

SOCIAL CLASS BACKGROUND AND THE 'SCHOOL TO WORK' TRANSITION

Jeremy Staff

The Pennsylvania State University

Jeylan T. Mortimer

The University of Minnesota

Abstract

In this study, we highlight the importance of "shared" school and work roles that begin in early adolescence and are more or less conducive to adult educational and occupational attainment. Drawing upon data from the Youth Development Study (n=1,010), we show how patterns of paid work in adolescence, encompassing both the intensity (hours) and the duration of employment, have lasting implications for post-secondary schooling and wage attainments.

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While the very phrase, "school to work transition" implies a clear, discrete event, a movement from full-time schooling to full-time work, this once normative transition has become increasingly delayed, diverse, and "disorderly" among recent cohorts of youth in the United States. The period of "transition" generally includes long-term involvements in *both* work and school, as most students are employed during the high school years and during college as well (U.S. Department of Labor, 2000; U.S. Department of Labor, 2006). Postsecondary students are becoming older; 39% of students currently enrolled in degree-granting institutions in the United States are over 25 years of age, and 19% of students are 35 years or older (U.S. Department of Education, 2002). Ever more young people are continuing their formal educations into young adulthood, combining school with paid work, or returning to schooling after periods of full-time work (Rindfuss, Swicegood, and Rosenfeld, 1987; Shanahan, 2000). A prior study reported that twenty percent of youths transition from school to full-time work at least twice by age 26 (Arum and Hout 1998).

In this article, we highlight the importance of "shared" school and work roles that begin in early adolescence and, depending on their degree of balance, are more or less conducive to early adult socioeconomic attainment. Drawing upon data from the Youth Development Study, we illustrate how patterns of paid work in adolescence, encompassing both the intensity (hours) and the duration of employment, have lasting implications for post-secondary schooling and wage attainments in early adulthood.

Prior Research on Teenage Employment and Socioeconomic Attainment

Although most young people in the United States are employed at some point during the high school years, the short- and longer-term socioeconomic

consequences of these early work experiences are a matter of considerable debate (see Staff, Mortimer, and Uggem, 2004 for a review). Early on, Greenberger and Steinberg (1986; see also Steinberg and Cauffman, 1995) warned that teenage investment in paid work poses "opportunity costs" to longer-term attainment by disrupting school performance and promoting problem behaviors that jeopardize achievement. A plausible alternative hypothesis is that paid work in adolescence fosters longer-term socioeconomic attainment by promoting skill development, providing on-the-job training, and by building good work habits, dependability, and responsibility (Stern and Nakata, 1989; Ruhm 1997).

Whereas previous studies indicate both positive and negative consequences of employment, there is growing consensus that the amount of investment in paid work is what determines its positive or negative influence. That is, limited involvement in paid work during adolescence is found to promote socioeconomic attainment, while excessive involvement in early work is detrimental. For example, youths who work intensively (an average of more than 20 hours per week) report fewer hours of homework, lower grade point averages and standardized test scores, and a greater likelihood of high school dropout than youths who do not work or limit their hours (Lee and Staff, 2007; Marsh and Kleitman, 2005; Steinberg and Dornbusch, 1991; Steinberg, Fegley, and Dornbusch, 1993; Warren and Lee, 2003). Intensive work hours during high school also reduce the likelihood of postsecondary school attendance and the receipt of a college degree (Carr, Wright, and Brody, 1996; Mortimer, 2003).

In contrast, scholars find that limited involvement in teenage work, that is, when it is restricted in intensity, can foster socioeconomic achievement. Partly because teenagers typically devote substantial time to passive leisure activities (Larson and Verma, 1999), moderate work hours (or an average of 20 hours or less per week) do not limit time for homework and extracurricular

activities (Shanahan and Flaherty, 2001; Schoenhals, Tienda, and Schneider, 1998). Work of moderate intensity is found to be associated with increased grade point averages, involvement in school activities, likelihood of high school completion, and wages in young adulthood (D'Amico, 1984; Mihalic and Elliott, 1997; Mortimer and Johnson, 1998; Ruhm, 1997). Moderate work hours over the duration of high school also increases the likelihood of obtaining a 4-year college degree, especially for youth who display limited educational promise at the onset of high school (Mortimer, 2003; Staff and Mortimer, 2007).

