

6 Money

The amount of money that young people have to spend is an important factor in determining their access to a host of behaviours. This section examines working for money, levels of income, and the sorts of things that they spend their money on.



Question

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Regular work

Up to 35% of the Year 10 pupils have regular paid work

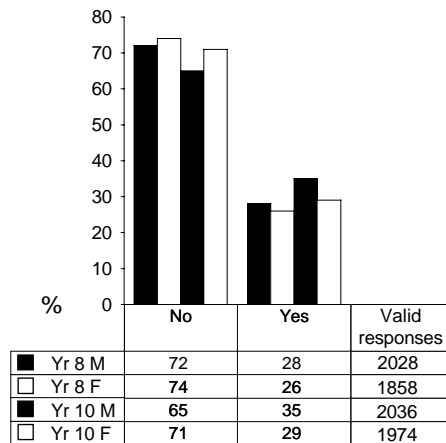
Have you a regular paid job during term time?

Respondents with more than one job were asked to record the one that paid the most money.

1. Up to 28% of 12-13 year olds have a regular paid job during term time.
2. By the time they are 14-15 years old, up to 35% of pupils report having a regular paid job.

Comments

1. The evenness of responses of the sexes to having a regular job by the Year 10 pupils is typical for this question and similar to previous years' results.
2. Since 1999 the numbers, of those reporting regular work, have followed a broadly similar pattern.
3. Unsurprisingly, the age differences have remained and data from the older pupils reflect slightly more males than females working.



Type of paid work

Babysitting is the most popular for the females and *paper/milk round* for the males

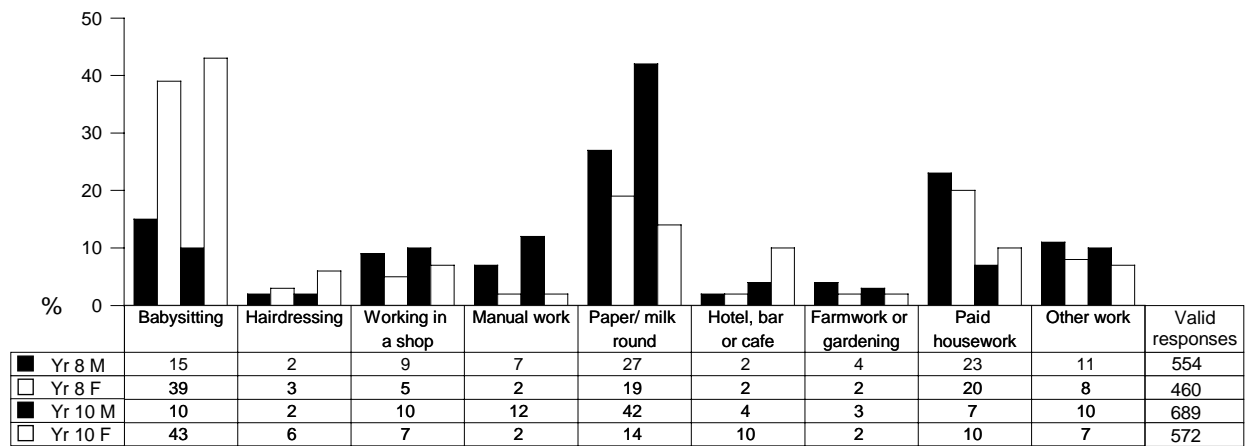
What type of regular paid job do you do?

Respondents with more than one job were asked to record the one that paid the most.

1. We note some gender contrasts; more females involved in *babysitting*, *hair dressing* and *paid housework* while more males report *manual work* and *delivery rounds*.
2. *Paid housework* diminishes in Year 10, but shop work, hotel and café work increases.

Comments

1. The distribution of jobs follows the pattern noted over recent years.
2. The involvement of some of these Year 8 pupils in regular paid work may be in violation of Section 18 of the Children and Young Persons Act, 1933. The Act places restrictions, including hours and conditions of work for children, especially for those under the age of 13.



