

Between School and Work: The Effects of Part-Time Employment on Adolescent Self-esteem

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ABSTRACT

A vast literature has explored how family socioeconomic status affects adolescent self-esteem. However, comparatively little attention has been paid to teenagers' own economic activity. I've addressed that gap using data from the 2018 Monitoring the Future (MTF) survey, a nationally representative cross-sectional survey of US 12th-graders conducted by the University of Michigan. The outcome variable is self-rated school ability, measured by a survey item asking students to evaluate their intelligence relative to peers. The primary predictor is hours worked per week, an ordinal variable ranging from no employment to more than 30 hours per week.

The results revealed that students working up to 15 hours per week reported self-ratings equal to or slightly above those of non-working peers. Therefore, light employment carries no academic cost and may offer modest benefits. A negative association between hours worked and self-rated ability emerges only among students working more intensively, consistent with prior literature identifying the 20-hour threshold as a zone of concern. These findings suggest that policy responses should be calibrated not to just employment, but to its intensity.

Keywords: adolescent employment, self-rated school ability, academic self-perception, Monitoring the Future, child labor policy.

1. INTRODUCTION

In the modern world, the economic circumstances permeate all spheres of human existence. In fact, they have a significant impact on both the physical well-being and the psychological state of the individual. The extent to which an individual's financial circumstances affect self-esteem is a critically important issue for several reasons. Firstly, the feeling of financial instability is directly related to chronic stress, anxiety, and a sense of loss of control over one's life. By being constantly forced to worry about meeting basic needs, a person is draining mental resources. That, in turn, undermines confidence in abilities to cope with challenges. Secondly, people may perceive lack of money as a personal failure, creating feelings of shame and inferiority. This might happen because in our society, financial success is often equated with personal success. Thus, economic problems sometimes cause a vicious circle (Haushofer &

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Fehr, 2014). They not only limit financial opportunities, but also affect a person's mental health – self-confidence, for instance. This impact, in return, makes it even more difficult to leave the challenging financial circumstances.

The importance of this issue rises when it comes to children and teenagers, especially in the context of the school environment. Adults' personality and self-esteem have already been largely formed; however, it is not right to say the same about students. Teenagers are still in the constant process of finding their own identity. Their self-confidence is fragile and highly depends on the external environment, including social comparisons with peers. Consequently, economic difficulties in the child's family may be expressed in the inability to have the same clothes, gadgets, and attend the same clubs and cafes as classmates. This results in social isolation and loneliness. Moreover, financial stress often affects the atmosphere in the family. This causes tension and insecurity, which the child inevitably absorbs. A school that is supposed to be a safe space for development and unlocking potential can turn into an arena of social inequality. In this case, economic aspects weaken the student's self-esteem. Teenagers start losing their trust in the fairness of the system and the people around them. Low self-confidence, then, noticeably affects academic performance, social adjustment, and long-term life priorities (Duncan, Magnuson, & Votruba-Drzal, 2017). Therefore, it is essential to understand how economic problems impact the psychological well-being of students in efforts to build a supportive and fair educational environment.

Existing academic works convincingly demonstrate the correlation between Socioeconomic status (SES) and general psychological well-being (e.g. Li, Xiao and Song, 2024; Ugyen Phuntsho and Sonam Jamtsho, 2022). For this reason, the specific mechanism of influence on two key components of personality remains insufficiently studied: generalized trust (to the world, institutions, and others) and self-esteem. A huge amount of studies consider these concepts separately or within broader concepts such as anxiety or depression. However, trust and self-esteem are the foundation of a young person's ability to succeed in society, education, and career. Hence, this research aims to fill this gap by focusing on the specific psychological consequences of different economic difficulties. The research identifies and analyzes the qualitative manifestations of this influence in the high school students' daily lives. How exactly do financial constraints translate into their internal dialogue? How do they affect the willingness to trust teachers, classmates, and social institutions? To answer these questions, this study will run a series of probit regressions using the data provided by ICPSR: "Monitoring the Future: A Continuing Study of American Youth (12th-Grade Survey), 2018".