A third hypothesis related to the impacts of teenage employment is that preexisting individual differences in school performance, aspirations, socioeconomic background, and unmeasured variables, such as ability and motivation, explain the patterns described above. For instance, youth from low socioeconomic backgrounds tend, on average, to work more hours when they are employed than their more advantaged peers (Entwisle, Alexander, and Olson, 2000; Mortimer, Staff, Oesterle, 2003). Moreover, poorly performing students with low educational aspirations have greater workforce involvement in subsequent years of high school than their better performing peers (Bachman and Schulenberg, 1993; Bachman, Safron, Sy, and Schulenberg, 2003). Studies using data from the National Education Longitudinal Study (NELS:88) found little evidence of a relationship between paid work hours and school performance once prior differences between individuals are taken into account (Schoenhals, Tienda, and Schneider, 1997; Warren, LePore, and Mare, 2001; but see Marsh and Kleitman, 2005). Likewise, using data from the 1979 National Longitudinal Survey of Youth, Hotz, Xu, Tienda, and Ahituv (2002) found that the effect of prior work experience on the wages of young men diminished to statistical nonsignificance once they controlled for unmeasured traits such as ability or motivation. (Hotz and colleagues compared high school workers to non-workers; not intensive workers to other workers.)

In sum, longitudinal research supports, to some extent, the idea that intensive investment in paid work during adolescence has adverse effects on the process of socioeconomic attainment during the transition to adulthood. However, because the decisions about whether to hold a job during the school year, as well as about how many hours to work, are affected by the young persons' socioeconomic background, school achievement, and educational expectations, it is important to consider whether the adverse effects of intensive work hours on longer-term achievement are conditioned by these preexisting individual characteristics. In particular, there is evidence that heavy investment in paid work during adolescence may not be harmful for those youth who come from more disadvantaged backgrounds. For young, economically disadvantaged males, paid work actually increased their chances of high school completion (Entwisle, Alexander, and Olson, 2005). Analyses of summer employment programs report similar benefits of employment for the school enrollment of youth in low-income households (Farkas, Olsen, and Stromsdorfer, 1981; Farkas, Smith, and Stromsdorfer, 1983). In the next section, we consider several reasons why socioeconomic origins may condition the effects of teenage work hours on subsequent achievement during the transition to adulthood.

Socioeconomic Disadvantage and Early Work Experiences

Some scholars have suggested that long work hours may not be harmful, and may even be beneficial to the longer-term attainment of youth who come from disadvantaged backgrounds, because of their special reasons for working in adolescence. For example, whereas youth from higher socioeconomic backgrounds may want to work long hours to support leisure activities or other discretionary purchases, or because they have little interest in school, youth from poor families may need to work long hours in order to support their families (Entwisle, Alexander, and Olson, 2000), or pay for

educational expenses, such as field trips, transportation, and lab fees (Newman 1999). Furthermore, the scarcity of employment opportunities may enhance the salience and value of work. Whereas many youth in poor neighborhoods face a restricted and very competitive labor market, youth in more prosperous areas may find a labor market characterized by an abundance of lower-level retail and service jobs. Only 16.5 percent of 15-17 year olds were employed in families reporting less than \$27,300 in the previous year, almost half the rate of employment for teenagers in families reporting higher household incomes (U.S. Department of Labor, 2000). The more highly advantaged youth may have little stake in their jobs with their numerous opportunities to lose and regain work.

Whereas intensive work hours during high school have been found to increase wages and the likelihood of employability in the years immediately following high school (Meyer and Wise, 1982; Mortimer and Finch, 1986; Stern and Nakata, 1989) and in young adulthood (Carr, Wright, and Brody, 1996; Ruhm, 1997), it is possible that disadvantaged youth especially benefit long-term from early work experiences. Employment may provide disadvantaged youth an alternative source of human capital acquisition, especially if they face limited prospects for post-secondary schooling. Among a sample of mostly lower SES youths in Baltimore, early work involvement increased the skill level of the occupation held in later adolescence (Entwisle, Alexander, and Olson, 2000). In a sample of delinquent teenagers in New York, paid work during early adolescence led to higher quality employment in subsequent years (Sullivan, 1989). Together, these studies suggest that early work experiences are an integral part of the process of socioeconomic attainment for youth from low socioeconomic backgrounds.

