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IPAS TOPIC BRIEFS

INQUIRY-BASED RESEARCH

College Students Working: The Choice Nexus

A Review of Research Literature on College Students and Work

by Tina Tuttle, with Jeff McKinney & Melanie Rago

College enrollments have continued on an upward climb for decades, as more and more people recognize the value of a college education, especially the tangible value of the diploma in the marketplace. The past few decades have witnessed growing diversity in higher education, but with that diversity we also see dramatic changes in how students are funding their college educations. Adult degree seekers, first-generation students, students of color, and students from low-income backgrounds have become a mainstay in the growing mix in college today. This new mix challenges the persistent image of the of the "traditional," direct-from-high school, white, middle-class college student on a residential campus, who may work part time, is dependent on parents, and graduates within four years. In fact this picture represents less than 27% of college students today (Choy 2002).

Today's college students face a complex set of dilemmas about whether to attend college, where to attend, how to pay, how much to work, how many jobs to take, how to pay credit card bills and car payments, how to juggle family and children, and how to balance these competing priorities while in school.

The amount of time students spend working has been of increasing concern for the educators that serve them and, in some instances, the students themselves. Recent data would indicate that 80% of American undergraduates worked while attending college in 1999-2000 (King, 2003).This represents an 8% increase over the class less than a decade previously, among whom 72% worked (Cuccaro-Alamin & Choy, 1998). Further, there appears to be a strong body of literature that points to the positive effects of not working versus working while attending college (King, 2002; Pascarella & Terenzini, 1991).

Many studies focus on working students, but ask very different questions and measure different outcomes. Researchers have looked at how work affects campus engagement, persistence and graduation, cognitive and social development, development of leadership and social skills, GPA, faculty interaction, and peer interaction. Other studies have looked

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at financial aid and the relationship with working. Given that many, if not most, students need to work to afford college, it is important for higher education researchers, policy analysts, practitioners, faculty, and administrators to better understand their needs and challenges in trying to balance work, financing, and college. This brief on working students reviews the literature on issues relating to working students and the challenges for campuses—challenges for student persistence and degree completion. This review is broken into the most common categories with research relating to each category reviewed. After a summary of the literature, we present questions for campus administration and for researchers and information on the federal work-study program.

Working—An American Tradition

Historically, working through college has been part of the college experience for much of American history. According to a 1937 study at Columbia University, 65% of baccalaureate and graduate college students in the 1920s-30s held jobs ranging from selling Fuller brushes, magazine subscriptions, shoveling coal, childcare and more (Smith, 1937). Data on college students became more widespread in the 1960s, and reveal the continual increase in percentage of students working since the 1960s (See

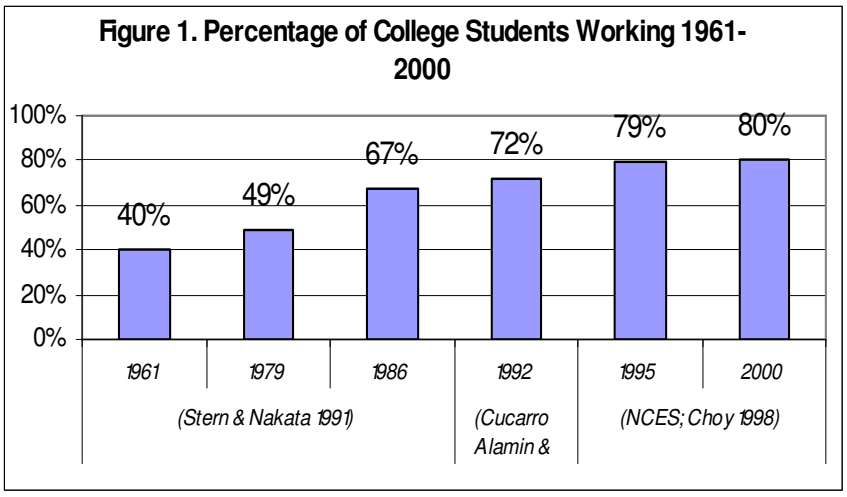


Figure 1). This trend has changed little and college students are expected to work by parents (U.S. Department of Education, 1998) as well as by necessity.

