

“Income Generating Youth: An Exploratory Study on the Increasing Interest of Filipino Adolescents in Earning at a Young Age.”

Haj Angeli L. Garcia, Juzy Laygo-Saguil

Graduate School, Master of Arts major in Psychology with Specialization in Family Life,
The Philippine Women's University
E-mail: garcia.hajangeli@gmail.com
jlsaguil@pwu.edu.ph

Abstract: With the current trends in social media through peers' interaction and young popular influencers, youth especially adolescent is easily influenced as they are mentally and emotionally immature. Thus, the study seeks answers to why an increasing number of Filipino adolescents earn at a young age. It is hypothesized that adolescents tend to engage in income-generating activity at a young age is the need to keep up with the trends as they see them. Guided by the Social Impact theory, the study explored the intensity, immediacy, and sources of influence on generating income among six (6) purposively selected Filipino adolescents. This study concluded that the youth engage in income-generating activities due to the need to keep up with the current trends and other mainstream trends as they perceive it with their friends through social media platforms and that their parents are the reason they know how to earn.

Keywords– *Earning Platforms, Income-generating Youth, Family, Social Media, Social Impact Theory, Filipino Adolescents*

1. INTRODUCTION

In our younger years, especially in schools, we commonly hear the question “*How do you see yourself in 5 years?*”. Before, for the generation of baby boomers and millennials, the answers are the common professions in white-collar (e.g. Doctor, Policeman, Stewardess, etc.) and blue-collar jobs (e.g. Garbage Collector, Mechanic, etc.). Today, all generations are now inclined to switch to more convenient and fast-earning jobs like being professional vloggers or Professional gamers. But these kinds of modern professions tend to be more popular with the younger generations, this phenomenon must be influenced by the growing trends and accessible information provided by social media.

Youth can be easily influenced by social media as they are still mentally and emotionally immature, especially with the long exposure to social media platforms. As stated in the study of Kusuma, Ashavidya. (2020), youth's understanding of the world today is mostly through social networking sites, digital interactions with peers, and different online personalities as they are freer to use technology devices. With the long digital exposures, youth develop a strong imagination, self-consciousness, feeling of identity or belongingness, and civic participation.

A. STATEMENT AND SCOPE OF THE PROBLEM

The goal of this study is to discuss the reasons why youth today ages 17 and below are inclined to earn money. The age group of interest in this research is based on the Republic Act No. 10533, Sec. 4, where the entrant age to the junior and senior high school levels are typically twelve (12) and sixteen (16) years old, respectively. For Piaget's developmental Theory, the formal operational stage of cognitive development starts from

age 12 and beyond. This stage is where an adolescent can now comprehend complicated concepts and process what is happening around them, so as they progress through adulthood, they become more logical and hypothetical (Fischer, K. W., et al

2022). However, in this study, the age range of 17 or below is considered as some grade school levels differ with age.

Different income-generating activities online

Today, the internet offers a wide range of accessible earning sites and applications that allows them to generate an income passively and actively. These income-generating platforms are not necessarily employment-based but can be categorized as an investment in entrepreneurship. Regardless of their socio-economic status, young people today are engaging in social media platforms and applications, some of these are: (1) Play-to-earn - these are online games that involve earning real money or cryptocurrency coins that can be converted into real money. To earn they have to play the games or sell characters or equipment in the game or by selling an account (e.g. axle infinity, Roblox, dragon, Twitch). There are, however, negative implications of play-to-earn that may lead to gambling and addiction (Messerlian, et. al. (2004) & King, D. (2018)). (2) Micro-jobs - these are freelancing jobs like taking surveys, watching videos, liking posts, and other online tasks (e.g. swagbucks.com & survey junkie). (3) Commissioning works such as artworks and other artistic materials are popular for youth, especially during COVID-19 pandemic lockdowns and home quarantine. (4) Vlogging and blogging are the most popular among youths as they promote entertainment and it allows them to express themselves vocally and visually and at the same time earn real money (Melendres, M., (2019), Kusuma, Ashavidya. (2020)). (5) Online selling, is the simple selling of their personal belongings such as clothing, toys, bags, shoes, and other things that they can sell through their social media account

and friends. They can encash their earnings through e-wallet applications (e.g. PayPal, cash, paymaya). There are banks in the Philippines that allow youth as young as seven (7) years old to open an account; however, these applications need parental consent which protects youth and keeps them supervised. Although, Presidential Decree No. 734 s. 1975, stated “*without the assistance of their parents or guardians*”, most banks still require the older guardian’s consent, and some banks only require *barangay* certificates (e.g. BPI).