To address these issues, we draw on data from the Youth Development Study (YDS), an ongoing longitudinal survey of teenagers and their parents residing in St. Paul, Minnesota, a greater metropolitan area of approximately 2.5 million residents. Beginning in 1987, the YDS drew a random sample of 1,010 ninth-grade students from students registered in the St. Paul public school district. Questionnaires, administered annually in the classroom, included batteries of questions focused on early work experiences, school-related behaviors, and psychological adjustment. The selected panel well represented the St. Paul community, as well as the character of ninth-grade students in St. Paul at the time of the initial panel selection (Finch, Shanahan, Mortimer, and Ryu, 1991).

The respondents' parents were also surveyed in the first year of the study to obtain accurate information about socioeconomic status and other family background characteristics (95% of all mothers and 90% of all fathers who resided with YDS participants completed surveys). In the 13 years following high school, respondents completed up to eleven follow-up surveys (at ages 19, 20, 21, 22, 24, 25, 26, 27, 29, 30, and 31). Approximately 76 percent of respondents have been retained during the most recent waves of survey collection. Panel retention in the later years of the study is not associated with numerous indicators of socioeconomic background, mental health, delinquency, family structure, extracurricular involvement, and educational promise, although males, non-whites, and youth who resided in households where no family members were employed during the prior year (1987) have a higher risk of survey attrition than females, whites, and those youth who resided in families where at least one family member was employed (Staff and Mortimer, 2007).

Teenage Work Investments. We use a series of dummy variables to capture high school work patterns in grades 10 through 12. Based on continuous work histories during these three years, the measures reflect employment duration,

measured in months, as well as intensity, or the average hours of work during the full period of employment (Mortimer 2003). Extensive, long-term employment was distinguished from shorter investment in work (on average, about 11 versus 22 months in a 24 month period of observation); and those who on worked more than 20 hours per week were distinguished from those who limited their hours to 20 or fewer while employed. The work pattern indicators included both weekday and weekend work while school was in session. They do not include summer employment, since the vast majority of teenagers work during the summer (National Research Council, 1998), and employment at this time involves little "trade-off" between schooling and work.

Five distinct patterns of work investment were identified: the "most-invested" workers (high on both duration and intensity dimensions); "sporadic" workers (low duration and high intensity); "occasional" workers (low on both); "steady" workers (high duration and low intensity); and non-workers throughout high school. The "most invested," "steady," and "occasional" workers each constitute about a quarter of the panel. The "sporadic" workers make up about 17 percent, while, testifying to the ubiquity of the practice of combining the high school student and worker roles, non-workers constitute only about 6 percent of the total panel.

Wage Attainments. During each survey year following the scheduled date of high school graduation, respondents reported their hourly wages in their current jobs. We adjusted the hourly wage rate to the value of a dollar in 1991. To minimize the influence of outliers, we deleted a small number of cases (less than 1 percent) each year when respondents reported earning more than 5 times the median wage. In cases where a respondent was employed in a full-time and part-time job, we considered only the wages of the full-time job.

Educational Attainment. Educational attainment is indicated by the receipt of a bachelor's degree or higher. We preferred this educational threshold because of its salience to youth and their parents and because there is no widespread recognition of intermediate degrees (e.g., Associates Degrees) in the labor market (Kerckhoff, 2003).

Background Factors. Information about socioeconomic status and other family background characteristics was obtained from mothers and fathers who were surveyed by mail in the first year of the study. We measured the highest educational credential of the mother or father (ranging on a nine-point scale from less than a high school degree to a Ph.D. or professional degree). We also measured total family income (ranging on a ten-point scale from \$5,000 to \$100,000). School performance and educational aspirations were also measured during the 9th grade. Grade point average is coded on a 12-point scale ranging from "F" to "A." Educational aspirations are measured on a six-point scale ranging from less than a high school degree to a Ph.D. or professional degree.

Teenage Work and the Process of Socioeconomic Attainment

Precursors of Teenage Work. We first distinguish the five teenage work categories in terms of socioeconomic background and educational promise. Figure 1 presents the mean values of family income, parent(s) highest education, grades in the first year of high school, and 9th grade educational aspirations across the five work patterns. The variables are all displayed as z-scores to ease interpretation.

