

# ACT<sup>®</sup> Center for Equity in Learning



## Who Does Work *Work* For?

Understanding Equity in Working Learner College and Career Success

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## Working During College: Opportunity or Obstacle?

As a college degree remains a necessity for economic competitiveness, ever-widening pools of students pursue bachelor's degrees at U.S. colleges and universities.<sup>[1]</sup> These students face rising tuition costs and the need to cultivate demonstrable workplace skills and useful personal networks in order to compete for future career opportunities.<sup>[2-4]</sup> From this perspective, working learners – or individuals engaging simultaneously with education and work – may enjoy a range of benefits. Their earnings during college may help to offset expenses for themselves and in some cases, their families. However, working while enrolled also allows students the opportunity to build on classroom learning in applied settings, to gain valuable workplace experiences, and to cultivate beneficial social and career networks.

Despite these promises, working learners face specific challenges that may undermine their prospects. Working college students must strike a delicate balance between hours directed towards paid work and those spent in the classroom, studying, with family, socializing, and sleeping.<sup>[5]</sup> Consequently, students from families with greater financial resources may opt to focus exclusively on their studies, or to work only a limited number of hours each week.<sup>[6]</sup> By contrast, students from low-income families face greater financial pressure to work in order to support themselves and often, to contribute to household budgets.<sup>[7,8]</sup> To the extent that financially disadvantaged

working learners also arrive with weaker academic preparation for college than their peers who don't have financial challenges,<sup>[9]</sup> working intensively may undermine their ability to thrive rather than fostering a viable pathway to academic and career success.

Consequently, this report follows a nationally representative cohort of first-time freshmen over a period of six years to understand when and why working during college contributes to disparities in students' academic and career success. In doing so, it finds that students who work more than 15 hours each week also tend to be from underserved backgrounds and less academically prepared for college. Over time, students from all backgrounds who work more than 15 hours weekly tend to fall behind in their academic progress, as well as their earnings, debt, and early career outcomes. The stakes for low-income working learners are especially high. Working more than 15 hours each week is particularly detrimental for students from this group; yet, working a more moderate number of hours may be a key strategy for students from low-income families trying to get through and get ahead in college. Enhancing outcomes for working learners – who compose a majority of college students – requires that policy and practice alleviate the pressures guiding students toward burdensome hours and widen pathways towards work experiences that complement rather than conflict with academic and career plans.



Students who work **more than 15 hours** each week also tend to be from **underserved backgrounds** and less academically prepared for college.

## Drawing Insights from the Beginning: Postsecondary Students Longitudinal Study

Data for this study come from the 2004/09 Beginning Postsecondary Students Longitudinal Study (BPS:04/09), the most recently completed panel study of college students' educational and early career experiences collected by the National Center for Education Statistics (NCES).<sup>[1]</sup> BPS:04/09 surveyed a nationally representative cohort of approximately 16,000 first-time postsecondary students upon enrollment during the 2003-2004 academic

year and again two (2006) and six years later (2009). Throughout, analyses are restricted to the approximately 6,600 respondents enrolled as full-time students at four-year, not-for-profit colleges and universities.<sup>[10]</sup> Sample weights (WTB000) adjust public-use data estimates to reflect the characteristics of all U.S. students who began college in 2003-2004.



### Who Works During College and How Much?

More than half of all college students work as freshmen. These working learners are roughly divided between those who work 15 or fewer hours each week (29 percent of all students) and those who work more than 15 hours (30 percent of all students). Thus, a large portion of students make the transition to college already exceeding the 15-hour threshold often cited as an ideal maximum amount of paid work for college students.<sup>[7]</sup> **Table 1** details the social background and academic characteristics of BPS:04/09 students based on whether they reported not working, working 15 or fewer, or more than 15 hours each week.

- ⊖ **41%** students do not work
- ↓ **29%** students work 15 hours or less
- ↑ **30%** students work more than 15 hours

**Table 1: Social Background and Academic Characteristics by Work Intensity (%)**

Social Background		Does Not Work (41.0%)	Works ≤ 15 Hours a Week (28.8%)	Works > 15 Hours a Week (30.2%)
<b>Gender</b>				
Male*	(44.5)	47.3	40.6	44.5
Female*	(55.5)	52.7	59.4	55.5
<b>Ethnicity</b>				
White	(70.4)	69.4	74.2	68.3
Black	(9.3)	9.6	7.3	10.7
Hispanic	(9.5)	9.0	7.9	11.9
Asian	(6.0)	6.9	6.2	4.5
Other*	(4.8)	5.1	4.4	4.6
<b>Age</b>				
15-19 <sup>b, c</sup>	(93.7)	95.3	96.0	89.3
20 or older <sup>b, c</sup>	(6.3)	4.7	4.0	10.7
<b>First-Generation College Student</b>				
No <sup>b, c</sup>	(76.3)	81.3	78.2	67.7
Yes <sup>**b, c</sup>	(23.7)	18.7	21.8	32.3
<b>Family Income</b>				
Not low-income <sup>b, c</sup>	(74.2)	77.2	76.8	67.6
Low-income <sup>b, c</sup>	(25.8)	22.8	23.2	32.4

