State Opportunity Index



Tennessee

State Summary 2026

Tennessee at a glance

THE STATE OPPORTUNITY INDEX is a framework for measuring and improving education-to-career outcomes. For each state, the Index reports the percentage of graduates who experience a positive return on investment and summarizes progress in five key areas for improving success beyond completion: Clear Outcomes, Quality Coaching, Affordability, Work-Based Learning, and Employer Alignment. States are grouped into four categories: Leading (at the forefront, demonstrating strong progress); Advanced (substantial progress); Developing (early stages of improvement); and Foundational (just beginning their journey).

Tennessee is among 17 states Leading in Clear Outcomes. Quality Coaching for associate students improved from Developing to Advanced (no states are Leading). The state also is among 35 states and jurisdictions Leading in Affordability at associate degree institutions. Employer Alignment improved from Foundational to Developing. To learn more about progress in other states, visit strada.org/state-opportunity-index.



State Opportunity Index

strada

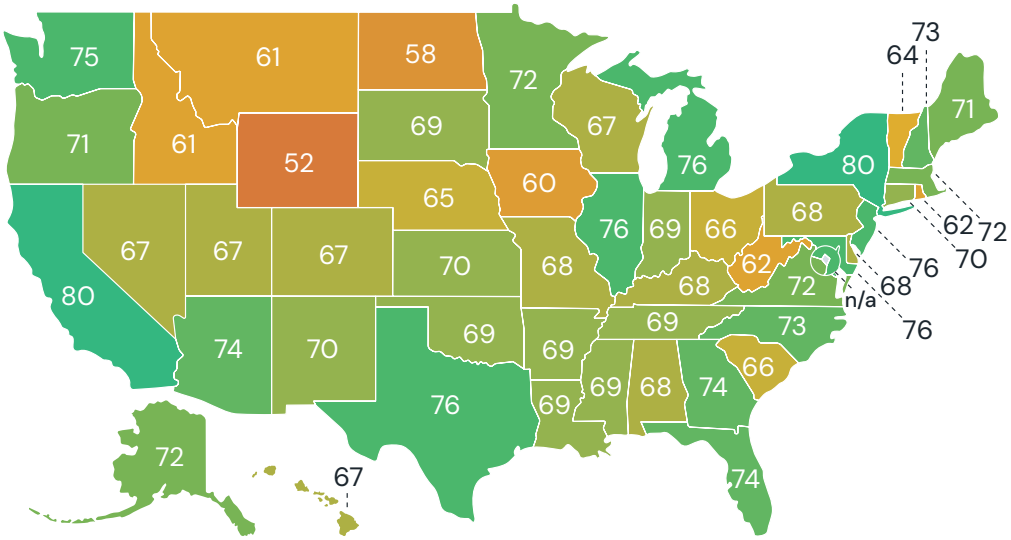
In cases in which the margin of error crosses a category threshold, states are given a combined category.
References for "unavailable" refer to states in which there was insufficient data to assign a rating at this time.

Positive ROI

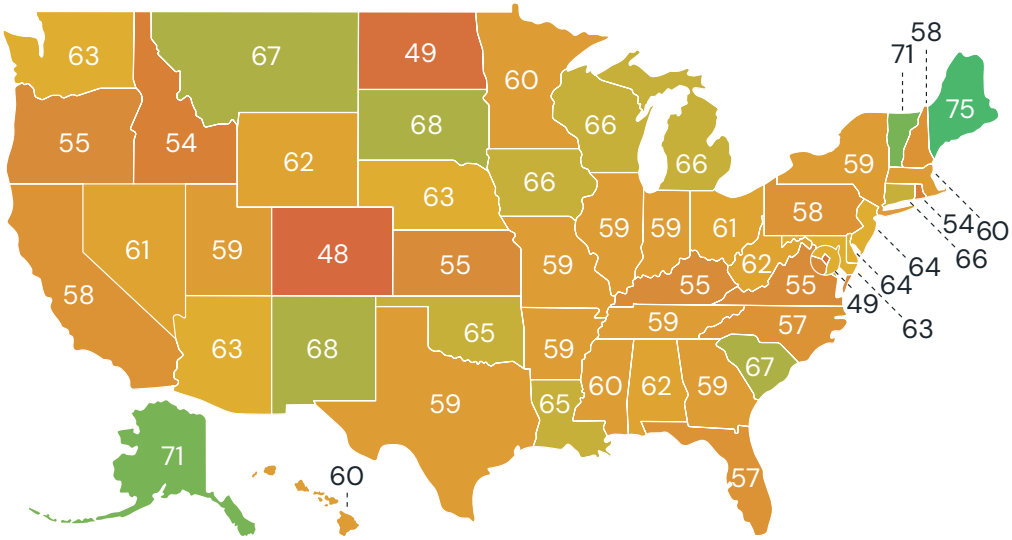
	Tennessee	National
Overall	67%	70%
Bachelor's	69%	73%
Associate	59%	60%