Figure 1 shows that more advantaged youth, as gauged by their household incomes and their parents' highest levels of education, limit their hours of work during high school; their less-advantaged counterparts tend to pursue more intensive work patterns (e.g., sporadic and most invested work). Youth who moderate their hours of work during the 10th to 12th grades (e.g., the

steady and occasional workers) also tend to have higher educational aspirations and grade point averages in the 9th grade. Youth who limit their hours of work, but maintain continuous employment throughout the high school period, are the most well positioned with respect to future socioeconomic attainment. These steady workers have the highest family incomes and educational aspirations. They also have above average grades and their parents' educations are relatively high. In stark contrast to the steady workers, youth whose early work histories are sporadic are the most disadvantaged; they have particularly low grades in school. The most invested high duration and high intensity workers also come from lower socioeconomic backgrounds and have below average grade point averages and aspirations. The small number of nonworkers represent a diverse group of youth whose parents have high levels of education and low household family incomes. The nonworkers' school performances and aspirations are in between those of the more and less invested teenage workers.

Consequences of Teenage Work. Next we examine how socioeconomic background and early work experiences, in concert, shape the process of socioeconomic attainment. Table 1 shows the percentage of respondents who received a baccalaureate degree by age 30 or 31 for each of the high school work investment categories. Table 1 also shows the median hourly wage rates at ages 19, 22, 26, and 31 for each of the high school work patterns. The table shows these descriptive statistics for the total sample (upper panel) and separately for youth from low and high socioeconomic backgrounds (lower panel). Youth are considered to be of lower socioeconomic origin if one or both parents' highest degree was high school or less. Youth whose parent(s) attended some college or received a post-secondary degree are considered to be of higher socioeconomic origin.

Perhaps the most striking finding shown in Table 1 is that nearly one-half of youth who were steady high school workers received a baccalaureate

degree by age 31. Approximately one-third of both the non-workers and occasional workers, but only 14% and 17% of the sporadic and most invested workers, respectively, achieved this educational milestone. Wage attainments appear to be especially linked to the duration of high school employment experiences (rather than to their intensity). In the years immediately following high school (at ages 19 and 22), median hourly wages are highest for youth who averaged extensive, long-term employment (i.e., most invested workers) during the high school years. By age 26, the steady workers' wages have caught up, and by age 31, the steady workers show the highest median wages of the all the work categories, surpassing the median wages of even the most invested teenage workers by approximately 10% in the most recent wave of data collection.

Of greatest interest to us here, Table 1 shows how the relationship between teenage work patterns and longer-term attainment is conditioned by socioeconomic origin. In general, lower SES youth were much less likely than higher SES youth to receive a baccalaureate degree, although the table does suggest important variation in educational attainment among those who pursued different high school work patterns. Steady work confers a clear advantage for youth of lower social class backgrounds with respect to educational attainment, as more than 1 of 5 of these young people (22%) had achieved a BA or BS degree by early adulthood. In contrast, only 6% of the sporadic workers, 13% of the occasional workers, and 10% of the most invested workers whose parents had not gone on to college had done so.

Differences in college degree attainment by work pattern are especially pronounced among youth of higher socioeconomic background. Not surprisingly, higher parental education confers an advantage in BA/BS receipt irrespective of work pattern (for example, among nonworkers, 48% of those of higher SES background received a BA/BS degree, whereas only 14% of those from lower SES background did so). What is most striking, however, is the differential

degree attainment among higher SES youth linked to their earlier work patterns. Despite their advantaged socioeconomic origins, only 20% of sporadic high school workers, and 26% of the most invested high school workers, were able to reach this level of educational attainment. In contrast, 57% of steady workers, and 48 and 43 percent of the nonworkers and occasional workers, respectively, were so successful. It is noteworthy that relatively few youth in the sporadic and most invested work categories received a BA/BS degree, irrespective of their socioeconomic origins.

The advantage of continuous work investments during the high school years for youth of lower social class backgrounds with respect to longer-term wage attainments is also shown in Table 1. In fact, low SES youth who followed a pattern of intensive and continuous work during high school reported relatively high hourly wages at age 19, exceeded only by the small group of non-workers. By age 31, however, the early returns of heavy work investment during adolescence had faded. Since the steady workers had had time to complete their educations and begin to accumulate full-time work experience, it is not surprising that by age 31 they reported the highest hourly wages. Among low SES youth, the median wages at age 31 of steady workers is approximately 9% to 13% higher than among those youth who followed a sporadic or occasional work pattern.

