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Self-Responsibility and being responsible for your own money – Children’s and Parents’ Perspectives *

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Introduction

The social changes of the 20th century presented humanity in a new light. The main philosophical trends of the period draw our attention to the fact that while gaining a sense of control over both the natural and social environments, humanity still faces problems that ethics has not dealt with yet (Jonas, 1996). Rapid development of technical and humanistic thought, globalization, the mixing of cultures, all result in the transformation of an individual’s stable world into a dynamic domain, sometimes marked by the symptoms of chaos. Consequently, mankind must choose not only between material things but also between ideas and values. The kind of freedom that we encounter does not merely give freedom of choice, but also the freedom to create norms, laws and values. Such a metamorphosis of civilization entails the transformation of the ethics of obedience into the ethics of responsibility (Levinas, 1991). Accordingly, responsibility evolves into the focusing point of ‘being and becoming people of the 21st century’.

Together with social change, our understanding of responsibility has undergone modification. The responsibility perceived from the perspective of the *era of the ethics of obedience* was connected with the responsibility towards principles, rules and laws. It was generally linked to bearing the burden of the consequences of one’s actions or to being called to account for them within the framework of the legal system. The responsibility looked upon from the perspective of the *era of the ethics of responsibility* is a subjective responsibility (self-responsibility) where an individual is at the same time the perpetrator and the executor. This responsibility is understood largely as taking responsibility for something or as acting responsibly. Subsequently, it is an active attitude, thanks to which an individual regulates and controls his/her own actions in such a way that they do not violate the rules. Moreover, if the rules are violated, it is society that establishes the consequences and, irrespective of a system, becomes responsible to itself for bearing these (Wojtyła, 1994; Derbis, 1987).

Creating the sense of responsibility is a challenge to both parents and educators. Young people who are to cope with the complexity of the social, political and economic world need to develop a responsible attitude. One methods of teaching children responsibility is to create possibilities for bearing the responsibility for one’s own choices and actions. Many parents treat pocket money as a tool for teaching children responsibility, since they are convinced that giving money to their offspring is an important element of their economic, social and moral education. It is common knowledge that entrusting children

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with pocket money teaches them responsibility, respect and realization of the work value and thus contributes to a fuller socialization and participation in a social life. Are these opinions reflected in reality? Is the money given to the child a luxurious tool, generating a claim-oriented attitude? Or perhaps, to the contrary, it develops the child's sense of responsibility? These were the issues were examined in this research.

Method

Within the framework of our research, we decided to find out to what extent various ways of endowing children with responsibility for their own money helped to develop children's self-responsibility as well as social sensitivity.

Since giving money to children may happen done in different ways, we also decided to investigate this. Our pilot survey examined three main ways of providing children with money:

- (1) giving pocket money to the child – regularly paid sums of money placed at the child's disposal at various intervals (once a month or once a week)
- (2) providing the child with certain sums of money for specific purposes – irregularly and depending on the child's needs
- (3) not supplying the child with money at all – the things the child needs are bought by the parents.

These three forms of providing children with money, gave us three groups of children, the subject of this research.

The study hypothesised that the three different groups would demonstrate different attitudes towards responsibility for their own money. Responsibility was understood as:

- (1) Responsibility in spending the money – not violating rules and norms of conduct known to the child, such as not spending the money on prohibited products;
- (2) Responsibility for earning money – a willingness to get money for one's own needs, such as a willingness to earn or to save;
- (3) Responsibility for the family budget – being aware of the family budget and its burdens, willingness to offer support in difficult situations or to respect the family's financial problems;
- (4) Social responsibility – a readiness to undertake responsibility for others, such as supporting those in need.

In order to examine these responsibilities, a questionnaire with open and closed questions was prepared for the children. Questions were of two types: those asked directly about the child's opinions and beliefs, and those constructed in the form of a story or descriptions of situations, on the child was asked to comment.

The attitudes of parents towards the money allocated to their children were important variables that we also decided to examine closely. The parents of the children were asked to answer the same questions as their children. Coding the questionnaires made it possible to match the child's opinion with the parent's opinion.

184 pupils aged between 12 and 14 and their parents participated in the tests.