B. RESEARCH QUESTION

The study intended to find answers to the question of why there is an increasing number of Filipino adolescents who want to generate their income at a young age. Earning in this case is different from entrepreneurship as this is not by definition according to Diandra, D. & Azmy, A. (2020), “*generating job opportunities and lead to economic development and employing manpower resources*”. In this study earning youth is an adolescent earning from time to time such as part-time earners or freelancers.

Another area that this study needs to answer is the influence of parents and peers on the youth’s decision to generate their income. If their relationships affect their reason for earning at a young age. By general definition of Latané, Bibb’s (1981) Social Impact theory, “*is the great variety of changes in physiological states and subjective feelings, motives and emotions, cognitions and beliefs, values and behavior, that occur in an individual, as a result of the real, implied, or imagined presence or actions of other individuals*” As a guide, social impact theory gives us an overview of why the youth engage in earning at the young age by determining the immediacy, intensity and the impact from three (3) variables parents, peers, and social media.

C. SIGNIFICANCE OF THE STUDY-

There are several articles online that encourage teens ages 18 and above to engage in an income gr. Various existing researches studied the negative and positive effects of youtube ages 18 above, use and long exposure to social media, online gambling, gaming, unattended virtual interactions, communication gap, and others that cause harm to youth mental health in terms of internet interactions (Kusuma, A. (2020), Melendres, M., (2019), Messerlian, C., et. al. (2004), King, D. (2018)). However, there are limited studies on the rising trend of youth earners specifically 17 years below. This study benefits parents, guardians, educators, and others who are interested in youths’ current disposition in earning money at a young age. Answering the question, “why do youth have the urge to generate income at a young age?” May guide parents in their parenting style and child-rearing; professionals in further studying adolescents’ early interest in earning money and how it will affect the family and society; economy in building a safer economic environment for adolescents in terms of work and business; and the

government in providing laws and regulations on the safety of young people earning at a younger age, on and off the internet.

II. METHODS:

This is exploratory research that aims to answer to “why adolescents have the urge to generate income at a young age?”. To answer this, the study uses secondary data from published literature and research to give us an understanding of how and why this behavior in youth occurs (Creswell, J. W. 2014). An interview is also conducted to provide firsthand information from six (6) adolescents ages 17 and below who are in their junior and senior high school years. They are a mix of currently earning and not earning individuals, regardless of their socio-economic demographic status. The participants are purposively chosen using google forms with structured interview guide questions in English and Filipino. The survey allows them to answer in a paragraph to give them freedom in narrating their thoughts and feelings (Barrett, D. & Twycross, A. (2018). In analyzing the gathered data, their answers are clustered into themes alongside their respective age to see the commonalities and differences.

III. RESULTS AND DISCUSSION

There are six (6) participants who answered the survey using google forms with structured questions. Demographically, the youngest participant ages 12, and the oldest is 17, Grade school levels are grade 9 to 11. The two (2) general themes that arise from their answers are personal interest such as gaining independence and family specifically for parents, thus their answers are clustered into “To be independent” and “To help the family”

For the first part of the questionnaire, two preparatory questions benefited the research question of this study in realizing the immediacy of their need in earning. First, they are asked, “*What are your future goals in life?* “. This is asked to see if they have future goals that motivate and inspires them to earn.

A. “What are your future goals in life?”

[P1]. “*be successful and rich*” (15)

[P2]. “*becoming a businesswoman.*” (14)

[P3]. “*Be a good lawyer that helps and gives people the justice they deserve*” (12)

[P4]. “*To earn and be able to sustain my future needs and my family’s needs. Have a stable job and a happy life.*” (16)

[P5]. “*I want to be a billionaire*” (17)

[P6]. “*Mai-ahon ko sa hirap family ko, and mapagtapos kapatid ko.*” (17)

Four (4) of them answered about their interest such as being financially independent and obtaining their dream job (P1-4). While two (2) answers, their eagerness to help their family in the future (P5, P6).