Time spent working

Up to 20% of 14-15 year olds worked more than 8 hours

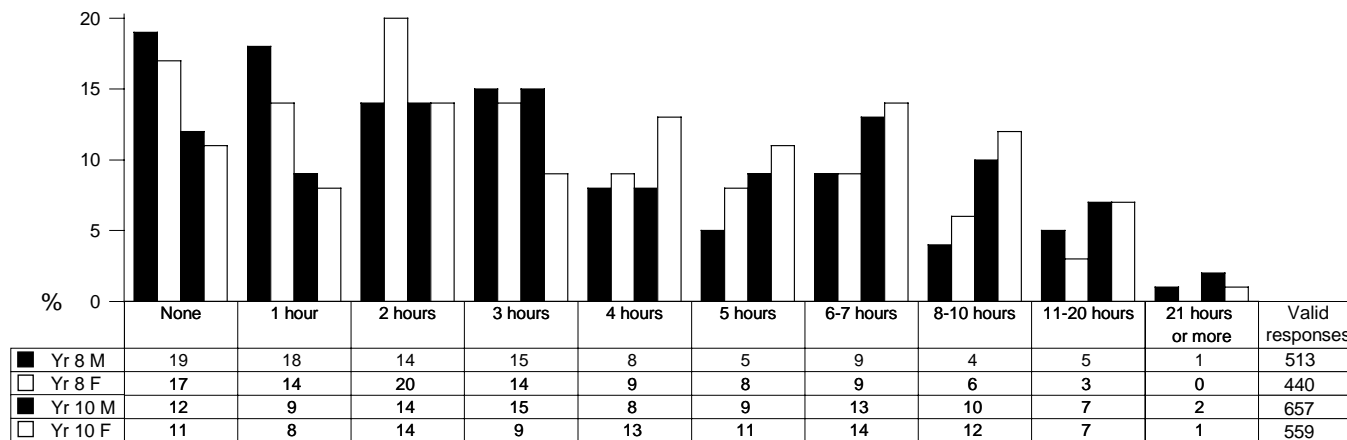
How many hours did you work for money last week?

Comments

1. The 14-15 year olds are working longer hours than the 12-13 year olds.
2. In Year 8 (12- 13 year olds), slightly more males than females are working the longer hours, but this is reversed for the Year 10 (14-15 year old) workers.
3. We observe a bimodal distribution, one maximum at 2 hours and the other at 6-7 hours (possibly a Saturday job?).

1. The figures for *None* represent those pupils who have a regular paid job but did not work in the last week.
2. The bimodal effect already noted could reflect the difference between morning or afternoon work and all-day working.
3. The average hours spent working by those who work in each group is:

Year 8 males 3.7
 Year 8 females 3.4
 Year 10 males 5.0
 Year 10 females 4.3



Money from paid work

12% of 14-15 year olds earned more than £30 *last week*

How much money did you receive last week from your regular paid work?

Comments

1. More money was earned by the Year 10 (14-15 year old) workers. Up to 11% of Year 8 earners earned over £20.
2. Slightly more older males earn more than older females in £20-£40 range.
3. 12% of older pupils report earning over £30 'last week'.

1. The figures for *Nothing* represent those pupils who have a regular paid job but did not work in the last week.
2. These amounts do not reflect the rates paid per hour, but it is possible to calculate these by using the data on the previous page.

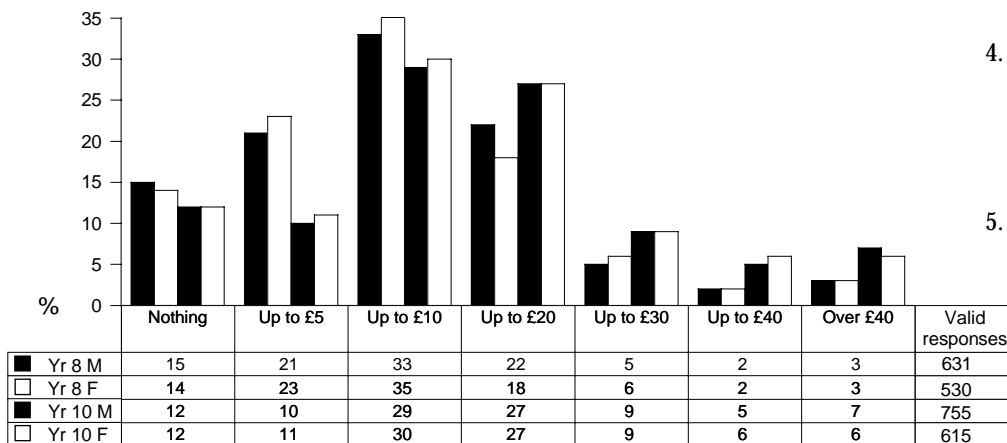
Year	8	10
Males (£)	5.12	4.95
Females (£)	4.54	4.38

3. We note that the Year 10 females earn similar sums to the males of the same age, while on the previous page we find that, on average, they work slightly more hours.

