

Implementing the Federal Work-Study Program: A Resource Utilization and Cost Study at Six CUNY Colleges

By Veronica Minaya, Adela Soliz, Judith Scott-Clayton, and Amy E. Brown

Unlike most federal student aid, which is awarded to students based on a formula, Federal Work-Study (FWS) funds are allocated to institutions and, in multi-campus systems, then sub-allocated across campuses. Because allocations are based partly on historical factors (Smole, 2006), even within a single system some two- and four-year institutions receive more FWS funding per eligible student than others—differences that may translate into variation in implementation, costs, and, potentially, impacts of the program on student outcomes.

The allocation structure gives institutions substantial discretion over how FWS is administered, including who receives an award, award amounts, how students are connected to jobs, and how campuses comply with federal requirements. Delivery of these components involves a set of operational activities that require staff time, coordination across multiple offices, and, in some cases, dedicated software. (To help offset costs, institutions may claim an Administrative Cost Allowance [ACA] from campus-based funds, which can reduce dollars available for student wages [ACA, 34 C.F.R. § 673.7, 2026].¹) Yet the administrative resources required to manage and operate FWS—and how they vary across institutions—remain unknown.

This brief addresses this gap by examining the administrative resources required for FWS at a selection of CUNY colleges. We begin by describing the FWS program's core components. We then present a detailed cost analysis of administering FWS at six City University of New York (CUNY) campuses, using the ingredients method (Levin et al., 2018; see Appendix A, available in a separate document, for data sources and costing procedures). Consistent with a provider (campus) perspective, our estimates focus on staff time and other on-campus resources and exclude federal transfers and most student-incurred costs (e.g., commuting or time), which would be included under federal, student, or societal cost perspectives. We address two research questions: (1) What resources are required for community colleges and universities to administer FWS? (2) How do costs vary across campuses, and what factors explain that variation?

Our findings reflect the administrative systems in place during the fall 2022–spring 2024 study period. Because CUNY is expected to transition to Workday in January 2027, some administrative, HR, and payroll processes described in the brief may become more automated over time.²

Key Findings From the Study

1. **Fixed costs make per-student costs sensitive to scale.** Implementing FWS involves meaningful fixed administrative costs, so the annual administrative cost per student worker depends on program scale and take-up. Across six campuses, the average annual cost was \$955 per FWS student worker (\$529–\$1,703 per student worker per year).
2. **Personnel dominate costs.** Personnel accounts for 91% of provider costs in the estimates. Much of these costs are for FWS coordinators, whose time allocation varies with program scale (about 24.5 hours/week on average, and higher for high-scale programs).
3. **Connecting students to jobs is a heavy lift.** FWS coordinators spend most of their time on moving students through the paperwork-to-placement pipeline, collecting/reviewing eligibility documents and contracts, matching/onboarding students into jobs on time, and then keeping the payroll/timesheet process running.
4. **Technology is a key source of cost differences.** Some campuses use dedicated systems (e.g., for job postings and timekeeping), while others rely more on manual workflows, shifting resources toward staff time for data entry, review, and error checking.

Setting and Context

With 18 undergraduate colleges (including 7 community colleges) and approximately 200,000 undergraduate students enrolled (CUNY, Office of Applied Research, Evaluation, and Data Analytics, n.d.), CUNY is the nation's largest urban public university system, and it serves a highly diverse student body. Tuition levels make CUNY a relatively accessible option for students. In the 2025-26 academic year, annual tuition (before grant aid) for CUNY full-time undergraduates with New York State residency is \$4,800 at community colleges and \$6,930 at four-year colleges, and nearly 80% of CUNY graduates leave debt-free (CUNY, n.d.).

CUNY is the largest recipient of FWS funds nationally, with over \$9 million in federal support for nearly 5,000 FWS student workers provided annually. It is also one of the only university systems with sufficient FWS funding to evaluate the cost-effectiveness of the program at community and four-year colleges. For this study, we use cost data from three community college campuses (Sites 1–3) and three senior college campuses (Sites 4–6) for the 2021-22 academic year. Appendix Table B2 provides additional context on the composition of FWS jobs across CUNY community and senior colleges, showing how job categories differ by sector and aid year. These campuses are also participants in a broader study that includes a randomized controlled trial (RCT) taking place at 16 campuses. The six sites were selected based on their

ability to provide reliable data on the resources used in the FWS program during the 2021-22 academic year and their willingness to participate in the cost study. Because that year may reflect lingering pandemic-related operational disruptions, we collected the same cost data again for 2022-23 using the same instrument to assess whether reported resource use differed meaningfully. We retain 2021-22 as the primary cost year for consistency across sites.

