

Understanding Working Students: The Impact of Work on College Success

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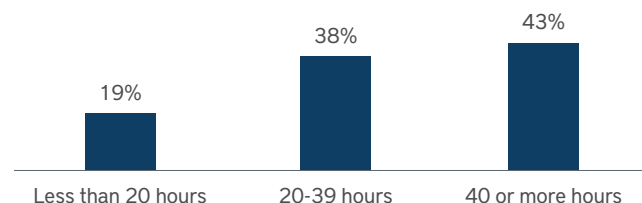
Introduction

Many college students work while enrolled, but their experiences vary significantly. Today's modern learners have a wide range of backgrounds and responsibilities. They balance numerous demands, and their learning identities and priorities shape how they approach their education, employment, and the many facets of their personal lives. Analysis of the 2024 Student Financial Wellness Survey (SFWS) reveals key differences in financial security, academic challenges, and institutional support between students who work and those who do not. Understanding these differences is crucial to developing effective policies that support these modern learners and enhance their educational success.

Financial and Academic Challenges

A substantial 67 percent of undergraduate respondents reported working for pay. Among those who worked, 43 percent said they typically worked at least 40 hours per week, and 38 percent worked 20 to 39 hours per week, which reduces their time for academics and may make it more difficult for them to persist to graduation. Working more than 20 hours per week is consistently linked to lower academic performance, suggesting that the demanding work schedules of worker-first students may directly hinder their academic outcomes.¹

Q128: During the school year, about how many hours do you spend in a typical 7-day week working for pay? (of respondents who reported they work for pay)*



*Of those who said they worked while enrolled



Parenting status is another factor that adds complexity to the experiences of working students. Students who work were more likely to be parents. Balancing school, work, and family responsibilities creates competing demands that can limit the time and energy available for academic engagement. These students may face greater time poverty given the hours worked, less scheduling flexibility, and fewer opportunities to access on-campus resources. This intersection of work and parenting reveals a uniquely high-pressure reality that institutions must understand and address. Flexible academic structure, family-friendly services, and expanded, targeted resources are critical in addressing and meeting the unique needs of working parents. Understanding and responding to the diversity of student identities, including those who fall outside traditional categories, will be key to transforming systems to better support the modern learner.

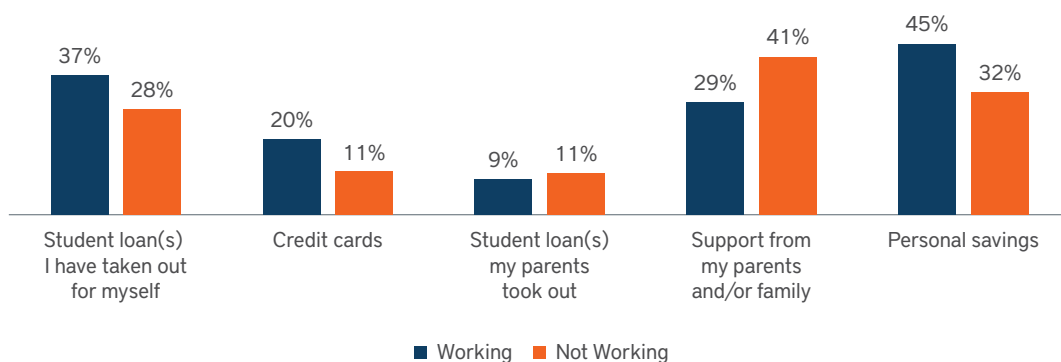
Many students, regardless of their working status, are financially vulnerable, with 57 percent of working students and 54 percent of non-working students indicating they would have difficulty securing \$500 in an emergency. Financial instability leads to frequent shortfalls – 23 percent of working students reported running out of money at least eight times per year. Credit card debt compounds financial difficulties, and students sometimes struggle to pay off balances. Only 42 percent of working students who had used a credit card during the year reported fully paying off their credit card balance each month, while the remainder accrued interest.²

Paying for School

Paying for college poses a significant challenge, particularly for working students. These students were more likely to rely on personal earnings and savings, or various forms of credit, while also being more debt averse.³ Additionally, many working students face concerns about both the accessibility and adequacy of student loans. These financial pressures shape how working students navigate their college experience.

Financial burdens create significant obstacles to academic success and overall well-being. Additionally, the time demands students face are often intensified by transportation challenges, like finding reliable methods of transportation, commute times, or even available parking. These issues can make it even more difficult for students to arrive on time, attend classes consistently, and stay engaged on campus. Fifty-six percent of working students agreed or strongly agreed that their job interferes with their ability to engage in extracurricular activities or social events at their school. While light or moderate employment can support student engagement, students working extensive hours are less likely to participate in academic or co-curricular activities, further distancing them from crucial support that promote retention and success.⁴ Overall, institutional support for financial insecurity is a major concern for working and non-working students, with only 35 percent of working students and 44 percent of non-working students believing their institution was aware of their financial struggles.