All students who invest their time and money in earning a degree should be financially better off because of it. The Positive ROI value for each state represents the estimated percentage of public college graduates whose earnings premium over high school graduates is enough to repay their total cost of a degree within 10 years.

Percentage of graduates with Positive 10-year ROI by state - bachelor's degrees



Percentage of graduates with Positive 10-year ROI by state - associate degrees



Clear Outcomes

LEADING

Everyone should have access to accurate information on employment outcomes that can help them make informed decisions about education after high school. The Clear Outcomes measure is based on 10 critical elements that contribute to the capacity of state education-to-employment data systems to clarify education pathway outcomes in order to inform personal, public, and private sector investments.

Tennessee improved from Developing to Leading in verified data for learning mobility (element 9), and from Advanced to Leading in integrating post-high school education and employment data (element 3) and integrating high school completion and employment data (element 4). Open aggregate data (element 6) also is a strength, and it is one of 17 states Leading in this element.

COLLECT

State data system elements	State description	Category
1. Includes learner-level and program characteristic data for nondegree and noncredit postsecondary education and training programs	Tennessee collects enrollment and credential outcomes for (i) college-issued, noncredit credentials and (ii) other third-party credentials, namely apprenticeships and industry certifications. The state does not link college-issued, noncredit nondegree credentials to employment outcomes.	ADVANCED
2. Examines earnings by occupation, pay rate, and work location	Tennessee is collecting occupation (SOC) on a voluntary basis and exploring other enhancements.	ADVANCED

INTEGRATE

State data system elements	State description	Category
3. Integrates and delivers information on learners' earnings and employment after postsecondary education and training completion, and over time	Tennessee integrates administrative records on employment and earnings with its (i) public four-year institutions; (ii) private four-year institutions; and (iii) community colleges. The state publishes these employment outcomes as open datasets and an interactive resource through the Tennessee Higher Education Commission's Academic Supply for Occupational Demand Report and the Tennessee Office of Evidence and Impact's (OEI) Education to Employment dashboard. The OEI dashboard disaggregates employment outcomes by race/ethnicity and gender.	LEADING
4. Integrates and delivers information on learners' earnings and employment after high school completion and over time	Tennessee integrates administrative information on employment and earnings with high school completion records. The state publishes high school-to-employment outcomes through the Tennessee Office of Evidence and Impact's Education to Employment dashboard and accompanying open aggregate dataset. These employment outcomes are disaggregated by race/ethnicity and gender but not family income/economic status.	LEADING
5. Partners with national and multi-state initiatives to assess education-to-opportunity outcomes for graduates and non-graduates of postsecondary education and training programs who relocate or work outside the state	Tennessee partners with PSEO (data pending), the Multi-State Data Collaborative, and the State Wage Interchange System.	LEADING

Category Key

Extent to which elements are present in state data infrastructure

- **Foundational** — Not in development
- **Developing** — In development
- **Advanced** — Partially present
- **Leading** — Fully present