Test Results

The results of the most crucial results are presented for the three groups of children each of whom are provided with money in different ways:

Endowing children with responsibility – types of pocket money

During the tests, the size of each group was determined and the proportions between the groups were specified.

Table 1

Way of getting money: children's and parents' perspectives

	Children's opinions	Parents' opinions
Getting pocket money	23%	18%
Getting money for specific purposes	71%	71%
Getting no money	6%	11%

Table 1 shows that a small number of children (18 – 23%) are given traditionally understood pocket money – regular sums of money for their own expenses. The majority (71%) are provided with money to purchase clearly specified products. There are interesting discrepancies between the opinions expressed by parents and children. Compared to their parents, more pupils are convinced that they get regular pocket money. The number of children who claim that they do not get any money is almost half the size of the number of parents claiming this. Children are more likely than their parents to regard any kind of contact with money as taking possession of money.

Responsibility for disposing of money

In order to examine the responsibility of children in disposing of money, they were asked the following questions: Is the amount of money they get enough to satisfy their needs? What do they do with the money? Do they spend their money on the things that are prohibited and unaccepted? The results are shown in Table 2.

77% of children who get pocket money and 67% of those who get money depending on their needs claim that the amount they receive satisfies their needs, whereas 23% and 33% respectively say that it does not.

Those children who get pocket money are more likely to feel that their needs are satisfied. They are also more responsible in disposing of money than the children who are provided with money for specific purposes. What is interesting is that all the children who do not get any money to spend themselves (though presumably they

Table 2.

Is the amount of money you receive enough to satisfy your needs?		
Group of children / answer	YES	NO
GROUP I- children who get pocket money	77%	23%
GROUP II - children who get money for specific purposes	67%	33%
GROUP III - children who do not get any money	XX	XX

Do you spend the money on things that are prohibited and unaccepted?		
Group of children / answer	YES	NO
GROUP I- children who get pocket money	66%	34%
GROUP II - children who get money for specific purposes	92%	8%
GROUP III - children who do not get any money	100%	0%

What do they do with the money?	
Group of children / answer	I save it
GROUP I- children who get pocket money	67%
GROUP II - children who get money for specific purposes	20%
GROUP III - children who do not get any money	XX

occasionally get small sums) sometimes spend the money on things that are prohibited. Consequently, it seems as if cutting them off from money exposes them to temptations to a greater extent than does allowing them to make their own decisions. Furthermore, 67% of the children who get pocket money save it, whereas fewer children – only 20%, of those who are provided with money only in specific situations save it.

Responsibility for earning money

They were asked how willing they were to earn or gain money themselves. They were also asked to comment on situations in which money should be earned. Money was earned by 33% of the children belonging to the pocket money group, by 77% of those who were provided with certain sums of money for specific purposes, and by 100% of the children who did not receive any money.

We presented the children with the following situation, asking them to comment on it: *Imagine the following situation: you dream about a new bicycle but your parents think that your old bike is still good enough so they don't give you money for a new one. What do you do?*

The question was open, so the answers were categorised into three groups. The proportions of answers provided by the children in each group was similar:

- 34% of them would appeal to their parents until they finally agreed
- 33% would try to negotiate the financial participation on the part of the parent and on their part, e.g. *I will earn some and you will add the missing part*
- 33% would give up the idea of a new bike.

Of the group of children who do not get any pocket money, none would give up the idea of a bicycle, and none would pester the parents about the bicycle. All of these children said they would try to negotiate their own financial participation. It appears that in this respect children who get pocket money are more claim-oriented, passive and demonstrate a lower level of initiative.

The burden for the family budget

Asked whether money received by the child is a large burden for the family budget, the following responses were obtained (Table 3):

Table 3

Is money, I receive, a large burden for the family budget?			
Group of children / answer	YES	NO	Haven't thought about it
GROUP I - children who get pocket money	18%	6%	78%
GROUP II - children who get money for specific purposes	24%	76%	0%
GROUP III - children who do not get any money	XX	XX	XX

It seems that children who do get pocket money do not regard this as a burden to the family budget, nor do they have views on this; it might be assumed that in their case the family expenditures are less discussed. All those children who are provided with money only for specific needs have views about the burdens of the family budget. The results show that over three quarters of them believe that the amount of money they get is not a significant burden of family expenditures. Thus, while the first group is characterized by a lack of reflection, the second group seems to be less likely to think that the add to the burden on the family budget.

