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How Income from Parental Contribution Helps Young Hungarians Become Consumers

SUMMARY

This article analyses the most important aspect of learning housekeeping and of eating habits, the basis of individual experience, young people's independent income in 3 regions populated by Hungarians: Budapest, the neighbourhood of Tatabánya and Slovakia. The study reveals that in all three geographical regions, the allowance giving habits of parents are less supportive in developing children's ability to learn basic economy, and at the same time hinder the evolution of health-conscious eating habits, too.

Journal of Economic Literature (JEL)

codes: D12, D14, I12, R22

Keywords: pocket money, consumption, food, health, children, parents, mother

INTRODUCTION

It is easy to comprehend that one of the main wishes of parents is for their children to have a happy, balanced and healthy life.

Financial stability, that is, prudent and responsible money management is absolutely essential in achieving a happy and balanced life. The best way to teach prudent money management and financial responsibility is to provide opportunities for self-sufficiency and experiential learning (Fulk and White, 2018), as the knowledge that young people gain in this way will be entrenched and maintained throughout adulthood (Kim and Chatterjee, 2013; Amagir et al., 2018). However, in order for experiential learning to take place, young people need to have an independent income they can use independently.

Consuming food that is good for the human body is a prerequisite for a healthy lifestyle. For a young person to learn what foods are beneficial to their health (and how to obtain and prepare them), the best way is through experience. Longitudinal research has led to the conclusion that individual experience in relation to food is significantly stronger and more lasting than any other form of learning

(e.g. verbal learning, Pedersen et al., 2015; DeCosta et al., 2017). Accordingly, parents should also encourage and support their children in making and implementing independent decisions (Pratt et al., 2017). At the same time, this autonomy necessitates the existence of an independent income.

At this point, we can see that the acts of learning prudent and responsible money management and of developing healthy eating habits synergise, as both acts are based on the existence of an independent income that enables individual experience.

Independent income can be obtained by children through the involvement of their parents. Parents can choose to supply the independent income to their children in the form of pocket money or by motivating their children to earn their own income by doing formal or informal work. For the sake of simplicity, in this article, the concept of pocket money includes regular allowances as well.

Opportunities for self-employment are age-dependent, as the characteristics of children (up to 13 years of age), adolescents (14–18 years of age) and young adults (over 18 years of age) differ significantly.

While children are given money as a gift or as pocket money, young adults are old enough to work and earn money. Adolescents, on the other hand, have the opportunity to receive both pocket money and income from informal or formal (part-time) work.

Moreover, the amount of income needed also varies considerably, as children and adolescents do not normally have to bear the cost of their living and to pay such costs as rent, overheads and student loans. How-

ever, parents often expect their adolescent children to meet some of their own expenses. (Indeed, some young adults benefit from the phenomenon of the so-called “mum hotel”, which means that these young adults still live at home, they do not run their own households, and the majority of the cost of their living is paid for by their parents.) In addition, adolescents go out with their friends more often than children, and on these occasions, they have a much greater choice of services than members of the younger age group. Last but not least, adolescence is the very period when young people want to become independent of their parents, and fight for their autonomy through experimentation and trying new things (Otto, 2013). This process of becoming independent requires a significantly higher independent income than the one that children receive.

Based on the above, it can be stated that the existence of self-sufficient income is particularly important for becoming an independent consumer and therefore the examination of the related processes is of paramount importance.

However, regardless of the importance and timeliness of the topic, the scope of local social and economic studies is rather small. A quantified, representative series of surveys is needed to expand the scope and to provide a real assessment of the current situation. The aim of this study is to provide basis to this series, and to deeply understand and explore the problems in the research field.

LITERATURE REVIEW

As mentioned above, parents can help their children to earn an independently disposable income by motivating them to

do income-generating activities such as informal work (e.g. babysitting or gardening for a neighbour) or formal work (e.g. summer jobs, extracurricular part-time jobs). The main benefit of this approach is that children become accustomed to the world of work and they learn to take responsibility for the tasks they perform; moreover, they earn an income from outside the family and, in return, enjoy true and complete autonomy (Batten, 2015).

At the same time, parents can provide their children with an independent income by giving them pocket money or allowances.

Pocket money can be given on a regular basis (e.g. as a fixed amount of weekly or monthly payment) or on special occasions (e.g. as a gift on birthdays, graduations or at Easter Sprinkling). These approaches provide predictability and hence enable conscious planning. Accordingly, pocket money that is given randomly at unpredictable occasions tends to have a negative effect on children by encouraging immediate spending (Samcik, 2014). According to experts, giving pocket money at the request of the child should also be avoided. This approach teaches them that there is an unlimited availability of funds and thus leads to over-spending (Kaczmar, 2016; Hajdók, 2018). One should also consider the fact that giving money at request actually means parental control over the child's spending. The Netherlands is an excellent example for the above mentioned arguments: Dutch parents assume that little pocket money carries a low risk, which means that there is no need to control how the money is spent. How much pocket money is 'little'? Dutch parents give the least pocket money in Western

Europe (even in absolute value); and even Polish parents give more pocket money to their children (ING, 2014). As a consequence of the small amount of pocket money, parents have to bear a significant part of their children's costs (e.g. buying clothes, paying for entertainment and ICT using costs, etc., Blanken and Van der Werf, 2016). However, using this method corresponds to giving pocket money on request. This is important to note because the primary goal of Dutch parents – who, according to experts, are at the forefront of conscious parenting – is to raise independent and self-sufficient children through prudent and purposeful education (Acosta and Hutchinson, 2017); however, based on the above, the Dutch methods of giving pocket money seem to be counterproductive.

