

When Work Comes First: Understanding Working Students in Higher Education

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Introduction

In Trellis Strategies' 2025 Student Financial Wellness Survey (SFWS), about two-thirds of respondents reported working for pay (68 percent).¹ As a significant portion of the student population, working students face a vast range of economic and academic arrangements that can be lost without investigating the differences and realities within working students. Employment during college can have both positive and negative effects on academic achievement, largely influenced by factors such as hours worked, the nature of the job, and how students view their work. Students working 1-15 hours per week often report higher GPAs than students who

work more or do not work at all, although the relationship varies by work intensity, individual circumstances, and other factors.²

Working students were asked to self-identify as "students who work" or as "workers who are students" in the 2025 SFWS administration. Of these students, a third (34 percent) identified themselves primarily as a worker who attends school while 66 percent identified themselves as a student who works. This distinction goes beyond semantics; it reflects an intentional classification of their priorities that may impact financial independence, academic and campus engagement, and basic needs insecurity.

Across the over 40,000 working students in the 2025 SFWS, those who consider themselves workers first tend to be older, more financially independent, and find themselves balancing multiple responsibilities. They embody students whose primary identities and obligations extend beyond their education. Students who work, in contrast, more closely resemble traditional students, typically holding jobs to support their education and meet basic living expenses. With 58 percent of workers who are students reporting working for pay 40 or more hours in a typical week (compared to only 13 percent of students who work), these students experience vastly different academic journeys, despite both groups working while enrolled. By looking at differences in demographics, academic positions, financial responsibilities, and basic needs security, it is clear that a worker’s persona offers insight into the student experience beyond whether or not they are employed during college.

Demographics Snapshot

Those who identified as “students who work” share similarities with traditional and non-working students in key demographics including age, dependency status, and enrollment intensities. These students were much more likely to be enrolled on a full-time basis and be claimed as dependents. Meanwhile, “workers who are students” show significant differences from these students who work. Workers who are students are, on average, 7.2 years older than non-working students, suggesting a return to education for career advancement or personal growth. Their demographic profile reflects greater financial and familial responsibilities, often requiring part-time enrollment and flexible learning options.

Academic Achievement

Those who identified themselves as workers who attend school commonly reported themselves in positions that could negatively impact academic success. Academic outcomes are closely tied to work intensity. Over half (58 percent) of workers who attend school reported working a minimum of 40 hours per week, while just over a tenth of students who work reported the same (13 percent). Similarly, 29 percent (vs. 23 percent of students who work) reported having more than one job.

Working hours and employment at multiple positions often limit flexibility in college students’ schedules, which leaves them more vulnerable in emergencies, causing them to make difficult financial and academic calculations.³ Over half of workers who attend school reported difficulty concentrating because of their financial situations (57 percent vs 48 percent).

Nearly half of workers who attend school reported participating in online/remote only coursework (43 percent).

Online learning is also more prevalent among workers who are students. Nearly half of workers who attend school reported participating in online/remote only coursework (43 percent), while roughly a tenth of students who work participated in online/remote only coursework (13 percent). In general, online learning puts a strain on student outcomes, making it difficult for these workers who attend school to achieve similar academic success as they balance coursework with their other responsibilities.^{4,5,6}

	“WORKERS WHO ARE STUDENTS” <i>n=14,485</i>	ALL WORKERS <i>n=42,080</i>	“STUDENTS WHO WORK” <i>n=23,527</i>	NON-WORKERS <i>n=17,364</i>
Age (Mean)	30.7	26.1	23.5	25.0
Male	20%	22%	24%	26%
Female	76%	73%	71%	70%
Gender – other or not reported	4%	5%	5%	5%
Parent	30%	16%	9%	13%
Dependent	18%	36%	45%	50%
Enrollment Intensity – Full Time	41%	57%	67%	67%
Enrollment Intensity – Part Time	57%	39%	28%	28%
First-Generation	63%	53%	48%	49%



