

## Variables determining pocket money for junior-high school students

Junko Shigekawa, Saitama University<sup>1</sup>

### Introduction

Children take their first step to be “independent consumers” by getting pocket money. Parents are likely to give pocket money to children with some intention. It is assumed that pocket-money schemes influence children’s consumer socialization to some extent. There has been, however, performed little empirical study for the relationships between the amount and source of money that children get and their shopping attitudes. It was reported that the way of money use of middle-school children in USA is related to the source of money, but independent of their age, gender, and family situation (Doss et al, 1995). In this study, we investigate determinants for parents’ allocation of pocket money to children and determinants of pocket money –related children’s shopping attitudes in Japan.

### Methods

The study samples are 302 junior-high-school students (7<sup>th</sup> grade) in suburbs of Tokyo. Data were collected using a self-administered questionnaire in 2007, and analyzed with SPSS package. Contents of questionnaire are pocket-money schemes (getting pocket money or not, getting pocket money regularly or not, amount of pocket money, and keeping account book or not), extra income, student’s daily activities, students’ shopping attitudes (purchasing on schedule fixed in advance, being lured by circumstances, saving for purchasing something to want, or buying on impulse), parents’ verbal instruction for money use, parents’ generosity to pester power, and demographic variables.

### Results and discussions

We found that 67% of samples got pocket money regularly, 14% got money only on demand, and 19% did not get pocket money. We also found that the ratio of samples who got pocket money regularly was nearly linear to their age. Almost half of the samples who got pocket money regularly had started to get it when their age was more than 11 years. The averaged amount of the pocket money in one month was 1670 yen (\$18) (median: 1000 yen). 14.3% of samples kept account books. More than half of samples had never kept them. 99% of samples got additional money gift in the celebration of new-year beginning. 76% got extra money gift in other occasions. The sum of the extra money gift in one year amounted to 42380 yen (median: 34500 yen).

The logistic regression analysis revealed that none of the samples’ gender, siblings, grandparents,

preparatory school, school club activities, and amount of extra money gift had statistically meaningful relationship with their receipt of pocket money. The analysis for samples who got pocket money regularly, in contrast, showed that the amount of pocket money had statistically meaningful relationships with the variables cited above, amount of extra money gift, and mothers job status (in full-time employment).

ANOVA for relationships among pocket-money schemes, demographic variables and shopping attitudes showed that the shopping attitude significantly depended on the gender and keeping account books. Samples who kept account books purchased on schedule fixed in advance.

We also performed correlation analysis for the relationship between parents' verbal instruction to children for usage of money and shopping attitudes, and that between parents' generosity to pester power and shopping attitudes. The result showed that generosity to pester power is negative correlated and parents' verbal money use instruction is positive correlated to shopping attitudes.

### Conclusion

We investigated determinants for allocation of pocket money to children and pocket money–related students' shopping attitudes. We found that parents did not necessarily give pocket money with considering children's situation. Children's shopping attitudes were related to parents' verbal instruction. Students did not acquire desirable shopping attitude automatically through getting pocket money. These results indicate that parents need to give verbal instruction for money use so that children should establish well-suited consumer socialization.

### Reference

Doss, Vonda S., Julia Marlowe, and Deborah D. Godwin (1995). Middle-school children's sources and uses of money," *The Journal of Consumer Affairs*, 29:219-241.

### Endnotes

<sup>1</sup> Professor, Faculty of Education, Saitama University