Besides the above-mentioned examples, parents may also give pocket money to their children without expecting them to do anything in exchange for it; and they may also give pocket money as a reward for a certain desirable behaviour or habit (e.g. doing housework or performing well at school). Theoretically, both methods of giving pocket money / reaching self-sufficiency have their advantages and disadvantages. Since it is always up to the person who evaluates the methods to decide what importance they attach to the advantages and disadvantages, there is no consensus on which of these methods is the best.

The considerable advantage of a fixed amount of pocket money provided regularly and without any prerequisites is the simplicity for the parents and the absolute predictability for the children. Predictability is imperative in the process of learning how to plan spending (Pálinkás-Purgel, 2018).

The opponents to the above mentioned method argue that in a system like this, children take income for granted, and they do not learn that in the world of adults money is indeed earned with hard work (Batten, 2015). In addition, parents may feel that they give free money to their children, so they feel entitled to control their children's spending. In most cases, strict control is seen by children as a major violation of their autonomy, leading to severe conflicts; while parents should completely avoid these kinds of conflicts in protection of the emotional bonding between them and their children (Khurana and Dang, 2017).

At the same time, several specialists – including Magyary and Horváth (as cited in Hajdók, 2018) – believe that children should enjoy full autonomy in relation to pocket money, and that parents should respect this autonomy (Vekerdy, 2013). In this case, complete autonomy goes hand in hand with complete responsibility, and as a result, children learn the gravity of the consequences of their decisions through personal experience. Accordingly, parents should let their children make mistakes, and consequently, preventing them from making mistakes cannot be an argument for controlling their spending.

A counter-argument is, however, that allowing mistakes cannot be equal to complete autonomy, because even in this case, compliance with basic rules is necessary (Sadeghi et al., 2015). On the one hand, for instance, children should be taught not to spend on products that violate official rules and laws (e.g. fire-crackers), on the other hand, they should understand the importance of health and healthy eating habits (e.g. minimising or avoiding the consumption of junk food).

Those who favour the other basic method – giving pocket money in return for work – argue that this method teaches responsibility because it makes the child accountable. Furthermore, they say that having to make an effort to earn the money, children learn to value it more (LeBaron et al., 2019). Another argument on behalf of the supporters of this method is that this way parents can trust their children more, and so children have to face significantly lower levels of parental control. Another great benefit of this method is that children not only learn the value of money and labour, but also learn to stand up for themselves and their interests, as the negotiation about what they have to do in exchange for the pocket money is similar to a wage negotiation. This way, children will be prepared and competent when it comes to real and serious wage negotiations.

During wage negotiations, children develop and continually test their set of tools based on parental response (Othman et al., 2013). This set of tools basically consists of two sets of solutions: one group includes positive interactions, that is, activities for co-operating with the parent (e.g. persuasion based on logical reasoning and collaboration-oriented negotiation, etc.); the other group includes tools for exerting pressure (confrontation, e.g. asking / begging, emotional pressure /emotional blackmailing/ and quarrelling, etc.) (Bodkin et al., 2013).

As a result of the characteristics of the parent-child relationship, parents are significantly more willing to use the collaborative techniques and they also encourage their children to do the same (Othman et al., 2013); consequently, children also gain greater influence if

they tend to use these techniques. Fundamentally, children do not want to damage the emotional connection with their parents, so primarily they start with a positive interaction and only switch to exerting pressure when they have failed with the first attempt. At the same time, older children are more knowledgeable, better prepared and more convincing in arguments than younger ones, so they reach their aim with positive interactions, while younger children are forced to resort to emotional tactics (Kim et al., 2017).

However, the opponents of this method accuse it of encouraging children to do the housework only if they get something in exchange; they say that children should get used to having tasks at home that they should do without reservation, as they will have to do so in the case of their own independent household as well (Lovas, 2017).

It should be noted that a PISA research series that was carried out with the participation of – among others – fifteen-year-olds living in Australia, Brazil, Chile, Italy, Lithuania, the Netherlands, Peru, Poland, Russia, Slovakia, Spain and the United States, has highlighted that there is no plausible correlation between receiving pocket money and the level of financial expertise (OECD, 2017).

In addition, a longitudinal analysis of the data of the British Household Panel Survey (BHPS) of the United Kingdom's population shows no evidence of a correlation between the availability of pocket money and subsequent savings (Brown and Taylor, 2016).

A longitudinal analysis of the data of Dutch DNB Household Survey also led to similar results. However, the analysis also highlighted that giving children pocket money without expecting anything in

return from them, discussing and enforcing some basic rules, and advising on budgeting and savings has a strong positive impact on the existence and amount of future savings (Buccioli and Veronesi, 2014). Nevertheless, the findings of this analysis ought to be treated with caution, since it only examined the relationship between savings and income, but did not address the cause of the higher saving rate. It is easy to comprehend that eating cheap but low quality food can result in increased savings, but in the long run leads to deterioration in health.