The central hypothesis of this study is that the relationship between paid employment and self-perception is threshold-shaped. At low hours, working may strengthen a teenager's sense of capability and independence, qualities that also demonstrate how they evaluate themselves as students. After a certain point, however, the time and energy demands of work begin to compete directly with schooling. Self-rated academic ability declines as a result. This pattern would suggest that the question policymakers and educators should ask is how many hours students work, instead of whether they do that.

2. LITERATURE REVIEW

Nowadays, when students think about their future, they are increasingly concerned about economic issues. Will they be able to find a good job? Will they have enough money to live on? Will their profession be in demand? These experiences do not just affect the choice of a career, but the personality of a young person. In this research, I will explore exactly how economic worries are related to students' self-confidence and their trust in various public institutions. This topic is becoming especially important today, when financial crises and instability have become a part of daily life. In the literature review, I have collected and analyzed existing works. I aimed to understand which links between economic problems, trust and self-confidence have already been discovered, and which issues we still need to study.

One of the key studies on this topic is the work of Malaysian researchers led by Hasnizawati Hashim (Hashim et al., 2024). They asked the question: “how do financial problems and social background affect the self-esteem of students who have just entered university?” The study involved 411 new students from different faculties. Students were asked to complete a questionnaire about their finances (whether they had difficulties - “yes” or “no”), gender, chosen program, target grades, and family income. Researchers measured their self-esteem using the special “Rosenberg Self-Esteem Scale”. That means, students rated how much they agreed with statements like “I feel that I am a person of worth” or “I feel I do not have much to be proud of.”

The results were quite non-standard and refuted many of the authors' initial assumptions. First of all, they concluded that financial difficulties, in fact, did not affect self-esteem. More specifically, there was no significant difference in self-esteem levels between those who reported financial problems and those who did not. Secondly, gender and family income also did not have an effect. The level of self-esteem among male and female students, as well as among students from families with different incomes, did not differ significantly. In addition, target academic grades also did not have an impact. So, the only significant factor was the academic program. Students who studied in programs that matched their interests (for example, “Diploma in Planting Industry Management” and “Diploma in Banking Studies”) demonstrated higher self-esteem. The authors explain this by saying that interest in studies, a sense of competence in the chosen field, and support from like-minded people help a person feel better about themselves.

This study based in Malaysia is essential. It shows that economic problems are not always the main and direct enemy of self-confidence. Students can be resilient to financial stress if they are studying with interest and feel they are in the right place. Therefore, a whole range of factors, not just money, influence self-esteem and, possibly, trust in one's future. However, it is important to remember that this study was conducted in one country and among new students. So, its results should not be generalized to everyone.

On the other hand, a study conducted in Bhutan by Ugyen Phuntsho and Sonam Jamtsho (2022) demonstrates that a family's economic situation can strongly affect teenagers' self-esteem. Still, it doesn't happen directly; it happens through their school life.

Bhutan is a country with a rich culture but also a significant gap between the rich and the poor. The authors decided to study how this gap affects teenagers' feelings and self-confidence. The study included 61 teenagers (grades 6-8) from three different schools. The researchers used a mixed approach with questionnaires (including the Rosenberg scale), written reflections from the students, and personal interviews. This allowed them to get some numbers and also to hear the live voices and stories of the children.

The study concluded that economic status is important. Unlike the study in Malaysia, a clear connection was found here. More precisely, the higher the father's education level, the family income, and even the "prestige" of the transport used to get to school (e.g., a private car vs. walking), the higher the teenagers' self-esteem. Second of all, school is a social arena. The research revealed the way economic inequality manifests itself in school and hurts children's self-esteem. Students from low-income families reported feeling insecure and "inferior" in specific situations: when they couldn't afford nice clothes for school concerts or everyday wear; when they couldn't celebrate their birthday as generously as their classmates; when others taunted them for their appearance or because they couldn't afford certain things. Other school factors matter as well. Moreover, academic achievement, relationships with teachers and peers, or participation in extracurricular activities influenced self-esteem. Nevertheless, for many children, it was financial reasons that prevented them from fully participating in this life and feeling like part of the community.

