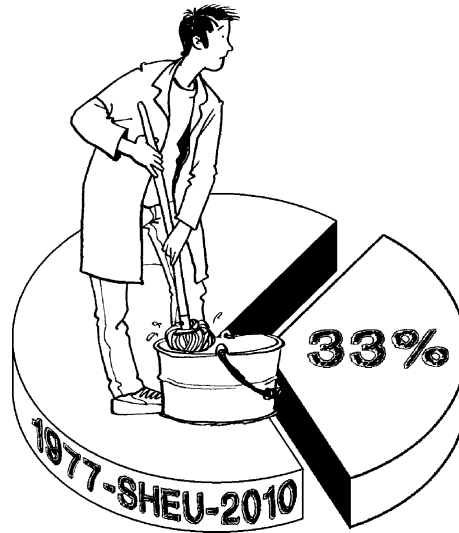


Young People into 2010

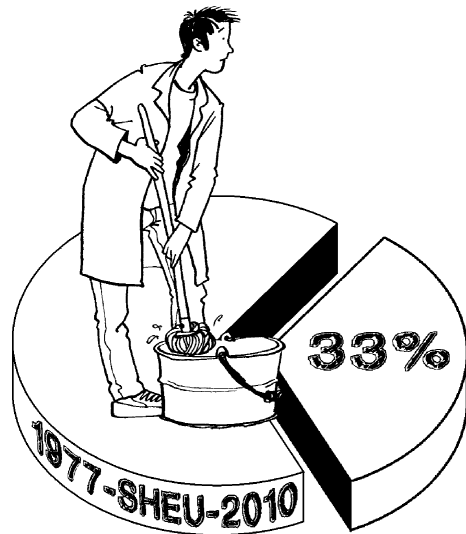
The Health Related Behaviour Questionnaire results for 43,014 young people between the ages of 10 and 15



6. Money and Work

Angela Balding and David Regis

6 Money and Work



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

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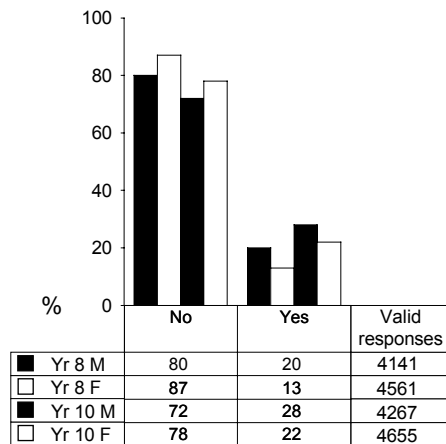
Regular work

Up to 28% of the Year 10 pupils have regular paid work

Have you a regular paid job during term time?

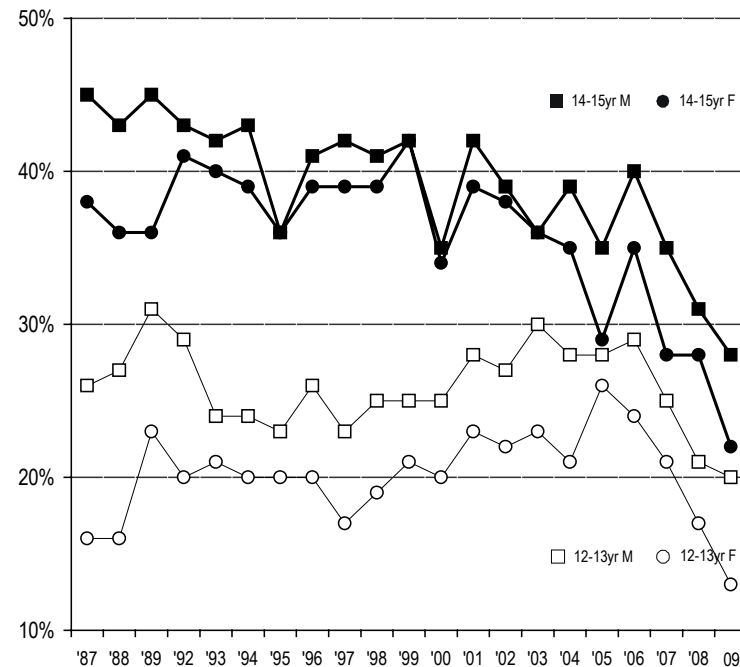
Respondents with more than one job were asked to record the one that paid the most money.