4. The average earnings for workers can also be derived:

Year	8	10
Males (£)	13.19	18.49
Females (£)	11.90	16.88

5. Inequalities in pay between the sexes start early it seems.



Pocket money

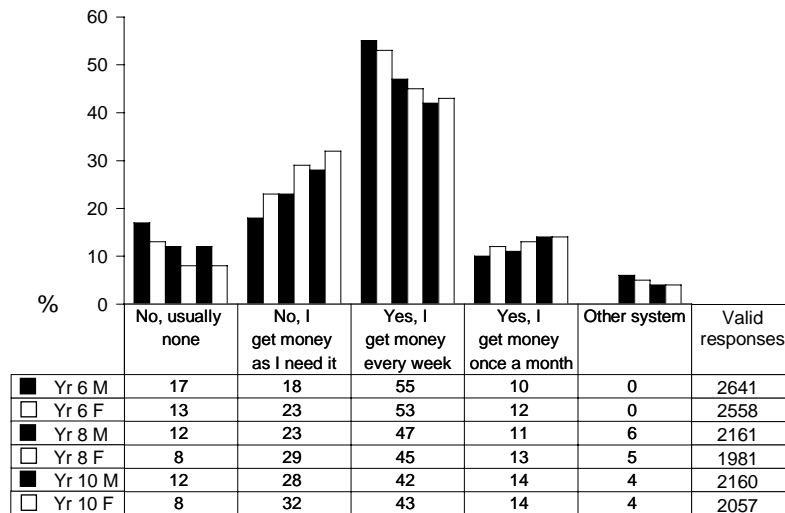
The older they get fewer receive weekly pocket money

Do you usually get pocket money?

1. Clearly, the majority receive pocket money each week although the regularity of this income declines as all get older.
2. More females than males receive money as they need it.
3. More males than females receive no pocket money.

Comments

1. Up to 55% of Year 6 pupils (10-11 year olds) receive weekly pocket money. This falls to around 43% of Year 10 pupils (14-15 year olds) and is possibly replaced by money received from paid employment.
2. As pupils get older, the pattern of receiving pocket money shifts from weekly to 'once a month' and 'as I need it'. Again this may be influenced by the youngsters' ability to undertake paid work.
3. Between 88% - 92% of 10-15 year olds receive pocket money.



Pocket money total

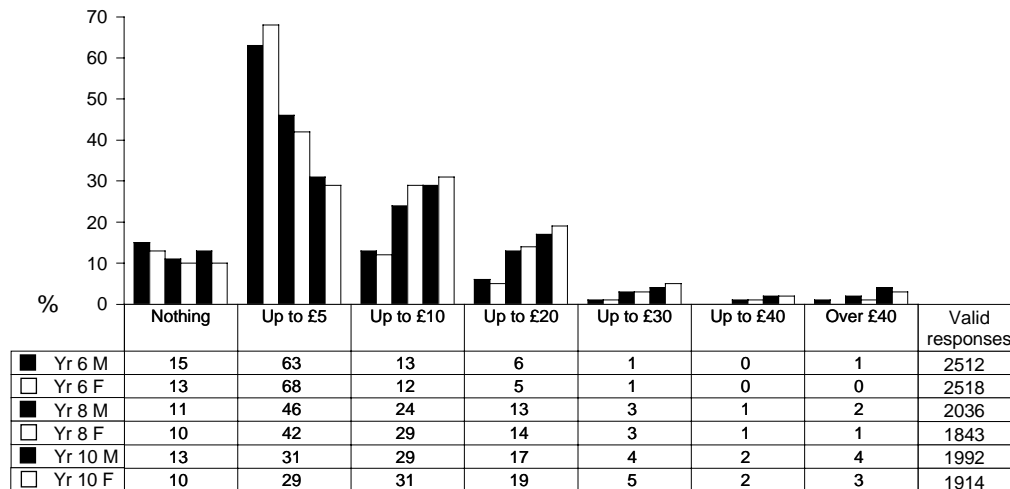
Up to 29% of 14-15 year olds receive more than £10

How much pocket money did you get last time?

Comments

1. The older pupils' percentages are similar at the higher pocket money levels, and the Year 10 (14-15 year olds) amounts are greater than the Year 8.
2. Most of the younger pupils received *up to £5* and at least 27% of Year 10s received more than £10.