Clear Outcomes

LEADING

Tennessee 2026

PROVIDE

State data system elements	State description	Category
6. Provides comprehensive and timely open data files containing anonymized education-to-opportunity statistics that anyone can access, download, and otherwise use	Tennessee publishes open datasets containing education-to-employment statistics for its public four-year institutions, private four-year institutions, community colleges, and high schools.	LEADING
7. Publishes robust, timely, and easily understandable interactive resources informing education-to-opportunity decision-making by learners, families, and institutions	Tennessee publishes an interactive resource containing education-to-employment statistics for its public four-year institutions, private four-year institutions, community colleges, and high schools. The state publishes a separate interactive resource reporting on academic supply and labor market demand.	LEADING
8. Gives researchers access to individual-level matched education-to-opportunity datasets	Tennessee has individual-level matched education-to-opportunity datasets for third-party researcher access. For K-12, higher education, and labor research requests, Tennessee has a single application (with addenda for K-12 education) and access is provisioned through a secure portal. The request and approval process is not clearly documented.	ADVANCED

IMPACT

State data system elements	State description	Category
9. Enables learners and earners to access and utilize their own verified data, unlocking opportunities for college and career advancement	After a successful pilot, the Tennessee Board of Regents launched TBR CRED for all graduates in spring 2026. This digital credential system houses program competencies and captures verifiable, digital records not only of courses completed and credentials earned but also co- and extracurricular activities, internships, and work experiences. Students can add these records to digital wallets. They also can use the records during college transfers and even share them with potential employers through resumes and job applications. In June 2026, Tennessee was selected a semifinalist for the Connecting Talent to Opportunity Challenge to strengthen connections between learners and earners by accelerating the development of a statewide talent marketplace.	LEADING
10. Designates a unit with responsibility and dedicated, full-time capacity for generating education-to-employment insights to inform state policymaking and resource allocation decision-making	Tennessee's Data Analytics for Transparency and Accountability (TN DATA) is a statewide initiative to improve state services and programs through data sharing and analytics. There's evidence of sustainable funding, dedicated staffing, as well as partnerships with higher education and workforce development agencies. TN DATA maintains ready access to integrated E2E data from which it has published interactive resources on postsecondary employment outcomes. Additionally, the Tennessee Higher Education Commission has produced public-facing reports on talent supply and demand gaps and the alignment of higher education programs with workforce needs.	ADVANCED

Category Key

Extent to which elements are present in state data infrastructure

- **Foundational** — Not in development
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Quality Coaching

Tennessee 2026

BACHELOR'S DEVELOPING ASSOCIATE ADVANCED

Everyone should have access to coaching that helps them reflect on their talents and interests, choose a career goal, chart a path, and navigate challenges. The Quality Coaching measure is based on the percentage of associate students and bachelor's senior students who reported receiving personalized guidance, timely labor market information, and support to create a plan and overcome barriers.

Tennessee remains Developing in overall Quality Coaching for students at bachelor's degree institutions, while its associate-level category improved from Developing to Advanced. At the bachelor's level, the rate of students receiving labor market information by the end of their first year increased. Additionally, bachelor's student experiences with personalized guidance outpace national averages.

	Bachelor's		Associate	
	State	National	State	National
PERSONALIZED GUIDANCE				
Percentage of students at public institutions who report receiving personalized coaching or guidance to help select the education that will help prepare them for a successful career	DEVELOPING **43%**	**35%**	DEV./ADV. **47%**	**45%**
TIMELY LABOR MARKET INFORMATION				
The average share of students at public institutions who receive timely labor market information, across the various types below, before enrolling or during their first year	DEVELOPING **28%**	**26%**	DEVELOPING **34%**	**35%**
Education-to-career paths that might be a good fit for students' strengths and interests	40%	34%	46%	45%
Job opportunities that a particular education program could lead to	22%	21%	30%	31%
Potential earnings in different careers related to students' education program	33%	30%	39%	40%
Career outcomes of students from their own institution	17%	17%	22%	23%
SUPPORT				
The average share of students at public institutions who receive at least some support in setting goals and in overcoming obstacles	ADV./LEAD. **76%**	**72%**	ADV./LEAD. **72%**	**73%**
Setting education and career goals, and developing a plan to achieve these goals	76%	71%	74%	73%
Identifying and overcoming barriers	77%	73%	70%	73%

Category Key

- **Foundational** <25%
- **Developing** 25% to <50%
- **Advanced** 50% to <75%
- **Leading** ≥75%

Affordability

BACHELOR'S **DEVELOPING** ASSOCIATE **LEADING**

A quality postsecondary education should be within everyone's reach, with clear, predictable, and manageable costs. The Affordability measure is based on how many hours a week the average student would need to work to cover the in-state net price (total cost of attendance minus any grants and scholarships), how many hours a student from a low-income family would need to work to cover their typical in-state net price, and the percentage of students that complete their degree on time – a critical factor in the cost of a degree.