Even if giving/receiving pocket money has no significant impact on future money management, the study of pocket money-related processes is nevertheless especially important. On the one hand, individually disposable income is a very important element of experiential learning; on the other hand, it is not at all certain that by giving pocket money, parents wish to achieve a long term goal or the teaching of money management.

RESEARCH PURPOSE AND QUESTIONS

Research in international literature does not provide a clear answer to the following questions: What is the purpose and role of the particular type of independent income parents provide for their children and why is it so? Also, how and under what conditions do children want to obtain their independent income and why do they want to do so? Because of the absence of a clear answer to these questions, the aim of this research is to explore the issue in relation to the Hungarian situation. This article sets out to explore the issue along the following research questions (RQ's):

RQ1: How do parents provide the pocket money, what do they expect in return and what is purpose they want to achieve by it?

RQ2: How proactive and how active are children, i.e. what role do they play in pocket money-related discussions and why?

RQ3: How independently and in what ways do children use their pocket money?

RQ4: Why do children do remunerative work?

RQ5: What are parents' attitudes to children's remunerative employment and why?

RESEARCH METHODS

Data collection and analysis

The research takes a two-pronged approach. As part of this two-pronged approach, young people were interviewed on the one hand and their parents on the other hand. The method of interviewing these young people was the semi-structured in-depth interview. Parents responded to the questions in writing. The questions that were asked from the parents replicated the questions addressed to the young people (clearly, each question was modified according to the person to whom it was addressed). The texts of the in-depth interviews and the written answers were analysed using the method of content analysis. Subsequently, the answers given by each child and by their parents were compared. This method provided an opportunity to explore how parents and children see/understand the particular methods and phenomena; and it also provided a chance to look at the consequences of the differences between

the parents' and the children's interpretations.

The sample

There are significant differences regarding the characteristics of giving pocket money between Budapest and the rest of the country (Regiojatek.hu, 2018); therefore, in Hungary, respondents were selected from two different areas. These two areas are Budapest and Tatabánya (and its immediate vicinity). In addition, Hungarians living in Slovakia were involved as a control group. (The classification was made based on the municipality the interviewee had officially belonged to for the longest period of time before reaching adulthood. Naturally, parents were assigned to the same municipalities as their children.)

Furthermore, as there is a significant difference between boys and girls in Hungary in terms of work performance and perception of work (Provident, 2015), the same number of boys and girls (5 per area) was surveyed. All of the young people interviewed had either already graduated or were still in tertiary education at the time of the interview. This was ensure that they were on the way to becoming independent of their parents due to their age characteristics; and that they had presumably received financial (and perhaps also other kinds of) support from their parents – because of the high level of their education and their achievements in education. Moreover, in order to make sure that the effects of becoming independent of the parents can be observed, only those young people were interviewed who had been living in dormitories for longer periods of time

(during their secondary and/or tertiary education) and consequently had to regularly manage buying meals/groceries.

With one exception, the parents interviewed were all women, since both in Hungary (Zsótér, 2017) and in Slovakia (Mendelová, 2014), children's financial education is mainly the task and responsibility of mothers. In one exceptional case the father was interviewed because, in that family, due to the mother's less considerate spending methods, the children's financial education was the father's task and responsibility. In addition, all parents interviewed had graduated in tertiary education; since the higher the educational level of the mother (the person who is responsible for the children's financial education), the higher the level of financial education and financial awareness of the children (Grohmann and Menkhoff, 2015).

According to the above, there were a total of 60 respondents (5 girls and 5 boys per area, and one parent to each child). First names are not included in this article for compliance with the GDPR (General Data Protection Regulation); so where the original text uses a first name, it is replaced in the article by the expressions "our son" or "our daughter"). However, in order to indicate the relationship between the child and their parent, respondents are coded. For example, respondent child number 1 is indicated as#C1 and their parent is indicated as#P1.

Based on the above, the set of respondents was established as follows (*Table 1*).

MAIN FINDINGS

Meaningful responses from the interviewed young people and their parents have yielded rich results, which provide

an opportunity to deepen the analysis of the phenomena, processes and (influencing) factors related to young people's independent income. Nevertheless, it is important to note in advance that in all three geographical areas, contrary to the preliminary expectations, there were no significant differences between the goals, attitudes and actions of the parents or of the young people involved in relation to the independent income of young people. For this reason, the responses from the three geographical areas are discussed together in the article. In addition, the results of the answers received are presented according to each of the surveyed topics.

RQ1: How do parents provide the pocket money, what do they expect in return and what is purpose they want to achieve by it?

The purpose of giving pocket money

Five of the parents interviewed admitted not to give their children pocket money. They explained arguing that pocket money would not have been justified, because the children received everything they needed or specifically asked for.

"Our daughter does not get any pocket money because she has got everything she needs." /#P7/

"We do not need to give any pocket money. She has got everything she has asked for." /#P19/

It should be noted that the answers to the interpretive questions given by the young people indicate that what the parents thought the children needed was significantly different from what the children actually wanted (or even asked for).