1. We have occasionally had problems in deriving weekly amounts for those young people whose pocket money or allowance is paid monthly.



Total weekly income

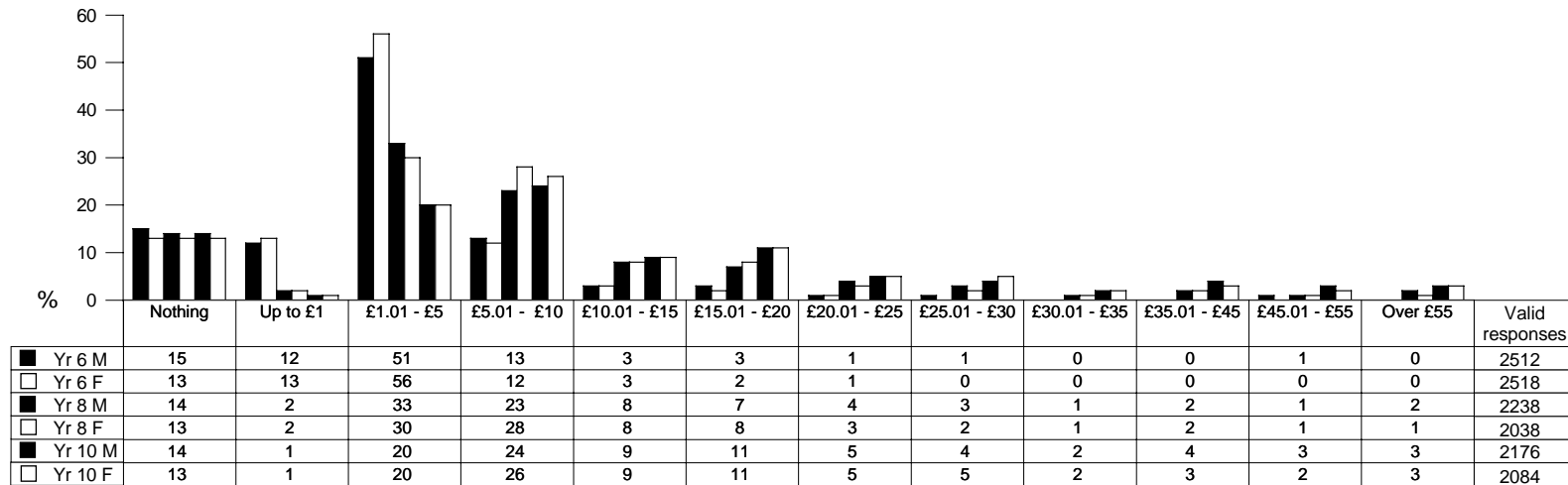
Up to 12% of the 14-15 year olds received more than £30

Last week's combined income from paid work and pocket money

Comments

1. The majority are found within the £1.01-£10.00 range, around 24% of the Year 10 pupils (14-15 year olds) received more than £20, and up to 12% of this group received more than £30 'last week'.
2. The table reveals a similar level of higher income for the older pupils, even though we know from page 82 that more females than males are working more than 5 hours a week.

1. Disposable income is the key to doing many other things, some healthy, others less so. It is certainly a key to lifestyle.
2. The *Nothing* group may include some youngsters that receive money at longer than weekly intervals, or for particular purposes on a negotiated basis.



Saving money

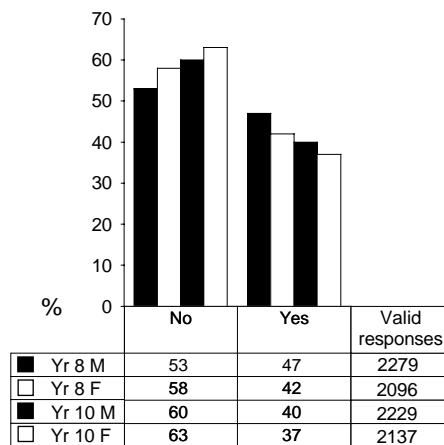
Males save more than females

Have you put any of your own money into a savings scheme in the last 7 days?

1. More males than females are savers, with little difference between the year groups for those who save anything.

Comments

1. Whether the greater proportion of males than females saving any money is a reflection of preference can only be speculation. Data from page 83 shows the older group to be generally receiving similar weekly amounts but 8% more older males than females are saving money.
2. Have males always saved more than females? Data from 1993 (SHEU, 'Trends-Young People and Money, 1983-2004), 'suggests this is so, although recent data show younger females may be catching up with older males. Younger males have always reported more interest in saving and older females have always reported the least interest.