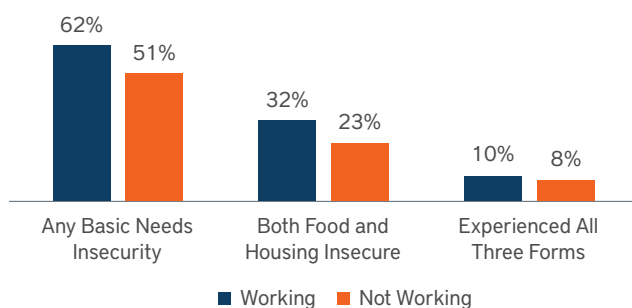
Resources Used to Pay for School



Basic Needs and Well-Being

Students who report working while enrolled faced significantly higher rates of food and housing insecurity. Sixty-two percent of working students reported experiencing basic needs insecurity (food insecurity, housing insecurity, and/or homelessness) compared to 51 percent of students who did not work.¹ Despite working long hours, many of these students still struggle to meet basic needs. This disparity highlights how employment alone does not protect against material hardship, suggesting that the work is often insufficient to offset the cumulative pressure of tuition, living costs, and family responsibilities.³

Overall Basic Needs Insecurity



Financial difficulties directly impact students' basic needs and well-being. Many students skipped meals or reduced portions due to financial strain. Awareness of institutional food resources, such as food pantries, remained low, even among those attending schools that provided them. Housing insecurity was also widespread, with a substantial number of students experiencing periods of homelessness while enrolled. Additionally, working students were more likely to be financially supporting families while attending college. This added responsibility further complicates their ability to focus on academic work and meet financial obligations.

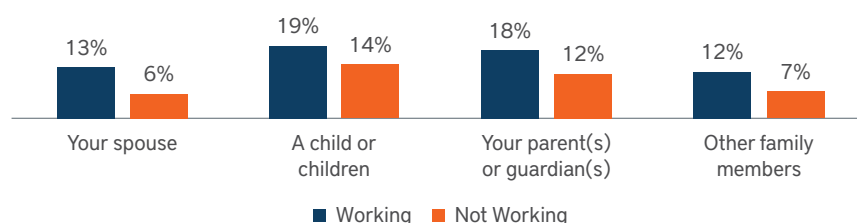
Institutional Practice Recommendations

Targeted policies are needed to improve financial security, academic support, and overall well-being for working students. Institutions should implement the following measures

- Optimize course scheduling to accommodate working students, including offering greater scheduling flexibility and more structured options to help students plan employment, transportation, and childcare.
- Provide targeted financial aid support, including specific outreach to highlight aid availability through the FAFSA. Expand emergency aid programs and increase awareness of their availability to prevent financial crises from disrupting academic progress.
- Invest in flexible academic and support services, such as childcare assistance, extended advising hours, and accessible food and housing resources.
- Enhance access to public benefits by providing guidance and support to help students navigate eligibility and application processes.

By addressing these challenges, institutions can help working students achieve their educational goals while maintaining financial stability and well-being. Designing student services that reflect the varied realities of students who work will create more equitable environments that support long-term academic and financial success.

Q35-38: Do you provide financial support for any of the following individuals? Respondents who answered 'Yes'





Participating in the Student Financial Wellness Survey is free and provides institutions with:

- ✓ **Personalized insights**
- ✓ **Results benchmarked against peer institutions**
- ✓ **Customized shareable infographic**
- ✓ **De-identified student response dataset**

Contact surveys@trellisstrategies.org to learn more.

Endnotes

- ¹ J. S. DeSimone. The impact of employment during school on college students' academic performance. Working Paper 14006, National Bureau of Economic Research, May 2008.
- ² Fletcher, C., Cornett, A., and Ashton, B. (2025). Student Financial Wellness Survey report: Fall 2024. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/student-financial-wellness-survey-fall-2024-semester-results/>
- ³ Goldrick-Rab, S., Broton, K., & Eisenberg, D. (2020). Supporting college students' basic needs. *Higher Education*, 79(4), 621-640.
- ⁴ G. R. Pike, G. D. Kuh, and R. C. Massa-McKinley. First-year students' employment, engagement, and academic achievement: Untangling the relationship between work and grades. *NASPA Journal*, 45(4):560-582, 2008.

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