This cost study is part of a broader research project that includes an implementation study and the aforementioned RCT. Appendix Table B1 shows the characteristics of the cost study sample compared with the other CUNY campuses in the RCT. The six campuses are, on average, slightly but not significantly larger than the other twelve campuses, with more than 10,000 undergraduates each. The cost study sample has a higher representation of Hispanic students and fewer students attending part-time and receiving federal loans. However, the six campuses are otherwise typical along other demographic and institutional characteristics and with respect to FWS participation.

Main Components of the FWS Program at CUNY

The FWS program offers part-time jobs for undergraduate and graduate students with financial need. FWS has been in operation at CUNY for decades, although award sizes and the Estimated Family Contribution (EFC) cutoff have changed over time. In the 2021-22 academic year, initial FWS offers of \$4,000 per year were packaged centrally at the CUNY system level, while funds were available, for students who submitted a FAFSA, indicated interest in work-study, and had an EFC below \$1,500.³ Campuses were then responsible not only for administering those awards, but also, where relevant, for making college-specific awards and adjustments using discretionary FWS funds.

Campus-level financial aid offices, the system-level CUNY Central financial aid department, and FWS supervisors in on- and off-campus departments and organizations carry out multiple activities to ensure the efficient delivery of the FWS program to students. Through interviews with FWS coordinators and financial aid administrators, we identified key activities and organized them within five FWS “core component” categories (see Appendix Table B3). In general, the FWS program is implemented in a similar manner at all campuses in our study, with some functions carried out at the campus level and others carried out at the system level.

Nonetheless, campuses vary somewhat in how they implement the program, particularly regarding communication with students, available job opportunities, and timelines for acceptance. For example, some campuses have a rolling or continuous FWS acceptance timeline, while others admit students into the program only in the fall and spring terms (not in winter or summer). And some campuses described collaboration with career services departments to provide students with initial and ongoing training related to searching for and applying to jobs and performing key functions at their jobs. We documented campus-level variation in FWS implementation because differences in program components and workflows can shift how staff allocate their time and other resources (ingredients), which in turn can affect the costs of administering the program. See Soliz et al. (2026) for additional implementation details.

Cost Analysis at Six CUNY Campuses

Applying the Ingredients Method

To estimate the cost of the FWS program in the 2021-22 academic year, we employed the ingredients method (Levin et al., 2018). This method builds on the economic concept of opportunity cost by valuing all resources used, whether paid or provided in-kind, to achieve the desired program outcome. We examine and describe the resources necessary for managing and operating FWS from a CUNY campus perspective. This approach allows us to go beyond budgetary data to consider resources required to fully deliver the program that may not appear in financial records (Levin et al., 2018). We rely on data from a survey of FWS coordinators and supervisors, interviews with campus administrators and staff, and student payroll records. More information can be found in Appendix A.

Ingredients and Campus-Level Variation in Resources and Costs

Institutions commit resources to five core components (see Appendix Table B3) to manage and operate the FWS program: (1) accounting, compliance, and auditing of the FWS program; (2) program admission, placement, and hiring; (3) overseeing and supervising FWS employment; (4) processing contracts and payroll; and (5) manual packaging and distribution of discretionary funds. Table 1 shows the campus-level resources (ingredients) that are used in carrying out these activities. (Appendix Table B4 describes the role of each ingredient and how they function.) Institutional flexibility in how FWS is managed and operated is reflected in the variation we find in the annual cost of FWS inputs both by institution and the scale of student participation.

Table 1.
FWS Resources at the Campus Level

Ingredient	Description
Personnel	
FWS coordinator	One FWS coordinator per campus, working an average of 24.5 hours per week (28 hours/week for high-scale FWS programs, 17.5 hours/week for low-scale FWS programs)
FWS supervisors	30 FWS supervisors, working an average of 2 hours per week
Financial aid director	One financial aid director, working an average of 2 hours per week is sometimes involved
Financial aid assistant/ associate director	One assistant/associate director, working 5 to 15 hours per week is sometimes involved
College assistant	One to three college assistants, working 5 to 20 hours per week
Professional development and trainings	
Professional development and orientation sessions	Regular professional development training for FWS coordinators and online student and supervisor orientations during their work hours
Materials and equipment	
FWS technology platform and software	Four of the six campuses invest in a dedicated FWS platform and software

Source. FWS coordinator survey responses and interviews.

