TEENAGERS' USE OF MONEY BY SEX AND SOCIOECONOMIC CLASS

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ABSTRACT

TEENAGERS' USE OF MONEY BY SEX AND SOCIOECONOMIC CLASS

by Mary Ellen Davis Benedict

This study was designed to gain further knowledge about the way teenagers use their money. The 201 tenth teenagers surveyed were selected because of the known socioeconomic class distribution of their respective communities. There were 43 teenagers placed in the Upper socioeconomic group, 82 in the Middle and 76 in the Lower socioeconomic class grouping. The MDSTAT and ACT computer programs were used to find relationships between the variables studied.

Gordon's Survey of Interpersonal Values which ranks Support, Recognition, Benevolence, Leadership, Conformity, and Independence through forced choices, was used to describe the characteristics of the teenagers in the study.

Teenagers in this study received a mean of \$11.76 for the questionnaire week. Thirty-four per cent of the teenagers reported a job outside the home as their major source of income. However, parents through various means such as the allowance, dole, and payment for jobs in the home, were the major source of income for more than half of the teenagers. Over half, 62 per cent, of the teenagers had established some method for saving. The largest percentage of the teenagers were saving for an advanced education, cars or clothing.

Teenagers indicated that peers had the most influence and were the most frequent companions when shopping for inexpensive articles. When shopping for expensive items parents had the most influence and mothers were the most frequent shopping companions.

Although half of the teenagers used their parents charge accounts, few had charge accounts of their own. Of those using their parents charge accounts, about a fourth paid for the items charged themselves, another fourth indicated that both they and their parents paid for the items charged.

Boys spent more on cars, sports and sports equipment, snacks and dates. Girls spent more money on clothing, cosmetics, church and put more money into savings than did boys. Few teenagers in this study had checking accounts of their own.

TEENAGERS' USE OF MONEY BY SEX AND SOCIOECONOMIC CLASS

By

Mary Ellen Davis Benedict

A THESIS

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CHAPTER I

INTRODUCTION

Home management has been described as a practical discipline in which the concepts are normative.¹ That there is poor management and ways to achieve better management is understood. In order to determine what should be in a given situation we first need to determine what that situation is. This beginning can then be used as a basis for changes that may then be needed. Principles must be directly related to something before they become effective.² In teaching, where concepts are drawn from the principles and theories which make up the basic construct of the discipline, this becomes especially meaningful. In surveying teenage use of money educators will be in a better position to guide teenagers in learning about the use of their money.

Adolescence is a stage between childhood and adulthood, and the person is somewhat like the person in both these stages and also entirely different.

¹Rhoda H. Kotzin, "Remarks on the Appropriateness and Adequacy of a Conceptual Framework to a Discipline, with Special Reference to Home Management," in <u>Conceptual Frame-</u> works: Process of Home Mangement, Proceedings of a Home <u>Management Conference</u>. American Home Economics Association, Washington, D.C., 1964, p. 9.

²Elizabeth Walbert Crandall, and Irma H. Gross, <u>Management for Modern Families</u> (Appleton-Century-Crofts, New York, 1963), p. 498.

Adolescence constitutes by definition an interruption of peaceful growth which resembles in appearance a variety of other emotional upsets and structural upheavals.³ In each stage of human development there is a central problem that has to be solved at least temporarily, before the individual can proceed to the next stage. However these problems are never solved in entirety but reappear in a new form with changes in environment and experience. 4 The source of development turns upon itself in a spiral like manner, characteristic of reciprocal interweaving.⁵ However each conflict appears in its pure form at a particular stage in the growth of a child and if the problem is well solved at this time the basis for progress to the next stage is well laid.⁶ The central problem of adolescence is the search for identity. Who he is? Why? Where he is going? Thus adolescence becomes a period of storm and stress where previous certainties are questioned and previous continuities are no longer accepted without

³Anna Freud, "Adolescence" in <u>The Causes of Behavior:</u> <u>Readings in Child Development and Educational Psychology</u>. (Boston. Allyn and Bacon, Inc., 1962), p. 241.

⁴"A Healthy Personality for Every Child" in <u>The</u> <u>Causes of Behavior: Readings in Child Development and</u> <u>Educational Psychology</u> (Boston, Allyn and Bacon, Inc., 1962), p. 202.

⁵Lois Meek Stolz, "Youth: The Gesell Institute and its Latest Study" in <u>The Causes of Behavior: Readings in</u> <u>Child Development and Educational Psychology</u> (Boston, <u>Allyn and Bacon, Inc., 1962), p. 57.</u>

⁶A Healthy Personality for Every Child, <u>op. cit</u>.

question or relied upon. The tremendous physiological changes and rapid growth provide the somatic base for the turmoil and indecision. It may also be that cultural factors play an important part since adolescence is less upsetting in some societies than in ours. In his search for identity the adolescent seeks to clarify who he is, what his role in society will be, what he will be as a worker-earner, how people will look at him in regard to his role and religion. Sometimes he is preoccupied with how he appears in the eyes of others as compared with his own conception of himself, and also with how he can make the roles and skills he has prveiously learned relate to what is currently in style.⁷

In primitive societies adolescents are spared these doubts of self through initiation rites which prove to the adolescent and tribe that he is an adult. There are few "rites" in our society, and much variation from family to family in what is expected and what is permitted of the adolescent. Therefore adolescents eager to be on their own way, are practically forced to conformity in their search for status. In this, they are ably abetted by advertisers and entertainers who seek their patronage, as well as by magazine writers who describe in great detail how uniformity can be achieved.⁸

⁷<u>Ibid</u>. ⁸<u>Ibid</u>., p. 209.

In this urge to find comfort in similarity, the adolescent is likely to become stereotyped in behavior and ideals. Adolescents tend to form cliques for selfprotection and to fasten on petty similarities of dress and gesture to assure themselves that they are really somebody.⁹ Adolescents must achieve independence in their social and emotional life from their parents while they continue for the most part to remain dependent upon them for the material necessities of life.¹⁰ Adolescents must make this break, and it makes little difference to their emotional situation whether or not this libinal flight is followed by actual flight.¹¹

The chum relationships of late childhood, which are so important to the individual's social and emotional development shift during the early adolescence to intense personal relationships with members of their own sex and are more enduring and selective than before.¹² At first these are "best-friend" relationships which enlarge to include a few others at a later date. The adolescent is a conformist

⁹Ibid. ¹⁰Ethel Kawin, Later Childhood and Adolescence, Parenthood in a Free Nation, Vol. III (New York, The MacMillan Co., 1963), p. 194. ¹¹Freud, <u>op. cit</u>. ¹²Kawin, <u>op. cit</u>., p. 205.

to his peers. He gains self confidence through the fact that others in the group share his experiences, as the group provides him with his behavior patterns.¹³ Usually the ideals of the leader of the adolescent group are taken over wholeheartedly and without criticism by the other members of the group.¹⁴

In his quest for self-identity the adolescent must pull away from his parents, other authoritative members of his family, and familiar surroundings to question and examine all aspects of his life, to be an independent, selfreliant, self-directed adult. He also needs the support and security of his peer group. By conforming to peer group demands he belongs, and is somebody.

The characteristics of the teenager, such as his growing need for independence, his need for recognition, his need to feel responsible--to be a responsible worthwhile person in his own eyes and in the eyes of his peers,¹⁵ may definitely affect the manner in which he uses his money which in turn may enable him to achieve some of these goals. These demands on the adolescent might influence not only the spending he does on his own, but also that which he influences his parents to do for him.

¹³<u>Ibid</u>., p. 217. ¹⁴Freud, <u>op. cit</u>., p. 243.

¹⁵Evelyn Mills Duvall, Family Development (New York, J. B. Lippincott Company, 1957), p. 294-297.

CHAPTER II

REVIEW OF LITERATURE

This chapter is designed to present those aspects of teenage use of money that have been previously researched.

Source of Income

Hurt,¹⁶ in her study of homemaking students' expenditures in thirty-eight states, found that in the ninth and tenth grades a slightly higher percentage of the students obtained money by asking for it when needed, the dole method, than by any other method. In the study by Dunsing¹⁷ on money management practices of tenth and twelfth grade girls, five sources were presented to the students from which to choose: allowance, irregular earnings from parents, irregular amounts given by parents, earnings from outside employment, and gifts of money. Irregular amounts given by parents, was chosen more than any other choice. Of the 964 girls participating nine-tenths received money from this source. Of the 323 tenth graders participating in the study

¹⁶Mary Lee Hurt, <u>Teenagers and Their Money</u> (Washington: National Educational Association, Department of Home Economics, 1961).

¹⁷Marilyn Dunsing, "Money Management Experiences of High School Students," Journal of Home Economics, LII (November, 1964), pp. 756-762.

98 per cent chose the dole as their most frequent source of income. The next most important source to the teenagers in this study was gifts of money, with 65 per cent of the total group indicating this as a source. Fifty per cent of the tenth grade students indicated gifts as a source of income. The allowance rated next with 52 per cent of the total group indicating this as a source of income and 59 per cent of the tenth graders choosing this selection. The teenager does not depend upon one source for his income. In this study two-thirds of the girls (924) received money from two to three sources. The combination of sources most frequently selected by each grade was the dole and gifts of money. For tenth graders the most frequent combination of choices was the allowance and dole.

In the Powell and Gover study¹⁸ on the adolescent consumer involving seventh, ninth and twelfth grade boys and girls in South Carolina, it was found that over onehalf of the respondents received money from their parents with no work required. In addition, a varying per cent of boys at each grade level received money from their parents for work that was done at home.

¹⁸Kathryn Summers Powell and David A. Gover, "The Adolescent as a Consumer: Facts and Implications," <u>Marriage and Family Living</u> (August, 1963) pp. 359-364.

In the Tengel¹⁹ study in Ohio, on thirteen, fifteen and seventeen year old boys and girls and their work experiences, the source of three-fourths of the income for the teenagers was from the home. One-half of the income was from irregular jobs and less than one-fourth from regular jobs. It was most common for the tenth graders to receive an allowance of money for odd jobs at home. Funds from regular jobs were received in the highest proportion by boys and seniors. A higher percentage of girls received funds from irregular part-time jobs than boys at all grade levels. Boys were able to find more regular part-time jobs than girls. In the Gilbert²⁰ study it was found that teenagers often worked in the summer time when they did not work year round. In the fifteen to seventeen year old group of boys, 38.7 per cent worked part time in the summer. Whereas, 2.9 per cent of the boys worked regularly year-round and 47.6 worked regularly in the summer. It was found that 56.6 per cent of the boys did not work at all year-round, with 26.7 who did not work at all in the summer.