Spending money

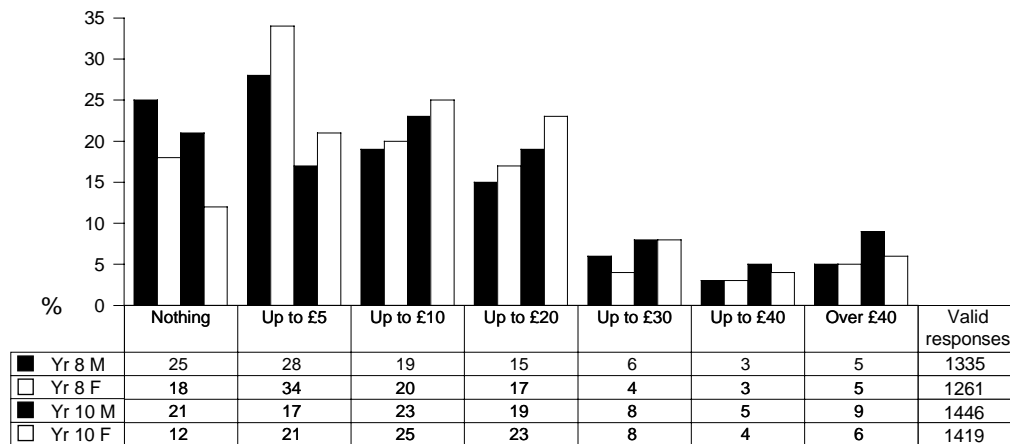
22% of older males spent more than £20

How much of your own money have you spent during the last 7 days?

Comments

1. The distribution of percentages shows 'clumping' around certain values, the most obvious being *up to £5.00*.
2. Greater levels of spending over £5 are recorded by the Year 10 respondents. When compared with older males, older females report higher percentages when spending *up to £20*. 9% of older males report spending *over £40* 'during the last week'.

1. This is one of our less 'precise' questions, in the sense that it is extremely difficult for most people to recall a week's spending. Rounding off to a likely figure could explain some of the 'clumping'.



Items bought last week (1)

Book purchasing remains low after 11 years of age

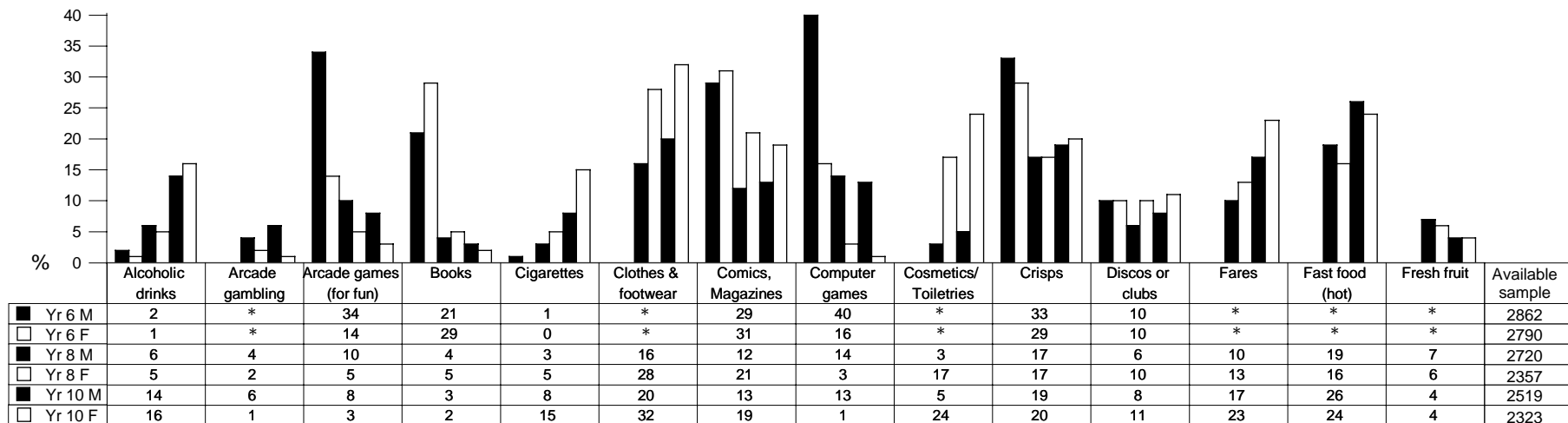
During the last 7 days, have you spent any of your own money on the following items?