Affordability at **Tennessee's** bachelor's and associate degree institutions is generally on par with most other states. The number of hours the average bachelor's student would need to work to cover college costs declined, and this particular element improved from Foundational to Developing. It is one of 35 states and jurisdictions categorized as Leading for associate students.

	Bachelor's		Associate	
	State	National	State	National
STUDENT HOURS OF WORK NEEDED				
Average student hours of work needed	**DEVELOPING** **27 hours per week** Average annual net price: $14,168	**26 hours per week** Average annual net price: $15,270	**LEADING** **7 hours per week** Average annual net price: $7,186	**8 hours per week** Average annual net price: $8,089
Low-income student hours of work needed	**ADVANCED** **15 hours per week** Average annual net price for low-income students: $10,109	**12 hours per week** Average annual net price for low-income students: $9,813	**LEADING** **5 hours per week** Average annual net price for low-income students: $6,522	**4 hours per week** Average annual net price for low-income students: $6,678

Category Key

- **Foundational** ≥30 hrs
- **Developing** 20 to <30 hrs
- **Advanced** 10 to <20 hrs
- **Leading** <10 hrs

Bachelor's	
State	National
ON-TIME COMPLETION RATE	
DEVELOPING **40%**	**47%**

Category Key

- **Foundational** <35%
- **Developing** 35% to <50%
- **Advanced** 50% to <65%
- **Leading** ≥65%

Work-Based Learning

BACHELOR'S **DEVELOPING**

All students should have access to paid, immersive work-based learning experiences that connect education to career. The Work-Based Learning measure is based on the percentage of bachelor's senior students who reported participating in at least one of the following types of paid experiences: paid internship, paid apprenticeship, paid co-op, paid practicum, or paid undergraduate research experience. For students at associate degree institutions, participation is reported when data are available, but states are not categorized.

Tennessee's bachelor's degree institutions are categorized as Developing, a category shared by 32 other states.

	Bachelor's		Associate	
	State	National	State	National
QUALITY WORK-BASED LEARNING				
Percentage of students at public institutions who participated in at least one of the five types of quality paid work-based learning experiences	DEVELOPING **42%**	**43%**	**8%**	**14%**
Paid internship participation	36%	35%	4%	10%
Percentage of students who participated in at least one of the five types of experiences (paid or unpaid)	71%	71%	29%	30%

Category Key

- **Foundational** <25%
- **Developing** 25% to <50%
- **Advanced** 50% to <75%
- **Leading** ≥75%

When the margin of error crosses a category threshold, states are given a combined category.

In addition to student self-reporting of apprenticeship participation, states have other sources of information on participation in registered apprenticeships via the U.S. Department of Labor. In Tennessee, 0.28 percent of the state labor force is made up of active apprentices, for a total of 9,760 apprentices. Across the country, this number ranges from 0.86 percent (Hawaii) to 0.12 percent (Oklahoma). In countries with leading apprenticeship systems, such as Germany, Switzerland, Australia, Canada, and England, apprentices constitute about 2.5-3.0 percent of the labor force, so all states in the U.S. have substantial room for improvement.

Employer Alignment

DEVELOPING

Students should have access to programs that lead to quality jobs and employers should be able to find the talent they need to fill high-wage roles. The Employer Alignment measure is based on the percentage of terminal bachelor's degree holders aged 25-34 employed in a college-level job as well as the supply/demand ratio for a set of high-demand, high-wage jobs in each state.

College-level employment in **Tennessee** is 58 percent, compared to 60 percent nationally. Tennessee improved from Foundational to Developing overall in Employer Alignment. Its overall supply/demand ratio and ratios for finance and accounting professionals, nursing, and manufacturing/trades technicians and technologists improved from Foundational to Developing; its ratios for data analytics and information and cybersecurity improved from Advanced to Leading; and its ratio for engineers improved from Developing to Advanced.

