

# Balancing Books and Paychecks: The Impact of Student Employment on UCSD Students

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## Background

- Working during college can help students pay for their education, reduce debt, and gain experience, but may negatively affect academic performance and well-being
- Little is known about effects of student employment on UCSD undergraduates
- This study explores:
  - Prevalence and patterns of working and characteristics of students who work
  - Factors influencing the decision to work
  - Benefits and challenges of working by location, hours, and overall
  - Overall job satisfaction among working students

## Methods

- In February 2025, UCSD undergraduates enrolled in selected public health and economics courses completed a Qualtrics survey of financial insecurity that included a module on student work
- Information collected on number of jobs, location (on-/off-campus), and hours/week
- Ranking used to identify top motivations for working
- Likert scales used to assess effects of work on health, academics, financial security, career readiness, and job satisfaction
- EpiInfo 7.2.6.0 used to calculate prevalence, prevalence rate ratio (PRR), and p-values

## Results

- Response rate was 80% (n=774)
- 36% (258/774) of students were currently working
  - 33% worked >20 hours/week and 19% worked >1 job
  - Among those working one job, 62% worked off-campus
- Most common reason for working was to pay for basic needs (44%)
- Characteristics associated with working:
  - Junior or senior standing: 58% v 19%; PRR = 3.0; p < 0.0001
  - Working class or low-income family: 43% v 34%; PRR=1.4; p = 0.002
  - Receiving financial aid: 40% v 29%; PRR= 1.4; p = 0.0006
  - First-gen: 40% v 32%; PRR=1.2; p = 0.02
- Working had a positive impact on financial security (70%) and career readiness (70%), but it had negative effects on academics (46%) and health (37%)
- No significant differences by work location, except for academics; off-campus work associated with negative academic impacts (p = 0.01)
- Working >20 hrs/week significantly associated with adverse impact on financial security, academics, health, and career readiness
- Overall, 84% reported enjoying work or that pros of working outweighed cons

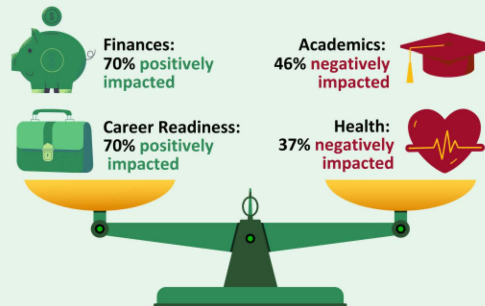
## Conclusions

- Benefits of employment are financial security and career readiness, but working affects perceived health and academics
- Recommendations:
  - Encourage student employment, but make efforts to ensure they work less than 20 hours/week
  - Increase on-campus job opportunities to boost academic performance
  - Strengthen Basic Needs Center safety net to improve access to basic needs

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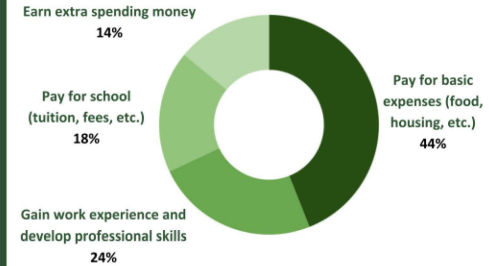


While student employment results in positive impacts on financial security and career development, it comes with the trade-off of negative impacts on health and academics



Effects on Overall Wellbeing

## Students' top ranked choice for why they work (n=241)



## Factors associated with increased likelihood of employment



## Effects of hours worked on student wellbeing