Table 1: Codes for respondents

	Children				Parents		
Budapest	#C1	Male	25 y.o.	Student	#P1	Mother	56 y.o.
	#C2	Male	23 y.o.	Student	#P2	Mother	51 y.o.
	#C3	Male	23 y.o.	Student	#P3	Mother	59 y.o.
	#C4	Male	24 y.o.	Student	#P4	Mother	65 y.o.
	#C5	Male	24 y.o.	Graduated	#P5	Father	61 y.o.
	#C6	Female	22 y.o.	Student	#P6	Mother	47 y.o.
	#C7	Female	21 y.o.	Student	#P7	Mother	42 y.o.
	#C8	Female	21 y.o.	Student	#P8	Mother	46 y.o.
	#C9	Female	22 y.o.	Student	#P9	Mother	48 y.o.
	#C10	Female	21 y.o.	Student	#P10	Mother	48 y.o.
Tatabánya	#C11	Male	21 y.o.	Student	#P11	Mother	54 y.o.
	#C12	Male	23 y.o.	Student	#P12	Mother	49 y.o.
	#C13	Male	25 y.o.	Student	#P13	Mother	52 y.o.
	#C14	Male	24 y.o.	Student	#P14	Mother	50 y.o.
	#C15	Male	23 y.o.	Student	#P15	Mother	43 y.o.
	#C16	Female	21 y.o.	Student	#P16	Mother	51 y.o.
	#C17	Female	25 y.o.	Student	#P17	Mother	50 y.o.
	#C18	Female	21 y.o.	Student	#P18	Mother	54 y.o.
	#C19	Female	22 y.o.	Student	#P19	Mother	51 y.o.
	#C20	Female	20 y.o.	Student	#P20	Mother	48 y.o.
Upland	#C21	Male	23 y.o.	Graduated	#P21	Mother	47 y.o.
	#C22	Male	24 y.o.	Graduated	#P22	Mother	50 y.o.
	#C23	Male	20 y.o.	Student	#P23	Mother	49 y.o.
	#C24	Male	22 y.o.	Student	#P24	Mother	56 y.o.
	#C25	Male	22 y.o.	Student	#P25	Mother	53 y.o.
	#C26	Female	25 y.o.	Graduated	#P26	Mother	51 y.o.
	#C27	Female	20 y.o.	Student	#P27	Mother	54 y.o.
	#C28	Female	25 y.o.	Graduated	#P28	Mother	49 y.o.
	#C29	Female	22 y.o.	Student	#P29	Mother	52 y.o.
	#C30	Female	20 y.o.	Student	#P30	Mother	57 y.o.

Source: By the author

“I had to ask for money for everything. ... I didn’t really ask, I didn’t really spend much. ... If I wanted to go to the cinema, I couldn’t always go... they didn’t give me money. Sometimes they came with me... my friends rather paid (for the cinema ticket).” /#C7/

“I asked... but sometimes in vain. ... It happened that I wanted to buy a top, but Mum didn’t like it. ... If she didn’t like something, I didn’t get the money to buy it.” /#C19/

In addition, it is important to note that all five of the above mentioned par-

ents acted this way with their respondent daughters; and those of the four parents who have children other than their daughters (every child is a girl), the same is true for all their children. Considering this attitude, it is possible that the genuine reason for the financial support provided on request is not to meet the needs of the child but the preventive control of the girls' spending (even though parents did not specifically mention this in their responses).

Besides these – although the research was not aimed at examining the characteristics of young people's family relationships – the responses of the girls receiving financial support only upon request revealed that the significant difference between the sisters' ways of communication and their different levels of courage / pushiness caused significant differences in the amount of financial support received; and this difference put a heavy burden on the relationship between the sisters (since it generated several conflicts).

Based on the above, five respondents had to ask for financial support from their parents for any spending. However, another 17 young people interviewed were not in a significantly better situation than them in this regard. Their parents gave them pocket money, but the opportunity to spend it was severely limited, because the purpose of the financial support was to enable the child to pay for school meals (breakfast or morning snack) and / or to commute between their homes and their schools.

"She got money to buy breakfast at the school." /#P11/

"We gave our daughter pocket money so she could buy her morning snack,

and we gave her money during the high school so she could buy a monthly pass for travelling." /#P16/

The children's responses highlighted that this parenting practice encouraged young people to save money on certain meals and to skip meals in order to be able to put some money aside for buying other things freely, and to seek financial support separately for everything else they wanted to spend on.

"I got pocket money for breakfast, but sometimes I didn't buy sandwiches. I would rather spend the money on chocolate or soft drinks. ... Sometimes I bought ice cream. ... If I wanted anything else, I had to ask. I didn't like (asking), I didn't want to." /#C11/

"I only got money for morning snacks, and then later for travelling. ... I didn't get money for anything else. If I needed money for something else, I had to ask for it." /#C16/

It is important to note that young people's responses revealed that parents were mostly aware of what their children were buying, that is, what they were eating as morning snacks. They were eating cheap sandwiches (e.g. buns with salami, or in the case of college students, homemade butter rolls) or sweet pastries (e.g. chocolate rolls), and their substitute products were smaller bars of chocolate and sugary soft drinks. As a result, the children consumed less healthy food, but the parents' primary concern was whether their children had eaten during the day. At most, parents expressed their dismay if they learned that their children had eaten chocolate instead of – in the traditional sense – proper food.