COLLEGE-LEVEL EMPLOYMENT			
The percentage of bachelor's degree graduates who are employed in college-level jobs		**58%**	DEVELOPING
SUPPLY/DEMAND RATIO			
The overall ratio: the average of the entry-level supply/demand ratios for these nine opportunity occupational groups			DEVELOPING
Information technology and business	Data analytics		LEADING
	Finance and accounting professionals		DEVELOPING
	Finance and accounting support		FOUNDATIONAL
	Information and cybersecurity		LEADING
	Software development and engineering		LEADING
Healthcare	Healthcare technicians and technologists		FOUNDATIONAL
	Nursing		DEVELOPING
Manufacturing and engineering	Engineering		ADVANCED
	Manufacturing/Trades technicians and technologists		DEVELOPING

Category Key

- **Foundational** <50%
- **Developing** 50% to <60%
- **Advanced** 60% to <75%
- **Leading** ≥75%

State Opportunity Index

Tennessee 2026

Appendix

Student Survey Responses

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Appendix // **Survey Data Tables**

The following tables provide student responses for questions included in the 2026 State Opportunity Index survey.

	Bachelor's		Associate	
	State	National	State	National
SAMPLE SIZE				
Respondents, 2026	724	36,564	498	17,000
Respondents, 2025–26 combined	1,171	77,803	557	32,005
VALUE				
To what extent do you agree or disagree with the following statement, "My education will be worth the cost"?				
Strongly disagree	4%	4%	6%	7%
Somewhat disagree	6%	9%	4%	6%
Neither agree nor disagree	8%	9%	7%	8%
Somewhat agree	39%	38%	25%	28%
Strongly agree	42%	40%	58%	52%
Thinking about how your education supports your career goals, how satisfied are you with how well your institution prepared you for the workforce? *(1: Not at all satisfied … 10: Extremely satisfied)*				
Average (1-10)	7.6	7.2	7.9	7.8
QUALITY COACHING				
Before choosing your major or program of study, how did you receive information on careers, salaries, job opportunities, etc.? *(Select all that apply)*				
One-on-one meeting with faculty or advisor	26%	22%	23%	22%
Career fair, group workshop, orientation session, or in a class	34%	30%	22%	23%
National job boards *(LinkedIn, GlassDoor, Indeed, Idealist)*	26%	28%	25%	25%
College career portal *(Handshake, Symplicity)*	19%	20%	14%	12%
Career assessment tools *(MyMajors, Career Coach)*	16%	14%	16%	14%
Labor market tools *(Lightcast, O*NET, state workforce websites)*	4%	6%	7%	7%
AI-based tools *(ChatGPT, Perplexity, CareerVillage, Roadtrip Nation)*	12%	13%	13%	13%
Conversations with friends and family members	52%	52%	48%	47%
Conversations with alumni, mentoring services, scholarship groups, etc.	17%	18%	11%	13%
Email or newsletter	13%	16%	15%	14%
Other	7%	5%	11%	9%
None of these	8%	9%	13%	12%
I have not yet chosen a program of study.	0%	1%	1%	1%

