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A study of the allowances, earnings, and expenditures of fifth and sixth grade pupils

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A STUDY OF THE ALLOWANCES, EARNINGS, AND
EXPENDITURES OF FIFTH AND SIXTH GRADE PUPILS

Submitted by

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(B.S. in Ed., Salem State Teachers College, 1938)

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CHAPTER I
INTRODUCTION

CHAPTER I

STATEMENT OF PROBLEM

When this problem was first evolved, the main idea was to try to learn about the economic experiences of middle grade children. This is a very general problem, quite wide in its scope, entailing earnings, allowances, marketing, banking -- every activity involving money being handled by the children. This covers quite a wide area.

It was finally decided to limit the field to two main areas -- allowances and earnings -- and determine the economic experiences growing out of them, that is, the expenditures as an outgrowth of allowances and earnings. It was also decided to limit the field of study to fifth and sixth graders in order to get a much closer relation between children of similar or nearly similar desires and wishes.

Since there are both boys and girls in any average elementary school, both sides of this problem will be studied.

The questionnaire method was decided upon as the very best medium by which to determine the answers to the problem. The questions were submitted to three

different groups -- the privileged group, children from families with large incomes; the average group, children from families with average incomes; and the underprivileged group, children from families with low incomes.

The next problem was to find the schools most nearly representative of these three groups. This was decided by the superintendent of schools of the city in which the questionnaire was presented..

Schools A and B were chosen as the schools most nearly representing the privileged or well-to-do group; schools C and D were chosen as the schools most nearly representing the average or medium income group; schools E and F were picked as the two schools most nearly representing the underprivileged area.

The presentation of the questionnaire to the children of the various schools followed.

CHAPTER II
RELATED RESEARCH

CHAPTER II

RELATED RESEARCH

During the recent war years, a very interesting survey concerning the economic experiences of elementary school children was made by a school principal in the public schools of Lynn. Her study and related findings were concerned mainly with the buying of bonds and stamps and the keen interest of pupils in saving. The most illuminating result of this experiment was that children certainly do feel a responsibility toward earning money for themselves, and they do have a definite desire for saving and sense the necessity for it.

In 1947, Sanborn¹ made a report of economic experiences of middle grade children in Hingham, Massachusetts, covering grades four, five, and six. Hingham is a suburban, residential community.

Sanborn concluded that, in general, boys have a wider range of understanding of economic situations than girls; children of parents in the professional

¹ Sanborn, E. A., AN INVESTIGATION into the ECONOMIC EXPERIENCES and UNDERSTANDINGS of MIDDLE GRADE CHILDREN (Master's Thesis, Boston University, 1947)

field have a wider range of understanding of and experience with the economic situations than children of other groups. Children of parents who are skilled laborers are next in order, and children of parents who are unskilled laborers are last.

In 1927, Chase¹ made a survey of children, covering their activities of work and play and buying. According to this particular study, carried on in an elementary school in Springfield, Massachusetts, grades four, five, and six, fifty-two girls reported one thousand seven hundred sixteen work activities; seventy-one boys reported nine hundred fifteen work activities. Boys did more work outside the home than girls.

Paid jobs were listed as follows: thirty-seven children shoveled walks and were paid from five cents to seventy-five cents; eight reported running errands for fifteen cents; six reported caring for children for fifteen to fifty cents; six reported paper routes at fifteen to twenty cents a day; five reported mowing lawns at a rate of fifteen to fifty cents; four delivered

¹

Chase, Sara E., INDIVIDUAL DIFFERENCE in the EXPERIENCES of CHILDREN (Unpublished Master's Thesis, University of Chicago, 1927)

goods for stores at twenty-five cents; three reported selling flowers at from fifteen to sixty cents; and one reported caddying for fifteen cents. You must remember, of course, that this was back in 1927 before the days of inflation.

Chase considered money only from the point of view of money earned and handled in doing errands at the store. During a one month period she found that two hundred nine children did four thousand two hundred nine errands involving money, and made purchases amounting to one thousand two hundred forty-five dollars and sixty-three cents. This survey goes a little farther, but we are interested only in this particular phase.

¹
Gillette, in 1936, made an investigation into the buying experiences and leisure time activities of three thousand eight hundred seventy-eight pupils in eighty elementary and twenty-five secondary parochial schools located in Michigan, Ohio, Illinois, New Mexico, Iowa, and Florida. The survey covered grades one to twelve. We are particularly interested in the leisure time activities.