¹⁹Patricia Marie Tengel, <u>Teenage Production--Income</u> <u>Earnings and Work Experience in South Euclid-Lyndhurst</u> <u>Ohio</u> (Cornell University, Masters Degree Thesis, 1964). 20

²⁰Eugene Gilbert, <u>Advertising and Marketing to</u> <u>Young People</u> (New York: Printers Ink Books, 1957), pp. 41-72.

Of the girls in this fifteen to seventeen year old group 23.8 per cent worked part time year-round and 20 per cent worked part time in the summer. Whereas 1.8 per cent worked regularly year-round and 25.7 worked regularly in the summer time. Of the girls 71.8 per cent did not work at all year-round, and 49.6 per cent did not work at all in the summer.

In the Scholastic study reported by Paolucci²¹ it was found that teenage income sources were generally as follows, 49 per cent from regular allowance, 48 per cent received earnings in part-time jobs outside the home, 33 per cent received income in odd amounts from parents, and 18 per cent earned their income doing special jobs at home. Over half of the students in this study reported having had more than one source of income.

Dollar Amounts of Teenage Income

The amount of money a teenager had to spend varies in the studies. Hurt²² found an average of from \$.90 to \$11.75 a week. Bruner²³ distinguishes between the income received by boys and girls with the mean amount for girls

²¹Beatrice Paolucci, and Helen Thall, <u>Youth and</u> <u>Money</u> (Washington: National Education Association, Department of Home Economics, 1964), pp. 1-28.

²²Hurt, <u>op. cit</u>.

²³Karen Jeanette Bruner, <u>Teenage Consumers' Spending</u> and Saving Patterns (Cornell, Masters, June, 1965), pp. 1-95.

as \$7.51 and for boys as \$8.33. Likewise Tengel²⁴ found that boys received slightly more income than girls, with an average of \$8.85 for boys and of \$7.87 for girls. Gilbert²⁵ presented his information as a range with 4.3 per cent of the boys receiving no income, 15.8 per cent receiving up to \$2.99, 61.8 per cent receiving from \$3 to \$15.00, and 14.2 per cent receiving over \$15.00. Of the girls studied, 5.9 per cent received nothing, 20.2 per cent received up to \$2.99, 62.0 per cent received from \$3 to \$15.00, and 6.8 per cent received more than \$15.00

Shopping Practices of Teenagers

In Okerlund's²⁶ study of boys' independent choices in shopping it was found that there was no significant relationship between the age, source and amount of personal income and the number of independent decisions. She found that the peer group was of greater influence in shopping choices in the seventh and ninth grade than in the eleventh, and that the ninth graders were more resistant to parental influence in their shopping than the seventh or eleventh

²⁴Tengel, <u>op. cit</u>.

²⁵Gilbert, <u>op. cit</u>.

²⁶Phyllis Okerlund, <u>A Comparative Study of the Inde-</u> pendent Decisions Made by Three Groups of Adolescent Boys Relating to Their Ages, Socio-economic Status, and Source and Amount of Personal Income (University of Maryland, Master, 1965), pp. 47-76. grade boys. Though representing only a few, 6.3 per cent of her sample, those receiving \$15.00 or more made more independent decisions.

Several studies gave some information in regard to what teenagers consider influences their spending. Evans 27 in her study on the motivation for selecting and wearing clothing, found that of the 159 students 151 responded that they bought what they liked rather than what others would approve of, and yet only seven were activated by a desire to be independent. Answers to indirect questions that were asked indicated that independence ranked second to winning the approval of others. Powell and Gover²⁸ found that half of all the youth in each grade level studied reported complete freedom in the use of their money, this proportion increased with age. Evans²⁹ found that the actual wearing of clothes serves a different purpose than the selection of them as teenagers like to choose their own clothes independently. Cramer³⁰ studied the influence of advertising media upon 147 seventh and eighth grade girls by surveying

²⁷Evelyn S. Evans, "Motivation Underlying Clothing Selections and Wearing," <u>Journal of Home Economics</u> (LVI, December, 1964), pp. 739-743.

²⁸Powell and Gover, <u>op. cit</u>.

²⁹Evans, <u>op. cit</u>.

³⁰Willa Ruth Cramer, <u>Exposure to Three Advertising</u> <u>Media Related to Purchases of Junior High School Students</u> (Pennsylvania State University, Masters, 1964), pp. 30-38.

the possible exposures to advertising in relation to the number of items purchased by the teenager. The majority of the products that were purchased by the girls could have been seen on television and in the magazines, very few could be seen in the newspapers. The students were asked why they made their purchases and the reasons given were that the articles that they had purchased were: the cheapest, used by their parents or friends, articles that they had used before, articles that they liked, articles that they needed, or that the teenager was hungry or The writer mentioned that the method employed did thirsty. not allow precise measurement of the exposure to advertising in a way to be sure that the students saw, or did not see advertising relating to a product, only the possibility that they could have seen it was determined.

In the Dunsing³¹ study it was found that students customarily went shopping alone or with their mothers. The next most likely choice of a shopping companion was a girl friend. Students usually shopped around rather than purchasing all items in the same store, except in the case of shoes. Brand names were relatively unimportant to students in the buying of dresses and skirts, but were more important in the buying of shoes. Factors that were important in

³¹Marilyn Dunsing, "Spending Money of Adolescents," Journal of Home Economics (SLVIII, June, 1956), pp. 395-408.

influencing selection were ranked as color, style and fit, in all items except low heeled shoes. Most important in the selection of these shoes was the brand. Classmates exerted a positive influence on the purchase of sweaters, skirts, flats and to a lesser extent blouses. However mother, rather than the classmate appeared to be more important in the purchase of dresses and heels. The desire that these be different from what classmates were wearing received a high rating. Okerlund³² found that advertising in fashion magazines or newspapers to be one of the less important factors.

Hurt³³ found that students have a great deal of independence in deciding how to use their money. Tenth graders made most of their decisions alone, as 66 per cent fell into this category. Approximately 38 per cent decided with the help of their parents, and 8 per cent decided with the help of friends. Parents were less influential in making decisions as the students grew older as compared to other influences.

There were definite sex differences in shopping habits between boys and girls in the studies reviewed not only in what they buy, but in how they buy. Boys spend

> ³²Okerlund, <u>op. cit</u>. ³³Hurt, <u>op. cit</u>.

slightly more money than girls, and the girls spend more time in shopping for what they buy. Brunner³⁴ found that boys purchased cars (or items for cars), clothes, sports equipment and recreational items. In this study, girls bought gifts, clothes, school lunches and miscellaneous items. Powell and Gover³⁵ found that the following, in descending order of their importance, snacks, school lunches, recreation and savings were the items for which teenagers used their money. They found that clothing expenditures increased with age and with increased funds from sources outside the home. Girls were found to spend a larger proportion of their money on clothing, whereas boys spend more of their money on recreation and hobbies. Gilbert's³⁶ findings indicate that after school lunch, the boys spend larger proportions of their dollars on sports. dates and snacks, and that girls spend their money on clothing, jewelry, movies, records and savings. Bruner 37 found that girls spent more time shopping than boys regardless of age.

³⁴Bruner, <u>op. cit</u>.
³⁵Powell and Gover, <u>op. cit</u>.
³⁶Gilbert, <u>op. cit</u>.
³⁷Bruner, <u>op. cit</u>.

Use of Credit

Teenage use of credit increases with age and varies with sex, girls using it more extensively than boys. In the Bruner³⁸ study 60 per cent of the girls used credit as compared to 32 per cent of the boys. More girls had used their own lay-away plans, installment accounts and credit cards. However the number of students actually using credit in the study was small, as only nine used credit during the week of the survey. This same general finding was reported in the Powell and Gover³⁹ study, where there was an increase with age in the percentage having charge accounts in their own name, and a similar increase in the degree to which the teenagers used their parents' charge accounts. There was no increase in the freedom to use parents charge accounts with an increase in age. Contrary to this, there was less freedom to use parents accounts with an increase in age. More girls had personal charge accounts, and girls of all ages bought items on lay-away more frequently than did boys. The Bruner⁴⁰ study indicated a strong relationship between the teenager's use of credit and his parent's use of credit. However, the sample Sewalt⁴¹ in her involved was too small to be conclusive.

38_{Ibid}.

³⁹Powell and Gover, <u>op. cit</u>.

⁴⁰Bruner, <u>op. cit</u>.

⁴¹Mary Ann Bippes Sewalt, <u>Use of Credit by Teen-Age</u> <u>Girls in a Metropolitan Area</u> (Texas Woman's University, Masters, 1966).

study of teenage girls' use of credit, found that the girls primarily used credit through their parents' charge accounts. The proportion of girls using these accounts increased with age. In all, 65 per cent of her sample used credit, with 46 per cent of the freshmen using credit as contrasted to 76 per cent of the seniors. Clothes and cosmetics were the major items charged by the girls, and the most frequent form of credit used was the lay-away. Sewalt found that the more hours that a girl worked the more likely she was to use credit. There were few, eight per cent, who had personal checking accounts but those that did, did not have a charge account.

Teenage Saving

Another aspect of use of money is savings. Bruner found that there was little difference between the mean amount saved by boys, \$6.99, and that saved by girls, \$4.51. In the Hurt⁴³ study of 42 per cent of the students put money into savings. In the Scholastic study reported by Paolucci,⁴⁴ it was reported that 68 per cent kept their savings at home, in a bank or some other place. Of these teenagers 51 per cent had commercial or savings bank accounts. Of those teenagers having savings accounts, 29

⁴²Bruner, <u>op. cit</u>. ⁴³Hurt, <u>op. cit</u>. ⁴⁴Paolucci, <u>op. cit</u>.

per cent were saving for education, 18 per cent were saving for clothes, 10 per cent were saving for a car, six per cent were saving for sports equipment and one per cent were saving for photographic equipment. In this sample 26 per cent stated no special reason for saving.