"They asked me if I had eaten. I told them I had. ... Sometimes they asked me

what I had eaten. ... I told them, but that was it." /#C23/

"When they asked, I told them what I had eaten. ... Not always, usually not, but sometimes I also told them that I had eaten chocolate. Then she said (my mother) that I should eat something proper (food)." /#C5/

Another parent said that they had given their child pocket money so that he could cover any – urgent – expenses he might have.

"We gave our son pocket money so that he had money on him if he needed something." /#P22/

Yet another parent did not give their child any pocket money because their child, being an athlete, received a subsidy for sportsmen. However, the remaining six parents (parents of 3 respondent girls and 3 boys) clearly stated in their responses that they had given their children pocket money to make sure that they learn how to manage money.

"We gave our son pocket money to help him learn how to handle money." /#P3/

"The reason was to make him learn how to manage it." (They gave their son pocket money to help him learn money management.) /#P12/

It should be emphasized that parents whose reason for providing pocket money to their children was to teach them money management provided the money without any labelling and their children could use the money completely freely. In addition, they all expected their children to save a certain amount of the pocket money they had received. Only five of the respondents complied with this condition. One of them saved the money without any definite goal, but four of them set it aside to

buy a product of high value (e.g. a bicycle, a mobile phone, etc.) The remaining one young person (a woman) could not save money in the long run when she was receiving pocket money, nor is she currently able to do so (despite the fact that her earnings are significantly higher than average). This person spent her pocket money mainly on clothes and cosmetics.

Expected/required service in return for pocket money

It is important to note that only six of the parents (the parents of the interviewed girls involved in the research) stated that they had expected/required a service in exchange for the pocket money. Nevertheless, four parents made the service a condition for additional income, since the "basic pocket money" was provided without expecting anything in return. The expected service for these four parents was good school grades (for three of the parents) and washing their car (for one of the parents).

"We gave him pocket money (without asking for anything in exchange) weekly. ... We gave him (some more) monthly for car washes." /#P6/

"We provided pocket money (without asking for anything in exchange) on a weekly basis. ... For good school grades we gave him (more) pocket money monthly." /#P29/

Apparently, two parents made housework or good school grades the condition of providing pocket money, but children's responses revealed that the expected conditions or their fulfilment had no real effect on receiving pocket money.

"Yes, they said I had to get good grades. ... That I got the pocket money

for good grades, ... but that was not a (real) condition. I always performed well at school.” /#C20/

“Housework was the condition, but it didn’t matter. ... I knew I would get it anyway.” /#C9/

However, according to the answers of the young people, for the majority, it would not have made sense to be offered pocket money for help (e.g. housework, gardening, helping with the shopping, etc.), because the children would not have accepted it.

“Pocket money for helping them? Ah, no. It goes against principles. By no means. I help because I do a favour. ... I would have never expected anything from my family as a reward.” /#C18/

“I always helped both of them (my mother and my father). I’m not saying I was always happy to do so, but I helped them. ... I don’t think they wanted to give me money for that, but they didn’t have to. ... I didn’t ask anything for it (for the help). I have never even thought of that.” /#C24/

Regularity of pocket money

Of the young people who received pocket money, each received it weekly. The parents only provided additional allowances (e.g. in return for good school grades) and travelling costs on a monthly basis.

RQ2: How proactive and how active are children, i.e. what role do they play in pocket money-related discussions, and why?

Parental interpretation of discussions on financial support

As mentioned earlier, there are certain types of financial support that parents consider pocket money; but these types of financial support – by definition

– cannot be referred to as pocket money. These are the cases when parents only give money for a specific product/service upon request. In these cases, the parents – quite understandably – believe that the children had a rather active role in the negotiations, simply because they always initiated them (they started the discussions by asking for something).

However, initiating a specific request for a product/service cannot be considered as asserting one’s interests because the request was not aimed at an independently spent income. For this reason, it is much more important in this research to look at discussions where the goal was to earn and increase the amount of independent income that can be considered as pocket money.

In the case of pocket money for morning meals or commuting between home and school the children were never proactive and they did not play an active role in the discussions, but accepted the parent’s will.

“Whatever they said, I accepted it. ... Actually, I didn’t want to ask for anything. ... Sometimes I asked to be allowed to go out at weekends.” /#C1/

“They said (my parents) that I got this amount for the school’s snack bar. And I said okay.” /#C30/

It is important to note that those who had their pocket money increased over time (especially after the age of 16) also played a passive role in the discussion about the increase, and it was not them, but the parents who initiated the rise. The reason why the parents increased the amount of the pocket money was to allow the child to go out with their friends.

However, it should be noted that parents and children have a different view

of who was the initiator of the rise and also about the specific reason for the rise. Parents believe that the children were the initiators (they constantly asked for something that the parents accepted and then they “made it part of the system”).

“Our daughter regularly went to the cinema with her friends, so we increased her pocket money.” /#P10/

Children, on the other hand, think that they have only accepted the will of the parents.