[Continued on Page 4]

## Social Background

The top of **Table 1** shows that women make up the majority of college students and an even larger share of working learners who work a moderate number of hours. For example, though they compose 56 percent of full-time college freshmen, women represent 59 percent of those working 15 or fewer hours each week. However, taking their enrollment rates into account, men and women are equally likely to work more than 15 hours each week. In terms of age, only six percent of all freshmen are 20 years old or older, but 11 percent of those working more than 15 hours each week come from this older age group.

Next, **Table 1** examines whether working learners are disproportionately drawn from traditionally underserved groups including members of racial or ethnic minorities, first-generation<sup>[2]</sup> college students, or students from low-income<sup>[3]</sup> families.<sup>[1]</sup> No racial or ethnic differences

are observed between working learners and their peers. However, first-generation and financially-disadvantaged students are overrepresented among those working more than 15 hours each week. To illustrate, although only 24 percent of freshmen are first-generation students, the same is true for 32 percent of those working more than 15 hours each week. Similarly, 26 percent of all students but 32 percent of students working 15 hours each week are from low-income families, namely families whose annual incomes are 200 percent or less of the federal poverty line.<sup>[1]</sup> Thus, undeserved learners who are first-generation or financially disadvantaged tend to work more intensively than their more privileged peers. By contrast, students whose parents have attended college or who are more affluent tend to not work at all or to work 15 or fewer hours.

**Table 1: Social Background and Academic Characteristics by Work Intensity (%)**

[Continued from Page 3]

Academic Characteristics		Does Not Work (41.0%)	Works ≤ 15 Hours a Week (28.8%)	Works > 15 Hours a Week (30.2%)
<b>High School GPA</b>				
3.5-4.0 <sup>b, c</sup>	(49.7)	53.1	54.8	39.9
3.0-3.4 <sup>b, c</sup>	(34.6)	33.0	32.1	39.3
0.0-2.9 <sup>b, c</sup>	(15.7)	13.9	13.1	20.8
<b>Highest High School Math Course</b>				
Calculus or higher <sup>b, c</sup>	(29.1)	34.2	31.8	19.2
Pre-calculus <sup>b, c</sup>	(28.0)	28.0	27.6	28.3
Less than pre-calculus <sup>b, c</sup>	(42.9)	37.8	40.6	52.4
<b>College Selectivity</b>				
Very selective <sup>b, c</sup>	(28.1)	35.0	29.9	16.6
Moderately selective <sup>b, c</sup>	(55.3)	52.4	57.2	57.5
Minimally selective or open admission	(16.6)	12.5	12.9	25.9
<b>Weighted N (000)</b>	<b>1,390</b>	<b>570</b>	<b>400</b>	<b>420</b>
<b>Data source:</b> BPS:04/09 restricted to first-time postsecondary students enrolled full-time in 2004 in four-year not-for-profit colleges and universities.				
Numbers in parentheses denote weighted pooled means. Superscript letters denote significant differences between the weighted group means via a two tailed test of proportions ( $p < 0.05$ ) as follows: Nonworkers compared to [a] students who work 15 or fewer hours per week, or [b] students who work more than 15 hours, and [c] students who work 15 or fewer hours compared to students who work more than 15 hours per week.				
*Includes students who identify as American Indian or Alaska Native, Native Hawaiian or Pacific Islander, other, or as more than one race/ethnicity				

Note: Weighted totals represent cumulative data from chart on pages 3 and 4

## Academic Characteristics

The bottom of **Table 1** considers students’ high school grade point averages, highest math course taken during high school, and the selectivity<sup>[4]</sup> of their college or university. Once again, working learners who work more than 15 hours each week show disadvantages. Though more than half of students who work fewer hours (55 percent) or not at all (53 percent) had high school GPAs above 3.5, only 40 percent of students working more than 15 hours had such high grades. Moreover, while roughly a third of their peers had taken calculus in high school, only a fifth of students working more than 15 hours each week had taken this challenging course. Finally, students

working more than 15 hours each week attend less selective colleges and universities than their peers who work less or not at all.