Table 1 also shows that steady work during high school benefited the longer-term wages of youth from more advantaged socioeconomic backgrounds, though the differences in adult wages among the steady workers and the other work categories are considerably smaller in magnitude. It is plausible to expect that the economic returns to the higher educational attainments of the steady workers, especially in comparison to the sporadic and most-invested workers, will be increasingly apparent as the years progress.

Discussion

It is apparent that young people pursue different "tracks" with varying emphases upon school and work, which commence as early as age 14 and 15, and continue as they move through adolescence and the transition to adulthood. Youth who come from more advantaged backgrounds, and who are more strongly oriented toward schooling, are more likely than their less advantaged counterparts to pursue steady work (high duration, low intensity) during high school and they invest more in postsecondary education, especially in 4-year colleges (Staff and Mortimer, 2007), during the years following. In contrast, youth who from more disadvantaged backgrounds, and those who have poorer grades and lower educational aspirations, are more likely to be employed intensively during high school. These sporadic and most invested workers have little likelihood of acquiring four-year college degrees. These class-differentiated tracks, commencing at the start of high school and persisting through the transition to adulthood, have lasting implications for future socioeconomic attainment. However, when disadvantaged youth from lower socioeconomic backgrounds follow the first track, involving steady work during high school, their educational attainment and longer-term wages are especially enhanced.

Interestingly, though steady work appears to be the work pattern of choice during high school for more advantaged young people, this pattern is particularly conducive to higher educational attainment and higher wages for lower socioeconomic status youth. It is unclear how they incur this advantage. Perhaps their rather continuous low intensity work brings them into contact with young people of higher socioeconomic status, who are more likely to pursue this pattern, whose high educational aspirations "rub off" on the relatively disadvantaged teenagers. Alternatively, this pattern of effective balancing of school and work might be conducive in itself to the acquisition of time management skills and modes of attachment to the high

school (e.g., participation in sports and other school extracurricular activities) that instill a strong commitment to education.

Of special interest is the detrimental character of the intensive sporadic and most invested high school work patterns for the postsecondary educational attainment of young people whose parents are relatively well-educated. Strikingly, the "better off" students who work intensively during high school are less than half as likely to achieve the BA/BS degree than their similarly-advantaged counterparts who follow occasional, steady, or non-working tracks. Like the steady workers of lower SES origins, these youth are "bucking" the trend toward low-intensity employment established by their advantaged peers. Their intensive work patterns might bring them into contact with young people from lower SES backgrounds who have limited educational goals. And their heavy labor force participation during high school would likely be incompatible with the "well-rounded" life styles of other advantaged peers, removing them and perhaps alienating them from educational aspirations and goals that are more typical of youth whose parents have higher educational experience.

In previous research we showed that employment patterns during the high school years establish strategies of time management that persist through the period of post-secondary schooling and influence higher educational attainment. Staff and Mortimer (2007) found continuity in employment patterns, as the steady work pattern during high school is followed by extensive part-time work combined with schooling, while the most-invested work pattern precedes heavier involvement in the full-time labor force. Despite the clear association between work involvement during high school and educational attainment in young adulthood (Table 1), multivariate analyses showed that the inclusion of subsequent work patterns in this key period of post-secondary educational investment renders the effect of the steady high school work pattern on 4-year degree attainment statistically non-

significant. In particular, the inclusion of accumulated months of post-secondary "school and part-time work" mediates the benefits of the steady high school work pattern on subsequent receipt of a bachelor's degree. This shows that the educational advantage of steady workers accrues from a continuous pattern of combining school with low-intensity work, a strategy that serves them well throughout high school, during postsecondary schooling, and during their early occupational careers.