“I got it (pocket money) for breakfast from the age of 14. Then, when I turned 16, they increased it so I could go to the cinema with my friends sometimes. ... No, I didn’t ask for it. My parents decided to increase it. ... I didn’t bargain over the amount either.” /#C10/

If those young people who got pocket money for food/transportation only wanted to spend on something other than the labelled activities, they had to ask for it separately. However, the same issues concern these requests as those already mentioned in relation to those young people who only got pocket money upon request. However, it is extremely important that in cases where parents provided their children with freely disposable pocket money to teach them money management, parents initiated all discussions and were the more active negotiating party.

“It was given to me to learn how to handle money. ... They gave me the money and I accepted it. ... It was my parents’ money. ... I thought it was not up to me to decide.” /#C21/

In these cases, the parents also see themselves as the initiators and the more active negotiating parties.

“It was us who proposed that he should receive pocket money. ... When

he (our son) went to university, we increased the amount.” /#P21/

In the case of pocket money – because they feel that it is their parents’ money – young people play a passive, accepting role, and if parents do not initiate, they do not apply for a regular income that can be spent individually from their parents.

RQ3: How independently and in what ways do children use their pocket money?

Self-sufficiency

By definition, it is not possible to talk about spending independently in the case of young people who do not receive pocket money. It is possible, however, to talk about independently spent money if they receive it for buying meals, although this autonomy can only be interpreted within rather narrow limits. Nonetheless, children enjoyed a high degree of autonomy because, as discussed above, they did not have to face any considerable or severe control, expression of dismay, or retaliation (at most, parents objected to their eating chocolate instead of “proper” meals). Behind this parental practice is a reason similar to the Dutch one, that is, if the child receives little pocket money (and the child spends their pocket money on meals) then, according to the parents’ understanding, they cannot spend money on things parents would have to seriously worry about. (The meaning and importance of the words “according to the parents’ understanding” cannot be emphasized enough, as unhealthy eating habits have grave consequences in the long run.)

However, based on the above, it would only be possible to talk about purely au-

tonomous use if the children had been given pocket money in order to make them learn money management. It is actually possible to talk about autonomous use of money if the condition of having to make savings is not taken into consideration. However, this condition does not constitute a significant constraint even if taken into account (and it constitutes no constraint at all in the case of one out of the five young people), since the four young people could eventually, if not immediately, spend their pocket money on whatever they wanted.

Consumption

As mentioned in the section on the purpose of giving the pocket money, the pocket money the children received for buying meals was spent on unhealthy (high in energy but low in nutrition) foods. At the same time, it should be noted that in the case of a higher amount of pocket money, which could be spent on entertainment as well, it was spent almost exclusively on cinema tickets. As a result, only a fraction of the social bonding activities were accompanied by visiting fast food restaurants and consuming unhealthy meals. In addition, the young people asked for extra financial support for these fast food restaurant visits, but the number and proportion of actual visits made was minimal.

“I got pocket money for the snack bar. ... It was increased when I turned 16. It was enough to go to the cinema every once in a while. ... I had to ask for money for everything else. For buying clothes, for example. ... It happened, but very rarely, that I did (I asked for money) so I could go to a fast food restaurant.” /#C8/

It should be noted that in the case of children who received pocket money to practice money management, their parents provided the daily meals separately, so they did not have to spend their pocket money on food; but sweets and sugary soft drinks accounted for a significant part of the low-amount purchases. Those who could put aside savings spent them on higher value products (e.g. bicycle, mobile phone). (The one person who did not make any savings spent money on clothes and cosmetics as well as on sweets and soft drinks.)

“I set money aside. I put most of it aside. Then I bought the bike from that. ... I bought some things from it (from the pocket money that was not put aside). ... Small things. Soft drinks, chocolate... and ice cream in the summer.” /#C12/

However, it should be noted that young people did not only spend on themselves, but also bought gifts. Although the purchase of gifts was not carried out using their regular pocket money but from the money they received on special occasions (e.g. birthday, graduation, Easter sprinkling, a gift from the grandparents, etc.), or the financial support requested from the parents specifically for these occasions.

RQ4: Why do children do remunerative work?

With the exception of one athlete and one other person, all respondents worked for money for a longer period of time during their secondary education. For six young people, this extended period of time included regular work during the school year as well, while the others worked only during the summer break. In terms of causes and goals, there is no meaningful difference between working

during the school year and working during the summer holidays only; therefore, these two types of work are discussed together below.

The motive

Of the 28 young people working during their secondary education, seven began to work as a result of strong parental influence. The cases of these seven people are presented in the Parental Attitudes section.

It is noteworthy that of the 21 young people who started working based on inner motivation, 20 chose to work because they wanted to be financially independent/self-sufficient and no longer wanted to have to ask their parents for money. Nevertheless, it is important to point out that the reason for rejecting subsequent requests for money is not the wish to spare the family budget, but the reluctance and rejection of the act of request. These young people felt that having to make a request (for money) was humiliating for them and they were ashamed to do so.