These findings contrast somewhat with those found by Powell and Gover.⁴⁵ In that study, a minority, less than from one-third to one-half of each age-sex classification saved any money. The greater proportion of the non-savers were children of laborers and farmers. Of those that saved, both sexes in all three grades preferred a more informal method of saving, that is, to keep their money at home rather than to put it into a bank, savings and loan association or buy stamps or bonds.

Socioeconomic Status

Whether or not socioeconomic status or class is a variable affecting teenage spending is questionable. Bruner⁴⁶ found that teenage use of credit did not vary positively with socioeconomic status except in the use of their parents' charge accounts. The parents use of credit was found to increase from low to high socioeconomic status groups. Mean spending of the teenagers did not vary significantly with

⁴⁵Powell and Gover, <u>op. cit.</u> ⁴⁶Bruner, <u>op. cit.</u>

socioeconomic class. In the Oppenheim⁴⁷ study no significant difference was found according to social class structure.

The results of these studies would indicate that teenage spending patterns may be related more to peer group standards than to socioeconomic class. Although there was no relationship of teenage expenditures and socioeconomic class, teenage expenditures did vary with age and sex, and increased with each age level. Teenagers may be a more homogeneous grouping than their parents due to a lack of fixed expenditures. This tendency makes his income discretionary and often places his spending on a different economic level than his parents. Another factor may be the teenagers desire to be like his peers. This causes him to imitate behavior and dress of other teenagers which in itself would affect his expenditures.

⁴⁷Irene Gartner Oppenheim, <u>A Study of the Consumer</u> <u>Role of Young Adolescent Girls in Grades Seven, Eight and</u> <u>Nine in Irvington, New Jersey</u> (New York University, Ph. D. Thesis, 1961).

CHAPTER III

PROCEDURES

This chapter discusses the procedures followed in the development and testing of the instruments for this study.

Instruments

A questionnaire was developed for the purpose of examining the spending habits of teenagers. Questions in the instrument were designed to involve many aspects of the teenagers' use of money. The source of the teenagers' income was divided into the various ways he might receive it from his parents or other relatives, and his own earnings. The amount of the income received by the teenagers was determined to the nearest dollar. Teenagers were asked if they used any credit, and what they used it for. What he bought with his money, and if he saved, what he was saving for was also asked. Questions were asked pertaining to the number of hours spent shopping and the number of stores visited. Information on the family was asked in order to determine the socioeconomic class.

The McGuire-White tables as illustrated by Cateora⁴⁸ were used to determine socioeconomic status. Status was

⁴⁸Phillip R. Cateora, <u>An Analysis of the Teenage</u> <u>Market</u>. Bureau of Business Research. The University of Texas, 1963, pp. 4-6, 119-121.

determined from weighted scores in a combination of the three component scales which are: education, source of income and occupation of the father. First, the father of the teenager was rated from one to seven on each of the components. These ratings were then multiplied by the appropriate weights: five for occupation, four for source of income, and three for education. This total index score was then used to estimate the individual's socioeconomic class level. Lower scores indicated higher socioeconomic class levels. The Upper socioeconomic class was established as those fathers with scores between 12 and 33, the Middle class as those with scores between 34 and 53, and the Lower socioeconomic class as those with scores ranging between 54 and 84. Few respondents fell into the extremes of the scale.

A values instrument was chosen to further describe the characteristics of the teenagers surveyed. This instrument, Gordon's Survey of Interpersonal Values⁴⁹ has been widely tested throughout the United States on college students and in the California secondary schools. Scores are determined through forced choices in a series of triad groups of statements involving personal relationships. The six areas tested are: Support, Conformity, Recognition, Independence, Benevolence, and Leadership. Support is that

⁴⁹Leonard V. Gordon, <u>Survey of Interpersonal</u> <u>Values</u>. Science Research Associates, Inc., Chicago, 1960.

which involves being treated with understanding, encouragement and kindness. Conformity is doing what is socially correct or acceptable to others. Recognition is that which involves being treated with respect, or being considered important. Independence is being free from external controls and regulations. Benevolence, is helping others less fortunate than oneself. Leadership is that quality which involves being in charge of others or in controlling them.

Testing

These instruments, the SIV and the questionnaire, were tested on groups of teenage girls from the local high schools who were participating in a trainee or work program at the Home Management House at Michigan State University. The work program was a combination working and learning experience for which these girls received high school credit.

These girls were asked if there were any questions that were difficult to answer or to understand after taking the Survey of Interpersonal Values and answering the questionnaire. Their suggestions were incorporated and the revised questionnaire was retested on another group of trainees. These girls were similar in age and socioeconomic class to those to be used in the survey.

Method

Tenth graders were chosen for the survey because at this grade level there would be included in the sample potential drop-outs and the resulting group would give a more complete socioeconomic class distribution. Also this age range, 15 through 17, is approximately the median age of adolescents. The schools surveyed were selected because of their known socioeconomic distributions. The combination of the schools would give a more complete distribution of students in the three socioeconomic classes. The original plan was to survey a Lansing, Michigan school, however as the date approached permission was withdrawn to administer the survey.

The questionnaire and SIV test were administered within a two-week period to tenth grade students in School A and School B. In both schools the questionnaire week was two weeks prior to the spring dance. In both School A and School B the entire population of the tenth grade was to be surveyed. However, in School B a situation developed which prevented the administration of the survey to the entire class, and as a result less than half of the students in School B were involved in the study.

Specific directions were given with the questionnaire and SIV test. Students marking consistently more than one of the three statements in the SIV test invalidated that test and had to be dropped from the study. Students were

also dropped if they failed to complete enough of the necessary questions concerning occupation, education and source of income of their fathers as this information was needed to establish socioeconomic class. Of the 253 students taking the survey 52 had to be eliminated.

Of the teenagers remaining in the study 98 were boys and 103 were girls, 43 were placed in the Upper socioeconomic class, 82 in the Middle, and 76 in the Lower socioeconomic class. The questionnaires and SIV tests of the 201 respondents were coded using a ten place IBM card. The SIV test was then ranked according to the instructional booklet in which answers were pre-coded to represent one of the six interpersonal values being tested. A high number score indicated an emphasis placed upon the interpersonal value. The scores were then ranked using a zero to nine system with the zero representing the lowest categories and the nine the highest.

The questions asked in the questionnaire were coded in a similar manner with each position on the IBM card representing a different answer. Answers were then punched on the cards using one set of cards for each respondent. The cards were checked and verified.

Programs used for the analysis of these data were MDSTAT, Missing Data Statistics Program, and ACT, Analysis of Contingency Tables, which gave information on means,

frequencies and simple correlations of all variables on which this information was desired, as well as percentage relationships in table form. The programs were used to establish relationships between the variables.

CHAPTER IV

DESCRIPTION OF TENTH GRADE STUDENTS

The study was confined to boys and girls who were enrolled as tenth graders. The sample was further limited by the selection of two quite different school settings.

Characteristics of Communities

The School A district was an urban area with a population of 53,604 according to the 1960 census. Of those that were 15 years of age in this district, 414 were boys and 381 were girls. Of those students 2 boys and 3 girls were classified non-white.

The median years of education completed by males in School district A was 10.5, as compared to the 10.8 years completed by females. Of the men, 14.5 per cent had completed or started college, 22.9 per cent had completed high school, 24.2 per cent had completed some high school, and 28.4 had less than eight years of schooling. These groups were exclusive. Occupations held by these men also varied, with the greater proportion in the labor class, craftsmen and only a few classified as professionals.
The School B district draws upon a different population situation. School B is in a suburban area with 160 teenagers in the tenth grade (15-16 years of age) of these 51.2 per cent were boys and 48.8 per cent were girls. All of these students were classified as white.

The median years of education completed by the fathers of these students was a four year college education or at least 16 years of schooling. Of these men, 20.5 per cent held a Masters or Doctors degree, 32.7 per cent had completed a college education but not an advanced degree, 18.6 per cent had two or more years of college education, but no degree, 23.7 held a high school degree but had no advanced training, 2.8 per cent had from 1 to 3 years of high school, and 1.7 per cent had less than eight years of schooling.

In contrast to the School A district, the greater proportion of these men were in professional rather than craftsmen or laborer type occupations. A further comparison of School B and School A occupational groupings can be found in Table 1.

The McGuire-White comparison of occupation, education and probable source of income would indicate that the School B population has a higher proportion of the Upper socioeconomic classes, and that School A has a higher proportion of the Lower socioeconomic classes.

Occupational Groups	School A ⁵⁰ Per cent n = 187	School B ⁵¹ Per cent n = 156
Professional Doctors, (M.D., Ph.D) Engineers, Architects	7.0	42.3
Teachers, High School Elementary Accountants	1.5	16.0
Self Employed merchants Farm Managers	12.0	18.5
Clerical	7.5	9.6
Craftsmen Foremen	36.0	9.2
Truck Drivers Operatives	16.0	3.2
Laborers, Farm workers Household workers	16.0	1.2
Not Working	4.0	0
TOTAL	100	100

TABLE 1.--A Comparison of Occupational Groups of Parents of Tenth Grade Students in School A and School B.

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⁵⁰1960 Census of the Population, Vol. I <u>Character</u>istics of the Population, Part 24, Michigan.

⁵¹School B Records.

Family income was not used as a factor in determining socioeconomic class in the McGuire-White tables, however an approximate amount of the income available was used as a check on the information received about the main source of income for the family. Of the incomes reported, all seemed plausible in comparison to the socioeconomic classes in which the teenagers had been placed. There were 14.4 per cent, 39 teenagers, who did not respond to this question. Upon first glance at Table 2 the 5.3 per cent of the Lower socioeconomic class who received more than \$12,000 per year might seem doubtful. However many craftsmen command high wages for their services so that incomes such as these are possible. Another possibility would be

Domily Treemo	Socioe	conomic Class	
Family Income	Upper n = 43	Middle n = 82	Lower n = 76
\$0-4,000	0	1.2	11.8
\$4,000-8,000	0	19.5	30.3
\$8,000-12,000	39.5	37.8	25.0
Over \$12,000	55.8	22.0	5.3
No Response	4.7	19.5 	27.6
TOTAL	100	100	100

TABLE 2.--Percentage Distribution of Family Income by Socioeconomic Class.

that teenagers may not know the family income. There was no appreciable difference in family income by sex. Further information on this topic can be found in Table 3.