The following subsections describe the resources used to implement FWS across the six study campuses—including campus personnel roles, staffing levels, training, and technology platforms/software used—highlighting variation across campuses.

Resources: Campus Personnel

FWS is administered primarily by campus-based staff, led by an FWS coordinator at each campus and supported (to varying degrees) by financial aid leadership and staff and by FWS supervisors who oversee student workers. The mix of roles and staffing levels varies across campuses. Because staffing patterns are central to both implementation and cost, we describe coordinators in detail and then summarize other roles that contribute to program operations.

FWS Coordinators

CUNY employs FWS coordinators who are responsible for many aspects of the management and operation of the program at CUNY campuses. FWS coordinators are typically responsible for various tasks within the five core components, including:

1. **Accounting, compliance, and auditing:** Managing FWS over-awarding, over-payment, census clean-up, and reporting on program activities in monthly meetings.
2. **Program admission, placement, and hiring:** Creating job positions, managing hiring and placement, and organizing orientations for FWS student workers and supervisors.
3. **Overseeing and supervising FWS employment:** Ensuring smooth program operation, monitoring student work hours, and addressing issues that arise during students' FWS employment.
4. **Processing contracts and payroll:** Drafting contracts, authorizing student payments, and reviewing timesheets for payroll processing.
5. **Distribution of FWS discretionary funds:** Maintaining a waiting list and allocating FWS discretionary funds, and coordinating with the CUNY Central Office regarding fund management.

Table 2 summarizes the time FWS coordinators across the six campuses reported spending on tasks in each component area. Survey responses—corroborated in virtual interviews—indicate that coordinators devote most of their time to admission/placement/hiring (component 2), overseeing employment (component 3), and contracts/payroll (component 4), with less time devoted to accounting/compliance (component 1) and discretionary fund distribution (component 5). One coordinator described the role as the “three Ps: placement, processing, and payroll.” Consistent with this pattern, coordinators most often cited document collection/review and the placement-to-payroll pipeline as the most time-intensive activities, with those at some campuses also emphasizing start-of-year program set-up (e.g., employer recruitment, orientations, and system configuration).

Table 2.**Amount of Time FWS Coordinators Spent on Core Component Activities in 2021-22**

CUNY campus	Component 1 Accounting, compliance, and auditing	Component 2 Admission, placement, and hiring	Component 3 Overseeing and supervising FWS employment	Component 4 Processing contracts and payroll	Component 5 Distribution of discretionary funds
Site 1	1-2 days per week	Every day or almost every day	Every day or almost every day	Every day or almost every day	Every day or almost every day
Site 2	1-2 days per week	Every day or almost every day	Every day or almost every day	1-2 days per week	1-2 days per week
Site 3	1-2 days per month	1-2 days per week	1-2 days per week	1-2 days per week	1-2 days per month
Site 4	Every day or almost every day	Every day or almost every day	Every day or almost every day	Every day or almost every day	Every day or almost every day
Site 5	1-2 days per week	Every day or almost every day	Every day or almost every day	Every day or almost every day	Every day or almost every day
Site 6	1-2 days per week	1-2 days per week	Every day or almost every day	1-2 days per week	1-2 days per month

Source. FWS coordinator survey responses.

FWS coordinators typically hold bachelor's degrees with 2–4 years of experience in student financial aid departments. In our study sample, at least two FWS coordinators hold master's degrees and have many years of experience managing the program; coordinators across our sites have an average of 15.2 years of experience managing the FWS program at their campus and an average of 19.5 years of experience working at CUNY and/or in similar roles. FWS coordinators are full-time employees in the financial aid office whose assigned hours on the FWS program range from part-time (15–20 hours) to nearly full-time (30–35 hours). Each campus typically has one FWS coordinator. As shown in Appendix Table B5, across all six campuses, FWS coordinators work on the FWS program an average of 24.5 hours per week. FWS coordinators for high-scale FWS programs (those with more students served) work an average of 28 hours per week, and coordinators for low-scale programs work an average of 17.5 hours per week.