“Actually, I didn’t want to ask for anything. ... I wanted to work so I no longer had to ask for anything.” /#C1/

“I had to ask for everything. ... I didn’t really ask, I didn’t spend much. ... (I started working) to become independent... so that I could provide for myself and never have to ask again. ... It was a bad feeling to ask.” /#C7/

The remaining one person of the 21 young people who started to work on their own initiative decided to work for money because they had seen it in their family, had been raised in this spirit, so it was the obvious choice for them.

“(I started to work) because everyone in our family works. ... I didn’t really think about it. I started to work as soon as I could.” /#C19/

It is noteworthy that three of the young people starting work on their own initiative were motivated not only by financial independence, but also by the acquisition of real professional and work experience. (They wanted to experience what it was like to work (for money) at a real workplace.)

“I wanted to try what it was like (working for money). ... I went there (to work for the company) to learn.” /#C6/

In addition to the foregoing, another significant point is that while a representative CIB Bank study conducted in 2018 among young people completing their secondary education shows that the vast majority of students work or want to work because their parents cannot control the handling of their earnings (CIB, 2018). However, no young respondent in this present study provided such a response. (This suggests that, unlike open scrutiny and accountability, concealed control – as seen in the Dutch example – is not perceived by young people as a serious violation of their autonomy.)

Use of labour income

The use of the income of the seven young people who started working under strong parental influence is presented in the Parenting attitude section. Of the 21 young people who started to work as a result of inner motivation, one did not use their income at all, but saved the whole amount and added it to the savings that were started from the pocket money they received for learning money management.

“I did not buy anything from it (the labour income). I didn’t have to. ... If I did save money anyway, I added it (the labour income) to my savings.” /#C17/

When planning the use of labour income, the other 20 young people who started to work on their own initiative aimed for the acquisition of some specific products and/or services. It is worth noting that four people deliberately divided their income into three parts: they set aside the greatest part of it for buying an apartment, a smaller but significant amount for holidays/festivals and only up to 5-10% to meet their – almost – immediate needs (e.g. buying necessary clothing).

“I set aside almost all of it (my income from work). ... For the apartment. It was at least half of it (of my income), perhaps more. At that time, we used to go to festivals with my friends. I saved some money for that, too, usually from what was left (after I set aside money for housing). ... I didn’t really spend it on shopping. Only when I really needed something. Like new shoes, for example. Then I bought them. ... I didn’t spend much even then, though. The tenth of my income, at most.” /#C4/

Concerning products: There were three people who wanted to buy information communication devices (e.g. mobile phone, notebook, etc.).

“I saved money for buying a laptop. I worked all through the summer for a laptop.” /#C21/

Another nine people planned for a significantly longer time span than the three mentioned above and set a much larger, more ambitious spending target: they wanted to buy a car and/or apartment from their income.

“I didn’t spend on anything. I set it aside (my income from work). ... For a car and an apartment.” /#C3/

“I wanted a car. A car of my own.” /#C16/

Concerning services: eight young people mentioned especially short-term savings, as they spent their earned income on vacations/festivals during the summer they earned it.

“I did physical work. I did everything just to be able to go with my friends (to a festival).” /#C1/

“I spent it (my income) on vacation. ... I was at a festival.” /#C30/

Two young people were consciously working during their secondary education to earn their tertiary education fees.

“The school required a tuition fee, and I knew my parents wouldn’t pay it.” /#C7/

“I heard that rent prices were awful (in Budapest). ... I didn’t know back then that I would be admitted to a dormitory.” /#C26/

It is important to point out that young people who set financial goals requiring a significant amount of money did not realise (and were not aware even at the time of the interview) that the ambitious plans they had and the resources available to implement them were not compatible with each other. For instance, it would have taken at least a decade to collect the necessary downpayment for buying an apartment from their savings. (The vast majority of the respondents were not in a significantly better financial situation even at the time of the survey.)

RQ5: What is parents’ attitude to children’s remunerative employment and why?

The parents of the aforementioned athlete supported their child’s athletic

career in every way they could – with the exception of pocket money. In addition, since he was not in remunerative employment at the time of his secondary education, his mother did not express her views on the possible employment of her child in her replies. However, the parents of 28 young people who worked during their secondary education gave clear answers to research question number 5. Eight of them had an unfavourable opinion of their children's employment.

“We didn't want him to work. We wanted him to focus on his studies. That's why we gave him pocket money.” /#P3/

However, the vehemence of their opposition was insufficient to prevent their children from working. All the young people interviewed worked whenever they wanted and had the opportunity.

“They (my parents) were not happy about it (me working). ... They told me that... but nothing more.” /#C3/

Another 13 parents approved that their children worked and they let them do so. (In all cases, when the work took place during the summer holidays, parents were “neutral in a good way”.) Furthermore, the parents whose children wanted to continue work during the school year set the condition of performing well at school.

“We agreed with him (our son) that he could work as long as it was not at the expense of his good school performance.” /#P23/

Nevertheless, it is strongly questionable how seriously these conditions were taken: the overwhelming majority of the parents were in fact content and supportive of their children's employment.

“It was well received (by my parents) that I was going to work. I think they

were actually happy about it. ... Yes, there was a condition (for me to having a job). They said (my parents) that my grades could not deteriorate. ... I don't know what they would have done because my grades didn't get worse... but I think they would have let me work anyway.” /#C23/

The remaining seven parents pressed their children to work. Five of them clearly expected their children to work in order to help the family and contribute to the family budget. (The children had to do the work their parents undertook on their behalf.)

