

A Credential That Pays

How the NCRC Drives Employment Stability and Wage Growth

Alex Casillas, Joann L. Moore, Jeff Allen, and Cindy Hill

The Problem

Millions of workers possess valuable skills but lack a recognized credential that helps employers identify and reward those skills. As a result, many remain trapped in low-wage jobs despite having the skills to succeed in higher-paying roles.¹ Adult learners often face additional barriers to advancement, including lost wages during training, transportation, childcare, tuition and textbooks, digital access, and scheduling constraints. This challenge is especially important for [STARS](#) (workers who are Skilled Through Alternative Routes, including work experience, military service, community college, training programs, or other pathways rather than a bachelor's degree). For many of these workers, showing up, working hard, and having real skills is not enough without a credential to substantiate and communicate those skills to employers.

What is the NCRC?

ACT® WorkKeys® is a nationally recognized career readiness program that assesses the foundational and essential skills people need to succeed in work, education, and training. Through assessments, workforce credentials, skill-building resources, and job-matching tools, WorkKeys helps learners demonstrate their readiness, employers identify talent, and educators align instruction with workplace demands. A cornerstone of the WorkKeys program is the National Career Readiness Certificate (NCRC), a nationally recognized, skills-based credential earned by achieving qualifying scores on three standardized, criterion-referenced WorkKeys assessments: Applied Math, Graphic Literacy, and Workplace Documents. Together, these assessments measure foundational workplace skills used to solve problems, interpret workplace graphics, and apply written workplace information in job-related contexts. The NCRC is awarded at four levels (Bronze, Silver, Gold, and Platinum) with each level reflecting increasing workplace skill proficiency and alignment with the skill demands of a broader range of jobs across industries.

What the Data Show

In a collaboration with CredLens, a national nonprofit that provides credential issuers with high-quality longitudinal employment and earnings outcomes data for learners' non-degree (and degree) credentials, ACT tracked the earnings of a sample of adult learners (age range 25 to 54) linked to several years of data where available from CredLens². These adult learners completed the three WorkKeys assessments required for the NCRC in 2018 with 16% earning Platinum, 24% Gold, 34% Silver, 21% Bronze, and 5% not qualifying for an NCRC.³

¹ The federal minimum wage has remained at \$7.25 per hour since July 24, 2009. At 40 hours per week for 52 weeks per year, this equals approximately \$15,080 in gross annual earnings for a full-time worker.
<https://www.dol.gov/agencies/whd/minimum-wage>.

² The original sample included 12,500 individuals, but outcomes data were not available for all individuals due to data matching constraints. Employment data was available for 1,797 individuals and earnings data was available for 1,780 individuals.

³ A non-qualifier is an individual who completed all three WorkKeys assessments but did not earn at least a Level 3 across all three assessments. As a result, the individual did not meet the requirements for a Bronze-level NCRC.

Figure 1 presents the findings for employment rates over a period of two years.⁴ These findings show that:

- Employment rates for NCRC holders and non-qualifiers started at similar levels in 2018, in the high-60s to mid-70s percent range.
- Within a year, NCRC holders at every level (Bronze, Silver, Gold, and Platinum) pulled ahead of both non-qualifiers and the national employment rate for prime-age workers (ages 25–54).
- Platinum holders show the strongest and most sustained gains, reaching nearly 89% employment by 2020, compared to a national employment rate that had begun to decline over the same period.
- While the national employment rate plateaued and then softened after 2019 (due to the effects of the COVID pandemic), NCRC holders at every level continued to hold steady or climb; this suggests the credential may offer a measure of resilience even as broader labor market conditions shift.

