

## Pocket money and Pester Power

### 1. Your consumer habits

Complete this questionnaire

Tick the things you most like to spend your money on:

Cinema/theatre visits		Clothes	
Sweets or chocolate		Shoes (trainers)	
Computer games		Sporting events (football matches. Golf etc.)	
Books		Mobile phone cards	
Magazines		Cosmetics and toiletries	
CDs		Videos	
Other			

**You see some expensive trainers. Do you?**

- save your money until you can afford them?
- ask your parents many times until they buy them for you?
- ask for them as a present on your birthday or Christmas?
- offer to do odd jobs around the house to earn the money to buy them?

**Have you ever..?**

- bought something on the Internet?
- earned money from doing odd jobs?
- bought something after you saw it in a TV advert?
- earned money from a weekend or holiday job?

### 2. Pocket money and pester power

Read and find out:

- Where does most of children's spending money come from?
- Who spends more money, girls or boys?
- Who saves more money, girls or boys?
- What is pester power? Who has it?
- What is the latest trend in spending?

### **Pocket money and pester power**

There are over 9 million children aged between five and sixteen years old in Britain. Big companies and advertisers know that this consumer group is very powerful. The total spending power of children in this age group is over sixty million pounds per year! So, how do they get so much money? How do they persuade their parents to spend so much money on things for them? Weekly pocket money or a monthly allowance is one way for children to get some money to spend. The other way is by asking again and again, in other words, by pestering their parents until the parents buy what they want.

### **Young people's consumer habits - Fact File**

- **Sources of income**

Parents give 60% of pocket money.

Other sources of money are

- a. Odd job earnings (helping with chores around the house for money, a paper round delivering newspapers to houses in their area, cleaning Dad's car, babysitting)
- b. Handouts (presents of money from friends or relatives)
- c. Saturday jobs (over 13 years old some teenagers work on Saturdays e.g. in clothes or music shops, supermarkets, sports centres)

- **Amount of money**

Average amount of pocket money = 3.19 pounds a week

Girls total amount spent = 13.20 pounds a week

Boys total amount spent = 11.20 pounds a week

- **Spending trends**

Two thirds of pocket money is spent on sweets and chocolate

Girls also buy: clothes, shoes, magazines and make up (cosmetics/toiletries)

Boys buy : more food and drink, computer games, videos and CDs

Recently teenagers are spending more on mobile phone cards than on sweets

Girls spend 50% more on mobile phones than boys

Pester power is increasing every year. Children as young as three years old pester their parents to buy the latest videos, sweets and toys.

### **3. How do you compare?**

- Does any of the information about British children surprise you?
- Do you get weekly pocket money or a monthly allowance?
- Is giving pocket money a custom in your country?
- Do you spend your money on similar or different things?
- Do you think young people have pester power in your country? Why? Why not?
- Make sentences about yourself comparing your consumer habits to British children.
  - I get more/less...than
  - I save/don't save as much as..
  - I spend don't buy as many/buy more...than

### **4. Class survey**

These facts come from a national survey, The Walls Pocket Money Monitor. Make questions for a similar survey in your country. Use the information in the fact file to help make your questions.

Example: Girls total spending = "How much do you spend per week?"

Ask people in your class.

## 5. Discussion

Here are some arguments for and against teenagers working. Which ones do you agree with?

- A job teaches young people the value of work. It helps them appreciate how hard their parent work to buy them things.
- A job distracts young people from their studies/homework. They should be doing homework at the weekend.
- No child should be allowed to work, it's cruel. Children and teenagers should rest after school.
- All young people should have some work experience before they go into the real world. Saturday jobs help parents financially. It is not always possible for modern parents to buy expensive trainers and fashions. Teenagers with a job can help save for expensive things with their parents.
- Parents should not allow their children to work. They should give them everything they can and work extra hours if necessary to pay for this.
- It is good for teenagers to have their own money. It helps them become independent.