1

Gillette, Sister Mary de Paul, O. P., A PLAN to ENRICH the CURRICULA of a GROUP of ELEMENTARY and SECONDARY PAROCHIAL SCHOOLS to MEET the INTERESTS and NEEDS of PUPILS WITH RESPECT to BUYING GOODS (Unpublished Doctor's Dissertation, Teachers College, Columbia University 1936)

A list of the leisure time activities paid for by the children in the elementary group follows: games -- twenty per cent; shows -- six per cent; movies -- ninety-four per cent; prize fights -- five per cent; carnivals -- sixteen per cent; refreshments -- thirty-eight per cent; ice cream -- ten per cent; club dues -- two per cent; horseback riding -- four per cent; parties -- five per cent; sporting goods and toys -- fifteen per cent.

¹
Pelikan, in her survey in the Cleveland schools, makes some very interesting data available for us. She was concerned with the economic experiences of elementary pupils, and reports on the amount of money these particular children had. Her study was made in two schools, grades four, five, and six. One school, let us call it School A, was in a congested underprivileged area; the other, School B, was in a middle-class neighborhood of moderate income.

Of the ninety-nine pupils in School A, forty-one reported that they received an allowance ranging from twenty-five cents to one dollar and twenty-five cents a week. Eighteen reported spending all of it.

¹

Pelikan, Martha M., HOW MUCH MONEY DO ELEMENTARY SCHOOL CHILDREN HAVE? Cleveland Department of Public Schools (1945)

Fourteen reported that they were given extra money. Thirty-eight said that they earned extra money from five cents to six dollars a week.

Fifty-one reported that they had no allowance, but were given money when they needed it. Seven were not given any money at any time.

Of the seventy-seven pupils in School B, forty-six pupils received an allowance ranging from ten cents to two dollars a week. Twenty-eight earned extra money from fifteen cents to two dollars a week.

Twenty-eight reported no allowance, but were given money when needed; seventeen said they earned extra money from twenty-five cents to six dollars weekly.

Personal expenditures were also tabulated for one week. It was learned that one hundred forty-one paid money for movies; eighty-one bought candy; forty-three bought notebook paper; fifty-eight spent money for carfare; twenty-seven bought pop; fifty-eight bought ice cream; twenty-eight bought potato chips; twenty-two purchased pencils; twenty-three bought comic books; fifteen paid club dues; nineteen bought pop-corn; twenty-six bought school supplies; five bought lunches; six bought war stamps; eleven bought airplane models; eight bought gifts; eleven purchases pens; and seven bought books.

Other articles listed were food of various kinds, magazines, combs, cough drops, crayons, pads, coloring books, lead, and the like.

These studies discussed and partially summarized tend to interpret, somewhat, children's economic experiences in the matter of allowances, earnings, and expenditures. The writer will endeavor to go a bit farther in his study of these areas in the field of elementary economics.

CHAPTER III
METHOD OF PROCEDURE

CHAPTER III

METHOD OF PROCEDURE

The economic experiences of children present a wide and varied problem. There is a definite, imperative need to educate our youngsters in the ways of earning and spending wisely. How else are they to become wise leaders in the community in adult life unless they learn in their early years the need for earning and spending wisely? One of the basic problems of this study is to guide the minds of children to think along these lines.

The questionnaire method was finally decided upon as the most feasible plan; a great deal of information could be obtained with a minimum of time and effort on the part of the children.

After very careful study and many conferences, and after presenting the preliminary questionnaires to a group of thirty-seven children on three different occasions, a practical and worthwhile questionnaire was finally evolved. The first series, containing forty-two questions, was much too long; the second series proved to be inaccurate and indefinite -- the children gave too many varied responses due to the

fact that they did not interpret the questions properly; after the third attempt, when questions were reworded, simplified, and expressed somewhat differently, this list of questions was finally decided upon.

A simple paragraph of directions to the teachers and also directions to the pupils was included.

DIRECTIONS TO TEACHERS

This is a questionnaire devised to learn the source of children's spending money and what is done with it. The questionnaire is divided into three sections -- Allowances, Earnings, and Expenditures. The first part has to do only with Allowances; the second part has to do only with Earnings; the third part - Expenditures - has to do with both allowances and earnings. Directions are given at the beginning of each section of questions.