- Up to 20% of 12-13 year olds have a regular paid job during term time.
- By the time they are 14-15 years old, up to 28% of pupils report having a regular paid job.



Comments

- The chart below shows data from 1987 of those pupils who report having a regular paid job in term time. The percentages, for the 14-15 year old pupils, show a general downward trend. Figures from the 12-13 year olds remained consistent over the 1990s then rose slightly and now appear to be declining.



Type of paid work

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

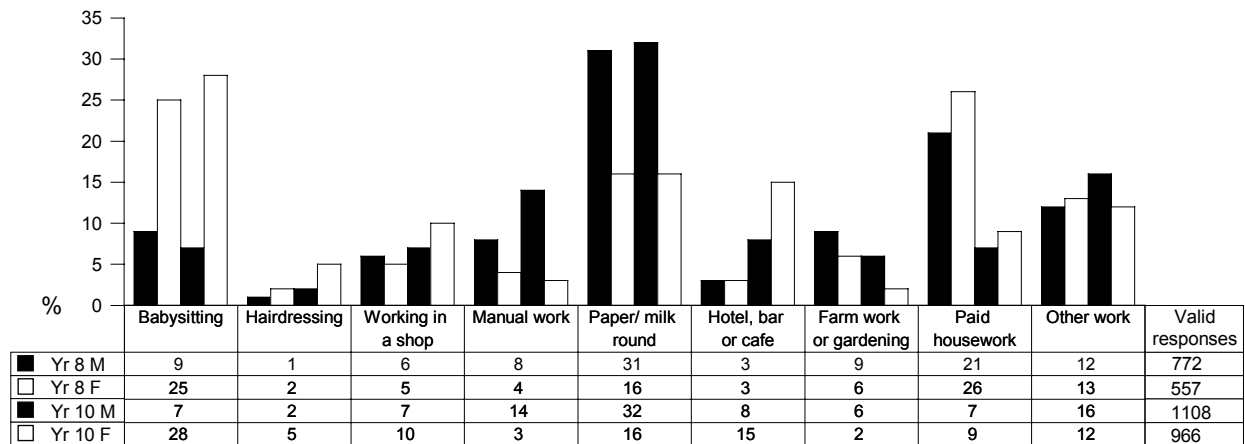
What type of regular paid job do you do?

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

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

Comments

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



Time spent working

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

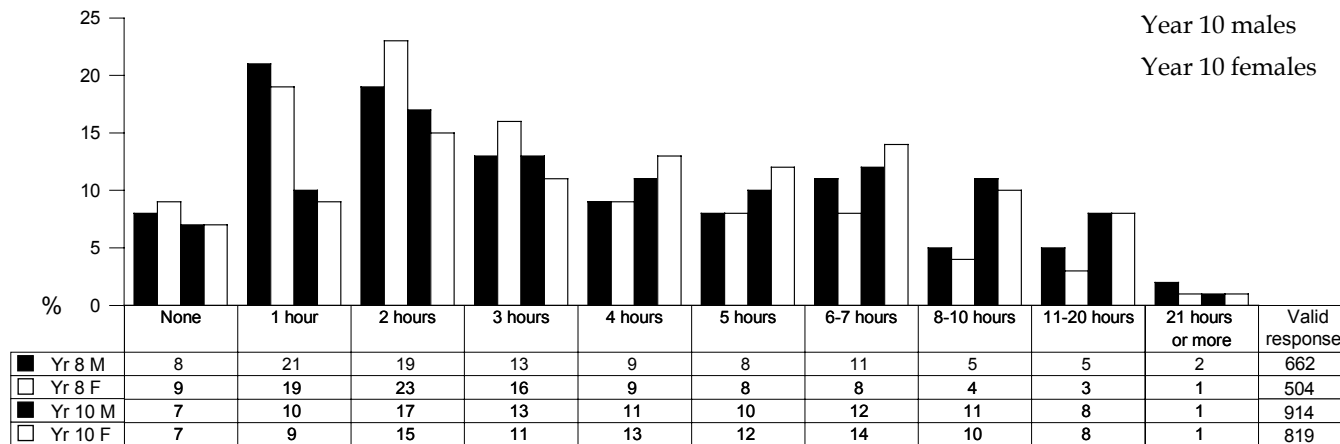
How many hours did you work for money last week?