For convenience, this list has been divided into two parts and rearranged into alphabetical order within each part.

1. Within this section *crisps* were bought by at least 17% of the older groups. *Comics/magazines* are also popular items.
2. In Year 10, spending on *alcohol, cigarettes, clothes, fares* and *fast food* becomes important. 24% of older females spend on *cosmetics*. In Year 6, 34% of males spend on *arcade games* and 29% of females spend on *books*.
3. Overall, more females than males spend money on *clothes, comics/magazines, cosmetics, and fares*.

Comments

1. This list does not indicate the relative amounts spent on these different items, so it is not possible to reflect upon the amount of money spent on some of the less desirable activities.
2. Gender and age differences provide interesting comparisons particularly spending on *alcohol, books, and cigarettes*. The differences between groups is not restricted to this year's data. For example, over the years, we have seen a sharp reduction in book purchasing after the age of 11.



* Options not available for Year 6

Items bought last week (2)

Sweets remain the favourite item

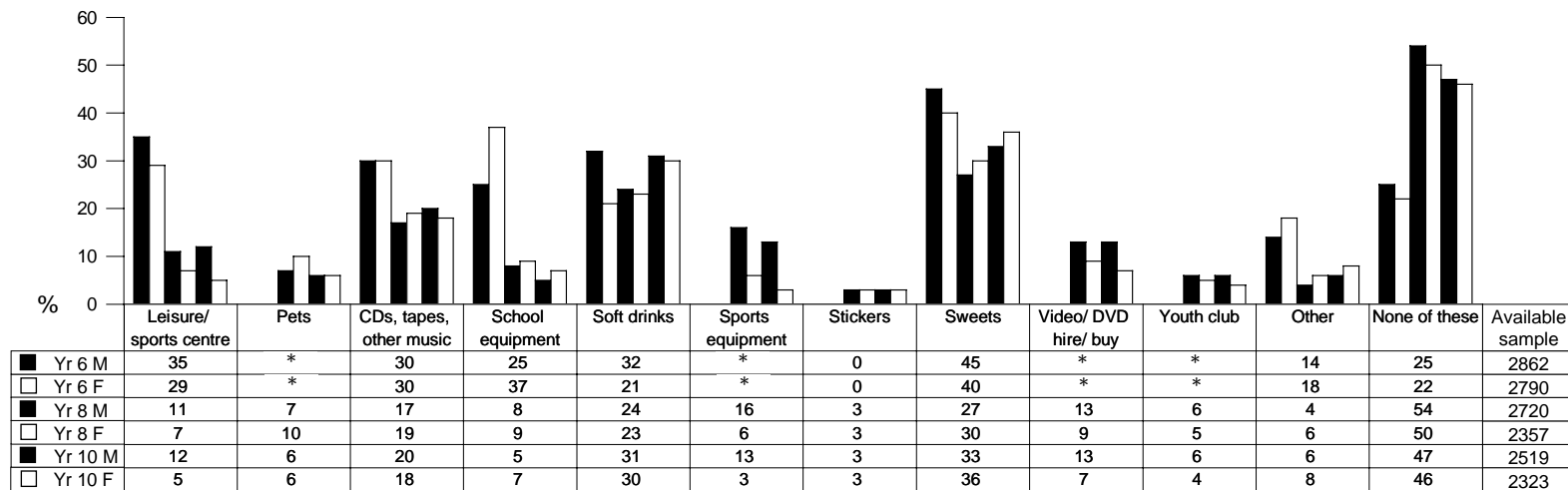
During the last 7 days, have you spent any of your own money on the following items?

For convenience, this list has been divided into two parts and rearranged into alphabetical order within each part.

1. Within this section *records/CD/tapes*, *soft drinks* and *sweets* are clearly the items on which money was most frequently spent.
2. Gender differences in which higher percentages of males report are apparent for items such as *leisure/sports centres* and *sports equipment*. Female biased responses are observed for items such as *pets*, *school equipment* and *sweets*.

Comments

1. This list does not indicate the relative amounts spent on these different items, so it is not possible to reflect upon the amount of money spent on some of the less desirable activities.
2. Spending on *sweets* has remained the favourite item for many years and older females consistently report spending most of their money on this item – 58% of 14-15 year old females selected *sweets* in 1999 compared with 36% in 2005.



* Options not available for Year 6