The second question asked before the action research questions are “How do you see yourself reaching that goal?”. This is to see if they already have thought of their plans for the future and to prepare them for the main research questions. The common answer is to keep pursuing hard work while one (1) out of six (6) is still not sure of how to reach their goals in life. This shows that at a young age they still do not have a concrete plan for their future, however, they are already thinking about earning money as they have goals or objectives.

The first two (2) questions in the action research question, answer the intensity to earn. The first question, “Do you want to have your income, why?” is related to the first two preparatory questions regarding their future goals, but this exposes their eagerness to have their income.

B. “Do you want to have your income, why?”

[P1] *“yes. to help my parents and to spoil my cat” (15)*

[P2] *“Yes, para makabili ako ng mga bagay na gusto ko at kailangan ko.” (14)*

[P3] *“Yes, I do. I want to be independent. I don't want to depend on other people. But that will take time, since I'm still young.” (12)*

[P4] *“Yes, to provide my own wants and needs without asking from my parents” (16)*

[P5] *“Yes, para makatulong ako sa gastusin namin dito sa bahay, dahil si mama nalang ang meron kami, kaya bilang panganay kailangan ko ng makatulong sa financial.” (17)*

[P6] *“Oo dahil ayoko umasa lagi sa pamilya” (17)*

The majority of their answers are more inclined by their personal goals and their independence in wanting to have their income. On the other hand, only two (2) are inclined to have an income for the interest of their family but knowing that these answers came from seventeen (17) years old (P5 & P6) only shows a more mature outlook on life.

When asked about their feelings when asking their parents for money, their answers have two common themes, Guilt and Burden.

C. “How do you feel asking your parents for money?”

[P1] *“shy and anxious” (15)*

[P2] *“Quite embarrassing pero since bata pa lang ako at wala pa kong kaya, manghihingi muna ako sa kanila.” (14)*

[P3] *“I feel bad. At some times, I feel like I'm a burden when I do. Though after receiving the money for me to buy the things I want, I feel joy with a hint of guilt.” (12)*

[P4] *“I feel like it's such a burden to ask them for money” (16)*

[P5] *“Guilt, kasi instead na pagsumikapan ko nalang na magkapera, hihingi pa ako sa magulang ko eh alam ko ng kulang ang perang kinita ni mama para sa gastusin sa bahay.” (17)*

[P6] *“Ashamed” (17)*

Feeling of Guilt

Four of them (P1, P2, P5 & P6), regardless of age, answered that they are ashamed of themselves and there is a feeling of guilt for asking their parents for money and buying the things they want but since they are still young, they have to depend on their parents.

The feeling of Being a Burden

On the other hand, the feeling of being a financial burden to their parents can be seen in their answers. The question arises here is that “should a child be burdened by the financial concerns of the family?” because the feeling of being a burden and guilty suggests that there must be a causing factor in their parenting style and child-rearing for the youth to be inclined towards earning.

The consecutive questions are the three (3) variables parents, peers, and social media, which in this study were perceived to have the greatest impact on the youth to earn independently. Concerning the previous question, it is asked if they think that their parents have influenced them to earn, their common answer is “yes” for disciplining them in handling money by personally teaching them or by observing them.

D. Do you think your parents influenced you in earning at a young age, In what way?

[P1] *“yes. by restricting me on some unnecessary expenses.” (15)*

[P2] *“Business maybe?” (14)*

[P3] *“Yes, my parents have influenced me in earning at a young age. My parents never gave me an allowance, they only gave me money when I needed it, not when I want it. This gave me a reason to make myself earn money by myself.” (12)*

[P4] *“Yes, they told me and made me realize multiple times that I owe them everything that I have and they are the ones who pay for those so I should never complain nor ask for more. I should be content and thankful for what they provide.” (16)*

[P5] *“Oo, dahil sa kanila natuto akong gumawa ng paraan para kumita ng pera, dahil nakikita ko ang pagsisikap nila, at pagod nila upang magkapera lang.” (17)*

[P6] *“Oo, sa paraang pinapasabak nila akong mag negosyo o magtrabaho para sa kinabukasan ko” (17)*

In regards to peer influence, two (2) answered ‘No’; two (2) ‘Yes’ because he/she wants to buy their friends gifts to show them their appreciation, and one (1) ‘somehow’ because of ‘envy’ from friends and what they see online and one (1) did not answer. The results of their answers show a greater interest in being independent rather than helping their family.