Comments

1. The 14-15 year olds are working longer hours than the 12-13 year olds with up to 20% working eight hours and more.
2. In Year 8 (12- 13 year olds), more males than females are working the longer hours, but this is partially reversed for the 14-15 year old workers.
3. We observe a bimodal distribution, one maximum at 2 hours and the other at 6-7 hours (possibly a Saturday job?).

1. This is a small sample size, however the distribution of figures across the number of hours worked is similar to previous years.
2. The figures for *None* represent those pupils who have a regular paid job but did not work in the last week.
3. The bimodal effect already noted could reflect the difference between morning or afternoon work and all-day working.
4. The average hours spent working by those who work in each group is:

Year 8 males	4.4
Year 8 females	3.5
Year 10 males	5.6
Year 10 females	5.3



Money from paid work

Up to 20% of 14-15 year olds earned more than £30 *last week*

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

1. More money was earned by the Year 10 (14-15 year old) workers. Around 16% of Year 8 earners earned over £20.
2. Older males earn similar amounts in £20-£40 range.
3. Up to 20% of older pupils report earning over £30 'last week'.

Comments

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

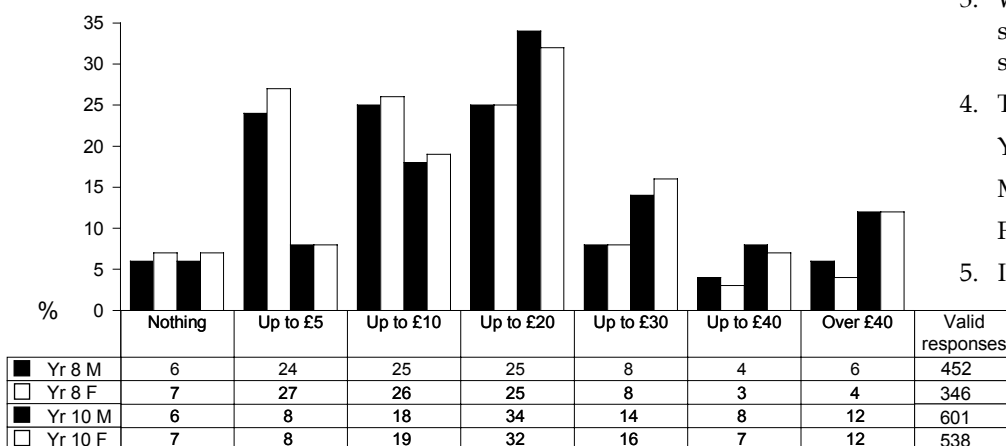
Year	8	10
Males (£)	5.90	6.16
Females (£)	7.25	5.17

3. We note that the Year 10 females hourly rate is less than the males of the same age, and on the previous page we find that, on average, they work slightly fewer hours.