For example, though 28 percent of all freshmen attended institutions classified as very selective, the same is true for only 17 percent of students working more than 15 hours per week. In sum, **Table 1** shows that students who work more than 15 hours each week are disadvantaged not only by their social backgrounds but also by the academic characteristics with which they start college.<sup>[5]</sup>

<sup>2</sup> Consistent with prior ACT and NCES research, first-generation students are defined as those whose parents had never enrolled in postsecondary education, regardless of attainment.<sup>[9]</sup>

<sup>3</sup> For a family of four, the federal poverty line in 2002 – the year prior to enrollment – was \$18,392 meaning that a family of this size with a combined income of less than \$36,784 would fall below the 200 percent cutoff used throughout this report.

<sup>4</sup> This designation comes from the IPEDS database and is based on acceptance rates, whether an ACT/SAT test is required for admission, and the distribution of ACT/SAT scores of admitted students.<sup>[12]</sup>

<sup>5</sup> In further analyses, the measures included in **Table 1** were used to predict working learner status via both linear and logistic regression. These findings were consistent with the patterns described in the text, suggesting that social and academic background differences shape engagement with work independently of one another.

## What Are the Work Characteristics of Working College Students?

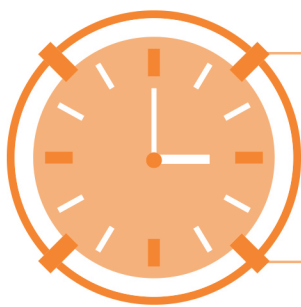
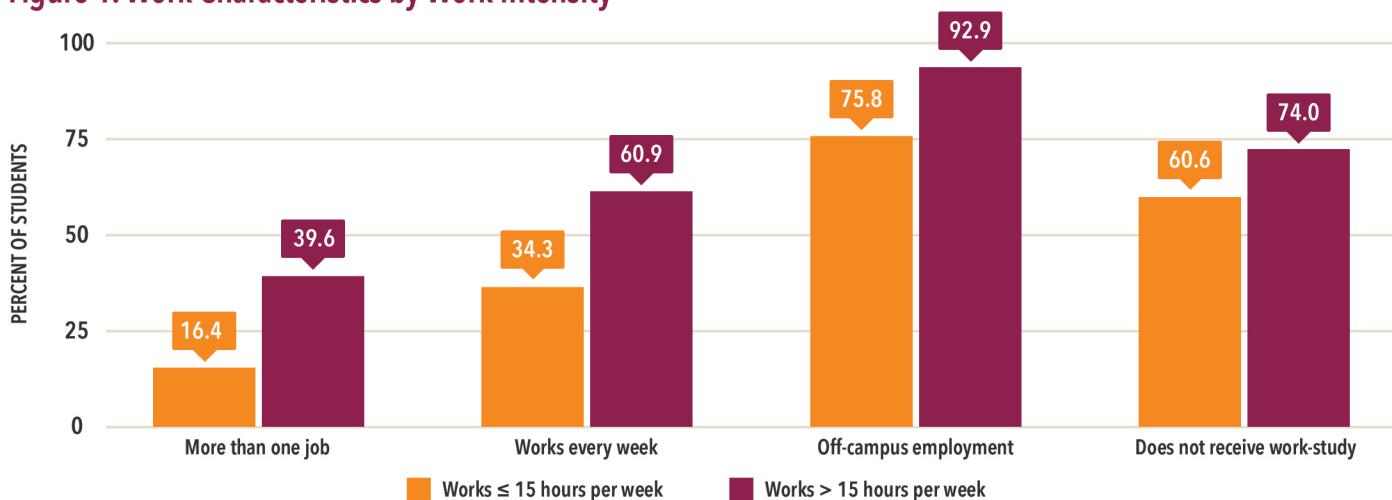
How much students decide to work impacts the characteristics of their jobs and therefore how easily they are able to integrate their roles as students and employees.

**Figure 1** shows how the work characteristics of students who work more than 15 hours each week compare to those of students who work less. Students who work more often divide their time between multiple jobs (40 percent) and typically work every week (61 percent). By contrast, students who work fewer hours only rarely work multiple jobs (16 percent) or every week (34 percent). Furthermore, though a majority of all workers work off campus, this is nearly universally true of students who work more

- ⊙ **Very few working learners have jobs on campus or through a federal work-study program.**
- ⊙ **Working learners who work more than 15 hours each week have less convenient and flexible work arrangements.**

than 15 hours per week (93 percent) and a large majority work outside of a work-study arrangement (74 percent). By contrast, among students working 15 or fewer hours, 76 percent work off campus and 61 percent receive no work-study.

**Figure 1. Work Characteristics by Work Intensity**



**Students who work fewer hours benefit** not only from fewer hours of work, but also from work arrangements that accommodate the **rhythms of the semester** and disproportionately from work experiences set within their college or university.