Unmet Financial Need and Employment

College students have to make a series of choices about whether to go to college, how to fund college, where to live, and whether to work and how much to work. Paulsen and St. John (1997) point to the relationships between these choices and college persistence. Their financial "nexus"

framework looks at the influence of costs and various forms of financial aid and working options, highlighting the complex calculus of students' decisions as they weigh the pros and cons of attending and persisting against an array of funding dilemmas.

Display 1

Average Unmet Need of Beginning Postsecondary Students by Income and Type of Institution: 1995-1999

	Public 2-Year or Less	Public 4-Year	Private 4-Year	For-Profit 2-Year or Less	All Insitutions
All Students	$1,455	$1,816	$3,786	$4,073	$2,182
Low Income	$2,704	$3,151	$5,275	$5,193	$3,556
Middle- and Upper Income	$245	$773	$2,881	$1,026	$994

Source: King, Crucial Choices, 2002, p. 19

Lower-income students, and to some extent, middle-income students have some unmet financial need that also contributes to their need (or perceived need) to work. After the expected family contribution, when all forms of awarded aid are subtracted from the students' budget, the difference is "unmet need." For low-income students at public two-year colleges, this amount in 1995-96 was $2,704, on average. Compared to the average of $245 for middle- and upper-income students in 1995 (King, 2002) this large disparity helps illustrate why lower-income students are under pressure to work. The unmet need for these students accounts for 28% of the annual family income for dependent students, and 40% for independent students, compared to 1% for middle- or upper-income dependent students (King, 2002). King suggests that students who borrowed and worked were more likely to persist than those who worked only (see Display 2). She also noted that low-income students who borrowed and worked part time were far more likely to attend full time year round, versus the students who did not borrow and worked, who were significantly less likely to attend full time (27% versus 82%).

Display 2.1998 Degree Attainment and Enrollment Status of Beginning Postsecondary Students by Various First-year Financing Choices

	No Degree, No Enrolled (%)	Still Enrolled, Two-year or Less (%)	Still Enrolled Four-year (%)	Attained an AA or Certificate (%)
Working and Borrowing Status				
Borrowed, did not work	25.5	8.5	50.4	15.4
Borrowed, worked 1- to 14 hours	10.6	6	78.3	4.4
Borrowed, worked 15 + hours	27.6	16.2	38.5	17.1
Did not borrow, did not work	27.3	18.2	40.9	13.6
Did not borrow, worked 1 to 14 hours	21.4	13.8	58.8	5.4
Did not borrow, worked 15+ hours	42	26.6	22.4	8.8
Hours Worked per Week While Enrolled				
none	26.7	14.9	44.1	14.2
1 to 14	15.8	13.2	64.8	5.7
15 to 34	30.6	26.7	31.7	10.8
35 or more	52.8	20.9	14.6	11.6

Source: J. King, Crucial Choices, 2002

If financial aid is important to access and persistence, and is evidently linked to working choices, are students with financial need getting the available aid that would allow them to work less? King (2004) conducted a study to explore the FAFSA (Free Application for Federal Student Aid) application trends and found that large numbers of eligible low-income students failed to submit a FAFSA application: 1.7 million low- and moderate-income students did not submit an application, and 850,000 low-income students who did not file would likely have been eligible for a Pell grant, including both dependent and independent students.

Often, students not entering directly from high school or with low SES or first-generation backgrounds will not be aware of or understand the process of application for financial assistance (St. John & Tuttle,

2004). King also found that low-income students at community colleges were much less likely to apply for financial aid.

Although one can apply for Pell grants and loans year round, state grants and institutional aid are usually tied to an early deadline that has historically been linked to the high school senior academic year, in February or March. King found that only 45% of all students who enrolled in fall 1999 filed a FAFSA in March or earlier. Among independent students, only 32.9% filed an application by March or earlier, and only 38% of the lowest-income independent students filed by that time. In considering the nature of student job obligations in response to tuition burdens, it is worth asking if lack of awareness of financial aid programs contributes to low- and moderate-income students' persistence in their choice sets about work, financing, and college.