		Sex
Family Income	Boys n = 98	Girls n = 103
\$0-4,000	15.1	4.9
\$4,001-8,000	20.4	18.5
\$8,001-12,000	31.6	33.9
Over \$12,000	25.5	20.4
No Response	17.4	22.3
TOTAL	100	100

TABLE 3.--Percentage Distribution of Family Income by Sex.

A possible factor in the amount of family income available to the teenager would be the number of other persons living in the home and supported by the family. However a classification of the respondents by the number of persons living in the household and by family income (Table 4) indicates that the majority of the families fall into the four to six person grouping regardless of income. Of those in the 7 to 9 person families more teenagers fell into the Upper and Middle socioeconomic classes than in the Lower.

Number in		Socioeconomic Class	
Household	Upper n = 43	Middle n = 82	Lower n = 76
0-3	11.6	8.8	14.5
4-6	74.6	65.5	75.0
7-9	13.8	26.7	10.5
TOTAL	100	100	100

TABLE 4.--A Percentage Distribution of the number of Persons in the Family by Socioeconomic Class.

A factor which may affect the income available per member of the household is the mother who works outside the home. As can be seen in Table 5, approximately 16 per cent of the mothers in the Upper socioeconomic class worked full time as compared to 23 per cent of the mothers in both the Middle and the Lower socioeconomic classes. Fewer mothers in the Middle socioeconomic class (9.7) worked part-time than in either the Upper (18.6) or the Lower (14.4) socioeconomic classes. Approximately the same number of mothers in the Lower socioeconomic class and the Upper socioeconomic class worked occasionally, 18 per cent, as compared to a 14 per cent of the Middle socioeconomic class mothers. In every case the largest percentage of the mothers did not work at all, however more Upper and Lower socioeconomic class mothers worked than did those in the Middle socioeconomic class.

Degree to which	S	ocioeconomic Cla	iss
the Mother works	Upper n = 43	Middle n = 82	Lower n = 76
Full-time	16.3	23.2	23.4
Part-time	18.6	9.7	14.2
Occasionally	18.6	14.6	18.4
Not At All	46.5	51.2	39.5
No Response	0	1.3	4.7
TOTAL	100	100	100

TABLE 5.--Percentage Distribution of the Degree to Which Mothers Work Outside the Home by Socioeconomic Class.

The per cent of boys' mothers as compared to girls' mothers who worked is approximately equal in every classification. This would indicate that differences by sex in teenage income might not be directly related to the mother working.

Scores on the Survey of Interpersonal Values test are a result of a forced choice between three statements that represent six value orientations. These scores are designed to represent a hierarchal arrangement of values which can be compared to national norms in order to establish whether or not the person tested ranks high, medium or low on the values as compared to others of his age and background.

Degree to which the Mother works	Boys n = 98	Girls n = 103
Full time	22.3	21.4
Part-day	14.3	12.6
Occasionally	13.4	20.3
Not at all	50	42.7
No Response	0	3
TOTAL	100	100

TABLE 6.--Percentage Distribution of the Degree to Which Mothers Work by Sex of Respondent.

In comparison with the National means (Table 7), the boys in this sample had higher scores in Support, Recognition, Independence, and Leadership, and lower scores in Conformity and Benevolence. The girls had higher scores in every value tested. The range of scores on Independence was larger than for any of the other values tested, more teenagers ranked in the very high and very low categories.

An examination of the SIV scores by socioeconomic class reveals that teenagers classified in the Upper socioeconomic class received higher scores than either the Middle or the Lower socioeconomic classes, on Support, Recognition, and Benevolence. Those teenagers in the Middle socioeconomic class received higher scores on

	ർ	nd the SIV C	omponent	ň		
	S	urvey of Int	erperson	al Values	Component	ß
Means	Support	Conformity	Recog- nition	Inde- pendence	Bene- volence	Leader- ship
NationalBoys	15.4	14.8	12.6	18.3	14°1	14.2
98 Boys	17°4	14.3	19,1	19,9	19,3	15.3
NationalGirls	17,5	16,0 , ,	18.7	14.3	18.0	10,3
103 GILLS	10°1	7°97	t ر ، L	۲, J	20,7	ν, 11, Ο

TABLE 7.--A Comparison of National Means and the Means of 201 Teenagers

Conformity. Low scores in Conformity were noticeable for teenagers in the Upper socioeconomic class, and low scores in leadership were evident for teenagers in the Lower socioeconomic class. The greatest differences by socioeconomic class were on Conformity and Independence as can be seen in the charts that follow.





Chart I.--Percentage distribution of teenagers by socioeconomic class on scores for six interpersonal values.





CHAPTER V

TEENAGERS' USE OF MONEY

This chapter is concerned with the relationships that were found to exist between teenagers use of money, sex, and socioeconomic class.

Source of Income

Of the choices given; odd jobs at home, dole, allowance, good grades, good behavior, jobs outside the home, gifts, and other, the largest single source of income for the teenagers reporting was a job outside the home. Of the 201 teenagers in the group 34.4 per cent reported this as a major source. However, when all five sources that stem from the parents are combined, more than half (109) of the teenagers reported parents as their main source of income. A comparison of the source and the amount received by teenagers can be found in Table 11.

The same proportion holds true when examining the income sources by socioeconomic class, represented in Table 12. Of those classified Upper socioeconomic class, 53.3 per cent reported parental sources as their main source of income. Of those teenagers classified in the Middle socioeconomic class 51.2 per cent reported parents as their main

			Incol	me.		,		
Amount of			Parents				Other	
Income	Odd jobs of home	Dole	Allowance	Good	Good	Jobs	Gifts	Misc.
	n = 29	n=31	n = 39	h = u	n = 2	n=69	n = 11	n = 12
0	0	6 ° 4	2°9	0	0	1.4	0	0
\$,01 - 1,00	6.9	3,2	2.6	0	0	0	0	0
\$ 1.01-5.00	44,8	32.3	43,6	25°0	50,0	17,7	0°6	68,0
\$ 5.01-10.00	31 0	29.0	33°8	0	50,0	27,9	27°3	8°0
\$10°01-20°00	13,8	19.4	16,8	50,0	0	30,8	27 ° 3	16,0
\$20°01-30°00	л° Г	3°5	0	25,0	0	11.9	0	0
\$30.01-200.00	0	6 ° 5	0	0	0	10.3	36,4	8 ° 0
TOTAL	100	100	100	100	100	100	100	100

TABLE 8.--A Percentage Comparison of the Amount of Income by Main Source of

source, and 52 per cent of the Lower socioeconomic class indicated parents as their main source of income.

A much larger proportion of teenagers in the Middle and Lower socioeconomic classes relied upon employment outside the home for their main source of income, than did those in the Upper socioeconomic class. Of those that depended upon odd jobs around the home as a source of income, more than half were from the Lower socioeconomic class. More than half of those receiving a dole were from the Middle socioeconomic class. A larger proportion of teenagers in the Upper socioeconomic class received an allowance as their main source of income than those in the Middle or Lower socioeconomic classes. Lower socioeconomic class teenagers depend upon the allowance less than in any other class. Very few teenagers depended upon payment for good grades or for good behavior as a main source of income.

Slightly more teenagers in the Middle than in the Lower socioeconomic class depended upon jobs outside the home as their main source of income. Only 13 per cent of those in the Upper socioeconomic class depended upon a job as a main source of income. More teenagers in the Upper and Lower socioeconomic classes depended upon gifts than did teenagers in the Middle socioeconomic class.

Approximately equal proportions of boys and girls depended upon each of the listed sources of income, however more boys than girls depended upon a job outside the home, and more girls than boys depended upon gifts as their main source of income. (See Table 9)

Dollar Amounts of Teenage Income

Reports on the amount of spending money received by the teenager for the questionnaire week varied by sex and socioeconomic class. Few received nothing, and few received more than \$20 to spend. Only two teenagers received as much as \$200. A comparison of the dollar amounts that the teenager received and the source from which it came would indicate that of those receiving \$30 or more, half had jobs outside the home. Four others received the larger amounts through gifts, and three as a dole.

There was very little difference in the amount of income received by socioeconomic class (Table 8). If any, those in the Middle and Lower socioeconomic classes received larger proportions of the higher income amounts. This may be due to jobs held outside the home.

There was a noticeable difference by sex in the amount of income received. More of the boys received the higher incomes, and more girls received lower incomes. Of the total group 82 per cent received more than a

y Sex	
Income b	roup.
Teenage	Total G
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LE 9A Percentage Comparison	and Socioeconomic Class,
TABL	

				Main Sou	rce of Inc	ome		
	odd Jobs n=29	Dole n=31	Allow- ance n=39	Good Grades n=4	Good Behavior n=2	Jobs n=69	Gifts n=11	Misc. n=12
Socioeconomic Class								
Upper n = 43	17.2	16.1	43.5	Ο	50	13	36.4	18
Middle n = 82	31.	54.8	30.7	50	0	46.4	6	55.5
Lower n = 76	51.8	29.0	25.6	50	50	40.6	54.5	27.3
Sex								
Boys n = 98	14.3	14.3	19.3	2.1	Ч	37.7	3.1	6.1
Girls n = 103	14.5	16.6	19.4	1.9	ი •	31	7.7	5.8
Percentage of Total Group	14.4	25.4	19.4	1.9		34.3	5.6	Q

No Response 2

dollar and less than \$20.00, of these 50 per cent received between \$5.00 and \$19.99 during the questionnarie week. The mean amount received for the group was \$11.76

	\$.0	\$.01- \$1.00	\$1.01- \$5.00	\$5.01 - \$10.00	\$10.01- \$20.00	\$20.01 - \$30.00	\$30.01- \$200.00
Boys n=98	25	50	42.8	40	51.1	90.9	78.6
Girls n=103	75	50	57.2	60	48.9	9.1	21.4
TOTAL	100	100	100	100	100	100	100
Per cent of total group respondi	4 ng	2	31.5	27.5	22.5	5.5	7

TABLE 10.--Percentage Distribution of Income Received by Sex.

