart measures one side of it directly, showing median annual earnings for full-time workers age 25 and over at each level of education completed.
- **A Look at the Data**: Each additional level of education has historically been associated with higher median earnings, with the largest step coming between a bachelor's degree or higher and a high school diploma alone. That premium has held across a wide range of labor market conditions.
- **Planning Implications**: The earnings premium for workers with a bachelor's degree or higher is the largest step higher in this chart. Every situation is different, and that premium has to be measured against the cost of the degree, including tuition, student debt and the income given up while enrolled.