DIRECTIONS TO PUPILS

(Please read the following to pupils, word for word.)

"We are trying to learn how much money boys and girls of your age are receiving or earning, and what you do with this money. Please try to answer the following questions as well as you can. There are three parts. The first part has to do with allowances -- what money is given to you by your family - father, mother, brothers, or sisters. The second part has to do only with the money you earn. The third has to do with expenditures - what you spend. Read your directions before you do each part. Do NOT write your name on your paper.

On YES - NO questions, put a circle around the
proper answer. Answer other questions as called for.

Any questions?"

ALLOWANCES, EARNINGS, and EXPENDITURES

Circle the correct answer: Boy Girl Grade ^{IV} V VI

Fill the blank: Occupation of Father

Occupation of Mother

I. ALLOWANCES

Some children receive allowances each week from their parents or older brothers and sisters. If you have an allowance, answer the following questions; if you do not have an allowance, do not answer any of these questions.

1. How much do you receive each week?

2. Do you spend your allowance or part of it for something special, such as lunches, bus fare, or anything else? Yes--No

How much do you spend in all?

3. Do you buy clothes with part of your allowance? Yes--No

4. Do you save for anything special? Yes--No

5. Are there any special things you do around the house in order to earn your allowance? Yes--No

6. If you do not do any chores or duties around the house, will you still get an allowance? Yes--No

7. Do you receive any special gifts of money for any reason, such as Christmas, birthday, etc.? Yes--No

How much?

II. EARNINGS

THE FOLLOWING QUESTIONS REFER ONLY TO THE MONEY YOU EARN, AND HAVE NOTHING TO DO WITH YOUR ALLOWANCE.

- 1. How much money did you earn in the past two weeks? ...
- 2. List what you did and how much you received for each job.

3. Which of these jobs do you do regularly each week? ...

4. Do you have to save part of your money for anything special? Yes-No

What for?

How much?

5. Do you receive any money from any other source at all? Yes-No

If so, from what source?

6. Can you spend the money you earn any way you wish? Yes-No

7. Do you have to spend your earnings for anything special? Yes-No

What for?

III. EXPENDITURES

The following questions have to do with both allowances and earnings. Answer these questions as well as you know how.

1. Can you spend your money for anything you wish? Yes-No

2. Do you have to spend your money on something special? Yes-No

If so, for what?

3. Check the items for which you spent any money this past month.

- | | |
|--|---|
| Movies | Church |
| Candy | Savings Stamps |
| School Supplies | Toys |
| Ice Cream | Gifts |
| Gum | Magazines |
| Comic Books | Books |
| Games | Dues (Scouts, Brownies, Clubs, or any other) |
| Sports Equipment (Footballs, baseballs, etc.) | |

4. About how much money do you think you spent altogether in the past two weeks?

This questionnaire was submitted to the superintendent of schools in a nearby city for approval; then, after careful discussion, was presented to the fifth and sixth graders of six different schools. The schools were chosen by the superintendent as most nearly representative of three economic levels.

Schools A and B were chosen as the schools most nearly representing the privileged or well-to-do group; schools C and D were chosen as the schools most nearly representing the average or medium income group; schools E and F were picked as the two schools most nearly representing the underprivileged area. There will be cases where these groups overlap; some children in the underprivileged group may very well belong in the well-to-do class if their fathers have large incomes; some children in the well-to-do group may belong in the underprivileged class. All three groups will appear in any one school due, of course, to our democratic way of life.

A total of three hundred eighty-nine children were questioned -- one hundred eighty-five girls and two hundred four boys. There were one hundred six boys and one hundred eight girls in the fifth grade; ninety-eight boys and seventy-seven girls in the sixth grade.

The groupings were first broken down into grades.

A great deal of information was ascertained from these groupings -- the allowances of pupils in the fifth grade as compared with the allowances of pupils in the sixth grade; the earnings of children in the fifth as compared with the earnings of children in the sixth. After studying this data, it was determined that there was no appreciable difference between the two grades. However, differences did appear in the allowances and earnings of boys and girls.

The writer previously listed the occupational groupings according to the different areas; that is, the occupations of parents of children from a well-to-do area, occupations of parents of children from the average income area, occupations of parents of children from the underprivileged area. It was found that there was a great deal of overlapping. Therefore, the data was broken down according to occupational groupings by sexes.