Other Financial Aid Staff and Administrative Support

At some campuses, the FWS coordinator role is supplemented by financial aid leadership (e.g., directors and assistant/associate directors) and additional staff (e.g., college assistant/enrollment coordinator). Where involved, these roles most commonly support eligibility checks and audit-related tasks, document processing, student communication, and peak-period operational needs (Appendix Table B4).

FWS Supervisors

In addition to FWS coordinators and the staff they work with directly in the financial aid office or other campus departments, the FWS program at all participating campuses is dependent upon the work of FWS supervisors. Supervisors oversee (and sometimes mentor) student workers, manage job postings and hiring

through campus systems (software or paper-based, depending on the campus), and review and approve—and at some sites submit—student timesheets. Supervisors also align work schedules with the academic calendar. Because supervisors span a wide range of roles across campus units and partner organizations, we do not summarize a single set of typical qualifications. Across the six campuses, there are about 30 supervisors per campus on average (range: 17–49). Each supervisor reported spending about 2 hours per week supervising roughly 21 student workers (range: 4–38), who work an average of 147 hours per academic year (range: 108–186).

Resources: Training and Professional Development

Campuses provide routine training for FWS personnel to support consistent implementation. Coordinators participate in regular meetings and trainings to maintain familiarity with program requirements and compliance expectations; FWS coordinators at campuses using dedicated software also receive periodic vendor training. Several campuses provide FWS supervisor orientations covering hiring, timesheets, and program rules, and student workers typically complete an orientation addressing document submission, job search, and timesheet procedures. Overall, training resources are broadly similar across campuses, with modest differences in format and intensity.

Resources: Technology Platforms and Software

Campus financial aid offices often use software to manage complex aid processes. Given that FWS combines financial aid and employment and involves multiple actors, most study campuses rely on at least one system to manage job postings, placement, and timekeeping (see Appendix Table B6 for campus-level variation in technology use). Four of the six campuses subscribe to NextGen (JobX/TimesheetX), which supports work-study applications, online placement, and electronic timesheets; the subscription also helps campuses retain records across terms and monitor hours during breaks or closures. Two campuses do not subscribe to NextGen and instead rely on manual workflows for core processes. At these sites, FWS supervisors submit job requests through paper or emailed forms that the FWS coordinator uses to post positions, and timesheets are submitted via paper or emailed forms that FWS coordinators review for accuracy.

Variation Across Campuses

Across the six campuses, variation is concentrated in two areas:

- **Personnel intensity and staffing configuration.** The primary driver of variation in personnel resources is program scale (i.e., the number of students served). Lower-scale programs typically allocate part-time coordinator time to FWS and rely on limited additional staff support, whereas higher-scale programs typically allocate full-time or near-full-time coordinator time and draw on additional staff hours—sometimes approaching the equivalent of multiple full-time staff positions. All campuses rely on FWS supervisors, and the number of supervisors primarily differs with the number of students served.
- **Technology platforms.** Technology choices vary systematically with program scale. Four campuses—generally those operating higher-scale programs—use a dedicated FWS platform (NextGen) to manage core processes. Two campuses serving fewer students rely on manual

workflows, reflecting that the fixed cost of a software subscription may be difficult to justify at smaller scale. This platform-versus-manual distinction is an important source of variation because it shifts resource use between subscription costs and staff time devoted to data entry, review, and error checking.

Total Cost and Average Cost per FWS Student

Table 3 shows the cost of ingredients (personnel and materials and equipment) used to manage and operate the FWS program at each campus for the 2021-22 academic year in 2023 dollars. Most of the cost incurred (91%) was for personnel and particularly for FWS coordinators. The table also provides unit cost estimates for 2021-22 and for 2017-18 (see discussion below). The total cost of the FWS program in 2021-22 pooled across the six campuses amounted to \$801,741 and served 837 FWS student workers. The average cost per FWS student worker (unit cost) was \$955 in 2021-22. Table 3 also shows how the unit cost varies by campus, ranging from a low of \$529 to an upper bound of \$1,703 in 2021-22. The variation across colleges is influenced by both the way the program is delivered and the scale or number of students served.