In reference to the amount of money received by teenagers for the questionnaire week, 27.8 per cent reported receiving more than they usually did, 16.9 per cent reported receiving less, and 50.2 per cent reported receiving about the same as they usually received. The high percentages of teenagers that did not receive the same acount of income would indicate that the sample week was not a typical one as assumed, or that the teenager cannot remember the amount he usually receives. A larger percentage of the teenagers in the Middle socioeconomic class (31.7 per cent) received more income for the questionnaire week than did teenagers in the Upper or Lower socioeconomic classes (25 per cent). More of the teenagers in the Lower socioeconomic class (26.7 per cent) received less for the questionnaire week than did teenagers in the Middle (17 per cent), or Upper (15.3 per cent) socioeconomic classes (Table 14).

The emount		Socioeconomic Class	
received was:	Upper n=43	Middle n=82	Lower n=76
More	25.6	31.7	25
Less	15.3	17	26.3
Same	58.1	51.3	48.7
No response	l	0	0
TOTAL	100	100	100

TABLE 11.--Amount of Income Received by Socioeconomic Class.

Approximately equal proportions of boys and girls received the same, more or less during the questionnaire week. Fifty-one per cent of the boys, and 49.5 per cent of the girls received the same amount of income as they usually received. There were more girls (49.5 per cent, than boys (33.7 per cent) who received more income, and 15.3 per cent of the boys as compared to 18.4 per cent of the girls who received less income than usual for the week of the questionnaire.

Dollar		Famil	y Income	
Received by Week	\$0-4,000 n=10	4,001-8,000 n=39	8,001-12,000 n=67	Over 12,000 n=46
0	0	2.6	2.9	4.4
\$1-4.99	0	2.6	· 0	2.2
\$5-9. 99	10	35.9	31.3	31.1
\$10-19. 99	20	25.6	29.9	24.4
\$ 20 - 29.99	50	23	26.9	17.8
\$30 - 39.99	0	5.1	5.9	6.6
\$40-49.99	0	2.6	0	6,6
\$50 - 200.00	20	2.6	0	6.6
TOTAL	100	99.2	96.9	93.3

TABLE 12.--Percentage Distribution of Dollar Amounts Received by Teenagers by Family Income.

The amount the teenager received by the week as compared to the approximate family income shows that for the most part teenagers received from between \$5.00 to \$30.00 regardless of the families' income. The 20 per cent, of those teenagers whose families received from \$0 to \$4,000 a year, who received from \$50.00 to \$200.00 would indicate that these teenagers had a separate source of income, probably a job outside the home.

Shopping Practices of Teenagers

A comparison of the shopping behavior of teenagers in the three socioeconomic classes reveals that all are more likely to shop either alone or with a girl friend for inexpensive items, and to shop with their mothers for expensive items. This is particularly true of the Upper socioeconomic class as illustrated in Table 15. There was a higher proportion of the teenagers in the Upper socioeconomic class, 53.3 per cent, who shopped alone than in either the Middle, 40.2 per cent, or the Lower, 43.4 per cent. Few teenagers shopped with both parents or with the father alone in any of the socioeconomic classes. Few teenagers shopped with their mothers for inexpensive items, however 60.5 per cent of the Upper, 21.9 per cent or the Middle and 29 per cent of the Lower socioeconomic class shopped with their mothers for expensive items. More girl friends than boy friends shop with the teenager. Few boys will accompany each other shopping for any item. Of those in the Upper socioeconomic class 30.2 per cent shop with their girl friends for inexpensive items, as compared to 14.6 per cent of those in the Middle socioeconomic class, and 13.2 per cent of those in the Lower socioeconomic class who shop with a girl friend.

TABLE 13A	Percentage	Comparison of Articles	Shopping B by Socioec	ehavior for Ir onomic Class.	lexpensive a	nd Expensive
Shopping	Upper	(u = 43)	Middle	(n = 82)	Lower	(u = 76)
Companion	Expensive	Inexpensive	Expensive	Inexpensive	Expensive	Inexpensive
Alone	6,9	53,5	9°7	40.2	1,3	43°4
Parents	4°4	0	13.4	0	11.8	5,2
Mother	60°5	7 ° t	21.9	9,8	29,0	5,2
Father	6.9	0	8,5	1.2	2°0	1.3
Girl Friend	4°1	30°2	3°6	14.6	2.6	13,2
Boy Friend	2°3	7 ° ti	6.1	6,1	3°9	3.9
Family Member	0	2°3	3°6	1。2	0	0
Other	9,3	0	1,2	2 ° 4	1.3	3°9
No Response	4°1	4,6	32,0	24.5	47,5	23,9
TOTAL	100	100	100	100	100	100

In answer to the question, who, or what has the most influence on the teenagers shopping as he sees it, peers have the most influence in the buying of inexpensive items regardless of socioeconomic class. Also shown in Table 16 parents have the most influence in the buying of expensive items regardless of socioeconomic class. Television advertisements, magazines, and store clerks tie, in having little influence. Teachers rank last in the amount of influence they have in shopping for either inexpensive or expensive articles, in the Upper socioeconomic class and second only to television magazines and store clerks in the Middle and Lower socioeconomic classes.

There was a difference among individuals in the amount of time reported to have been spent shopping during the questionnaire week. Of the 96 per cent answering this question, a mean of 6.75 hours was given for the length of time spent shopping. When asked the number of places that they had visited while shopping a mean of 5.3 was reported.

Expenditures

The mean amount spent by 191 or 95.4 per cent of the teenagers reporting expenditures was \$15.74. In comparison with the mean amount received by 200 teenagers \$11.56, the figures indicate the possibility of a discrepancy either in the reporting of the teenagers

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TABLE	

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Factors that		Upper (r	1 = 43)			/iddle ((n = 82			Lower (r	1 = 76)	
Influence	Expe	nsive	Inexp	ensive	Exper	ısive	Inexp	ensive	Expe	nsive	Inexp	ensive
Shopping	Most	Least	Most	Least	Most	Least	Most	Least	Most	Least	Most	Least
Peers	28.0	10.	62.5	7.5	18.1	17.0	63.2	11.7	25.5	20.	70.6	12.5
TV, Magazines Store Clerks	6.3	27.5	15.6	5 D	7.3	37.2	10.5	35.	2.2	.36	5.9	37.5
Older Boys and Girls	6 .3	س	3 . 1	5 • J	7.3	10.2	.	6.7	10.6	• 17	9 . 8	5.4
Parents	59.4	7.5	18.8	10.	67.3	3.4	15.8	8 . 3	61.7	• 7	13.7	8.9
Teachers	0	50.	0	22	0	32.2	- 2 - 2	38.3	0	36.	0	35.7
TOTAL	100	100	100	100	100	100	100	100	100	100	100	100

involved, an interpretation of the question to refer to only cash expenditures, or the error due to the ten teenagers who did not report their expenditures.

	Total n = 191	Boys n = 93	Girls n = 98
0	5	5.2	4,9
0199	3	3.6	2.1
1.00-4.99	28.8	30.5	27.2
5.00 - 9.99	24.2	23.1	25.7
10.00 - 14.99	15.8	13.4	17.8
15.00-19.99	12.4	13.4	11.5
20.00-29.99	10.8	11.1	9.5

TABLE 15.--Percentages of Boys and Girls by Total Dollar Amounts Spent During the Questionnaire Week.

The most frequent item reported as an expenditure was school lunch with 69.6 per cent reporting this expense. The mean expenditure for this item was \$1.56 (Table 16). Between meal snacks ranked next with 45.8 per cent of the teenagers reporting this expense, with a mean of \$1.02. Clothing was an important item with 44.3 per cent reporting the purchase of some article of clothing during the week of the questionnaire. The mean amount for one article of clothing purchased was \$9.62. In addition, 22 teenagers

	Means	Number of Teenagers
Clothes and Appearance		
1 Article of clothing	\$ 9.62	90
2 Articles of clothing	4.92	22
3 Articles of clothing	4.93	8
Grooming supplies	1.88	29
Food		
School lunches	1.56	138
Snacks	1.02	91
For the Family	1.85	7
Fun		
Movies, concerts, plays	4.69	38
Records, magazines, books	2.42	62
Hobbies	6.68	16
Sports and sports equipment	5.10	17
Car expenses	9.18	38
Dates	4.78	27
Gifts		
For the family	5.53	20
For friends	2.27	21
Church, benevolences	1.36	51
School expenses	.81	39
Stamps	.45	18
Phone	.66	9
Loan to Parents	6.23	12
Loan to Brothers or Sisters	1.86	16
Savings	5.98	35
Other	4.44	19

TABLE 16.--Means of Teenagers Expenditures.

reported buying two articles of clothing with a mean expenditure of \$4.92. Eight teenagers reported buying a third article of clothing with the mean of \$4.93 for these items.

Approximately 20 per cent of the teenagers spent money in each of the groupings under the area recreation. As these categories are not mutually exclusive it is not known whether or not these were largely the same teenagers or different teenagers spending in this area. The mean amounts spent ranged from \$1.40 for hobbies to \$5.10 for sports or sports equipment.

About one-fourth of the teenagers reported a church donation, with the mean dollar amount of \$1.26 for the 51 teenagers reporting this expense. A savings for the week was reported by 12.4 per cent of the teenagers with a mean dollar amount of \$5.98

Many more girls than boys spent money on clothing, cosmetics, church, gifts and school expenses during the questionnaire week. More girls than boys saved during the questionnaire week. More boys than girls spent money on snacks, magazines and records, sports and on car expenses. Boys were more likely than girls to lend money to their parents or other family members (Table 17).

A comparison of the socioeconomic classes shows that the Upper and Lower socioeconomic classes spent more on clothing than the Middle socioeconomic class. The Lower

socioeconomic class teenagers spent more on food for the family than did those in the Upper or Middle socioeconomic class. These three groups were similar in the amount spent for school lunches, however the Upper socioeconomic class teenagers were lower in their expenditures for snacks.

In the groupings of expenditures for fun, the Middle and Lower class teenagers spent more for movies, plays and entertainment of this type, than did those in the Upper socioeconomic class. More of the teenagers in the Upper socioeconomic class spent money on records, books, and on sports activities. The Middle and Lower socioeconomic class teenagers spent more proportionately on cars and on dates than did those in the Upper socioeconomic class.

Teenagers in the Upper socioeconomic class had more expenditures for gifts for the family than did the teenagers in either the Middle or the Lower socioeconomic class. More teenagers in the Middle socioeconomic class spent money on gifts for friends.