The Work Penalty

Early in the 20th century, when college was really the province of the upper-, middle-, and upper-classes, there was still an expectation that many students would work their way through college. "Working one's way through college" has become the modern counterpart of being "born in a log cabin" (West, 1963, p.1). However, for low-income students in the late 20th and early 21st century there is a silent catch: Those low-income students who qualify for Pell grants who work too much will be penalized the next year by decreases in their Pell grant and other financial aid. This has become known as the "work penalty".

When the needs methodology was developed in the 1970s and tuitions were lower, fewer students needed to work because there were fewer expenses. There is an added complication in that some community colleges may dissuade students from borrowing for fear of increasing default rates (Burd, 2003), leaving low income students with few options but to work. Recent proposals by the Advisory Committee on Student Financial Assistance have targeted the work penalty in one of their 10 recommendations to the Congress on the reauthorization of the Higher Education Act this year. This would raise the income protection allowance for low-income students by $1,000 over the current maximum earned income of $2,420 for dependent students and $5,490 for independent students (Field, 2005). But the work penalty may also be preventing many low-income students from working less to qualify for financial assistance, which would allow them to succeed in college and graduate in less time.

How Working Affects College Success

Some researchers have reported that "the more time a student devotes to employment, the less he or she has for either academic or social activities" (Fjortoft, 1995). Although this may leave the students with less time, what is the impact on college success? Some studies have looked at the effects of working on social and academic integration—or student engagement. This is an important component in student behavior theory (Bean, 1985; Pascarella & Staver, 1985; Tinto, 1975) that has long been linked with persistence (Kuh, 1995; Pascarella & Terrenzini, 1983). Lundberg (2004) examined a national sample of 3,774 responses to the College Student Experiences Questionnaire (CSEQ) and found that students working more than 20 hours per week reported significantly fewer interactions with faculty and lower quality student relationships with peers. Cheng (2004) examined how work affected the academic and social experience of college students, using a mixed method design, and found "no significant difference between working and nonworking students in their academic and social experience, though working students' GPAs are lower than those of the nonworking"(p. 1).

Some authors have stated that nearly 50% of all full-time students are working enough hours to hinder

their academic experience, including grade performance, class schedule, and class choice (King & Bannon, 2002). However the evidence on the affect of working on persistence is somewhat conflicting. Some studies have shown the positive benefits of working on student persistence. King (2002) noted that students from all income groups who worked part time persisted at higher rates than students who did not work at all. Pascarella and Terrenzini (1991) reviewed a number of studies and noted the positive relationship between working and student success. Cheng (2004) questions the college-centric focus on persistence and graduation as the outcome measure, suggesting that it "contributes little to our understanding of work on students' college experience itself" (p2).

There appears to be evidence that shows that working does affect the time available for student interaction with faculty and for academics, and that this might inhibit social and academic integration or engagement. But does this impact persistence and, if so, at what point does it influence persistence?

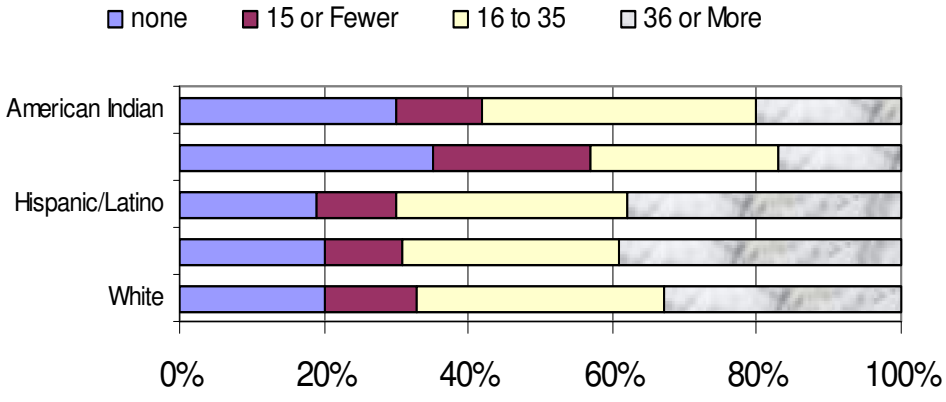
Why Students Work

The reason students work may seem self-evident—to pay for college; however, the sense of many administrators seems to be that students are working more hours, and this choice inhibits their college success as it cuts into study time.
As the price of higher education continues to increase, the amount of credit card debt is also increasing and this could be contributing to more students working more hours (Pinto, Parente, & Palmer, 2001).