In the final analysis, it was found that of the two hundred four boys there were 19 in the first group, 81 in the second group, and 104 in the third group. Of the one hundred eighty-five girls there were twelve in the first group, eighty-four in the second group, and eighty-nine in the third group. This made a combined total of three hundred eighty-nine.

Twenty-four questionnaires had to be eliminated due to incomplete answers; these cases included children who overlooked important items, and children of parents who were deceased, ill, or unemployed.

A list of the occupational groups reported follows:

1. Professional

Accountant, artist, attorney, banker, broker, chemist, doctor, engineer, government worker, optician, pharmacist, professor, sales manager, state representative, superintendent of schools, teacher

2. Skilled Worker

Barber, boat builder, bookkeeper, builder, cabinet maker, carpenter, clerk, cobbler, credit manager, designer, draftsman, electrician, factory worker, fireman, floor waxer, foreman, furniture worker, general contractor, hat cleaner, industry owner, insurance agent, janitor, knitter, machinist, machine operator, mailman, mason, mechanic, merchant, office manager, painter, paper cutter, photographer, plumber, policeman, printer, proof reader, radio repairer, rigger, sheet metal worker, shipyard worker, silversmith, spray painter, steel worker, steeplejack, stitcher, superintendent in factory,

supervisor in factory, tailor, taxidermist,
telephone operator, typesetter, wash tub
worker, welder, upholsterer

3. Laborer

Baker, bartender, bowling alley worker,
buffer, bus driver, butcher, cable splicer,
chauffeur, city worker, clothing store worker,
coal dealer, cook, crane operator, dish washer,
factory worker, fish cutter, fisherman, floor
worker, gate tender, grocer, grocery manager,
guard, janitor, junk dealer, laborer, laundry
man, leatherworker, maid, market man, milkman,
meat packer, odd jobs man, promoter, restaurant
worker, salesman, seamstress, serviceman,
shoe worker, sub-contractor, taxidriver, truck
driver, waitress, window cleaner

The information was tabulated. The percentage of
responses for the tables was figured to two decimal
places.

An analysis of the data is found in Chapter IV.

CHAPTER IV
ANALYSIS OF DATA

CHAPTER IV

ANALYSIS OF DATA

The information gleaned from the questionnaire was tabulated, sifted, and weighed. The following tables have been evolved to further aid in this study.

I. ALLOWANCES

<u>Groups</u>	<u>Boys</u>			<u>Girls</u>			<u>Both</u>		
	No.	Total	%	No.	Total	%	No.	Total	%
¹ P.	13	19	68.42	8	12	66.66	21	31	67.74
² S.W.	54	81	66.66	58	84	69.04	112	165	67.87
³ L.	58	104	55.77	45	89	50.61	103	193	53.37

This table shows that nearly the same percentage of boys and girls receive allowances in the professional group; in the skilled worker group, the same is true; the percentage of both boys and girls together receiving allowances is about the same in the professional group as in the skilled worker group. In the labor group, the percentage of boys receiving allowances is slightly higher than the percentage of girls; the per-

¹ P -- Professional group

² SW - Skilled Worker group

³ L -- Labor group

centage of both boys and girls together in this group is somewhat lower than in the other two groups.

II. EARNINGS

<u>Groups</u>	<u>Boys</u>			<u>Girls</u>		
	No.	Total	%	No.	Total	%
P.	11	19	57.89	6	12	50.00
S.W.	54	81	66.66	54	84	64.28
L.	75	104	72.11	69	89	77.53
	<u>Both</u>					
	No.	Total	%			
	17	31	54.84			
	108	165	65.45			
	144	193	74.61			

This table shows that in the professional group more boys than girls earn money; more than half of the boys earn money, whereas exactly half of the girls are wage earners. In the skilled worker group, about the same percentage of boys as girls earn money; in each case, it is slightly more than one-half of the total number. In the labor group, more girls than boys are wage earners, seventy-seven per cent of the girls as compared with seventy-two per cent of the boys.

A comparison of the percentage of both boys and girls together earning money shows that the skilled worker group has more wage earners than the professional group; the labor group has still more wage earners than either of the other two groups.