The teenagers in the Lower socioeconomic classes spent more proportionately on school supplies than did the other two groups, and the teenagers in the Upper socioeconomic class spent more on church and benevolences.

There were more teenagers in the Lower socioeconomic class than in either the Middle or the Upper classes who saved during the week, those in the Upper saved the least.

	Percentage of Total n = 193	Boys n=93	Girls n = 98
Clothes and Appearance			
l article of clothing 2 articles of clothing 3 articles of clothing Grooming supplies	44.7 10.9 4 14.4	30.6 5.1 0 5.1	64 19.4 7.9 23.3
Food			
School lunches Snacks Food for the family	68.6 45.2 3.4	67.3 52 3	69.2 37.6 3.9
Fun			
Movies, concerts, plays Records, magazines, books, hobbies Sports and sports equipment	18.9 33 3 20.4	17.4 41.8 28.5	19.3 37.0 7.7
Car expenses Dates	18.6 13.5	31.6 20.4	6.7 7.7
Gifts			
For family For friends Church	9.99 10.5	8.1 5.1	11,6 13.5
benevolences School Expenses Stamps Phone Loan to Parents	25.3 14.4 9 4.4 6	18.3 13.2 1 6.9 7.1	32.1 21.3 13.6 <u>1</u> .9 4.8
or sisters Savings Other	4.9 11.4 8.9	7.1 11.2 8.1	3.9 23.3 10.6

TABLE 17.--Articles of Expenditure by Sex and Percentage of the Total Group.

	Upper n = 43	Middle n = 78	Lower n = 72
Clothes and Appearance			
l Article of clothing 2 Articles of clothing 3 Articles of clothing Grooming supplies	44.7 6.9 4.7 18.6	37.7 10.8 2.4 17.1	48,4 12,9 5,2 9,3
Food			
School lunches Snacks For the family	73.1 39.6 2.4	69.6 47.6 2.5	66.8 46.1 5.3
Fun			
Movies, concerts, plays Records, magazines, books, hobbies Sports and sports equipment Car expenses Dates	18 76.7 16.2 9.2 7	19.8 35.3 2.2 22.9 17.1	8.5 47.9 20.6 13.2
Gifts			
For the family For friends Church, benevolences	18.5 5.4 32.6	7.2 10.9 24.4	7.8 8 22.4
School expenses Stamps Phone Loan to parents Loan to brothers or sisters Savings	17.3 6.9 2.4 0	14.7 4.8 6.1 7.4 8.6	26.4 13.3 7.9 4
Other	2.4	13.5	9.3

TABLE 18.--A Percentage Comparison of the Articles of Expenditure by Socioeconomic Class. Only teenagers in the lower two socioeconomic classes gave loans to parents or other family members.

Use of Credit

To obtain some idea of the parents' use of credit, the teenagers were asked how much credit their parents used. Of the 195 teenagers who answered this question the mean number of charge accounts, credit cards or law-away acounts given for parents was 11.07.

When asked if they used their parents' charge accounts 43.2 per cent answered yes and 55.9 per cent answered no. One person gave no response. As can be seen in Table 19 approximately the same proportion, or half of the boys and girls, use their parents' charge accounts. There was no noticeable difference as to the use of parents' charge accounts by socioeconomic class between the Upper and Middle classes, however a much smaller number of the teenagers in the Lower socioeconomic class used their parents' charge accounts.

Twenty per cent (20.3) of the teenagers replied that they did not know their parents' attitudes toward their using credit. There was an additional 3.4 per cent who did not respond to the question. Of the remaining 76.3 per cent, 31.5 per cent replied that their parents would not allow them to charge anything to their accounts. Twenty-two (22.8) per cent indicated that they would need

Parents' Charge	Socioe	conomic	Class	S	ex
accounts used by teenagers	Upper n = 43	Middle n = 82	Lower n = 76	Boys n=98	Girls n=103
Used charge accounts	53.4	51.2	28.9	44.9	41.8
With no restrictions	4.6	0	2.6	1.9	3.0
Restricted to a dollar amount	0	7.3	2.6	7.1	۰,9
Used only with permission given each time	48.8	33.9	23.7	35.9	37.9
Do not use parents' accounts	46.6	48.8	71.1	55.1	58.2

TABLE 19.--A Percentage Comparison of Teenagers Use of Parents' Charge Accounts by Sex and Socioeconomic Class.

to obtain prior approval on all purchases charged to their parents, and 8.9 per cent indicated that approval would be needed only for large purchases. There were 6.9 per cent who indicated that their parents would allow them to make any charge purchase desired. There were 10 teenagers who indicated that they had charge accounts in their own names. In response to the question, who pays for the items charged by teenagers on their parents accounts, 11.4 per cent reported paying for the items themselves, 18.4 per cent indicated that their parents paid for the item, and 12.4 per cent indicated that both they and their parents paid for the items. Approximately 58 per cent of the teenagers gave no response to this question.

Use of charge clubs, such as the R.C.A. Record Club, Doubleday Book Club, and Readers Digest Book Club, was reported by 14.4 per cent of the teenagers. Of these, 25.6 per cent reported belonging to a record club, 46.2 per cent reported belonging to a book club, the remaining 28.2 either belonged to more than one, or to other types of charge clubs.

Checking Accounts

Of the 201 teenagers in the group, 4.5 per cent had checking accounts, of these nine students, eight also had savings accounts. The mean dollar amount in the checking accounts was \$118.44.

Savings

In this group 62.6 per cent of the teenagers reported that they had a personal savings account. The mean amount in these savings accounts was \$386.71. The highest amount in savings reported by the group was \$1,600.00. There was an additional 2.6 per cent who reported having a savings account, but gave no dollar amount of their savings. One girl gave no response to the question.

Sixty-three (63.8) per cent of the boys and 66 (65.7) per cent of the girls reported having a savings account. Although the mean amount in savings was \$286.71, 82.1 per cent of these teenagers had \$200 or less in their accounts. There was no consistent difference by sex in the dollar amounts in savings. A general indication was that boys have larger amounts in their acounts and girls have smaller dollar amounts (Table 20).

TABLE 20.--Dollar Amounts in Teenage Savings Accounts by Sex and Percentage of Total Group.

Dollar	Percentage of	Se	ex
Amounts	Total Sample n = 126	Boys n=98	Girls n=103
\$ 0-10.00	8	7.1	3
\$10.01-50. 00	27.4	14.1	22.3
\$50.01 - 100.00	21.7	13.1	17.5
\$100.01-200. 00	16.9	10.2	10
\$200.01-300.0 0	8.9	6.1	5
\$300.01-400.00	2.4	l	2
\$400.01-500.00	4.3	3.1	2
\$500.01- 1000.00	8.8	8.1	3
\$1000.01-1600.00	1.6	l	.9
TOTAL	100	63.8	65.7

Differences in the amount in savings accounts were small except that more of the Upper socioeconomic class teenagers have accounts that have dollar amounts of more than \$201.00 (Table 21). However in the largest dollar division, the two respondents came from the Middle and Lower socioeconomic classes.

In answer to the question, who deposited the money in the savings account, 42.4 per cent of the teenagers replied that they did, and 9.9 per cent said that their parents also deposited in their savings acounts. Parents

Dollar Amount	Upper n=43	Middle n = 82	Lower n= 76
\$ 0-10.00	2.8	15	8
\$10.01-50.00	28.5	24.5	27.4
\$50.01-100.00	14.3	22.6	21.7
\$100.01-200.00	17.1	17	16.6
\$200.01- 300.00	11.4	7.5	8.3
\$300.01- 400.00	5.7	0	2.8
\$400.01- 500.00	5.7	3.7	2.8
\$500.01-1000. 00	14.2	7.5	5.5
\$1000.01-1600.00	0	1.9	2.8
TOTAL	100	100	100

TABLE 21.--Dollar Amounts in Teenage Savings Accounts by Socioeconomic Class.

alone deposited the savings in 7.9 per cent of the cases, and grandparents and others in 4.4 per cent of the cases. There were 71 (34.5 per cent) who did not respond to the question.

A greater proportion of the boys than of the girls made their own savings deposits, and four times as many girls had their savings deposits made by parents.

TABLE 22.--A Percentage Comparison of the Distribution of Depositers in Teenage Savings Accounts by Sex and Percentage of the Total Sample.

Depositors	Percentage of Total n = 201	Boys n=98	Girls n=103
Teenager	42.4	48	38.6
Parents	7.9	3.1	12.6
Both teenager and parents	9.9	6.0	13.6
Grandparents	2.9	4.2	• 5
Others	1.5	2.0	.8
No Savings Account	35.4	36.7	33.9
TOTAL	100	100	100

In answer to the question, "where do you keep your savings," 43.4 per cent of the teenagers reported having their savings at home in a safe place. Twelve per cent put their savings in a bank or Savings and Loan Association. The Upper and Middle socioeconomic class teenagers made more use of the bank and Savings and Loan Association services than did the Lower socioeconomic class teenagers. More responses were given by Upper and Middle socioeconomic class teenagers to this question than by Lower socioeconomic class teenagers. In every class more teenagers indicated a special place in the home as the location of their savings than any other place

TABLE 23.--A Percentage Comparison of the Location of Savings for Questionnaire Week by Socioeconomic Class, and Percentage of Total Sample.

Location	Socioe Upper n = 43	conomic Middle n = 82	Class Lower n = 76	Percentage of Total Sample
Savings & Loan	9.3	7.3	4	6
Bank	16.3	13.5	7.9	12
Savings Bond	0	1.2	2.6	2
Home (special place)	46.5	36.6	40.8	43.4
Parents	0	3.7	1.3	1.5
Other	2.4	3.7	6.6	4.1
None Saved	2.3	4.9	6.6	5.0
No R esp onse	23.2	29.1	30.2	26.0
TOTAL	100	100	100	100
Although 62.6 per cent of the teenagers reported having a savings account, only 17.4 per cent reported a savings for the week surveyed.

When asked for what they were saving, the most frequent response was that they were saving for an education. The next most frequent response to this question was that they were saving for clothing. To save because their parents wanted them to do so was the least mentioned response.

More girls than boys were saving for clothing, education and in order to marry. More boys than girls were saving for a special occasion, a car, for emergencies or for other reasons (Table 24). Approximately 15 per cent of the teenagers saved more during the questionnaire week than they usually did, and 12.4 per cent saved less. Approximately 31 per cent said they saved about the same amount as they usually did and there were 41.3 per cent of the teenagers who gave no response to the question.