In conclusion, early employment experiences appear to be an integral part of human capital acquisition during the transition to adulthood, especially in the context of the unstructured school-to-work transition regime characteristic of the United States. In years past, young people typically made a sequential transition from full-time school to full-time work, a transition that could be characterized as a discrete event. We contend that two ideal typical routes characterize the more prolonged school-to-work transition among contemporary cohorts of young people. One route involves less intensive employment during high school, followed by continued part-time employment and post-secondary educational investment, most likely in four-year colleges. This pathway is more common for youth of higher socioeconomic origins, but is especially beneficial for young people from lower SES backgrounds. A second route involves early intensive work experience during high school that is less conducive to higher educational attainment. Sporadic and highly invested workers are less likely to achieve 4-year degrees, irrespective of their parents' educational backgrounds. By age 31, these workers are beginning to show lower hourly wage rates than youth who worked less intensively in adolescence and were more likely to pursue post-secondary schooling in the years immediately following high school.

This study demonstrates the power of socioeconomic background in determining the educational attainment of youth. This finding is not new, as parents' education is a foremost indicator of family social class background

whose influence on educational attainment has been confirmed by many studies in the status attainment tradition (see, for example, Sewell, Haller, and Portes 1969; Sewell and Hauser. 1975). What is new here is the important role of high school work patterns in understanding higher educational achievement and wage attainments of young people from both high and low socioeconomic origins. Steady workers are the most likely to achieve BA/BS degrees in both socioeconomic groups. They also had the highest hourly wage rates in adulthood. Those whose parents are well-educated thus have a double advantage---of high family resources and an early experience of balancing school and work that is conducive to a "well-rounded" teenage life style (Shanahan and Flaherty, 2001) and to eventual educational achievement. But interestingly, even a high social class background is not enough to counteract the detrimental effects of highly intensive high school work (sporadic and most invested work patterns). Steady workers of low socioeconomic origins are especially likely to achieve BA degrees and come to overtake, in hourly wage rates, their counterparts who pursued the "most invested" work during high school.

Whereas SES background has a strong impact on the character of high school work patterns, some youth march to a different drummer. Those who do---steady high school workers from backgrounds indicating low educational promise are especially advantaged; in contrast, intensive high school workers from advantaged family backgrounds appear to suffer considerable disadvantage in socioeconomic attainment.

We offer these findings in the hope that scholars who are interested in processes of vocational development, career establishment, and socioeconomic attainment will not overlook the important role of early work experiences. The findings indicate that part-time jobs may have distinct meanings and consequences for adolescents who come from different social class backgrounds. Much, however, remains to be discovered. Whereas the

findings presented here address patterns of temporal investment in work, we know little about the impact of the quality of adolescent employment for educational and wage attainments, for the quality of adult work, and for adult occupational commitment in job satisfaction. For example, the presence of a supportive supervisor in the workplace may be especially important for youths whose own parents lack the experience and resources to effectively guide them toward higher education and jobs that will sustain a middle-class style of life. Positive work experiences, providing learning opportunities, skill development, and affirming one's role as worker may be especially important for disadvantaged youth who may have few alternative sources of positive vocational identities, work values, and economic efficacy. Such experiences in the workplace could be especially critical in enabling youth of lower socioeconomic origins to find jobs that represent good "fits" with their interests, values, and capacities.

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JEREMY STAFF is an Assistant Professor in the Department of Sociology at the Pennsylvania State University. Email: jus25@psu.edu.

JEYLAN T. MORTIMER is Professor of Sociology at the University of Minnesota. Email: mort002@atlas.socsci.umn.edu.