	Bachelor's		Associate	
	State	National	State	National
WORK-BASED LEARNING				
During your time in college, have you participated in any of the following? *(Select all that apply)*				
Micro-Internship: short-term work experience, typically lasting four weeks or less, on a specific, employer-defined project	25%	23%	6%	7%
Project-Based Learning Activity: real-world, employer-designed projects built as assignments within academic courses	30%	30%	13%	12%
Service Learning: courses that combine academic instruction with community service, addressing a real-world need	26%	24%	13%	12%
Externship: a short-term experience where a student shadows a professional to observe day-to-day duties to learn about a specific career field	22%	21%	11%	10%
During your time in college, have you participated in any of the following? *(Select all that apply) [Paid or unpaid]*				
Internship: fixed-term position lasting longer than four weeks performing entry-level tasks for an employer	49%	47%	7%	11%
Apprenticeship: paid job combining on-the-job training under an experienced mentor with classroom learning	4%	5%	2%	4%
Co-op program: degree program that alternates periods of academic courses with paid work experiences	3%	4%	2%	2%
Student teaching, practicum, clinical hours: closely supervised performance of professional responsibilities in a workplace setting	18%	20%	17%	14%
Undergraduate research: experience outside of a course, typically working directly with a faculty member in a lab, on a project, or on a research team	21%	25%	4%	6%
In-state participation: Student participation in at least one of the five paid experiences in the same state as their institution (paid internship, paid apprenticeship, paid co-op program, paid student teaching, practicum, clinical hours, paid undergraduate research)	34%	32%	7%	10%
Did you get credit or a record on your transcript for any of your experiences? *(Select all that apply) [Shown to those who reported the work-based learning experience in question]*				
Internship: fixed-term position lasting longer than four weeks performing entry-level tasks for an employer	57%	52%	59%	52%
Apprenticeship: paid job combining on-the-job training under an experienced mentor with classroom learning	41%	33%	42%	41%
Co-op program: degree program that alternates periods of academic courses with paid work experiences	51%	47%	51%	47%
Student teaching, practicum, clinical hours: closely supervised performance of professional responsibilities in a workplace setting	59%	62%	70%	65%
Undergraduate research: experience outside of a course, typically working directly with a faculty member in a lab, on a project, or on a research team	57%	56%	30%	38%

	Bachelor's		Associate	
	State	National	State	National
STUDENT WORK				
During the school year, how many hours do you spend in a typical seven-day week working for pay?				
Less than 10 hours per week	19%	16%	7%	7%
10 to 19 hours per week	25%	30%	15%	16%
20 to 29 hours per week	21%	18%	19%	18%
30 hours or more per week	16%	14%	40%	34%
Does not typically work while taking classes	19%	22%	20%	24%
Do you consider yourself a student who works or a worker that goes to school?				
A student who works	66%	65%	45%	44%
A worker who goes to school	15%	13%	35%	32%
Does not work	19%	22%	20%	24%
Did you have an on-campus job at any point during the time you were enrolled in your current program? If so, what type of job(s) have you had? *(Select all that apply)*				
Academic and Research: Research assistant, lab assistant, or teaching assistant (TA) for a professor	10%	13%	2%	3%
Specialized Campus Services: Library assistant, IT help desk technician, or fitness center attendant	7%	9%	3%	3%
Peer-Based Roles: Tutor, Resident Assistant (RA), student government or student club role, peer advisor, or orientation leader	13%	12%	5%	4%
Retail and Customer Service: Bookstore associate, convenience store clerk, or campus apparel shop worker	3%	5%	2%	2%
Food Service and Hospitality: Dining hall staff, campus cafe barista, or catering assistant for university events	6%	7%	2%	2%
Administrative and Office Support: Departmental office assistant, front desk receptionist for an academic building, or admissions office worker	10%	10%	5%	4%
Other	6%	5%	2%	2%
I never had an on-campus job.	56%	57%	86%	86%
Did you have an off-campus job at any point during your time you were enrolled in your current program? If so, what type of job(s) have you had? *(Select all that apply)*				
Administrative and Professional Support: Office assistant at a local business, medical receptionist, or clerical worker	8%	8%	9%	8%
Community and Public Service: Public schools, libraries, government agencies, community-based organizations	11%	11%	9%	8%
Freelance and Gig Economy: Freelance writer, graphic designer, social media manager, rideshare driver	10%	8%	6%	6%
Food Service and Hospitality: Waiter/waitress, bartender, cook, barista, food delivery driver	27%	24%	22%	20%
Healthcare and Social Services: Caregiver for the elderly, home health aide, non-certified medical assistant	9%	10%	17%	15%