Thus, in Bhutan, economic problems significantly affect self-esteem. Mainly through social comparison and the inability to participate in school life though. It turns out that it's not just about having or not having money, the context also can play a decisive role. In this particular study, economic status was highly visible at school and became a source of stress and shame.

Studies in Malaysia and Bhutan show how the economy affects self-esteem within a single country. But how do economic shocks affect young people across the whole Europe? This is exactly what researchers Tim Reeskens and Leen Vandecasteele (2017) studied in their large-scale work. This study is unique in its scope and methodology. Its main goal was to test whether the economic crisis has a different impact on stable internal beliefs and more flexible opinions about the current situation (attitudes and well-being). This was a complex study, consisting of two parts. The first one was pseudo-panel analysis. Specifically, the researchers took survey data from the European Social Survey (ESS) for 2008, 2010, 2012, and 2014 from 24 European countries. They did not interview the same people but tracked the same groups. Then, they looked at how the average indicators in these groups changed over time, depending on rising unemployment. The second part consisted of cross-sectional comparison. Investigators analyzed data from 2010 to see if values and attitudes differed among youth in countries with various unemployment rates.

The results were very clear and fully confirmed researchers' initial hypotheses. To begin with, basic human values do not change. Authors found that deep-seated things like a person's life values are practically unaffected by economic crises. No significant link was found between rising unemployment

and changes in values like "Self-enhancement," "Conservation," or "Openness to change." This confirmed the theory that values are formed in youth and are quite stable. In addition, trust in politicians and the government sharply declined, both at the group level over time and in countries with high unemployment. Young people evidently blamed the authorities for the problems. Satisfaction with the economic situation in the country logically decreased. Subjective well-being (how happy and satisfied a person is with life) also decreased. Economic problems clearly hit the personal feeling of happiness. Lastly, an interesting exception was observed. In difficult times, the value of caring for others slightly increased among youth. The crisis may have made mutual aid more valued.

Thus, this study shows that the economy hits the relationship with systems. When the system fails to provide stability, faith in it falls. It also echoes the finding from Malaysia that there are some resilient parts of the personality. In Europe, these resilient parts turned out to be basic human values. This work clearly illustrates that economic problems undermine specifically institutional trust (in politicians, government), while general social trust in people remained largely stable.

While the European study provided a broad view of values and trust, the next research focuses on a teenagers' motivation to learn. The study by Li, Xiao and Song (2024) in China investigates how family wealth and status shape why students learn, and the role self-esteem plays in this process. The researchers wanted to understand the way a family's Socioeconomic Status (SES) affects the type of motivation a student develops. They also investigated whether self-esteem is the hidden link in this chain.

Researchers conducted a survey with 339 Chinese high school students (aged 15-18). They measured self-esteem, family SES, and other factors connected with learning.

There are few key findings of the study. Firstly, family SES directly influences motivation. Students from higher-SES families showed higher levels of Learning Abidance (genuine interest) and Learning Compliance (desire to achieve). Moreover, higher family SES negatively predicted Learning Obedience. Accordingly, students from wealthier families were less likely to study just to please others. Secondly, self-esteem is the main mediator. It was a mechanism that explained how family SES affects motivation: higher SES leads to higher self-esteem, which, in turns, results in a specific learning motivation.

Thus, the Chinese study brilliantly connects the economic, psychological, and educational threads. Like the Bhutan study, it confirms that family prosperity matters for a student's psychological state. Like the European study, it shows that external circumstances (SES) don't change core humanity, but still do shape people's attitudes and behaviors in specific contexts. This research illustrates a clear mechanism that was only hinted at in earlier studies. The Malaysian study found that self-esteem was stable, and the Bhutan study noted its importance. This work proves that self-esteem is a critical thing through which economic advantage or disadvantage turns into academic motivation. It moves beyond just "does SES affect learning?" to "how does SES affect learning?" Wealthier families don't only produce more motivated students; they also make students motivated by interest and ambition. Economic pressure, on the contrary, can lead to motivation driven by a need to please others.

The following study “Crises, chaos and contemplations” was conducted by Thennakoon, S. H., et al. (2025). It took place in Sri Lanka, a country experiencing a severe economic crisis during the data collection period (circa 2022-2023). It was characterized by hyperinflation, shortages of essential goods, and rising unemployment. Hence, this context creates a unique natural experiment for examining the impact of economic instability on students.