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

Year	8	10
Males (£)	20.43	27.21
Females (£)	20.80	28.96

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



Pocket money

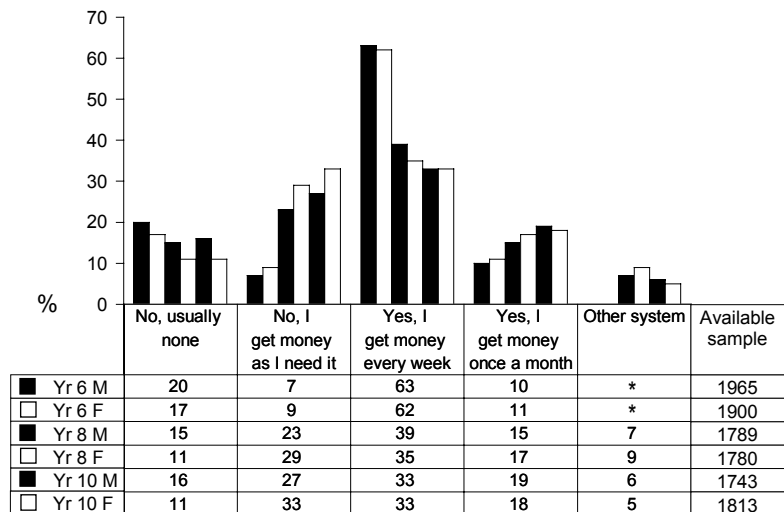
Most pupils receive pocket money each week

Do you usually get pocket money?

Comments

- 63% of Year 6 pupils receive pocket money each week and up to 33% of 14-15 year old females receive money as they need it.
- More females than males receive money as they need it.
- More males than females receive no pocket money.

- Around 36% of 12-15 year olds receive weekly pocket money. This figure remains consistent across the genders.
- As pupils get older, the pattern of receiving pocket money shifts from weekly to 'once a month' and 'as I need it'. Again this may be influenced by the youngsters' ability to undertake paid work.
- Around 81% of 10-15 year olds receive pocket money.



* Year 6 not given this option

Pocket money total

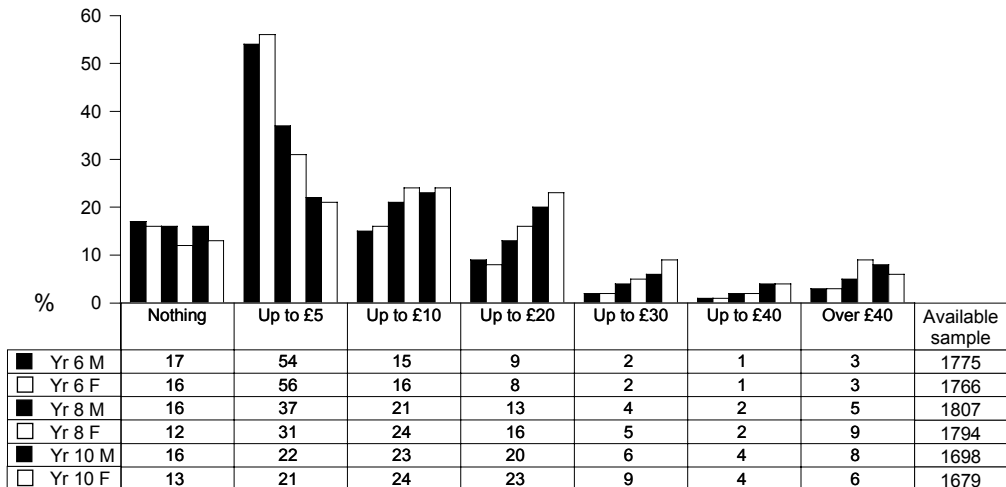
Around 40% of 14-15 year olds receive more than £10

How much pocket money did you get last time?

Comments

1. The older pupils' percentages are similar at the higher pocket money levels, and the Year 10 (14-15 year olds) amounts are greater than the Year 8.
2. Most of the younger pupils received *up to £5* and around 40% of Year 10s received more than £10.