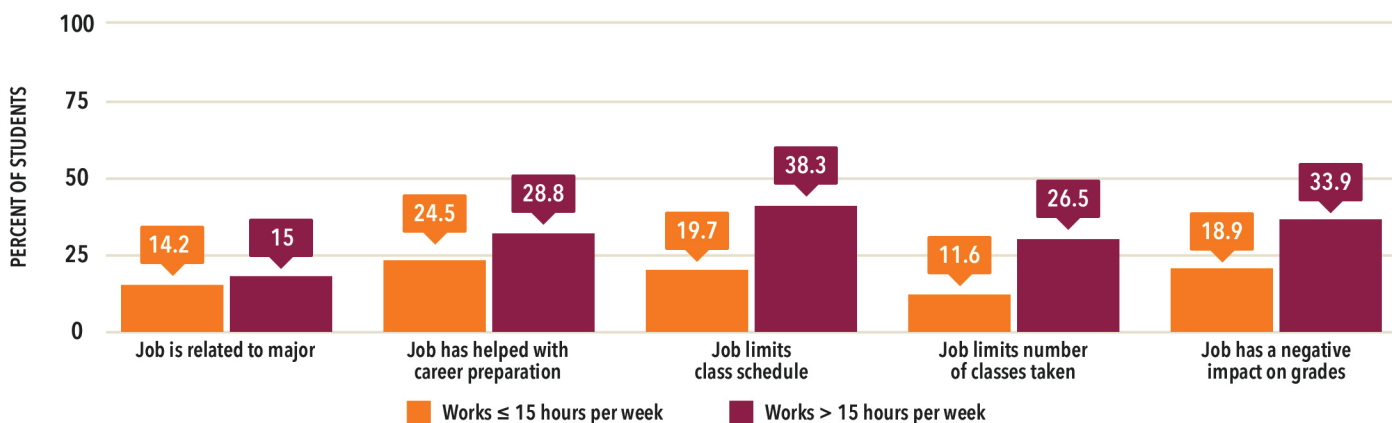
## How Do Students View the Impact of Working?

**Figure 2** examines students' own perspectives on the risks and rewards associated with their jobs. Working learners anticipate few academic or career benefits from working; yet, they typically see themselves as resilient to the potential negative consequences of working. To illustrate, only a small minority of all working learners – about 15 percent – view their jobs as related to their college major and roughly one in four see their job as helping their career preparation. At the same time, workers with 15 or fewer hours of work each week rarely think that their work limits their class schedule (20 percent), the number of classes they take (12 percent), or has a negative impact on their grades (19 percent). However, among students working more than 15 hours each week, 38 percent report that their

jobs limit their class schedule, 27 percent report taking fewer classes in a given semester, and 34 percent think that their grades suffer because of their work. Taken together, working more hours does not seem to increase the perceived benefits of working while in college but it does give students greater pause over whether they may be undermining their academic progress.

- Working learners rarely see their jobs as related to their majors or as helping their careers.
- Students who work more than 15 hours each week are more concerned that their jobs might negatively impact their academic progress.

**Figure 2. Student Perceptions of Job Impact on Career Preparation and Academic Progress by Work Intensity**



## How Does Working During College Shape Academic Achievement and Progress?

Over time, the demands of balancing school and work result in disparities in academic achievement and progress between working learners and their peers. **Figures 3 and 4** show how working learners and their peers are faring two years after enrolling in terms of their cumulative GPAs and whether they are considered juniors in college. In both figures, the characteristics of students from higher-income families are reflected on the left and those whose families are below this threshold are on the right.