Table 3.
Cost of Ingredients by Campus in 2021-22 and Annual Unit Cost

Ingredients	Pooled cost	Site 1	Site 2	Site 3	Site 4	Site 5	Site 6
Personnel (2021-22)							
FWS coordinator	\$391,765	\$54,818	\$65,689	\$45,817	\$90,855	\$42,723	\$91,852
FWS supervisors	\$163,563	\$11,992	\$16,342	\$29,143	\$60,331	\$30,503	\$15,252
Financial aid director	\$11,389	NA	NA	NA	\$11,389	NA	NA
Financial aid assistant/ associate director	\$77,722	NA	\$57,591	NA	\$20,131	NA	NA
College assistant	\$81,034	\$60,020	NA	NA	\$997	NA	\$20,007
Enrollment coordinator	\$5,191	NA	NA	NA	NA	\$5,191	NA
Materials and equipment (2021-22)							
FWS software	\$71,077	\$17,774	\$17,774	NA	\$17,774	NA	\$17,774
Total annual cost (2021-22)	\$801,741	\$144,605	\$157,395	\$74,960	\$201,479	\$78,417	\$144,885
Unit cost: using 2021-22 participation counts	\$955	\$529	\$1,454	\$1,703	\$1,308	\$924	\$664
Unit cost: using 2017-18 participation counts	\$571	\$457	\$519	\$1,152	\$789	\$156	\$644

Note. Cost estimates are for the 2021-22 program year. Unit costs are calculated using FWS participation counts from 2021-22 and, for the scale test, 2017-18, rounded to the nearest 10. Participation counts in 2021-22 include those participating in the Federal Experimental Sites (XSITE) Initiative. See Appendix Figure B1 for site-level participation counts. Costs are ingredients-based estimates that apply New York/CUNY unit prices to campus-reported resource use; they are not CUNY accounting expenditures. Personnel costs include salary and fringe benefits (see Appendix A for unit-price sources and assumptions). Dollar amounts are rounded to the nearest 10 and reported in constant 2023 dollars and are inflation-adjusted from 2022 using the CPI-U for the New York–Newark–Jersey City area (annual average) (U.S. Bureau of Labor Statistics, n.d.).

Because the unit cost is mechanically sensitive to scale—and because personnel time accounts for most of the total costs, with many administrative tasks relying on staff time that is fixed or only partly variable within an academic year—we also estimate a scale-adjusted unit cost using pre-pandemic FWS participation. This is not a separate estimate of 2017-18 program costs. Instead, it is a scale test that applies the 2021-22 estimated total cost to the 2017-18 participation level. In academic year 2017-18, the six campuses served 1,400 FWS student workers,⁴ about 70% more than in 2021-22 (see Appendix Figure B1). This pattern is suggestive of economies of scale. As participation increases, key administrative inputs—particularly FWS coordinator time, compliance activities, and, at some campuses, software—can be spread across more students, lowering the average administrative cost per student worker. Holding total program costs constant, using the 2017-18 participation level lowers the implied average cost per student worker from \$955 to about \$570 (roughly a 40% decline). This sensitivity check reinforces that differences in the unit cost reflect both how the program is delivered and the number of students served.

Conclusion

In this first-of-its-kind study, we use the ingredients method to provide new evidence on the resources required to administer the Federal Work-Study program at CUNY campuses and on how costs vary across institutions. Across the six campuses in our sample, the total annual administrative cost of FWS was \$801,741 in academic year 2021-22, serving 837 FWS student workers, for an average cost of \$955 per student worker. Most of the costs were attributable to personnel, particularly FWS coordinators.

Administrative costs vary meaningfully across campuses and across ingredient categories, reflecting differences in program delivery and scale. Campuses with relatively large numbers of FWS student workers have an FWS coordinator working full-time for the program with the support of at least two financial aid office staff with 60% of their work dedicated to FWS. These campuses also spend on an FWS software package used for online placement and hiring, electronic timesheet submission, student earnings tracking, waitlist management for the distribution of discretionary funds, and auditing and compliance. Campuses with fewer FWS student workers also have an FWS coordinator, but that person typically works part-time for the program and without administrative support. At these campuses, FWS coordinators do not have access to FWS software, which can make their job substantially more labor intensive.

Although one might expect administrative costs to differ systematically between community colleges and four-year colleges, we do not observe a clear sector pattern in this six-campus sample. Instead, there is substantial variation within each sector, suggesting that program scale, staffing arrangements, and technology use may matter more than institution type per se. Given the small number of campuses in each group, these comparisons should be viewed as descriptive rather than definitive.