Cheng's focus groups revealed a theme of "constantly searching for meaningful work as well as meaning in their work" (2004, p. 9). Students also expressed a complex attitude developing toward their work, first seeing it as purely economical, and then with growing appreciation for the academic, social, and career advantages of their work. Choy (2002) reported that 26% of students who considered themselves students who worked thought that working helped them with their course work, and 55% thought it helped to prepare them for a career. But Horn and Berktold capture the catch 22 in their report on Undergraduates Who Work : "If the amount they work has an adverse effect on their academic performance or impedes their progress toward attaining a degree, then the primary reason for working has been undermined."(U.S. Department of Education, 1998).

Another interesting find from the NCES studies looking at *students who work* and *employees who study* is the finding of the importance of parental expectation in the hours that students were working. It was found that 63% of dependent students who identified as students who work had parents who expected them to work an average of 21 hours. There was also a relationship between the number of hours these students were expected to work their parents, and how many they worked, up to 35 hours (U.S. Depart-

Display 3. Distribution of Students by Average Number of Hours Worked per Week and Race/Ethnicity



Note: Details may not add to 100 percent because of rounding. SOURCE: King, (1999).

ment of Education, 1998). This illustrates another important dimension to student working patterns in college—family and parental expectations.

Ethnicity & Working Patterns

Working patterns differ by ethnicity. Non-white students often have low-income backgrounds and are more likely to choose strategies to reduce educational costs. This includes working more, attending part-time, and attending lower-priced institutions, like community colleges (King, 1999). As seen in display 3 (previous page), African American and Latino students were slightly more likely to work 36 hours or more per week. This represents approximately one-third of the students in each group

Work Intensity and College Success

Students who work more than 25 to 30 hours per week are often less involved than their peers on campus (Furr & Elling, 2000; Hood, Craig, & Ferguson, 1992; Lundberg, 2004). However, those students working 15 hours per week or less may receive a positive impact on student involvement and learning (Furr & Elling, 2000; Lundberg, 2004; Orszag, Orszag, & Whitmore, 2001; Pascarella, Edison, Nora, Hagedorn, & Terenzini, 1998).

Carroll & Chan-Kopka (1988) found that of college students from 1980-84, one in twelve worked more than full-time while attending college full time and 25% worked less than 20 hours per week, and that those who worked during the academic year persisted better than those who worked during the summer only.

As seen in Display 2 , when looking at enrollment rates of the 1995 beginning postsecondary education students after three years, the drop-out rate does double for the 15 to 34 hours-per-week group to 30.6% and 52.8% for those working 35 or more hours per week (King, 2002).

Federal Work-Study

Federal programs to support work have been a part of federal support to higher education since at least the Depression. From 1936 to 1943, the federal government awarded millions to pay for campus employment to over 200 colleges to enable students to work their way through college through the National Youth Administration. Subsidizing work during college was held to be consistent with the American values of hard work and more palatable than handouts from even the most conservative perspective. Although the NYA program lost support in partisan wrangling in 1943, the Federal Work-Study program was its descendent, and was established in 1964 as part of President Johnson's larger Great Society initiative in the arsenal of other programs to help fund access to higher education. Currently, the Federal Work-Study budget is $1,218,000,000 and has benefited 1,073,000 students (College Board, 2004).

In 1999 Congress mandated that 5% of the budget of the work-study program be restricted to community service jobs. This amount was raised in 2000 to 7%.

Effects of On-campus vs. Off-campus Work

Most colleges and universities offer an array of on-campus opportunities for student employment, some funded through the Federal Work-Study program. However, at many campuses, especially nonresidential, the majority of students will work off-campus.

The U.S. Department of Education (1998) found that less than one in five students in 1995-96 who self-identified as *students who work*, were employed on campus (15%). These were the students who were most likely to be working 15 or less hours a week and were most likely to be work-study students. One study at a somewhat selective urban institution found that a higher rate of persistence was found for students who were employed on campus in the first or second year of college. In addition, these students also reported higher satisfaction with the institution and higher graduation rates (Cermak & Filkins, 2004).