It was a quantitative research with a cross-sectional design. Researchers collected the data from 380 undergraduate students in Colombo’s private universities, selected using cluster sampling. They used an online questionnaire and validated it for reliability. In addition, researchers involved multiple regression analysis to determine the influence of independent variables on academic performance (GPA).

Trust and self-confidence were not the direct variables measured in this study. Nevertheless, its findings strongly indicate the underlying mechanisms that affect them:

The huge role of mental health. The most significant finding is that mental health was the strongest predictor of academic performance. This suggests that economic problems do not harm academic results in isolation but do so indirectly. This can happen by undermining psychological well-being, for instance. Economic anxieties generate chronic stress, and sometimes potentially depression even. That, in turn, erodes self-confidence and trust in a stable future. The second most significant factor was the ability to fulfil academic needs. The inability to afford textbooks, internet access, or other learning resources usually attacks a student's sense of self-efficacy. The student loses control over their academic life, which leads to a decrease in self-esteem. In addition, teenagers may stop considering successfully completed education as something possible.

The unexpected result about family economic status. Interestingly, the general economic status of the family showed no significant impact. This could mean that in a pervasive crisis, everyone is affected. So, the subjective experience of hardship and its direct impact on daily academic life become more critical than abstract socioeconomic status. This research is likely to suggest that not objective financial status, but rather subjective economic anxieties have the most powerful influence on psychological states.

Thus, the study vividly demonstrates that the impact of economic hardship on students has something to do with the psychological sides of teenagers. Moreover, authors realised the key factors reducing academic performance. They turned out to be the immediate inability to fulfil academic needs and the deterioration of mental health. These conclusions indirectly yet persuasively suggest that economic problems weaken the fundamental psychological foundations of a student. It can be the belief in their own abilities or their emotional stability.

The studies reviewed, like most of those available online, focused on the earnings of parents and the family as a whole. However, I became interested in a different economic aspect - the income of children. Parents’ salaries are constantly examined, especially as the primary financial criterion influencing a child. Yet today, teenagers themselves often think about making money. Researchers rarely pay attention to this factor, so I decided to investigate survey data conducted among adolescents and identified a relationship between the income (or lack of it) of teenagers and their self-esteem.

The studies reviewed above point toward a consistent underlying logic: economic pressure harms self-esteem through specific mechanisms. Social comparison, inability to participate in school life, and lack of a sense of competence can damage teenagers' feelings. When work is modest, employment may provide exactly the sense of competence and agency that the Bhutan and Chinese studies identify as protective. When it becomes excessive, it likely reproduces the same resource strain and loss of academic focus documented in the Sri Lanka study. The present analysis tests this prediction by examining how self-rated school ability varies across the full range of weekly work hours among American 12th-graders.

3. DATA

This study utilizes data from the Monitoring the Future: A Continuing Study of American Youth, 12th-Grade Survey (2018), administered by the University of Michigan's Institute for Social Research (ICPSR Study 37416). The project is aimed to explore changes in values, behaviors, and lifestyle orientations among American youth. It has a broad scope encompassing approximately 1,400 variables for each year of observation. The survey employs a multi-stage procedure to secure a nationally representative sample of high schoolers in public and private schools across the 48 contiguous United States. The design involves selection of geographic areas, selection of high schools within those areas, and random sampling of up to 350 students within each school.

Data are collected annually each spring using a standardized questionnaire administration process. In 2018, a total of 14,502 students participated. To cover a wide range of topics, the survey is divided into multiple questionnaire forms. Thus, there are six subsamples with a common "core" section that includes demographic and key substance use variables.

Trained representatives from the Survey Research Center administered the questionnaires in classrooms. So, all strict standardized procedures to ensure consistency and confidentiality were followed. The use of professional staff, rather than teachers, minimizes peer influence and promotes honest responding. This is especially significant for sensitive topics, which is essential for minimizing bias.