III. MONEY SPENT for NECESSITIES

<u>Groups</u>	<u>Boys</u>			<u>Girls</u>		
	No.	Total	%	No.	Total	%
P.	8	19	42.10	6	12	50.00
S.W.	21	81	25.92	29	84	34.52
L.	22	104	21.15	21	89	23.58
	<u>Both</u>					
	No.	Total	%			
	14	31	45.16			
	50	165	30.30			
	43	193	22.27			

This table shows that in the professional group a larger percentage of girls spent money for necessities than boys, and that a higher percentage of both boys and girls together spent money for necessities than in either of the other two groups. In the skilled worker group, a greater percentage of girls spent money for

necessities than did the boys; a higher percentage of both boys and girls together of the skilled worker group spent money for necessities than did the labor group. In the labor group, a greater percentage of girls than boys spent money for necessities; the percentage of both boys and girls together in this group was less than either of the other two groups.

IV. ALLOWANCES AND EARNINGS of
BOYS AND GIRLS PER WEEK

* Groups	Allowances	Average	Earnings	Average
P.	\$.10-\$1.25	\$.51	\$.05-\$10	\$1.45
S.W.	\$.20-\$3.00	\$1.65	\$.03-\$5.00	\$2.35
L.	\$.10-\$5.00	\$3.25	\$.05-\$7.00	\$4.50

* Boys

* Groups	Allowances	Average	Earnings	Average
P.	\$.30-\$2.00	\$1.00	\$.04-\$1.50	\$.70
S.W.	\$.25-\$5.00	\$2.00	\$.05-\$6.50	\$3.25
L.	\$.10-\$1.50	\$.45	\$.03-\$2.00	\$.75

* Girls

* This table shows the allowances, from the smallest amount to the largest amount, of boys and girls in each working group. The table also shows the earnings, from the smallest to the largest amount, of boys and girls in each working group.

In the professional group, the smallest allowance of the boys is smaller than that of the girls; the largest allowance of the boys is smaller than the largest allowance of the girls; it would be safe to assume that the girls in this group receive more allowance money than the boys in this group. In this same group, the smallest earnings of the girls is smaller than that of the boys; the largest earnings of the girls is also smaller than the largest earnings of the boys. Therefore, in this group boys earn considerably more than girls.

In the professional group, the allowances of the boys is smaller than that of the boys in any other working group; the allowances of the girls in this group is greater than that of the girls in the labor group, but less than that of girls in the skilled worker group. The earnings of the boys in the professional group is greater than that of the boys in any other group; the earnings of the girls in this group is less than that of the girls in any other group.

In the skilled worker group, the smallest allowance of the boys is less than that of the girls; the largest allowance of the boys is also less than that of the girls. Girls are given larger allowances than

boys in this group.

In this same group, the smallest earnings of the boys are less than that of the girls; the largest earnings of the boys are also less than that of the girls. Girls earn more than boys in the skilled worker group. In the skilled worker group, the boys have an allowance greater than the allowance of the boys in the professional group, but less than the allowance of the boys in the labor group. The girls have an allowance greater than the allowance of the girls in the other two groups. The boys earn less than the boys in either of the other two groups; the girls earn more than the girls in the other two groups.

The smallest allowance of the boys is less than the smallest allowance of the girls in the labor group; the largest allowance of the boys is far greater than the largest allowance of the girls, more than three times as great. The smallest earnings of the boys are slightly more than the smallest earnings of the girls; the largest earnings of the boys are more than three times as great as the largest earnings of the girls. The boys earn far more than the girls in the labor group. The allowance of the boys is greater than the allowance of the boys in either of the other two groups; the allowance of the girls in this group

is less than the allowance of the girls in either of the other two groups. The earnings of the boys in this group are greater than the earnings of the boys of the skilled worker group, but less than the earnings of the boys in the professional group. The earnings of the girls in this group are greater than the earnings of the girls in the professional group, but less than the earnings of the girls in the skilled worker group.

V. RANGE of ALLOWANCES and EARNINGS
of BOYS and GIRLS TOGETHER PER WEEK

Boys and Girls

Groups	Allowances	Average	Earnings	Average
P.	\$.10-\$2.00	\$.58	\$.05-\$10.00	\$1.08
S.W.	\$.20-\$5.00	\$1.62	\$.03-\$6.50	\$2.55
L.	\$.10-\$5.00	\$1.45	\$.03-\$7.00	\$3.02

shows
This table[^] the allowances and earnings of both boys and girls together per week in each group. The boys and girls in the professional group have the smallest allowance, but the greatest[^] range in earnings. The boys and girls in the skilled worker group have nearly the same allowance as the boys and girls in the labor group, but earn the smallest amount of money of all three groups. The boys and girls in the labor group

earn more money than the boys and girls in the skilled worker group, but less than the boys and girls in the professional group.