There are some studies that would seem to indicate the benefits to students of working on campus. Working on campus seems to have the most positive impact on student performance and satisfaction with college (Astin, 1993; Terenzini, Yaeger, Pascarella, & Nora, 1996). Examining data from the NPSAS: 93 (National Postsecondary Student Aid Study) and the Beginning Postsecondary Study (BPS: 90/94) data, researchers at the National Center for Education Statistics (NCES) found that working on campus part time may facilitate social integration (Cuccaro-Alamin & Choy, 1998). This seems to support the findings of earlier researchers who suggested that working off campus is more likely to inhibit social or academic integration (Anderson, 1981; Ehrenberg & Sherman, 1987). Off-campus employment is negatively associated with involvement in critical learning experiences including faculty interaction, at least in one study at a southeastern urban university (Furr & Elling, 2000).

Jobs related to a career interest may also have a positive impact on students (Broughton & Otto, 1999; Pascarella & Terenzini, 1991). Pascarella & Staver (1985) found that working on campus in science-related areas had a positive influence on science major choices. They suggest that for those science career aspirants, working in a science-related area reinforces their major choice.

While it would appear that on-campus work strengthens campus integration and academic engagement, there are relatively few opportunities for on-campus work. Cuccaro-Alamin and Choy (1998) found that most working students (91%) worked off-campus. Given that work-study allocations serve approximately 1.2 million students out of a total of nearly 15 million undergraduate degree seekers, this would seem consistent (College Board, 2004).

Freshmen and Working

In his 30-year report on the College Institutional Research Program (CIRP) survey, Astin (1998) reported that entering freshman classes were reporting record-high percentages of students expressing major concern about finances and "record-high percentages of freshman [said] that they [would] have to 'get a job to help pay for college expenses'"(p. 120). Similar numbers reported they would have to work full time while attending (p. 120).

With the first year in college being the most vulnerable in terms of persistence, should students work in their first year, and if so, how much? Fjortoft (1995) comments that "academic advisors and counselors continue to suggest that students not work particularly during their first year on campus" (p 3) in spite of the research pointing to the positive benefits of working. In a 1994 study, off-campus employment was found to have no effect on the cognitive development of beginning students (Pascarella, Bohr, Nora, Desler, & Zusman, 1994).

Even though borrowing and working are strongly associated with academic success, less than 6% of freshmen of any income level do this, taking jobs and working over 15 hours a week (King, 2002).

Working: The Good, the Bad, and the Drudgery

Although it is perhaps counterintuitive, the research strongly indicates working to be beneficial to student success . Working helps students develop time-management and prioritizing skills and important interpersonal skills. It also gives them valuable career experience and helps them focus on academic work. Work intensity is related to fall-offs in persistence and graduation rates, although the precise point at which this happens is not conclusive and depends on individual differences.

Concluding Thoughts

Working is a necessity for most students in higher education today, and this is unlikely to change in the future. Pascarella and Terenzini (1998) point out "a relatively small number of research universities and elite liberal arts colleges have set the academic and public standard for what most Americans believe higher education is or should be about." (p. 155-156). The reality outside these illusory walls is that American students are working their way through a more costly college education, and as college has become more accessible for a greater part of the population, colleges have to find strategies to adapt to these realities. Shelton et al. (1995) comment that "retention is a joint effort between the student and the institutions," and the reality of working students is an opportunity for colleges to show innovation and leadership. King (2002) and others have pointed out that institutions may want to think about their discourse with students on the choices they must make. It is a complex calculus of work+borrowing+working full or part time+ attending full time or part time and compensating for the work penalty . . . and there is little in the life of the young adult to prepare him or her for this kind of cost-benefit analysis.

As the nexus of knowledge and learning, perhaps crafting messages about balancing financing strategies and priorities and weaving these into first-year experiences or orientation sessions would help students make good decisions that will help them achieve their goals.