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



Total weekly income

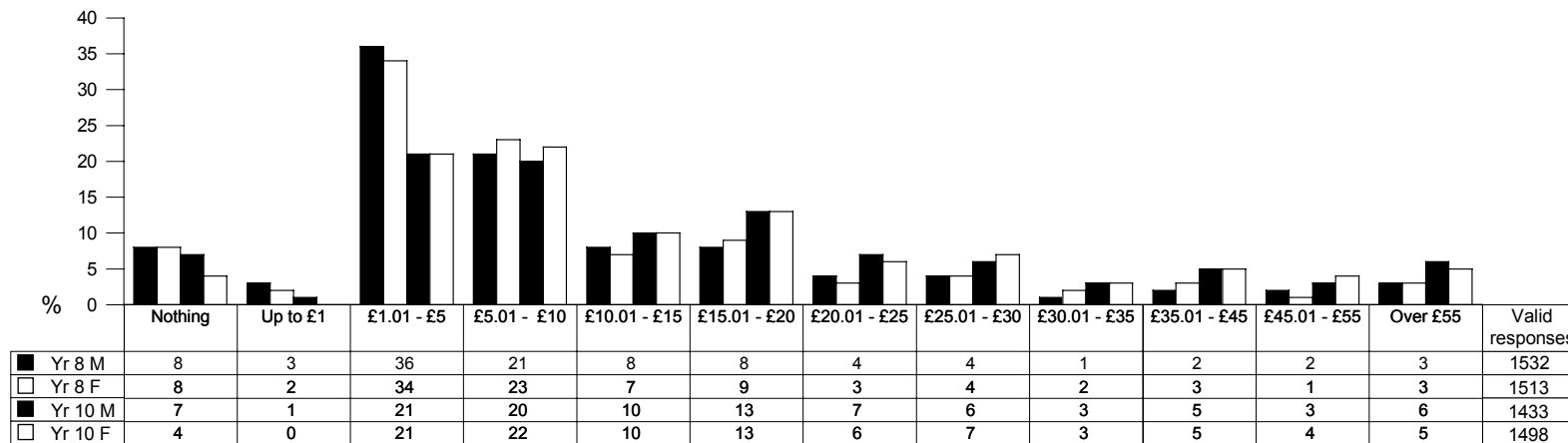
17% of the 14-15 year olds received more than £30

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

Comments

1. The majority are found within the £1.01-£10.00 range, 17% of this group received more than £30 'last week'.
2. The table reveals a similar level of higher income for the older pupils, even though we know from page 76 that more females than males are working more than 5 hours a week.

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

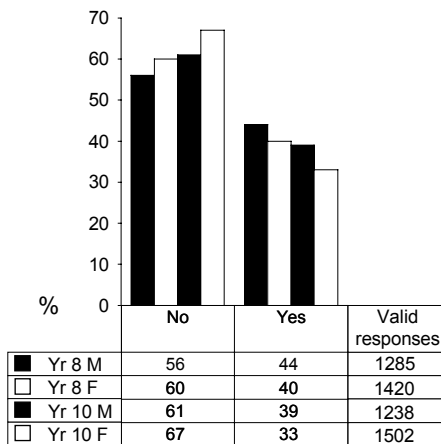


Saving money

Males save more than females

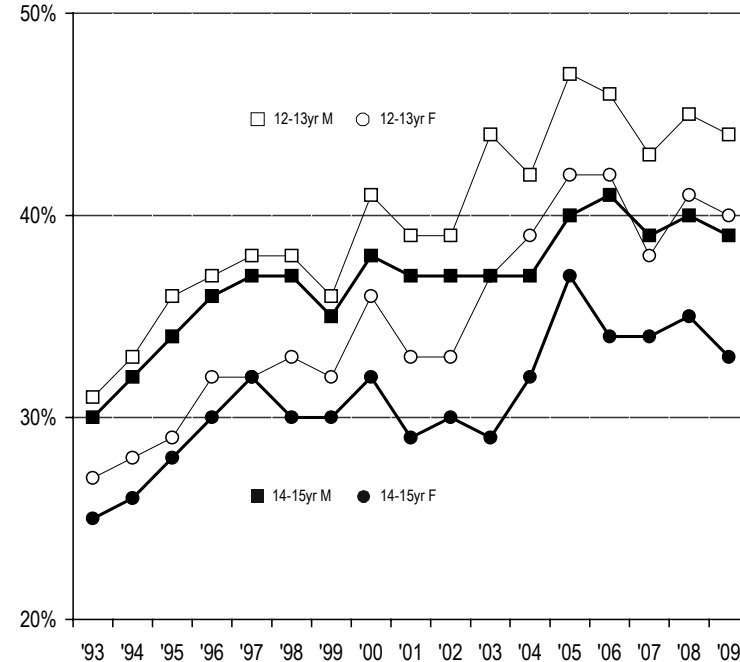
Have you put any of your own money into a savings scheme in the last 7 days?

