Westpac Kids and Money Report
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DETAILED FINDINGS
Chores, Pocket Money and Gender
Children, Chores and Technology

Sweeney Research is accredited under the International Standard, ISO 20252. All aspects of this study have been completed in accordance with the requirements of that scheme.
## Methodology

### Sample
- 1,001 online interviews with parents of children aged 4-18 years across Australia

### Sample Source
- Research Now Online Panel

### Quotas
- Quotas set for state and age of the child

### Weighting
- Sample weighted according to census data provided by the Australian Bureau of Statistics and the Australian Institute of Family Studies
- Variables used for weighting as follows…
  - State
  - Age of child selected for the survey
  - Gender of child selected for the survey
### Questionnaire Flow

<table>
<thead>
<tr>
<th>Screeners</th>
<th>Industry, gender, age, postcode, family status, number of children, children’s age, children’s gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitudes towards children’s saving</td>
<td>Relevance of parental responsibilities, difficulty of parental responsibilities, technology owned, device usage, considered device usage, involvement in family tasks</td>
</tr>
<tr>
<td>Children’s behaviour</td>
<td>Child’s device usage, time spent on activities, chores done by child, chores parent used to do as child, comparison time spent on chores, attitudes towards how child should receive money, ways child receives money, amount child receives, ways parent used to receive money, money usage, ways of saving, amount saved, saving goals</td>
</tr>
<tr>
<td>Perception of children’s attitudes toward saving</td>
<td>Understanding of value of money, likelihood to save, attitudes towards saving, parents attitudes towards children and money</td>
</tr>
<tr>
<td>Parents attitudes towards saving</td>
<td>Financial situation, attitudes towards saving</td>
</tr>
<tr>
<td>Demographics</td>
<td>Annual household income</td>
</tr>
</tbody>
</table>
Sample Profile
Sample Profile – The Parents

**Family Status (%)**

- Couple: 86%
- Single parent: 14%

**Age (%)**

- 25-34: 18%
- 35-44: 47%
- 45-54: 33%
- 55+: 2%

**Number of Children (%)**

- 1: 38%
- 2: 44%
- 3: 13%
- 4+: 5%
Sample Profile – The Children

Base: All respondents: n=1,001
S7. Please select the age for the children living at home
All values in percentages (%); weighted data
*Age of child randomly selected as the focus of the parent for this study
Executive Summary of Key Findings
Key Highlights

- On average, boys earn more weekly pocket money than girls
- Boys spend less time each week completing their chores
- Boys are more likely to do outdoor chores compared to girls who tend to do indoor chores
DETAILED FINDINGS
Chores, Pocket Money and Gender
On average, boys earn more weekly pocket money than girls and are better at saving

- On average, boys earn more weekly pocket money than girls ($48.00 versus $45.00)

**Average money Saved vs. Income* per Week by Gender**

- **Boys:**
  - Income*: $48
  - Saving: $14.10
  - 29% saved

- **Girls:**
  - Income*: $45
  - Saving: $11.40
  - 25% saved

Base: All respondents: n=1,001
Q15. And how much money each week does your child usually receive for each of the following
Q19. On average, how much money does your child save each week?
All values in percentages (%); weighted data; *result not shown for states/territories in grey due to too low sample sizes
* Income means the sum of money children receive through all income methods
Girls spend more time on household chores than boys

- On average kids spend 2-3 hours per week on chores
- Girls spend almost 2.7 hours on average per week on household chores while boys complete only 2.1 hours

Time spent by children on doing household chores

<table>
<thead>
<tr>
<th>Time</th>
<th>Boys</th>
<th>Girls</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>17%</td>
<td>21%</td>
</tr>
<tr>
<td>1 hour</td>
<td>15%</td>
<td>19%</td>
</tr>
<tr>
<td>2 hours</td>
<td>21%</td>
<td>21%</td>
</tr>
<tr>
<td>3-5 hours</td>
<td>26%</td>
<td>22%</td>
</tr>
<tr>
<td>More than 5 hours</td>
<td>8%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Base: All respondents: n=1,001
Q8. Approximately how much time does your child spend on each of the following activities during an average week (including the weekend)? All values in percentages (%); weighted data

↑ Indicates significantly higher
↓ Indicates significantly lower

23093 – Westpac Pay Pig Research
Distinct gender roles exist for household chores

- Boys are more likely to do outdoor chores while girls tend to do indoor chores
- Girls more often clean their room (90%), do the washing up (59%), help clean the house (55%) and hang out washing (39%) while boys more often fetch the groceries (31%), take out the rubbish (61%), mow the lawn (23%) and wash the car (21%)

Children’s Chores (%)

- Clean bedroom: 81%
- Look after pets: 49%
- Do the dishes: 43%
- Take out the rubbish: 61%
- Help clean the house: 39%
- Do the laundry: 20%
- Fetch groceries: 31%
- Wash/clean out the car: 21%
- Look after siblings: 17%
- Mow the lawn/gardening: 23%

Indicates significantly higher
Indicates significantly lower

Base: Those whose kids do chores: n=766
Q10. What type of household chores does your child do?
All values in percentages (%); weighted data
Children, Chores and Technology
Children using technology to track their savings earned through chores or a job have a better understanding of the value of money and save more

- Children who earn money through chores or a job and use technology to track their savings are likely to have a better understanding of the value of money (45%) than those who don’t use technology or earn money through chores or a part-time job.

**Children's device usage to track children's finances & earning their money from chores or a job (weekly)**

- Use technology to track finances & earn money through chores/job: 15%
- Use technology to track finances (money not earned through chores/job): 10%
- Earn money through chores/job (no technology used to track finances): 28%
- No technology used to track finances & no money earned through chores/job: 47%

**Good Understanding of Value of Money**

- 45% (n=164)
- 34% (n=106)
- 27% (n=275)
- 18% (n=456)

Average 26%
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