

Thought Leadership



Teens and the Future of Work

Presented by:



Junior
Achievement™

Introduction

According to [the McKinsey Global Institute](#), by 2030, nearly a third of the hours currently worked across the U.S. economy could be automated, accelerated by advances in generative AI. Additionally, McKinsey predicts that as many as 12 million occupational transitions will need to occur by 2030, as lower-skilled and entry-level positions are replaced by AI and automation, necessitating the upskilling of the workforce to higher skill positions.

The anticipated impact of AI on the U.S. workforce has not only been a topic of discussion in the halls of business and government, but also in the hallways and classrooms of America's schools.

AI and the Future of Work

To better understand how the future workforce is thinking about the Future of Work, Junior Achievement and Citizens surveyed 1,000 teens between 13 and 18. What this research discovered is that 94 percent of teens say they are optimistic about their future careers, reflecting a strong sense of hope and ambition.



However, 57 percent believe AI has negatively impacted their career outlook, raising concerns about job replacement and the need for new skills. This tension highlights a generation that is both forward-looking and deeply aware of the challenges ahead.

The Role of Education

Teens' perspectives on education also reflect their uneasiness. Only 40 percent believe a four-year degree is always a good investment, and many are weighing passion against pay. At the same time, about six in ten believe a bachelor's or graduate degree is still necessary for their chosen profession, which shows how complicated these decisions feel.

The pressure to make the right choice is significant. Most teens (88%) report feeling pressure to follow a specific educational or career path. While nearly two-thirds (63%) say they would prefer a good-paying job even if it comes with stress, many are also exploring less traditional routes to build security and opportunity, including side hustles (62%) and gig pursuits (38%).

Navigating the New Economy

Top industries in which teens plan to pursue a job include healthcare and life sciences (30%), arts and music (27%), content creation and digital media (25%), business and finance (23%), law, government, and public policy (21%), and STEM (18%). They also recognize that success will depend on more than credentials alone, pointing to qualities such as discipline, hard work (67%), networking (50%), and internships (41%), supported by adaptability and continuous learning, as keys to their future success.



When it comes to money, 36 percent of teens worry they will not earn enough money in their future careers. Despite parents' or caregivers' struggles with money, they are the top source of information on how to manage money for nearly two-thirds of teens (61%), followed by the internet or social media (28%), school or teachers (27%), and friends (23%). Most (87%) expect to earn extra income through side hustles, gig work, or social media content creation.

Our Response

Work readiness is a key focus of Junior Achievement's learning experiences. Citizens has invested in JA's development of workforce credentials, which demonstrate students' proficiency in transferable skills and proficiencies needed to succeed in an evolving skills economy being shaped by AI. For more than a decade, Citizens has helped Junior Achievement reach over 50,000 students across 30 JA chapters and markets. Through the bank's Citizens Helping Citizens Manage Money initiative, Citizens continues to provide both funding and volunteer support to deliver impactful learning experiences.

What the Research Says

Junior Achievement's approach gives students the tools to increase their chances of finding career success and satisfaction as adults. Findings from [recent research](#) of Millennial and Gen Z JA Alumni by Ipsos show that:

- Over half of JA Alumni say Junior Achievement positively influenced their work ethic (57%), career choices (56%), and money management (54%).
- Top career fields JA Alumni report working in include those with well-paying professions that don't require degrees, including computers/IT, healthcare/medicine, financial services, and business ownership.
- 66 percent of JA Alumni describe themselves as "thriving".

Survey Methodology:

The JA Teens & Future of Work Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 1,000 nationally representative US Teens ages 13-18, between July 30-August 10, 2025, using an email invitation and an online survey. Data was weighted to ensure a reliable and accurate representation of U.S. teens ages 13-18.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points