	Bachelor's		Associate	
	State	National	State	National
Did you have an off-campus job at any point during your time you were enrolled in your current program? If so, what type of job(s) have you had? *(continued)*				
Personal and Household Services: Babysitter/nanny, pet sitter, dog walker, house cleaner	10%	8%	9%	6%
Retail and Customer Service: Retail sales associate, cashier at a grocery store, customer service representative at a business	22%	21%	24%	21%
Professional Services: Bank teller, clerical assistant at a law firm, office receptionist, administrative assistant	3%	5%	4%	5%
Seasonal or Recreational: Summer camp counselor, ski resort employee, lifeguard at a public pool, tour guide at a local attraction	10%	9%	3%	4%
Skilled Labor and Trades: Warehouse worker, mover, construction laborer, auto detailer, landscaping worker	7%	6%	9%	11%
Other	7%	7%	10%	11%
I never had an off-campus job..	25%	27%	19%	25%
AFFORDABILITY				
Were you granted college credit for courses or work experience before enrolling at your institution? *(Select all that apply)*				
College courses taken while in high school *(Dual Enrollment, Concurrent Enrollment, Dual Credit, Early College Credit)*	36%	36%	21%	19%
Advanced Placement classes or International Baccalaureate program in high school	19%	29%	8%	8%
I transferred from an academic program at a two-year college, and I received transfer credit.	16%	17%	5%	8%
I transferred from an academic program at a four-year college, and I received transfer credit.	13%	10%	11%	12%
I took classes at another college but was not enrolled in a degree or credential program *(continuing education, summer classes, or extramural coursework)*, and I received credit.	8%	9%	10%	7%
College credit for prior work or military experience *(Credit for Prior Learning, Prior Learning Assessment)*	3%	3%	3%	3%
I did not bring any credits into my institution.	27%	21%	52%	50%
POST-GRADUATION PLANS				
Which of the following best represents your plans within six months after graduation?				
I plan to work full time, but have not yet secured a position.	45%	46%	n/a	n/a
I plan to work full time at the job I had while I was enrolled.	7%	8%	n/a	n/a
I have accepted a new full-time job.	11%	11%	n/a	n/a
I plan to work part time.	2%	3%	n/a	n/a
I plan to pursue additional education, but have not yet been admitted.	16%	14%	n/a	n/a
I have been admitted to a program for additional education.	11%	10%	n/a	n/a
I have other plans.	3%	3%	n/a	n/a
I don't know what I plan to do after graduating.	6%	5%	n/a	n/a

	Bachelor's		Associate	
	State	National	State	National
How likely are you to remain in your institution's state after graduation?				
Very unlikely	12%	12%	n/a	n/a
Unlikely	23%	19%	n/a	n/a
Likely	34%	35%	n/a	n/a
Very likely	30%	34%	n/a	n/a
Which of the following best represents your career plans after you complete your current program?				
I plan to continue working for the same employer I have now.	n/a	n/a	26%	21%
I plan to look for work with a new employer but in the same career.	n/a	n/a	20%	23%
I plan to look for work in a new career.	n/a	n/a	54%	56%
NONDEGREE CREDENTIALS				
Have you ever earned, or are you currently earning one of the following credentials relating to career-focused skills? *(Select all that apply)*				
Occupational license issued by a government agency *(teaching license, nursing license, cosmetology license)*	6%	7%	15%	11%
Certificate or badge *(from a postsecondary program)*	13%	13%	13%	17%
Industry-recognized credential *(Healthcare, IT, Skilled Trades and Manufacturing, Business and Professional Services, Hospitality and Culinary, Public Safety and Legal, Creative and Communications)*	11%	8%	12%	13%
Some other type of career-focused credential	4%	3%	3%	4%
I don't know.	21%	18%	18%	18%
None of the above	50%	56%	47%	46%

	State	National
EXTERNAL AFFORDABILITY METRICS		
State appropriations per student FTE, public four-year institutions, FY2025 *(Source: SHEEO SHEF Annual Report)*	$7,288	$11,166
State appropriations per student FTE, public two-year institutions, FY2025 *(Source: SHEEO SHEF Annual Report)*	$14,971	$11,096
FAFSA completion rate, high school class of 2026 (through July 1, 2026) *(Source: NCAN)*	75%	59%
150% completion rate, first-time full-time students, bachelor's degree institutions, 2023-24 *(Source: College Scorecard)*	56%	64%
150% completion rate, first-time full-time Pell recipients, bachelor's degree institutions, 2023-24 *(Source: College Scorecard)*	45%	53%

If we get this right, here's what the future could look like: A young person or adult explores options with a career coach. They have data on jobs and earnings by program. They know costs up front, and public options are affordable and accessible. They engage in paid work-based learning, building skills and clarifying goals. By completion, they don't just hold a credential (or a few).
They have a good job, experience, and momentum toward a better future.

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