These estimates should be interpreted with several considerations in mind. First, they reflect a campus-provider perspective and therefore exclude federal transfers, including the federal wage share and administrative allowance, most student-incurred costs, and the time of CUNY Central Office staff. Second, because the primary cost year of 2021-22 may still reflect pandemic-era operations, we fielded a follow-up coordinator survey for 2022-23; reported resource inputs were broadly stable, with remaining differences concentrated in more in-person orientations and modest changes in FWS staff time allocation. Third, some estimates

rely on self-reported time and role-based wage assignments, particularly for heterogeneous supervisor roles, and should therefore be interpreted as approximations. Finally, because CUNY is expected to implement Workday enterprise software in January 2027, some of the manual administrative and payroll processes documented here may become more automated over time, potentially reducing technology-related differences across campuses.

Even with these caveats, the study provides a useful benchmark for understanding the administrative resources required to deliver FWS and for interpreting how program scale, staffing, and technology shape campus costs. For administrators and policymakers, the key takeaway is that variation in administrative cost is not simply a matter of institutional efficiency. Some of the variation reflects real differences in how campuses staff and operate the program, while some reflects differences in scale and the extent to which fixed administrative costs can be spread across participants. The broader implication is that decisions about staffing, technology, and participation targets should be considered together. More generally, the findings underscore that the cost of administering campus-based aid depends not only on policy design but also on the operational capacity institutions have in place to deliver it.

Endnotes

1. Although the ACA is often described as a “5% allowance,” the cap is actually set by a tiered formula in regulation (e.g., 5% of the first \$2.75 million of campus-based expenditures to students, then 4% and 3% at higher tiers), and colleges may take the ACA from their FWS and/or Federal Supplemental Educational Opportunity Grant (FSEOG) funds.
2. CUNY plans to go live with Workday, a cloud-based enterprise resource planning system, in January 2027. Workday is expected to automate a substantial portion of the administrative, HR, and payroll workflow, including streamlining hiring and onboarding, automating payroll and funding compliance, digitizing time tracking and approvals, and providing real-time reporting.
3. By 2024-25, CUNY’s centralized FWS packaging amount had increased to up to \$8,000 for undergraduate students.
4. Here, “served” refers to students participating in FWS as student workers during the academic year rather than all students eligible for FWS.

References

Administrative Cost Allowance, 34 C.F.R. § 673.7. (2026). <https://www.ecfr.gov/current/title-34/subtitle-B/chapter-VI/part-673/subpart-B/section-673.7>

Bowden, A. B., & Belfield, C. (2015). Evaluating the Talent Search TRIO program: A benefit-cost analysis and cost-effectiveness analysis. *Journal of Benefit-Cost Analysis*, 6(3), 572–602. https://static1.squarespace.com/static/583b86882e69cfc61c6c26dc/t/595a3bc26b8f5bb92c16d537/1499085763168/TS_JBCA.pdf

CUNY. (n.d.). *Tuition, aid and scholarships*. <https://www.cuny.edu/admissions/undergraduate/tuition/>

CUNY, Borough of Manhattan Community College. (n.d.-a). *Enrollment fact sheet: Spring 2022*. <https://bmccprodstroac.blob.core.windows.net/uploads/2022/12/Institutional-Research-Fact-Sheet-01i-2.pdf>

CUNY, Borough of Manhattan Community College. (n.d.-b). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, Bronx Community College. (n.d.-a). *Fact sheet: Fall 2022*. http://www.bcc.cuny.edu/wp-content/uploads/2022/12/fall_2022_profile-1.pdf

CUNY, Bronx Community College. (n.d.-b). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, City College of New York. (n.d.). *CCNY common data set 2020-2021*. https://www.ccny.cuny.edu/sites/default/files/2021-03/CDS_2020-2021.pdf

CUNY, Guttman Community College. (n.d.). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, Guttman Community College. (2023). *Entering class report*. <https://guttman.cuny.edu/about/cce/data-reports/enrollment-reports/entering-class-report/>

CUNY, John Jay College of Criminal Justice. (n.d.-a). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, John Jay College of Criminal Justice. (n.d.-b). *Common data set 2020-2021*. https://www.jjay.cuny.edu/sites/default/files/2023-10/cds2020_2021.work_file.pdf

CUNY, New York City College of Technology. (n.d.). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, Office of Applied Research, Evaluation, and Data Analytics. (n.d.). *Student data book: Fall 2025 enrollment, headcount* [Interactive dashboard]. <https://insights.cuny.edu/t/CUNYGuest/views/StudentDataBook/Enrollment?%3Aembed=y&%3AisGuestRedirectFromVizportal=y>