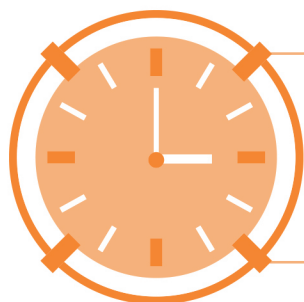
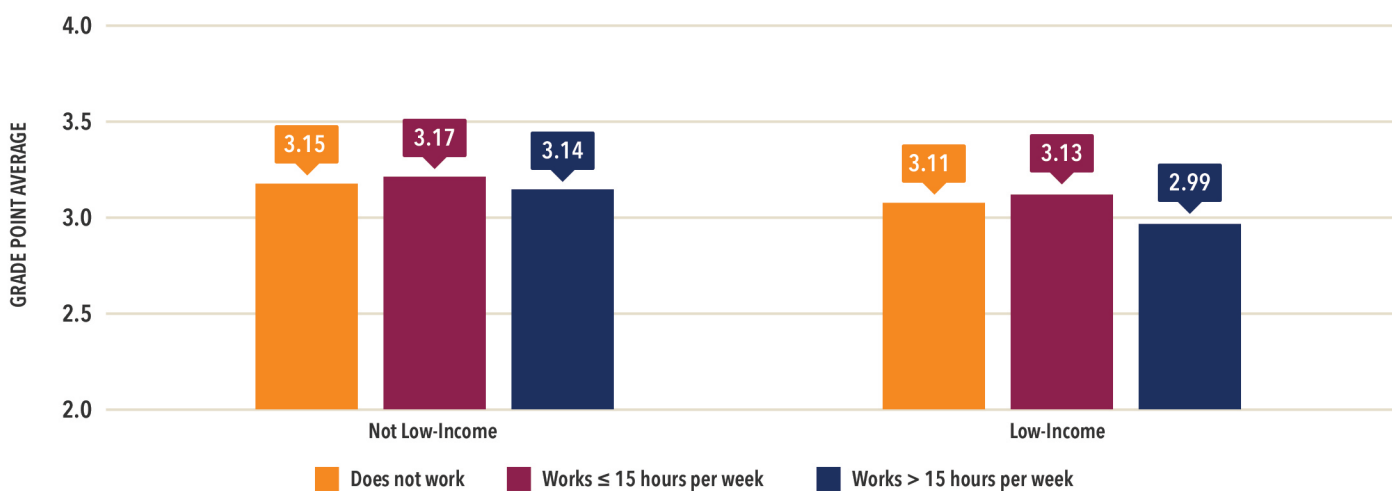
In **Figure 3**, students' GPAs are largely similar two years after beginning college (approximately 3.13) regardless of how much they worked and their families' incomes. Thus, the double disadvantage of fewer financial resources at home and a more burdensome work schedule sets college students up for lower achievement.

### Two Years After Enrollment:

- ⦿ Financially disadvantaged students who work more than 15 hours each week earn lower grades.
- ⦿ Students who work more than 15 hours each week are less likely to progress towards "on time" degrees.



**Figure 3. Grade Point Average Two Years After Enrollment by Work Intensity and Low-Income Status**



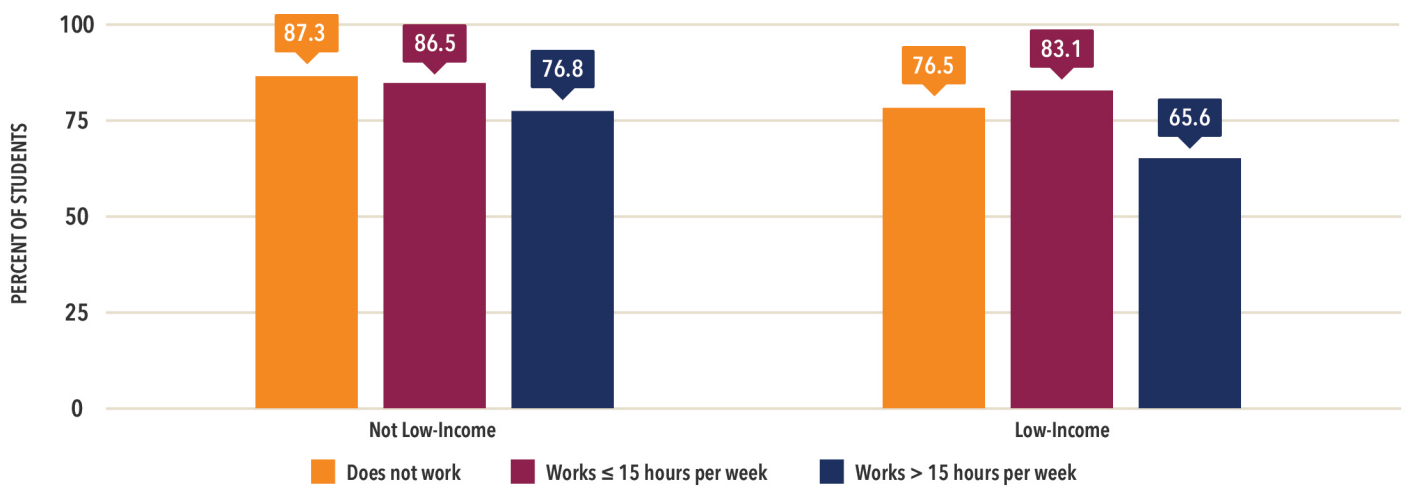
Only students from low-income families who **worked more than 15 hours each week** stand out as having **statistically lower GPAs** than higher-income students who do not work.



As shown in **Figure 4**, students' ability to progress through college on time also reflects how much they are working and whether they are from low-income families. Among higher-income students, only those working more than 15 hours each week are less likely than their peers to be enrolled as juniors two years after beginning (77 percent compared to 87 percent). By contrast, low-income working learners who work 15 or fewer hours are typically ahead of peers who

work more hours. In fact, students from this group are statistically comparable in their progression to students from higher-income families who also avoid working more than 15 hours. This suggests that engaging in 15 or fewer hours of work may help working learners from low-income families to advance through college on par with their more privileged peers and avoid a GPA penalty.