“We wanted it (our son to work) so that he could pay for his spending. At least for the phone and for the internet.” /#P13/

“We asked her (our daughter) to help (the family). For example, we asked her to do newspaper delivery (weekly).” /#P28/

“We told our son to work and earn the money he could spend and so he didn't have to ask from us.” /#P15/

In these cases, the expenditure structure of these young people also supports the family budget by significantly reducing the family expenses generated by the young people (they paid for – almost – all of their expenses) and/or by increasing the family income (contributing a significant part of their income to the family budget).

Nevertheless, it is important to note that these young people did not express any negative opinion in their responses concerning the work they did on parental influence. Under the circumstances prevailing at the time of the interview, they accepted and agreed with the fact that they were in remunerative employment

and acknowledged that it was congruent with their own will.

“They (my parents) told me to work, but I wanted to help them (my family) anyway. ... I paid for everything. ... And I brought home some grocery money.”
/#C13/

It is noteworthy that in the remaining two parents’ intention to urge their children to work was not having them to contribute to the improvement of the financial situation of the family, but to teach them to take responsibility.

“We wanted him (our son) to work so that he learned to take responsibility.”
/#P5/

It is important to note that in these cases, as the expenses of the young people were still covered by the parents, the children generated additional income, and they did not spend it but saved it in its entirety.

CONCLUSIONS AND FUTURE RESEARCH DIRECTIONS

The present research contributes to the examination of the role of young people in the process of becoming independent consumers through parental involvement in an empirical way. In this context, the research examines the purpose and role of the children’s income of this certain type, and also the cause of choosing that particular purpose and role. The research also examines how, under what conditions the children want to obtain their independently disposable income, why they wish to do so and what they spend it on.

In doing so, the research lays particular emphasis on exploring the link between young people’s independent in-

come and the food they consume.

This study uses a qualitative research method and a relatively small sample, so the limitations of this approach should be taken into account when utilising the research findings.

It can be stated that the vast majority of the parents who provide their children with pocket money do not exactly intend to support long-term goals for their children (e.g. learning money management); they rather intend to make their (private) life easier in the short run (e.g. giving pocket money instead of buying / making breakfast, giving pocket money for housework / good grades).

In addition, parents – even though not (completely) consciously – use covert control, that is, they provide little pocket money (and limit its possible usage to buying meals, for example), so their children have to require further support for their spending. (This procedure does not seem to impose a significant burden on the parent-child relationship, as young people do not perceive covert control and accountability as a major violation of their autonomy.) It is important to point out that young people reject having to make further requests for money. Moreover, this rejection is not based on the intention of saving of the family budget, but on the aversion and rejection of the act of requesting. The young people felt humiliated by having to make requests (for money) and were ashamed to do so, and that is the primary reason why they decided to pursue a job with a salary.

It is important to note that the examination of the practice of parental control highlighted that parents are aware that the pocket money children spend on meals is used to buy less healthy food

(high in energy but low in nutritional value), however, they do not take steps to make their children spend money on healthier meals.

As a result, it seems that parents may not be actually aware of healthy/unhealthy foods and it is the task of the education system to counterbalance the negative effects of this situation. However, the knowledge about healthy foods itself has no significant impact on healthy eating habits (Inhulsen et al., 2017), so projects with experience-based learning are needed. The project called *Expanded Food and Nutrition Education Program / Supplemental Nutrition Education Program – Education* has been created in the USA for this reason. This project not only teaches students between the ages of 14 and 18 to cook cheap, easy-to-make and healthy meals and to make daily meal plans, but also involves the friends of their students so they can share their experiences (Price et al., 2017). This is particularly important because the project can provide an opportunity for bonding with friends and this way it could substitute visits to fast-food restaurants and eating junk food.

Last, but not least, due to the limitation of this survey, it is important to quantify and examine the surveyed questions representatively for the complete Hungarian youth in the Carpathian Basin. As this survey leads to the conclusion that Hungarian parents use allowance similarly to the Dutch (providing a small amount of income for limited use), the series of surveys should include the questions of the international study that describes the Dutch situation and provides tangible comparability. As such, the series of surveys should determine the amount of money parents actually give to chil-

dren, its conditions and purpose, and the kinds of direct and indirect monitoring parents apply.

What is more, the surveys should also cover the actual sources of income young people have, the amount of these incomes from each source, the purpose they use it for (whether they deposit or use the money), the method of saving, and the manner and purpose of spending the money. Besides, the surveys should strongly focus on the amount young people spend on food, the kinds of food they buy, and the occasions and circumstances that lead to the purchase and consumption of the mentioned products.

The descriptive series of surveys, as the cultural and economic effects on Hungarians within and outside country borders are significant, should be representative of young Hungarians in the entire Carpathian Basin. This requires a stratified sampling would be needed, where the strata factors would be the 17 to 25-year-olds' regional and education level distribution.

Such a descriptive series of surveys would enable both parents and public health professionals to take the necessary steps for improving children's health based on an accurate picture presented from the findings.

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