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



Comments

1. Previous data has shown that the older group generally receive similar weekly amounts but 5% more older males than females save money.
2. Have males always saved more than females? Data from 1993 show a general upward trend with males, and 12-13 year males in particular, saving more than females.



Spending money

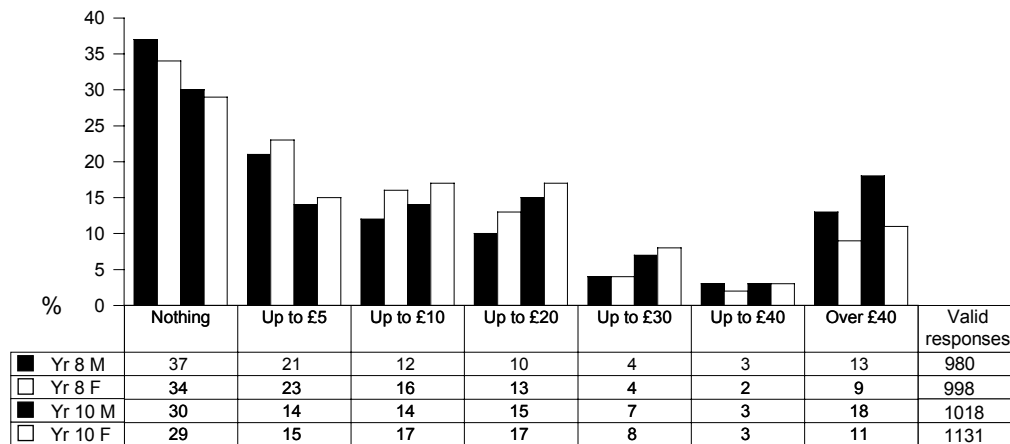
28% of older males spent more than £20

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

Comments

1. The distribution of percentages shows 'clumping' around certain values, the most obvious being *up to £5.00*.
2. Greater levels of spending over £5 are recorded by the Year 10 respondents. When compared with older males, older females report higher percentages when spending *up to £20*. 18% of older males report spending *over £40* during the last week'.

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



Items bought last week (1)

Book purchasing remains low after pupils pass 11 years of age

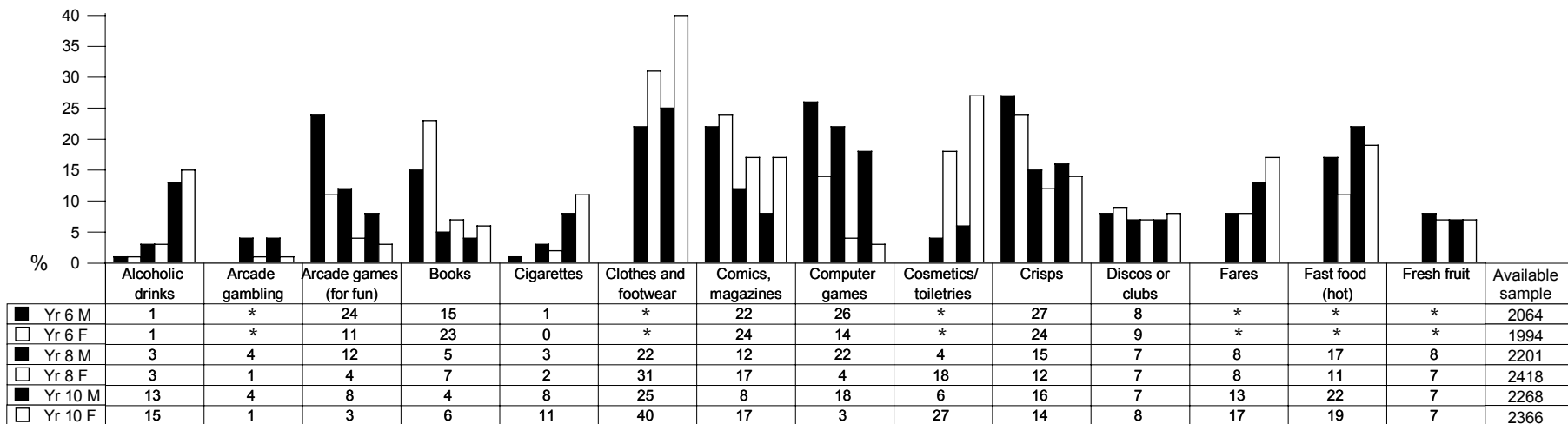
During the last 7 days, have you spent any of your own money on the following items?