**Figure 4. Junior Class Status Two Years After Enrollment by Work Intensity and Low-Income Status**



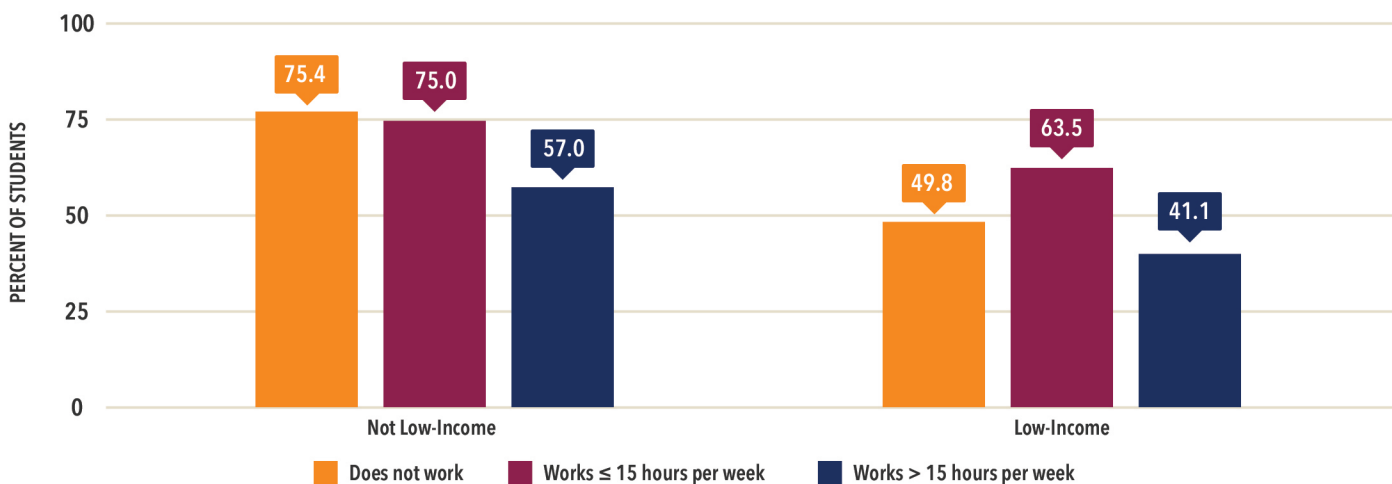
## How Does Working During College Shape Degree Attainment and Early Career Outcomes?

Six years after the start of college, students who progressed along a traditional timeline found themselves graduated from college and in the workforce for two years. **Figure 5** examines how the degree attainment of working learners compares to their peers and finds distinct patterns based on whether the students were from a low-income family. Among students from families with more resources, those who worked more than 15 hours are less likely to have graduated (57 percent) compared to peers who did not work or worked 15 or fewer hours (75 percent of both groups). Yet among students from low-income families, those who worked a moderate amount – 15 or fewer hours – are more likely to graduate (64 percent) than non-working (50 percent) and more intensively working peers (41 percent). Taken together, though all students are less likely to graduate within six years when they work more than 15 hours, a workload that falls beneath this

threshold improves graduation rates for students from low-income families in particular.

Working during college may be a way to limit the need to take out student loans. **Figure 6** examines students' total undergraduate student loan debt based on their status as working learners during college and the financial status of their families of origin. Among higher-income students, students who work – regardless of how many hours – have more debt six years later than students who do not. By contrast, among students from low-income families, students who work 15 or fewer hours each week have more debt than their peers. One way to account for this finding is that the financially disadvantaged students who engage the most intensely with paid work are able to offset some need for student loans.