Colleges may want to think about strengthening and expanding on-campus work opportunities. A collaborative partnership between career services, human resources, and the institutional research office at IUPUI is looking at ways to develop on-campus working opportunities for more students and is working with academic and entrepreneurial organizations on campus on the benefits of hiring student employees. One Florida urban university strategized on creating 150 on-campus positions to provide more on-campus employment opportunities in an effort to increase retention. Other colleges have built strong research/work programs to help provide major-related employment for their undergraduates.

Helping inform students of the benefits of working, but within the limits known to be beneficial to student success, and helping students meet their educational goals should be the objective. Integrating this with messages of time management and financial choices is the challenge.

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Appendix I

Federal Work-Study

Federal programs to support work have been a part of federal support to higher education since at least the Depression, when the federal government awarded millions to pay for campus employment to over 200 colleges to enable students to work their way through college from 1936 to 1943. Subsidizing work during college was held to be consistent with the American values of hard work, and more palatable than handouts to even the most conservative observer. Although the CYA program lost support in partisan wrangling in 1943, the Federal Work-Study program was its descendent, and was established in 1964 as part of President Johnson's Great Society initiative as another program to help fund access to higher education. In 2003-2004, the Federal Work-Study budget was $1,218,000,000 and benefited 1,073,000 students (Trends in Student Aid 2004).

The work-study program has provided campus-based employment to millions of college students with financial need since the program's inception. The federal aid allocation to campuses pays 75% of the award, and the campus employer pays 25%. The student finds a job on campus or is assigned a job and receives a paycheck as with any job. Anecdotal evidence suggests that many students are unaware that they receive a paycheck, with some thinking that their pay will go automatically to the bursar's office as their other aid does. Students on work-study are usually limited in their work hours to the allocation amount, which serves to limit the work time they spend a week. In addition, these funds do not count as income in the following year's consideration of aid eligibility, unlike wages received in a non-work-study position. In a recent survey of students at two urban campuses, __ % indicated they were not aware that work-study amounts did not apply as income in financial aid determination (Tuttle & Rago, 2005).

There are some anecdotal and data-derived suggestions that many students who might benefit from the work-study program are not aware of it or hold misperceptions about it. Among survey respondents, 34% reported they were interested enough in work-study to want to find out more (Tuttle & Rago, 2005). It might be that campus work-study needs a public service campaign to inform students and families about the benefits.

In 1999(?) Congress mandated that 5% of the budget of the work-study program be restricted to community service jobs. This amount was raised in 2000 to 7%. The allocation of work-study funds to campuses was locked in by arcane agreement to 1986 levels, irrespective of financial need, or declines or increases in enrollment, or changing financial need levels of students at campuses.

Appendix III

Questions for Institutional Self-study

Demographics of Working Students

(In lieu of employment information, demographics may allow you to speculate on the working students in your population.)

- What is the composition of your institution's student body by income and dependency status?
- What percentage are parents?
- What percentage are first generation?
- What percentage of the above groups are attending part time?
- Is there a relationship between income and work (NSSE data; other surveys)? If so, how does this affect persistence?
- What is the relationship between part-time enrollment and persistence on your campus?

Working Students Needs

- What needs exist for working students that will assist them in persisting ?
- What can the institution do to help educate students on thinking critically about their priorities and the impact of their decisions on their choices?
- How many students are really close to finishing and are just missing a few classes? What incentives could be offered to get those students closer to finishing? (*Example: A "YOU'RE SO CLOSE!" campaign—including distance education options)*
- What is the potential for local businesses to be receptive to scholarships for working students to offset some of their student expenses to allow them to increase their enrollment?
- How many students who are enrolled for three credit hours could increase their enrollment?

Work Study

- How can work-study be optimized for working adults?
- How can discretionary aid be optimized to help institutions help students stay at higher enrollment intensities (e.g., 6 vs. 3 hours)
- How many students on your campus understand what work-study is?
- Is your work-study allocation being used up every year? Is there room for additional funds?

Experiments

- Experiments with work-study: campus funded or mixed funding on campus-based work-study programs to better integrate students onto the campus .
- Do loans intended to decrease workloads work? If so, would increased knowledge about this option, strategically deployed, help students decrease time to completion?
- Does work-study increase program retention and time to degree? (Does it aid in integration on a community college campus?)
- Do targeted financial management and information courses offered to new students impact students' use of money and school/loan/work decision making? (Pre/post survey.)