E. Do you think your FRIENDS have influenced you in earning at a young age, In what way?

[P1] *“I don't think so” (15)*

[P2] n/a (14)

[P3] "Yes, they have. My friends, I want to show my love to them. I want to give them gifts on certain occasions. I can't always depend on my parents for paying for the gifts for my friends." (12)

[P4] "Somehow, yes. I envy them being able to buy everything they want by just asking their parents [parents]. I want to buy things for myself too but I have to work and earn it so I tried to earn." (16)

[P5] "Oo, by influencing me to be an entrepreneur like them" (17)

[P6] "Nope, I don't have friends." (17)

As for the influence of social media on them, they collectively answered 'Yes' for various reasons. Four (4) said that social media inspires and teaches them how to engage in earning activities; two (2) said that social media gives them an impression of what an ideal life is. By looking at the lifestyle of other people online they are inclined to have their own money to buy what they want.

F. Do you think your SOCIAL MEDIA has influenced you in earning at a young age, In what way?

[P1] "yes, by showing me you can make money with your abilities" (15)

[P2] "Yes, online gaming" (14)

[P3] "Yes, It does and it did. Having access to social media at a young age, showed me how "perfect" a person's life is. This caused me to try and achieve this "perfect" life. And by achieving this goal, I have to earn money." (12)

[P4] "Same reason as how my friends influenced me. (16)

[P5] "Yes, dahil sa social media ako natutong kumita through online selling." (17)

[P6] "Yes, by inspiring me to be an entrepreneur by myself" (17)

TO HELP FAMILY

There are two (2) out of six (6) participants who answered questions A & B and show their need and eagerness to earn for their family. Question A ("What are your future goals in life?") shows the urgency to earn money and question B ("Do you want to have your income, why?") shows the intensity of earning.

Answers from 16 and

17 years old show a more mature outlook on the family and their eagerness to help their family in the future. It can be seen from their answer that socio-economic status has a significant impact on their need and eagerness to earn. Although their answers are more of a family matter the following questions show more concern about the parents.

TO GAIN FINANCIAL INDEPENDENCE

By their answers, the three (3) variables, parents, peers, and social media have impacted them to earn. However, the driving factor for youth to earn is their concern for their parents and being an economic burden to them that affects their need to be independent and generate their own money. Also, as their

concern deepens they learn to copy the hard-working attitude and behavior of their parents which gives them the basic knowledge and courage to earn independently.

As for their peers, even though most of them answered 'No', it needs to be considered that their friends are also present in social media. And by their answers in social media influence, they receive a significant amount of impact that would make them decide to engage in a financial activity at a young age. This we can say that peer and social media needs to be clarified in further interviews. As stated by Kusuma, Ashavidya. (2020), "youth's understanding of the world today is mostly through social networking sites..."

Thus, this study concluded that the reason adolescents engage in income-generating activities is for their interest to keep up with the current trends and other mainstream trends as they perceive it with their friends and other influencers through social media platforms and that their parents are the reason they learn how to earn. Although their concern for their family is only secondary to the urgency and eagerness to earn independently, we can say that this depends on the socio-economic status of the family of an adolescent.

LIMITATIONS AND RECOMMENDATION

For future research, this study needs to consider the socio-economic status of adolescents to analyze if their interest in earning is affected by it and the larger number of participants about an in-depth analysis of social impact theory. For further study, a face-to-face semi-structured interview or focus group should be considered for a more in-depth discussion and for additional data on why youth have a thriving interest to engage in income-generating activities. It is to consider the parent-child relationship and child-rearing and family intervention on why there is a burden for the youth to depend on their caretakers and to have a feeling of responsibility for youths to earn on their own for the financial wellbeing of their family.

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