Reasons	Se	ex	Percentage
for Savings	Boys n=98	Girls n=103	or Total n = 201
Education	28.6	32	30.3
Clothing	16.3	28.2	22.3
Special Occasion	16.3	8.8	12.3
To marry	2.1	5.8	3.9
For a car	13.3	6.8	9.9
For emergencies	3.1	2.9	2.4
For parents	.9	1.9	1.4
Other	6.1	5.8	6.0
No Response	13.3	7.8	11.5
TOTAL	100	100	100

TABLE 24.--A Percentage Comparison of the Reasons Given by Teenagers for Savings by Sex and Percentage of Total Sample.

CHAPTER VI

SUMMARY OF FINDINGS

This chapter is designed to summarize the results of this study in relation to previous studies.

Teenagers are in a period of their lives where they act, and are treated as adults, and as children. They no longer accept the opinions or values of their parents or other adults without question. Instead they need to strike out on their own, to be independent in some way of their family. Teenagers play many roles, and are constantly bombarded with social and cultural pressures to be like their peers. Through similarity with their peers they are able to find comfort and to express differences with their parents.

This need for independence was reflected in the scores of teenagers in this study on the Survey of Interpersonal Values Test. Independence scores ranged higher than the national norms, and resulted in a higher mean score than the national mean scores for this value. Girls in this study rated Conformity as a more important value to them than did the boys. Independence was more important to Lower socioeconomic class teenagers than to Upper or Middle socioeconomic class teenagers. Other differences

by socioeconomic class were also evident in this study. Teenagers in the Middle socioeconomic class received the highest scores, indicating they placed the most importance on conformity, and teenagers in the Upper socioeconomic class placed the least importance on conformity. Upper socioeconomic class teenagers received the highest scores on Support, Recognition and Benevolence, and Lower socioeconomic class teenagers scored lowest in Leadership.

Source of Income

In comparison with studies previously conducted in this area, more teenagers in this study worked full or part time on jobs outside the home during the school year. This effort to be economically independent may be an indication of the teenager's drive toward independence from his parents. The most frequent source of income in this study, as in previous studies, was the teenagers' parents. This was also true by socioeconomic class although a much larger percentage of teenagers in the Middle and Lower socioeconomic classes relied upon employment outside the home than did those in the Upper socioeconomic class. The dole was the most frequent source from parents mentioned by teenagers in this study. This finding is similar to that in the Hurt⁵² and Dunsing⁵³ studies.

⁵²Hurt, <u>op. cit</u>. ⁵³Dunsing, <u>op. cit</u>.

Amount of Income

In this study the mean amount of income received by tenth graders was \$11.76. This amount is generally more money received than was reported in previous studies. There was little difference in the amount of income received by socioeconomic class. In comparison with the amounts received other weeks, a larger number of the teenagers in the Middle socioeconomic class received more income during the questionnaire week, and more teenagers in the Lower socioeconomic class received less income for the week surveyed.

Shopping Practices

Tenth graders in this study gave a mean of 6.75 hours and 5.3 places shopped during the questionnaire week. They also indicated that they shop alone, or with a girl friend for inexpensive items and with mother for expensive items. Shopping may serve as a social experience, in that it was often shared with another teenager, or as a way of asserting independence by shopping alone. Okerlund⁵⁴ reported that peer groups have greater influence on younger teenagers in the seventh and ninth as compared to eleventh grade students. In Evans'⁵⁵ study, winning the approval of others was more important than independence.

⁵⁴Okerlund, <u>op. cit</u>. ⁵⁵Evans, <u>op. cit</u>.

Decreasing amounts of teenagers in this study shopped with their mothers for expensive items in the Upper, Middle and Lower socioeconomic classes. More Upper as contrasted with Middle and Lower socioeconomic class teenagers shopped with a girl friend for inexpensive items. More Middle and Lower socioeconomic class teenagers shopped alone for both inexpensive and expensive items. There was little difference by socioeconomic class on the rankings teenagers gave on what influences their spending, their peers influence them more in the buying of inexpensive items and their parents in the purchase of expensive items.

Expenditures

The expenditures of students in this study were similar to those in previous studies. Boys spent their money on snacks, magazines, records, sports, cars, or lent money to parents or other family members. Girls spent their money on clothing, cosmetics, church, gifts, and school expenses during the questionnaire week. Previous studies have also pointed out definite sex differences in expenditures. Powell and Gover⁵⁶ found that boys spend more on recreation and hobbies and girls spend more on clothing. Gilbert⁵⁷ reported that after the purchase of

> ⁵⁶Powell and Gover, <u>op. cit</u>. ⁵⁷Gilbert, <u>op. cit</u>.

school lunch, boys spent more on sports, dates, and snacks, and that girls spent more on clothing, jewelry, movies, records, or put their money into savings.

Major items of expenditure regardless of socioeconomic class were school lunch, clothing, records, magazines, and books in that order. In all but clothing, a higher percentage of Upper socioeconomic class teenagers spent in these areas than did Middle or Lower socioeconomic class teenagers. In clothing, a higher percentage of Lower socioeconomic class teenagers spent money for this item than did either Upper or Middle socioeconomic class teenagers.

In other areas, a higher percentage of Middle and Lower socioeconomic class teenagers spent money on cars than did Upper socioeconomic class teenagers. A higher percentage of the Upper socioeconomic class teenagers spent money on gifts for family, church, and other benevolences as compared to more teenagers in the Middle socioeconomic class who spent more money on friends' gifts. There were more teenagers in the Lower and Middle socioeconomic class who gave loans to parents, brothers and sisters than in the Upper socioeconomic class. There was a higher percentage of Lower socioeconomic class teenagers who saved than in any other class.

Use of Credit

Boys and girls in this study used their parents charge accounts as their main source of credit. In all 43 per cent of the teenagers used credit. This is low in comparison to the 65 per cent who used credit in Sewalt's⁵⁸ study on girls, and the 60 per cent of girls and 32 per cent of the boys who used credit in Bruner's⁵⁹ study. There was little difference in the use of parents' charge accounts by Upper and Middle socioeconomic class teenagers in this study. However, a much smaller number of Lower socioeconomic class teenagers used their parents' charge accounts. This finding is similar to that of Bruner's⁶⁰ who found that use of parents' charge accounts increased from low to high socioeconomic status groups.

Checking Accounts

A small percentage, 4.5 per cent, of the teenagers in this study used a personal checking account. This is comparable to the 8 per cent of who had checking accounts in Sewalt's⁶¹ study on girls.

⁵⁸Sewalt, <u>op. cit</u>.
⁵⁹Bruner, <u>op. cit</u>.
⁶⁰Ibid.
⁶¹Sewalt, <u>op. cit</u>.

Teenage Saving

Boys generally had larger dollar amounts than girls in their savings, and more girls than boys saved during the questionnaire week in this study. Of the 62.6 per cent who reported having some sort of savings, only 17.4 per cent reported a savings for the week surveyed. In general Upper socioeconomic class teenagers have savings accounts with larger dollar amounts and more Lower socioeconomic class teenagers saved during the week surveyed. Upper and Middle socioeconomic class teenagers made use of formal savings methods such as a bank or savings and loan association in larger percentages than did lower socioeconomic class teenagers. In comparison with previous studies, except for the Scholastic⁶² study where 68 per cent reported a savings, more teenagers in this study saved during the questionnaire week.

Teenagers were saving for many items in this study, of these education was the most frequently mentioned. Although there were many depositors, parents, grandparents relatives, for the most part the largest proportion of the teenagers in this study made their own savings deposits.

⁶²Paolucci, <u>op. cit</u>.

CHAPTER VII

IMPLICATIONS

This chapter is concerned with the possible implications of this study for home management research and teaching.

Teenagers are earning more and controlling more money than they ever have in the past. They are presently or will soon be independent spending units perhaps with the responsibility for self and/or their own families. The teenager is self-centered in his spending, buying in the areas of foods, snacks, and clothing for himself and recreation. Can he move from self-centered spending to family-centered spending? His discretionary income places him in a different economic class than his parents. He has no major fixed expenses and as a result can spend his money as he chooses. This spending experience does not prepare him for the responsibilities of living on his own, or those of supporting a family. As teachers we need to help the teenager become aware of the many demands that will be made upon his dollar, and the alternatives he has to spending. Teachers can aid the teenager in developing some technical skill in planning for fixed expenditures and

in developing skills or at least learning of other ways he can use his talents in getting what he wants, such as making it himself, rather than buying the article.

Although teenagers recognized the influence of their peers upon their spending they were not aware of the influences of television or other advertising media upon their spending. Teenagers in this study indicated that television and magazines and other forms of advertising had little or no influence on their spending. As we are aware of the educational influences the teacher exerts over the student of which he is often unaware, so may he also be unaware of the influence of advertising on his spending. The advertising world conducts many studies on what is most effective in their advertisements in causing the public to purchase their products. It is very possible that the teenager is buying an article because the need for it has been awakened through advertising. As teachers we need to make sure that the teenage buyer is aware of the many influences of advertising, to acquaint him with the different types and help him to prepare himself against needless buying.

Many teenagers in this study facilitated their spending through the use of their parents' charge accounts. In some cases they indicated that they paid or helped pay for the articles purchased in this manner, but in other cases the parents paid for the bills. Credit is becoming

more of a way of life in this country, and the trend seems to be toward even more use of cards rather than currency in the purchase of articles for daily living.

There are many costs involved in the use of credit which teenagers need to be made aware of, as well as some of the dangers of not planning expenditures, but buying on impulse. The use of credit cards can facilitate impulse buying and it is too easy to over-buy the budget.

More than half of the teenagers in this study were saving for something specific. Some of these were saving for immediate goals and others were saving for the future. As in other areas of his use of money the teenager needs to become aware of the importance of planning in the achievement of his goals and the establishment of a priority listing in buying what he wants. The SIV, Survey of Interpersonal Values test scores indicated that teenagers have a strong desire for independence. As teachers we can help them gain this financial independence by helping them to recognize the means for control and in relating their goals and values to the use of their resources.