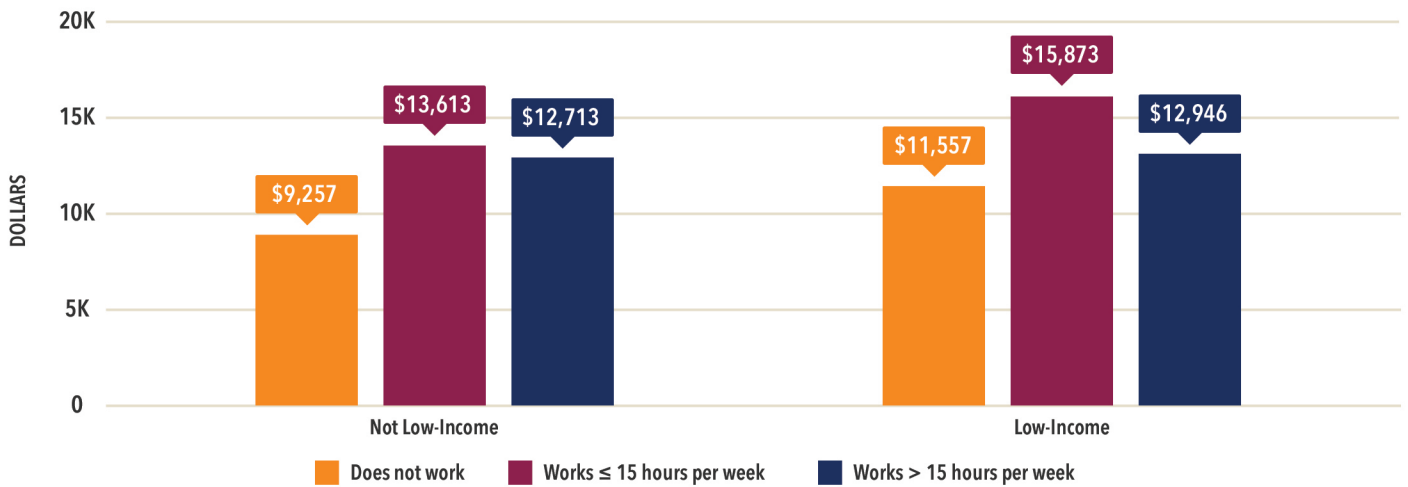
**Figure 5. Bachelor's Degree Attainment Six Years After Enrollment by Work Intensity and Low-Income Status**



### Six Years After Enrollment:

- Students who worked more than 15 hours each week are less likely to graduate.
- Working 15 or fewer hours each week helps low-income students get ahead.
- Non-working students from higher-income families have the least student debt.
- Students are typically working and satisfied with their careers, regardless of how much they worked in college.
- Working learners from low-income families who work 15 or fewer hours go on to earn comparable incomes to their more advantaged peers.

**Figure 6. Average Undergraduate Student Loan Amount Owed Six Years After Enrollment by Work Intensity and Low-Income Status**



The next set of analyses explores whether working learners had different early career experiences than their peers who did not work during college in terms of whether they were employed six years after starting college and, if so, how they viewed their work. Whether or not students were from low-income families to begin with had very little bearing on these outcomes and consequently, **Table 2** reports the findings from this analysis in the aggregate. Overall, roughly 85 percent of all students are employed six years after beginning college and 75 percent of employed individuals are satisfied with their jobs. Approximately two thirds of students see their job as related to what they studied in college and a similar amount view their job as the start of or part of a career trajectory. Thus, working learners are neither better nor worse off than peers who did not work in terms of these broad measures of early career success.



**Table 2. Employment Outcomes Six Years After Enrollment by Intensity (%)**

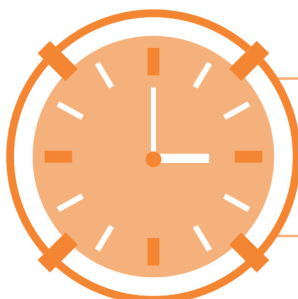
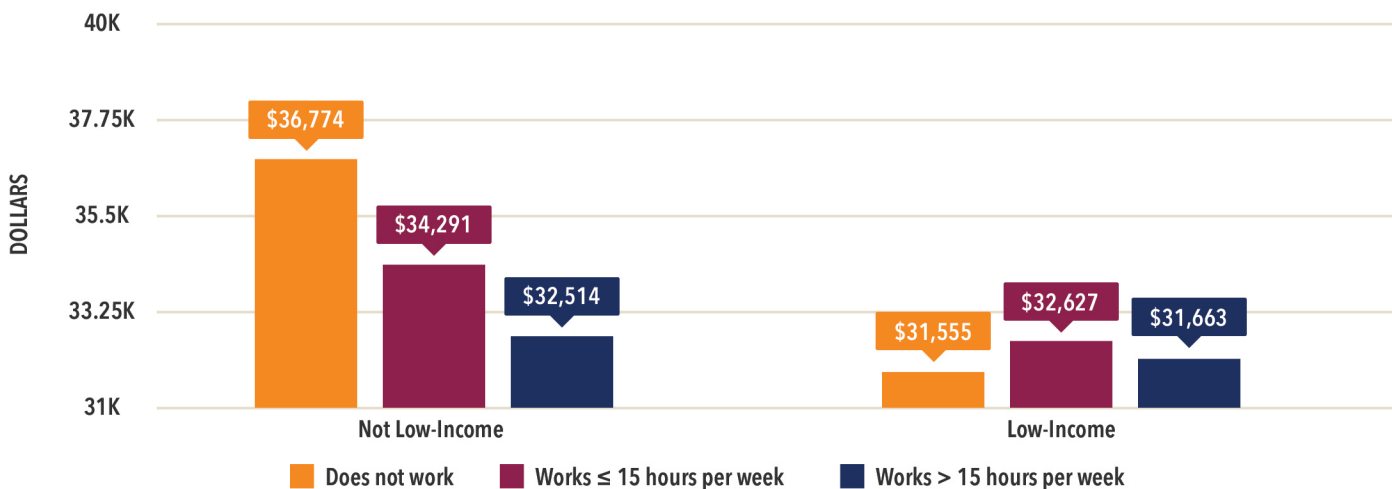
	Does Not Work	Works ≤ 15 Hours a Week	Works > 15 Hours a Week
Employment	83.4	86.9	87.6
Satisfied with job	77.3	78.3	75.9
Related to major	66.7	64.2	60.6
Start of career	66.6	67.4	66.8
Weighted N	384	263	275