Figure 1: Adult employment rates two years after earning the NCRC

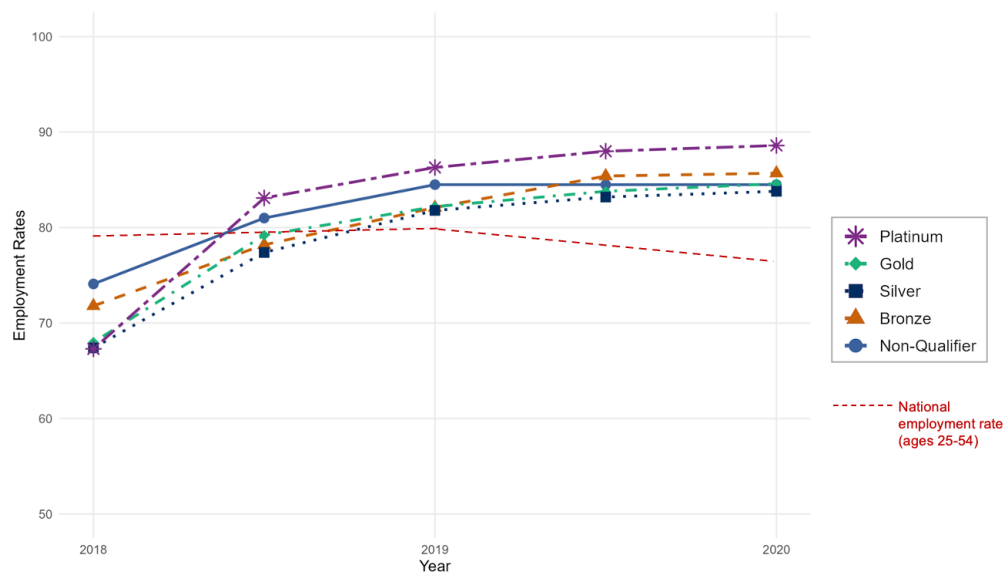


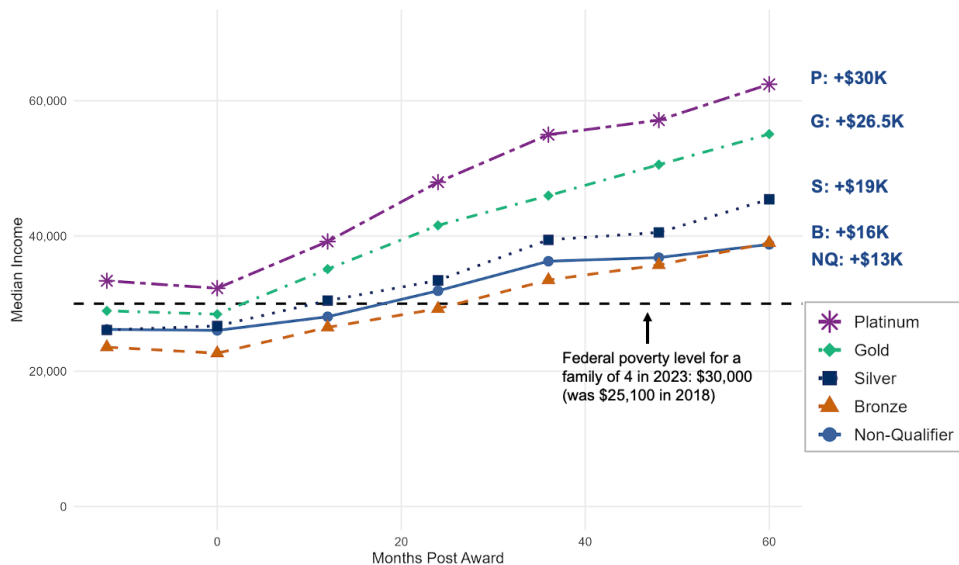
Figure 2 presents the findings for wages over a period of five years.⁵ These findings show that:

- NCRC holders at every level outpaced non-qualifiers in median earnings over the five-year period after earning the NCRC, with the differences growing over time: The median wage for Bronze holders increased by \$16K; Silver \$19K; Gold \$26.5K; Platinum \$30K. In contrast, the median wage increased by only \$13K over the same period.
- When benchmarked against the federal poverty line, Platinum, Gold, and Silver NCRC holders surpass key income thresholds that define economic self-sufficiency in less than 2 years post credential.
- The earnings gap between NCRC holders and non-qualifiers widens over time, demonstrating compounding returns on the credential.
- These findings are consistent with [prior ACT research](#) showing that higher NCRC levels are associated with higher average incomes among individuals with the similar education level as well as stronger income growth after testing.