Implications for Research

Is spending goal-directed, value-directed, or based on whim? The present may be much more important to the teenager than a distant, not too clear future. This might

be why few teenagers saved during the questionnaire week, although a majority indicated that they were saving for something.

If spending is a result of direction from a value hierarchy then it would be important to know what type of value hierarchy was represented. It may be that no two people spend alike for the same reasons or there may be a common value hierarchy for many people. It is possible that spending may be related to interpersonal values, that is buying something in order to be like, or different from someone else, in order to achieve some type of recognition, or communicate some other feeling. Spending may be on an aesthetic, materialistic, economic type of value system, or be related instead to a standard of living. The buyer might be purchasing on the basis of physiological, social, economic or aesthetic wants or needs.

Such a study might be conducted through interviews, where by direct or indirect questioning the reasons for purchases could be delved into more deeply.

It was evident that there were many differences in the use of money by socioeconomic class in this study. These differences would be interesting to pursue. Although the teenagers in the Upper socioeconomic class indicated that conformity was not as important to them as it was to other teenagers in this study, these teenagers shopped with someone more than any of the others. Is this an

indication of conformity, or is this behavior an indication that shopping is a social experience for these teenagers? There were the expected differences in the amount of income teenagers received from their parents by socioeconomic class, however more teenagers in the Middle and Lower socioeconomic classes worked outside the home than in the Upper. This may be an indication that the teenager "needs" a certain amount of money to spend in order to be accepted by his peer group, and if this is not forthcoming from his parents he may go out and earn it if his drive to be like the peer group is strong enough.

Some differences in what teenagers purchased by socioeconomic class seem to indicate that they need to conform to others. More Lower socioeconomic class teenagers spend money for clothing than any other group even though this was one of the highest spending areas for all the teenagers. This may be an indication of a need to be like other teenagers through dress.

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APPENDIX

Dear Student:

You are being asked to contribute to some research on teenagers and their money. Because much of what is written on this subject is not based on research, I am asking your help with this study in hopes that from it we will gain clearer insight into this particular problem.

Some of the information asked in the attached questionnaire will apply directly to you, and some will apply to your family. This last section will help me gain a better perspective of your group as a whole.

Please read the directions carefully and answer all of the questions. As you answer the questions remember that <u>this is not a test</u>. There are no right or wrong answers, and since your name is not requested, your answers will remain anonymous.

Thank you for your cooperation.

Sincerely yours,

Mary Ellen Davis Graduate Student Michigan State University

YOUR USE OF MONEY

Please answer the following questions by placing a check (\checkmark) where it is appropriate. On occasion you will note that more detailed information is requested, please fill this in to the best of your knowledge.

- 1. Age (years)
- 2. Sex____ Male

_____ Female

3. Do you have a savings account in <u>YOUR OWN</u> name? _____yes, ____no

If no, go on to the next question.

If <u>yes</u>, a) How much money do you usually have in it? (Please round to the nearest \$10)

b) Who puts money into it? You do

____ Parents do

Others, (Who?)

4. Do you have a checking account in YOUR OWN name?

_____ yes, _____ no

If no, go on to the next question.

If yes, a) How much money do you usually have in it? (Please round to the nearest \$10)_____

b) Who puts money into it? ____ You do

____ Parents do

Others, (Who)

5. How much money did you get in the last week (Monday-Sunday) (Please give amounts) from:

Earned doing special jobs at home

Receiv f i a f c	red from Parents For good grades In odd amounts when asked for Is a regular allowance For good behavior Tother, please explain	
Earned home	l doing part-time jobs outside the	
Gifts		
Other,	please explain	_
	Total	
Is thi	s morelessabout the same	
ab 900		
If thi receiv How mu Sunday (Pleas	total is more or less than you usually ye, WHY toth money did you SAVE last week (Monday- y) in: the give amounts) (If none, go on to the nex	
If thi receiv How mu Sunday (Pleas quest	s total is more or less than you usually ye, WHY the money did you SAVE last week (Monday-) in: se give amounts) (If none, go on to the nex sion)	 t
If thi receiv How mu Sunday (Pleas quest	s total is more or less than you usually ye, WHY the money did you SAVE last week (Monday-) in: se give amounts) (If none, go on to the nex tion) Savings and Loan	t
If thi receiv How mu Sunday (Pleas quest	<pre>s total is more or less than you usually ye, WHY</pre>	 t
If thi receiv How mu Sunday (Pleas quest	<pre>s total is more or less than you usually ye, WHY</pre>	 t
If thi receiv How mu Sunday (Pleas quest	s total is more or less than you usually re, WHY	t
If thi receiv How mu Sunday (Pleas quest	As total is more or less than you usually re, WHY	t
If thi receiv How mu Sunday (Pleas quest	As total is more or less than you usually the money did you SAVE last week (Monday-) in: the give amounts) (If none, go on to the nex tion) Savings and Loan Bank Savings bond, Stamps At Home in a special place Gave it to parents Other, please explain Total. Is this moreless about the sameas you us save?	t

9. What are you saving for? (Please double check the most important item)

Clothing

____Education

____Car

Special Occasion

To get married

To please parents

Emergencies

Other, please explain

10. Please check the places where your parents use credit indicating which type, to the best of your knowledge.

	Charge	Account	Installment	Lay-Away
Department Store				
Jewelry Store		<u> </u>		
Clothing Store				
Drug Store				
Grocery Store		+		
Gas Station		**************************************		
Dime Store			· · · · · · · · · · · · · · · · · · ·	
Other (please explain)				

I don't know

11. How do your parents feel about YOUR use of credit? _____They allow me to use it for all my purchases _____They require approval for large (amount) pur- _____chases ONLY _____They must approve all purchases before made _____They don't allow me to use credit ____You don't know

12.	Do you ever credit cards	use your parent's charge accounts, ?
	ye	es <u>no</u>
	If <u>no</u> , go or	n to the next question.
	If <u>yes</u> , a)	Who pays for the items?You do
		Parents do
		Both
	b)	Can you use your parents' charge accounts, credit cards
		at any time, for any amount.
		up to a maximum set by your parents. How much?\$
		only with permission each time.
13.	Do you have OWN name?	e a charge account, credit card in YOUR
	yes	no no
	If <u>no</u> , go or	n to the next question.
	If <u>yes</u> , a)	Who pays for the items?You do
		Parents do
		Both
	b)	Can you use them
		at any time, for any amount.
		up to a maximum set by parents. (How much?) \$
		only with permission each time.
	c)	Why did you open a carge account or get a credit card?
		Friends had them
		Store advertising
		Sales clerk suggested it
		Parents suggestion
		Other, please explain

14. Do you buy any of the following regularly through a club?

____Records

___Books

____Other, (What?) _____

15. When you buy do you usually shop ------(Please place a (√) to indicate when you shop for inexpensive items, and an (x) when you are buying expensive items.

Alone With both parents With mother With father With girl friend With boy friend Other, please explain

16. Please indicate the <u>MOST</u>, <u>NEXT</u>, and <u>LEAST</u> important item in influencing your choice when shopping for <u>inexpensive</u> items.

Boys my age Girls my age Clerks Movies, T.V., Radio Newspapers, Magazines Older boys Older girls Parents Teachers Other, please list

17. Please indicate the <u>MOST</u>, <u>NEXT</u> and <u>LEAST</u> important item in influencing your choice when shopping for an expensive item.

Boys my age Girls my age Clerks Movies, T.V., Radio Newspapers, Magazines Older boys Older girls Parents Teachers Other, please list 18. Please approximate the amount of time you spent shopping in each of the following places last week. (Monday-Sunday) Please round to the nearest 15 minutes, or hour.

Department StoreJewelry StoreClothing StoreRecord StoreBook StoreGrocery StoreDrug StoreDime StoreGas StationSchool LunchroomSports eventsMail Orders, CatalogsOther, please explain

Total

Please list under the appropriate headings the articles you bought this past week (Monday-Sunday) by amount. Then indicate whether or not you paid case, or committed yourself or your parents for this amount through charge accounts, credit cards or lay-away. (With a check \checkmark)

PLEASE NOTE: TOTAL SPENT IN <u>CASH</u> SHOULD BE THE SAME AS THE TOTAL YOU RECEIVED THIS WEEK (see question number 5) IS IT?

Article	Amount	Cash	Charge	Credit Card	Lay- Away
Clothing					
Cosmetics, cologne, shaving cream etc.					
Dates					
Gas, car expenses					
Church, other donations					
Gifts, family					
Gifts, friends					
Golf, bowling, tennis, swimetc.					
Hobbies					
Records					
Sports events					
Magazines					
Books					
Movies, plays					
Sports equipment, events (which)					
School lunch					
School supplies					
Snacks					
Groceries					
Telephone calls					

Article	Amount	Cash	Charge	Credit Card	Lay- Away
Stamps					
Savings					
Medical Supplies					
Gave to parents	-				
Gave to brothers, sisters					
Other					
TOTALS					

IS THE TOTAL <u>CASH</u> EXPENDITURE THE SAME AT THE AMOUNT RECEIVED?

FAMILY BACKGROUND INFORMATION

19. Which of the following are now living in your home?

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	Father Mother Brothers (How many?) Sisters (How many?) Spouse of Brothers or Sisters Other relatives, who? Other persons
20.	What is your father's occupation?
21.	Where does he work?
	What does he do?

22. Does your mother work outside the h	22.	ιt	ou	k (ĸ	0	0	: ((ĸ	ĸ	١K	۰ŀ	۰ŀ	וי	וי	ł	ł	k	K	ĸ	K	2			(C)	l	υ	l	1	t	,	S	5	j	Ĺ	C	1	e	٤		t	,	h	ιe	Э		ł	J	0	n	16	3	?		
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	_Full day regularly
	Part day regularly
	_Once in awhile
	_Not at all
If do?	she does work outside the home, what does she
Wha in	t were the last grades your parents completed school?
	FatherMother
	Wages, hourly basis, weekly checks Salary, Commissions, regular incomemonthly yearly basis Profit fees, royalties Interest, dividends, and savings Odd jobs Welfare Other, please explain
lev	el.
	_\$0 \$4,000
	_\$4,001 8,000
,	_\$8,001 12,000
	_Over \$12,000
Why	is money important to you? (Use the back of

ANY COMMENTS?

PLEASE CHECK----HAVE YOU ANSWERED ALL THE QUESTIONS?

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