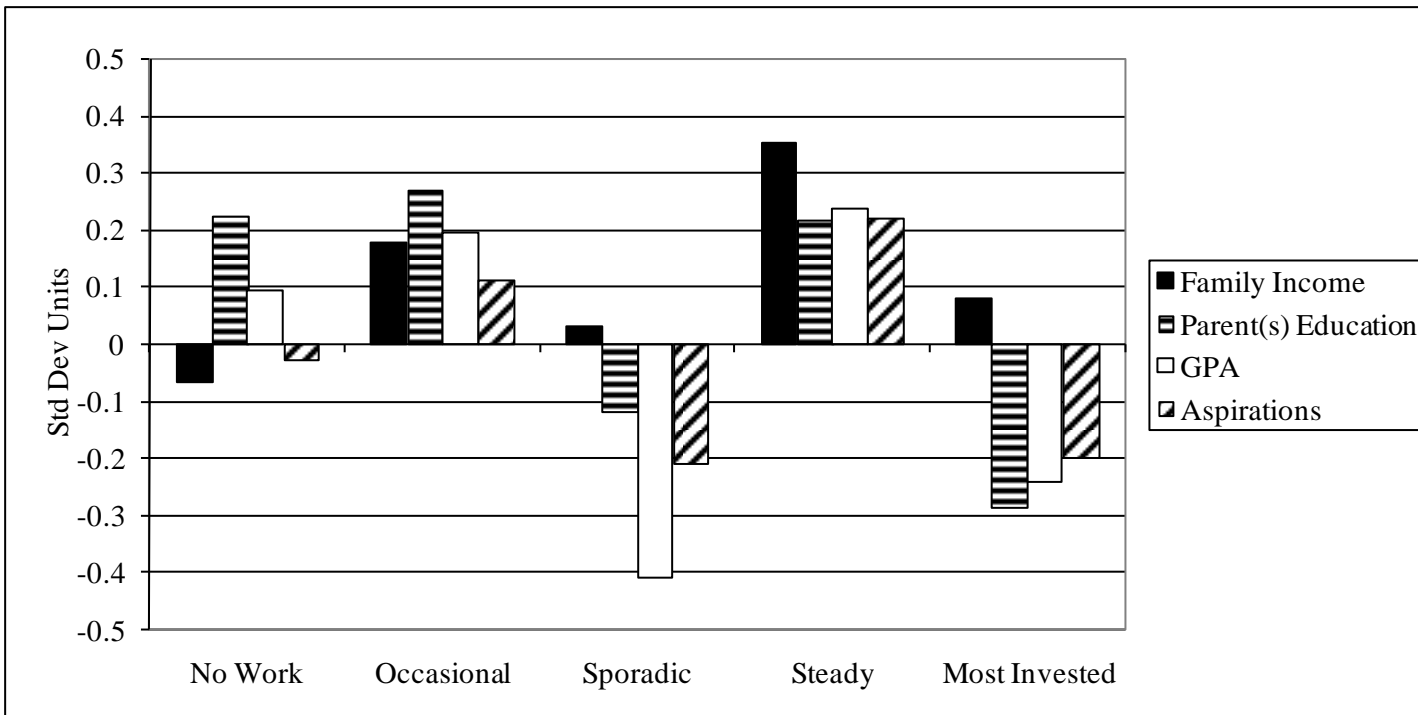


Figure 1. Mean Values of Socioeconomic Background, Educational Aspirations, and Grade Point Average (z-Scores in 9th Grade) by High School Work Investments (10th through 12th Grades)

Table 1. Educational and Wage Attainments by High School Work Investments and Socioeconomic Background

	<i>Work Investments</i>	<i>BA/BS Degree Receipt</i>	<i>Median Wages by Age</i>			
			<i>19</i>	<i>22</i>	<i>26</i>	<i>31</i>
<i>Total Sample</i>	No Work	35%	\$4.29	\$5.06	\$8.21	\$10.88
	Occasional	33%	\$4.40	\$5.67	\$9.07	\$11.85
	Sporadic	14%	\$4.62	\$5.87	\$8.72	\$10.79
	Steady	46%	\$4.58	\$5.78	\$9.25	\$12.69
	Most Invested	17%	\$4.84	\$6.28	\$9.17	\$11.47
<i>By Socioeconomic Background</i>						
	No Work	14%	\$5.15	\$5.27	\$8.14	\$10.00
	Occasional	13%	\$4.40	\$5.48	\$8.25	\$10.15
<i>Parents Education: High School or Less</i>	Sporadic	6%	\$4.62	\$5.94	\$9.25	\$10.52
	Steady	22%	\$4.66	\$5.83	\$8.88	\$11.49
	Most Invested	10%	\$5.05	\$6.89	\$9.11	\$10.95
	No Work	48%	\$4.18	\$5.06	\$8.33	\$10.88
<i>Parents Education: Some College or More</i>	Occasional	43%	\$4.40	\$5.67	\$9.62	\$12.69
	Sporadic	20%	\$4.47	\$5.67	\$8.18	\$12.85
	Steady	57%	\$4.51	\$5.67	\$9.62	\$13.20
	Most Invested	26%	\$4.84	\$5.67	\$9.25	\$12.69