Social responsibility

Our next step in examining responsibility was to see how willing they were to share money with others who need it. They were presented with the following situation: *imagine such a situation: the whole school is going for a trip which costs 2000 PLN. However, there are some children whose parents are too poor to pay for the trip. The headteacher suggests you might contribute for the least well-off children at school, so that they can also go on the trip with the other pupils. Would you donate your pocket money to this end?*

Table 4.

Would you donate your pocket money for this purpose?			
Group of children / answer	YES	NO	PART OF MONEY
GROUP I- children who get pocket money	0%	33%	66%
GROUP II - children who get money for specific purposes	33%	46%	23%
GROUP III - children who do not get any money	0%	0%	100%

The children who are provided with money for specific needs demonstrated the greatest responsibility, in terms of willingness to share money with others. 33% of them would donate their pocket money to help others. As for the children who get pocket money, 33% of them would not share any of it. These results are surprising and require some consideration. It might seem that giving money to children enhances egocentric attitudes. However, it should be remembered that considering the three nominated groups of children, only one of them is experienced in regularly handling money, while

for the other two groups the situation is purely hypothetical. Perhaps the differences in answers stem from the fact that it is easier to dispose of money you do not have and possessing money affects the social responsibility attitude.

Parents' attitudes versus children's behaviours

The analysis of the attitudes of the tested children's parents towards disposing of money by their children revealed that:

25% of parents do not know what their children spend the money on,

11% of parents do not know whether their children try to earn money themselves,

18% of parents are not able to indicate the amount of money their child gets every month.

We then created two categories of children, selected without regard for how they were given or not given money, based on the responsibility levels as expressed through the questionnaire. *Responsible* children were those who gave 'responsible' responses in all the categories tested (n=25, 14%), while *Irresponsible* children were those who demonstrated a low level of responsibility in all areas (n=48; 26%). We then compared the number of parents showing indifference towards how their child disposed of their money. The results are presented in the table below:

Parent's attitude	% of parents' comments	
	Responsible group (25 children)	Irresponsible group (48 children)
I do not know what my child spends the money for	16%	60%
I do not know whether my child tries to earn money	18%	25%
I do not know how much money my child gets every month	4%	50%

The table shows that the parents of the children demonstrating a low level of responsibility are more indifferent towards what their children do with the money they get.

Conclusions

The results of the study show that in Poland, among children of 12 to 14 years of age, the phenomenon of pocket money in its traditional form exists only on a small scale. The most parents are not in the habit of providing their children with money in the form of a regular payment. If the child gets money to dispose of, it is generally a small sum given irregularly which is to satisfy some current, specific need.

Commencing the tests we thought that classic pocket money, i.e. given rarely but in bigger amounts and placed at the child's own disposal, would have a more profound influence on responsibility development than small amounts donated to specific needs. If this assumption were found to be true, the majority of Polish children would not have any chance to develop their sense of responsibility. However, the results of the survey are quite surprising. It appears that those children who do not have constant access to money most frequently demonstrate the attitudes and behaviours related to

responsibility. They are more resourceful, show a higher level of initiative as far as earning money is concerned and those among them who do not get money at all are the least claim-oriented. Moreover, the children who are provided with money on an irregular basis or do not get it at all are more willing to share the money with others. However, it should be noted that the study also revealed the positive sides of pocket money. The group of children who are given money to dispose of are the most ready to resist the temptation to buy prohibited products and express the highest level of satisfaction with the money they receive (the amounts they get cover their needs). Additionally, this group contained the highest percentage of children who saved money. Despite the fact that some of the test results contradict the assumptions based on common sense, still they prove the well-established opinions that parents exercise a great influence on responsibility development in their children. Showing an interest in what their children do as well as having some knowledge about how their children think and what decisions they make, constitute fundamental factors in their offsprings' development. For this very reason, the process of leading children towards freedom of choice and making them grow up with the ethics of responsibility should be controlled by their parents.

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