

Fast Facts on America's Non-College Economy



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There are two Americas today: one for the college-educated, and one for those without four-year degrees. Workers in these economies are worlds apart—the type of work they do, how they receive their pay, when they start their workday, and the safety nets they have.

To better understand the world of the two-thirds of America without a college degree, we've outlined some talking points based on the findings from [our report](#). The disparity between these two worlds should shock you.

Different Lives

- The non-college work on their feet, not at a desk: 42 million non-college working age (25-64) folks work in blue-collar occupations, the type of work that often requires standing, making things, and physical activity. Just 7 million college-educated Americans do the same.

- 23 million non-college workers start work in the dark, beginning their shift between 7:00pm and 7:00am. Only 8 million college graduates have the same schedule.
- 2 million non-college individuals work the true night shift (4x more than college degree holders), starting work between 7:00pm and midnight.

Unequal Earnings and Savings

- The median income of non-college households is \$61,000—less than half of the \$127,000 college-educated households take in.
- While typical household wealth for non-college Americans is roughly \$125,000, median wealth for college-educated households is triple that at \$450,000.
- Less than half of non-college households have their own retirement accounts, while nearly three-in-four college households have one. But even for non-college households with accounts, the typical balance is only a quarter of their college counterparts' (\$282,000 to \$73,300 for workers near retirement).

Disparate Vulnerabilities

- Non-college Americans are more likely to be underinsured or uninsured. Of the 19 million uninsured working-age Americans, 16 million didn't graduate from college.
- The non-college population is twice as likely to leave their home for adverse economic reasons such as losing their jobs, searching for cheaper housing, or foreclosure and eviction.
- College households own more and owe more. But this allows them to build equity, and it reflects a greater faith in college workers' credit. Non-college educated households are denied any form of credit, including a mortgage, at higher rates than college-educated households.

Conclusion

Serious work is needed to bring the college and non-college worlds together and help ensure every person—regardless of education level—can afford and attain a middle-class life.

Continuing to ignore this disparity comes with a political and economic price. Democrats have been hemorrhaging non-college support for years—especially non-college voters of color. As they look toward 2024 and beyond, they need to make up ground with non-college voters and win back some of the blue-collar workers that Trump cajoled.

That could mean following in the footsteps of Governor Josh Shapiro and Rep. Angie Craig, who have gotten rid of degree requirements for state-government and Congressional positions, respectively. We should also expand apprenticeships, free up capital for Black and female

entrepreneurs, and make child care and paid leave more accessible. Going forward, policymakers must prioritize expanding the middle class and bridging the divides between these worlds.