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

1. Book purchasing remains low after pupils pass 11 years of age.
2. In Year 10, spending on *alcohol, cigarettes, clothes/footwear, fares* and *fast food* becomes important. 27% of older females spend on *cosmetics*. In Year 6, 24% of males spend on *arcade games* and 23% of Year 6 females spend on *books*.
3. Overall, more females than males spend money on *books, clothes, comics/magazines, cosmetics, discos/clubs* and *fares*.

Comments

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



* Options not available for Year 6

Items bought last week (2)

Sweets remain the favourite item

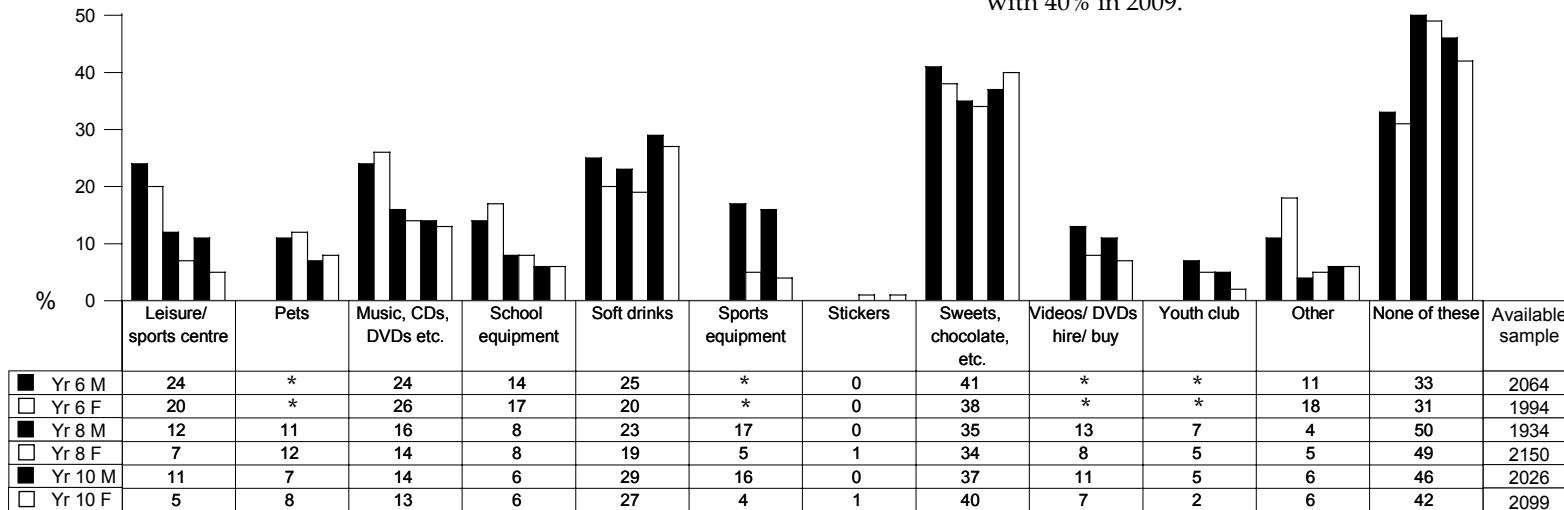
During the last 7 days, have you spent any of your own money on the following items?

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

Comments

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

1. This list does not indicate the relative amounts spent on these different items, so it is not possible to reflect upon the amount of money spent on some of the less desirable activities.
2. Spending on *sweets* has remained the favourite item for many years and older females consistently report spending most of their money on this item – 58% of 14-15 year old females selected *sweets* in 1999 compared with 40% in 2009.



* Options not available for Year 6