CUNY, Office of Institutional Research and Assessment. (2016). *2016 student experience survey highlights*. https://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016_SES_Highlights_Updated_10112016.pdf

CUNY, Office of Institutional Research and Assessment. (2020). *A profile of undergraduates at CUNY senior and community colleges: Fall 2019*. https://www.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/data/current-student-data-book-by-subject/ug_student_profile_f19.pdf

CUNY, Queens College. (n.d.). *Employment and earnings; enrollment and demographics* (Education Data Portal, Version 0.18.0). Urban Institute. <https://educationdata.urban.org/documentation/>

CUNY, University Budget Office. (2022). *The City University of New York FY 2022 year-end financial report: Bronx Community College*. <https://www.bcc.cuny.edu/wp-content/uploads/2022/11/fy22-year-end-report-bronx.pdf>

Levin, H., McEwan, P., Belfield, C., Bowden, A., & Shand, R. (2018). *Economic evaluation in education: Cost-effectiveness and benefit-cost analysis* (3rd ed.). SAGE Publications, Inc, <https://doi.org/10.4135/9781483396514>

National Center for Education Statistics. (n.d.). *Integrated Postsecondary Education Data System (IPEDS): Fall enrollment, fall 2021*. U.S. Department of Education, Institute of Education. <https://nces.ed.gov/ipeds/>

Office of Federal Student Aid, U.S. Department of Education. (2019). *Fiscal year 2019 annual report*. <https://www.ed.gov/sites/ed/files/about/reports/annual/2019report/fsa-report.pdf>

Office of Federal Student Aid, U.S. Department of Education. (2020). *Fiscal year 2020 annual report*. <https://studentaid.gov/sites/default/files/fy2020-fsa-annual-report.pdf>

Office of Federal Student Aid, U.S. Department of Education. (2023). *Fiscal year 2022 annual report*. <https://www.ed.gov/sites/ed/files/about/reports/annual/2022report/fsa-report.pdf>

Smole, D. P. (2006). *Campus-based student financial aid programs under the Higher Education Act* (RL31618). Congressional Research Service. <https://www.policyarchive.org/handle/10207/1534>

Soliz, A., Minaya, V., & Scott-Clayton, J. (2026). *Beyond financial aid: How CUNY colleges connect students to Federal Work-Study jobs*. Community College Research Center, Teachers College, Columbia University. <https://ccrc.tc.columbia.edu/publications/beyond-financial-aid-cuny-fws.html>

UnivStats (n.d.). *CUNY Queens College student population*. <https://www.univstats.com/colleges/cuny-queens-college/student-population/>

U.S. Bureau of Labor Statistics. (n.d.). *New York-Newark-Jersey City, NY-NJ-PA (1967 = 100)* [Data table]. Northeast Information Office. <https://www.bls.gov/regions/northeast/data/xg-tables/ro2xgcpiny1967.htm>

U.S. Department of Education. (2019, May 23). Notice inviting postsecondary educational institutions to participate in experiments under the experimental sites initiative; Federal student financial assistance programs under Title IV of the Higher Education Act of 1965, as amended, 84 Fed. Reg. 23779-23783. *Federal Register*. <https://www.federalregister.gov/documents/2019/05/23/2019-10811/notice-inviting-postsecondary-educational-institutions-to-participate-in-experiments-under-the>

This research was supported by grants from the Institute of Education Sciences, U.S. Department of Education (Grant R305A200250), and Strada Education Foundation. Adela Soliz also received funding from a William T. Grant Foundation Scholars Grant (#189169). The opinions expressed are those of the authors and do not necessarily represent the views of the foundations, the City University of New York (CUNY), or the U.S. Department of Education. This work would not have been possible without our partners at CUNY, including Colin Chellman, Sarah Truelsch, Edward Rubio, and Tara Twiste in CUNY's Office of Applied Research, Evaluation, and Data Analytics; Elaine Pimentel, Trudy Hilton, Mark Rivera, Sean Brown, and Waldemar Cotte in the Office of Student Financial Aid; as well as the campus administrators, work-study supervisors, and students who shared their experiences with us. We thank Joe Hille for supporting qualitative data collection. We also thank Lauren Schudde and Coral Flanagan for providing valuable feedback on an earlier draft of this report. The conclusions presented here are those of the authors alone, and any remaining errors or omissions are our own.