Data source: BPS:04/09 restricted to first-time postsecondary students enrolled full-time in 2004 in four-year not-for-profit colleges and universities  
 No significant differences found between the weighted group means via a two tailed test of proportions ( $p < 0.05$ ).

However, the costs and benefits to working during college may be observable in the more objective measure of students' subsequent incomes. **Figure 7** shows that among students coming from higher-income families, those who work more than 15 hours each week as college students earn lower average incomes six years later than their peers. However, among

financially disadvantaged students, evidence shown in **Figure 7** suggests a modest benefit to working 15 or fewer hours each week. This group of students is the sole group of students from low-income families whose average incomes are statistically similar to students from higher-income families who also avoided working more than 15 each week.

**Figure 7. Average Income Six Years After Enrollment by Work Intensity and Low-Income Status**



Working during college may **diminish the early-career earnings** of already advantaged students but **benefit those of students from low-income families.**

## Making Work *Work* For College Students

Working while going to college offers students not only a means of earning income – whether as spending money, tuition, or a contribution toward family budgets – but also a way to develop the skills and social networks needed to launch successful careers. At the same time, not all students face the same pressures to work. Juggling school and work as two pieces of a balancing act stretches the financially disadvantaged students who succeed in making it to college even thinner. By observing a national cohort of students from when they arrive at college through to the early stages of their careers, this report examines how much students from different backgrounds work, and how the balance of working and learning comes to define their academic and early career success.

Findings reveal that financial resources at home shape not only whether and how much college students work, but also how work impacts their trajectories. Students who work more than the recommended 15 hours each week tend to be from underserved backgrounds and arrive less academically prepared for college; yet, these

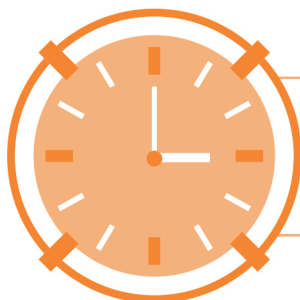
students more often work multiple jobs, off campus, and with limited flexibility. Over time, these challenges take the shape of lower GPAs, slower degree progression, and student loans. However, the evidence also suggests that students who avoid working more than 15 hours each week have struck a balance that allows students from higher-income families to get through college on par with peers who do not work, and allows financially disadvantaged working learners to get ahead.

The challenge for policy and practice is that although working more than 15 hours each week during college is detrimental to students' outcomes in the ways documented here, many students (30 percent of full-time college students) work these hours each week, and often out of necessity. Changing students' behaviors may require changing the equation to reduce the need to work these demanding hours. Policies that would make college more affordable, expand financial aid, and raise wages for hourly and service workers would likely reduce the number of hours that college students attempt to work.



Within colleges and universities, faculty and staff must adopt more holistic approaches to advising that take into account students' plans for both coursework and paid work to give students the best available information about the costs and benefits of work. At the same time, campus career centers and financial aid offices are typically siloed from one another. In bridging this divide, colleges and universities could facilitate the placement of undergraduates into higher-paying and part-time jobs with long-term career benefits.<sup>[2]</sup> By opening pathways for working learners to succeed academically while working fewer hours, the benefits to moderate work (15 hours or less) might be extended to groups arriving at college with fewer financial resources available to them.

Despite a nostalgic admiration for people who “work their way” through college, this avenue to social mobility is continually farther out of reach for today’s working learners due to rising tuition costs and stagnant wages.<sup>[3]</sup> Rather, working learners who over-extend themselves with demanding schedules of paid-work may be sacrificing long-term success in both academics and their careers for short-term income. Educational and financial institutions, employers, and policymakers who adapt to accommodate the real-world demands on college-aged working learners position themselves, and society as a whole, to benefit for years to come from the hard work and ambition of these young adults.



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**Recognizing working college students as a large and important group** requires questioning normative ideas about who college students are and the **financial strategies they use.**

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