This dataset has some clear strengths. The first one is the rigorous sampling. Particularly, such rigorous design ensures that the findings can be generalized to the entire population of 12th-grade students in the United States. The second one is the large sample size. With over 14,000 respondents, the study provides substantial statistical power for detecting effects and doing analyses. Moreover, the survey covers an extensive range of topics. This allows for the investigation of complex relationships between economic factors, psychological traits, and social attitudes within a single poll.

This way, the Monitoring the Future survey provides a robust, high-quality dataset. It allows us to explore the intricate relationships between economic concerns and the psychosocial development of American youth. Its scale, representativeness, and methodological rigor make it an ideal source for this research.

Self-rated school ability was measured on a seven-point ordinal scale ranging from 1 ("far below

average") to 7 ("far above average"). The weighted mean rating was 4.75 (SD = 1.28), indicating that, on average, twelfth-graders rated themselves between "average" and "slightly above average" relative to peers — consistent with the well-documented better-than-average effect in adolescent self-evaluation. The distribution was left-skewed: 58.4% of respondents placed themselves at or above "slightly above average" (5–7), while only 10.7% rated themselves below average (1–3).

Hours of paid employment were reported in eight ordered categories: none, 5 or fewer, 6–10, 11–15, 16–20, 21–25, 26–30, and more than 30 hours per week. To permit interpretation of regression coefficients on a continuous metric, categories were recoded to the midpoint of each bin (0, 2.5, 8, 13, 18, 23, 28, and 33 hours, respectively). The modal response was "none" (40.2% of the analytic sample), reflecting that a substantial share of seniors were not employed during the school year; among those who did work, the median fell in the 6–10 hour range.

4. RESULTS

Table 1 presents weighted mean ratings of school ability by hours-worked category. The pattern was non-monotonic. Students reporting no paid work rated themselves at 4.68, while those working five or fewer hours per week reported the *highest* mean rating in the sample (4.95). Mean ratings then declined gradually across the higher work-hour categories, reaching 4.52 among students working more than 30 hours per week. There was a 0.43-point difference between the highest- and lowest-rating groups. This non-linear pattern is consistent with the causal path outlined above: modest employment appears to bolster academic self-perception, while high-intensity work competes with the time and psychological energy students need for school.

Table 1. Weighted mean self-rated school ability by hours worked per week (N = 12,608)

Hours per week	<i>n</i>	Mean rating	SD
None	5,064	4.68	1.33
5 or fewer	1,158	4.95	1.22
6–10	1,261	4.84	1.21

11–15	1,194	4.88	1.17
16–20	1,335	4.75	1.16
21–25	1,081	4.75	1.18
26–30	737	4.63	1.23
More than 30	778	4.52	1.35

$$\text{School_ability_rating} = \beta_0 + \beta_1 \text{hours_worked}$$

A weighted ordinary least-squares regression of self-rated school ability on hours worked per week produced a small negative slope (Table 2, Model 1). The intercept of 4.76 indicates the predicted school-ability rating for a student working zero hours. Consequently, each additional hour of weekly employment was associated with a 0.0024-point reduction in self-rated school ability; the implied difference between a student working 30 hours per week and one not working at all is approximately 0.07 points, which is less than one-tenth of a standard deviation of the outcome. However, the slope was not statistically significant at conventional thresholds.

$$\text{School_ability_rating} = \beta_0 + \beta_1 \text{hours_worked} + \beta_2 \text{sex} + \beta_3 \text{race}$$

Adding controls for respondent sex and race yielded the specification reported in Model 2. The coefficient on hours worked approximately doubled in magnitude and reached conventional significance. Under the adjusted model, a 30-hour-per-week work schedule is associated with a 0.15-point reduction in expected school-ability rating relative to no employment. This is still small in substantive terms but reliably distinguishable from zero. The R^2 for the adjusted model was 0.025, with the bulk of the explained variance attributable to the race covariates rather than to hours worked.