⁴ U.S. Bureau of Labor Statistics (2026). Current population survey, employment-population ratio, ages 25-54 (Series [LNS12300060](#)).

⁵ Department of Health and Human Services. Annual update of the HHS poverty guidelines ([2018](#); [2023](#)).

Figure 2: Adult median earnings five years after earning the NCRC



Together, these findings show a consistent association between NCRC attainment, higher employment rates, and stronger earnings growth over time. In practical terms, the NCRC appears to function as more than a measure of readiness; it is associated with higher employment rates and stronger earning trajectories that can help adult learners move from low-wage work toward greater economic stability for themselves and their families.

Why the NCRC Works

Unlike many credentials that signal only educational attainment, the NCRC directly measures the foundational skills employers across industries require, thus signaling job readiness for workers who may lack a postsecondary degree but possess real knowledge and skills. Because WorkKeys level scores and Performance Level Descriptors describe what examinees can do at each level, the NCRC provides employers, educators, and workforce partners with a common language for understanding and communicating workplace readiness.⁶

This makes the NCRC especially relevant for STARs and other workers whose skills may be overlooked by degree-based hiring practices. When embedded in shared intake, advising, Integrated Education and Training (IET) programs, and career skills coaching, the NCRC can also function as a navigation tool by helping adult learners identify strengths, understand skill gaps, connect to targeted supports, and select pathways aligned with local labor market demand.

Because the credential is stackable⁷ and scalable, workers can enter the workforce at the Bronze level and build toward higher certifications over time, creating a structured pathway for continuous economic advancement. The result is a credential that meets workers where they are while opening doors to progressively better-paying, more stable employment.

⁶ Performance Level Descriptors for each of the score levels of NCRC assessments are available for [Applied Math](#), [Graphic Literacy](#), and [Workplace Documents](#).

⁷ “Stackable” means that the NCRC can serve as a building block for additional education and credentials. Through [ACE credit recommendations](#), eligible learners may be able to receive college credit for competencies demonstrated through the NCRC at participating institutions.

One recent demonstration of the utility of the NCRC comes from the [Pathways to Success program](#), an ECMC Foundation-funded initiative implemented through ACT's Work Ready Communities. The program used the NCRC as part of a learner-centered pathway model that combined skills assessment, stackable credentials, career coaching, and wraparound supports to help historically underserved learners progress into education and employment opportunities. Results from the pilot were strong: more than 6,000 additional underserved learners enrolled, 34% of participants improved their NCRC level, 87% earned a stackable credential, and 98% continued their education after credential attainment.

Policy Implications / Call to Action

- Invest in NCRC access through adult education, workforce development, community college, and employer-based pipelines.
- Embed NCRC in IET and stackable credential pathways so adult learners can build foundational skills, earn recognized credentials, and progress into employer-aligned training and employment.
- Braid funding and supportive services to reduce barriers such as tuition, textbooks, transportation, childcare, technology access, and lost wages during training.
- Use shared intake, assessment, and career navigation to identify learner goals, skill gaps, support-service needs, and appropriate career pathways early in the learner journey.
- Support adoption of learner-centered pathway programs, such as Pathways to Success, that integrate WorkKeys assessments with advising, stackable credentials, and workforce partnerships to accelerate learner progression into education, training, and employment opportunities.
- Scale through community-based workforce systems, including [ACT Work Ready Communities](#), while prioritizing rural and economically disadvantaged communities where STAR populations are large and access barriers may be greater.
- Support employer recognition of the NCRC in hiring, promotion, and wage-setting decisions.

When skills are recognized, opportunity follows. The NCRC helps workers translate what they know and can do into better employment rates, higher wages, stronger careers, and greater economic stability for themselves and their families.