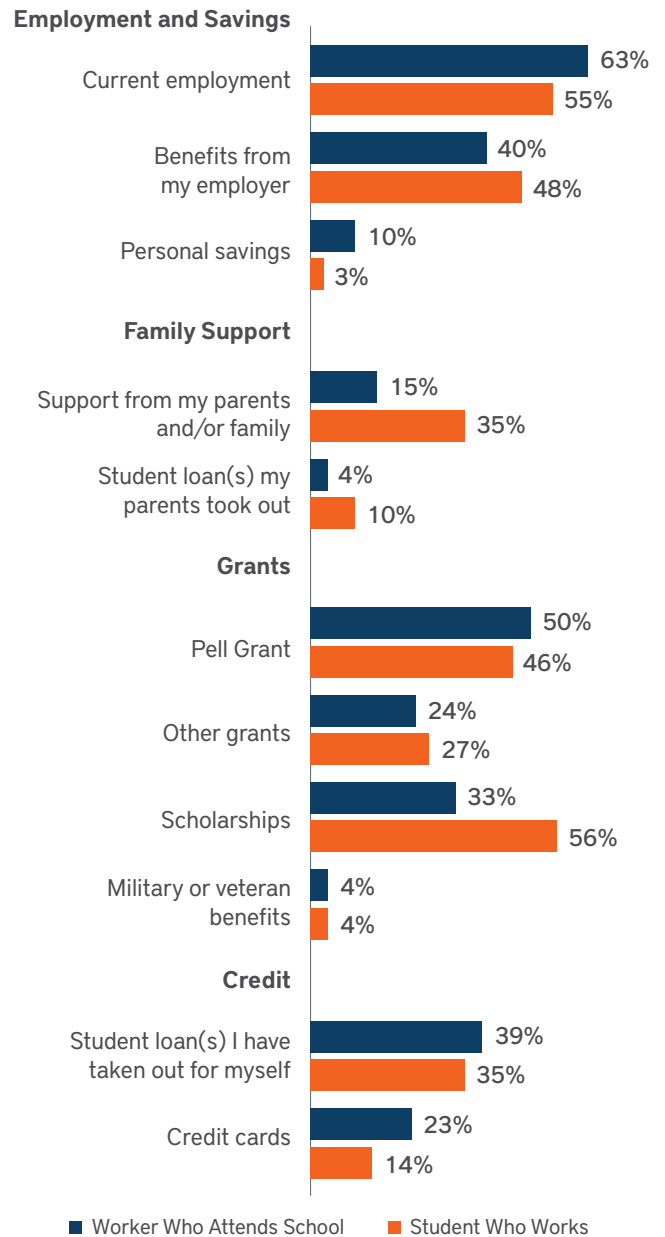
Financial Responsibility

Workers who are students demonstrated greater financial independence. Only 18 percent of workers who attend school were claimed as dependents, compared to 45 percent of students who work. This suggests that financial independence may be a motivating factor in a student’s impression that they are workers before they are students while attending college.

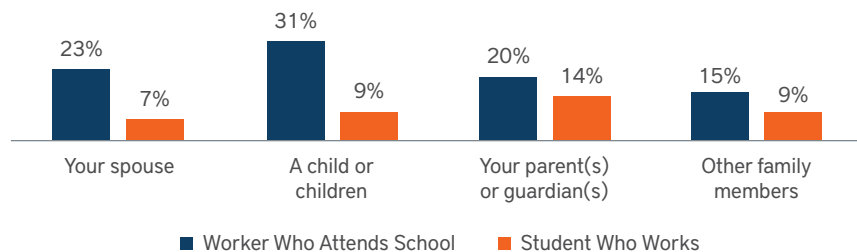
Nearly a third of workers who attend school (30 percent) were parents or legal guardians, and a similar number of these workers reported providing financial support to their children (31 percent). Nearly two-thirds of workers who attend school agree or strongly agree that it is important that they support family while in college (61 percent).

Financially, workers who attend school were more likely to rely on their current incomes and self-funded options when paying for college. Most notably, well over half of students who work reported using scholarships to pay for college (56 percent), compared to only a third of students who work (33 percent). While over a third of students who work reported paying for college through support from their parents/family (35 percent), only 15 percent of workers who are students reported the same support. A mere four percent of workers who attend school had student loans backed by their parents (compared to 10 percent of students who work).

Q18-28: Do you use any of the following methods to pay for college?



Q34-37: Do you provide financial support for any of the following individuals?
Respondents who answered 'Yes'



Basic Needs

Basic needs insecurity is more prevalent among workers who are students. Half (50 percent) reported food insecurity, yet only 43 percent were aware of campus food pantries, and just 17 percent had used one. This gap in awareness and utilization suggests a need for better outreach and destigmatization of support services.

Mental health challenges were also more common among workers, with 33 percent reporting signs of depression and 46 percent reporting anxiety symptoms.

Mental health challenges were also more common among workers, with 33 percent reporting signs of depression and 46 percent reporting anxiety symptoms. Similar to awareness of food resources, a third (33 percent) of workers who are students reported that they were unsure if their campus had mental health or counseling services.

Alarming, 11 percent of workers who are students experienced food insecurity, housing insecurity, and homelessness simultaneously. Basic needs insecurity correlates with lower GPAs, higher dropout risks, and worsened mental health outcomes.⁷ Increasing awareness of existing on-campus services is crucial to improving outcomes for working students. These effects may also be mitigated by offering flexible course schedules, emergency aid, childcare services, and connecting students to public benefits like SNAP and WIC.

Conclusion

The distinction between “students who work” and “workers who are students” reveals critical insights into the evolving landscape of higher education. While both groups face challenges balancing employment and academics, workers who are students encounter significantly more barriers due to their age, financial independence, caregiving responsibilities, and work intensity. These students often pursue education as a means of career advancement rather than a traditional rite of passage, and their academic behaviors reflect the need for flexibility and support.

The data underscores the importance of institutional responsiveness to the needs of nontraditional learners. Colleges and universities must consider tailored interventions such as expanded online learning support, emergency financial aid, mental health services, and basic needs resources to ensure equitable academic outcomes. Recognizing and addressing the unique circumstances of workers who are students is not only a matter of student success but also of educational equity.

As the student population continues to change, higher education institutions must evolve to support learners whose academic journeys are shaped by employment, family obligations, and financial pressures. Doing so will help foster inclusive environments where all students can thrive.



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- ✓ Results benchmarked against peer institutions
- ✓ De-identified student response dataset

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Recent Trellis Strategies publications

Connecting SNAP and Workforce Pathways: A Practical Policy Update

Welton, Carrie R. (2026). Connecting SNAP and Workforce Pathways: A Practical Policy Update. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/connecting-snap-and-workforce-pathways-a-practical-policy-update/>

Who is the modern borrower? Insights from the 2024 Student Financial Wellness Survey

Plumb, May Helena. (2026). Who is the modern borrower? Insights from the 2024 Student Financial Wellness Survey. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/who-is-the-modern-borrower-insights-from-the-2024-student-financial-wellness-survey/>

“A step forward toward brighter opportunities”: Learners’ perspectives on student loan borrowing.

Plumb, M. H. (2026, May). “A step forward toward brighter opportunities”: Learners’ perspectives on student loan borrowing. Trellis Strategies. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/a-step-forward-toward-brighter-opportunities-learners-perspectives-on-student-loan-borrowing/>

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