Table 2. Weighted OLS regression of self-rated school ability on hours worked per week

	Model 1	Model 2
Hours worked per week	−0.0024 (0.0013)	−0.0051*** (0.0014)
Female	—	−0.006 (0.030)
Race (dummy 2)	—	0.231*** (0.058)
Race (dummy 3)	—	−0.204** (0.062)
Constant	4.762*** (0.020)	4.729*** (0.058)
<i>N</i>	12,608	9,801
R ²	< .001	.025

5. POLICY IMPLICATIONS

The findings of this study carry several practical implications for policymakers and school administrators concerned with the well-being of American high school students. To begin with, the data doesn't justify restrictive policies targeting light teen employment. Students working up to 15 hours per week actually reported slightly higher self-rated school ability than their non-working peers. This probably suggests that modest part-time work may carry psychological benefits, such as a sense of responsibility or independence, rather than academic costs. Considering any teen employment as harmful is not supported by this evidence. Policymakers and school districts that discourage all student work during the school year risk overlooking these potential benefits and may inadvertently penalize students who gain meaningful experience and confidence through employment.

Secondly, attention should be directed at the 20-hour threshold rather than employment itself. The pattern in the data shows that self-rated school ability remained largely stable through approximately 15 hours of weekly work, and started decreasing among students working more intensively. This is consistent with the long-standing recommendation of the National Research Council, which identified high-intensity employment (generally defined as more than 20 hours per week) as the zone of concern for the youth (National Research Council, 1998). Existing federal and state regulations already reflect this logic to

some degree: the Fair Labor Standards Act caps working hours for 14-15-year-olds at 18 hours during school weeks, and several states have adopted similar limits for 16-17-year-olds (U.S. Department of Labor, 2016). The present findings are compatible with maintaining these existing protections; they don't independently provide a basis for tightening them further, though. The data suggest that the relevant question for policy is about how much students work.

Third, school-based counseling and advising represents a more appropriate and equitable intervention than legal restriction. Several considerations support this conclusion. The overall effect of hours worked on self-rated ability is small in substantive terms, which makes broad regulatory responses difficult to justify. Moreover, many students who work long hours do so out of economic necessity, contributing to household income rather than pursuing optional enrichment. Imposing stricter work-hour limits could disproportionately affect lower-income students and their families, harming the very students such policies intend to help. A more targeted approach would involve training school counselors to proactively discuss the academic implications of heavy work schedules with students and their families, particularly when a student's hours approach or exceed the 20-hour mark. This kind of individualized intervention is better suited to the complexity of students' lives and is more consistent with the modest nature of the effects observed in this study.

6. CONCLUSION

In this study, I aimed to examine a dimension of teenagers' economic experience that has received comparatively little attention. I focused not on parental income or family socioeconomic status, but teenagers' own employment and earnings. Using data from the 2018 Monitoring the Future survey, which is a large, nationally representative sample of American 12th-graders, the analysis explored whether hours of paid work per week are associated with students' self-rated school ability or not. I particularly saw school ability as a measure that captures both academic self-perception and, more broadly, self-confidence in an educational context.

At low levels of employment, working carries no academic cost and may even be modestly beneficial: students working up to 15 hours per week rated their school ability at least as highly as their non-working peers, and those working five or fewer hours reported the highest mean ratings in the sample. It is only beyond roughly 15-20 hours per week that a negative association with self-rated ability emerges, and even then the effect remains small in substantive terms. These findings align with the broader literature reviewed from Bhutan to China to Europe, which consistently suggests that the relationship between economic circumstances and students' self-esteem is neither simple nor uniform. Context and intensity, sometimes with the specific form of economic pressure, matter.

Several limitations should be acknowledged, however. The outcome variable, a single self-report item on school ability, is a narrow proxy for the broader constructs of self-esteem and confidence explored in the literature review. The cross-sectional design of the Monitoring the Future survey precludes causal

inference: students who work more hours may differ from those who work fewer in ways not fully captured by the available covariates. Future research using richer measures of psychological well-being and trust would help to clarify the mechanisms at work.

Nevertheless, the findings speak to a both empirically interesting and socially relevant question. How intelligent do you think you are compared with others your age? How often do you worry about economic problems? Drawn from the same survey, these two questions point to the same underlying tension: the experience of economic pressure in the young age shapes the way young people see themselves and their place in the world. Understanding that relationship in all its complexity remains an equally important task for researchers, educators, and policymakers.

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