The average allowances of the boys and girls in the professional group are smaller than the average allowances of either of the other two groups. The average allowances of the boys and girls in the skilled worker group are greater than the average allowances of the boys and girls in either of the other two groups. The average allowances of the boys and girls in the labor group are greater than the average allowances of the boys and girls in the professional group, but less than the average allowances of the boys and girls in the skilled worker group.

The average earnings of the pupils in the professional group are smaller than the average earnings of the pupils in either of the other two groups. The average earnings of the pupils in the skilled worker group are greater than the average earnings of the pupils in the professional group, but smaller than the average earnings of the pupils in the labor group. The average earnings of the pupils in the labor group are the greatest of all.

A list of the different kinds of work done by the boys to earn money follows: dish washing, cutting wire, delivering papers, baby sitting, singing, running errands, emptying barrels, delivering orders, shining shoes, helping milkmen, working in store, doing chores, washing floors, selling golf balls, selling ice, shopping, working in bowling alley, selling eggs, caddying, washing windows, helping a blind man, and helping a mail man. By far the greatest number of boys earned money by running errands; there were one hundred forty-three such cases. The second most common means of earning money was doing chores around the house; there were thirty-seven such cases. The third most common method of earning money was delivering papers; there were twenty-four such cases.

A list of the different kinds of work done by the girls to earn money includes baby sitting, cleaning house, delivering orders, running errands, emptying garbage, doing chores, painting a fence, selling greeting cards, walking a dog, washing windows, washing floors, washing dishes, and working in a store. The greatest number of girls earned money by baby sitting; there were one hundred thirty-seven such cases. The second most popular means of earning money

was by running errands; there were one hundred twenty-two such cases. The third most common means of earning money was by washing dishes; there were one hundred eighteen such cases.

These are the items for which money was spent by boys; movies, candy, school supplies, ice cream, gum, comic books, games, sports equipment, church, savings stamps, toys, gifts, magazines, books, and dues for clubs. Heading the list were these items: movies, candy, ice cream, church, and gifts. These five items were so close together that no comparison could be made as to just which item was most popular. Least popular of all items were games, school supplies, and savings stamps.

The items purchased most frequently by the girls were ice cream, candy, tickets for the movies, church contributions, and gifts; these items were so closely related to one another in importance that very little comparison could be made. It is interesting to note that the five items most frequently purchased by the boys were the same as those most popular with the girls. The items for which very little money was spent by the girls were sports equipment, games, toys, and magazines.

VI. CRITICAL RATIO from DIFFERENCE
of PERCENTAGES

		<u>Allowances of Boys</u>			
	%	¹ S.E.	² Diff.	³ S.E. Diff.	⁴ C.R.
S.W.	66.66	.53	10.89	.721	1.51
Labor	55.77	.49			

		<u>Allowances of Girls</u>			
	%	S.E.	Diff.	S.E. Diff.	C.R.
S.W.	69.04	.61	18.43	.808	2.28
Labor	50.61	.53			

		<u>Earnings of Boys</u>			
	%	S.E.	Diff.	S.E. Diff.	C.R.
S.W.	66.66	.53	5.45	.688	.79
Labor	72.11	.44			

		<u>Earnings of Girls</u>			
	%	S.E.	Diff.	S.E. Diff.	C.R.
S.W.	77.53	.45	13.25	.695	1.90
Labor	64.28	.53			

The professional group is not included because of the small number of cases reported on, 19 boys and 12 girls. At least 25 cases are needed for comparison.

¹S.E. - Standard of Error

²Diff.- Difference between percentages

³S.E. Diff. - Standard of Error of Difference

⁴C. R. - Critical Ratio

Table VI shows the significance of the difference between the percentages of the allowances of the boys and of the girls in the skilled worker group and in the labor group; the table also shows the difference between the percentages of earnings of the boys and of the girls in the same two groups. The professional group could not be used due to the fact that there were not enough cases to be significant. (Less than twenty-five cases is not a sufficient number to show any trend.)

Since a significant difference statistically determines the trend of a group, the critical ratio of the difference of the percentages has been used as the most satisfactory instrument for analysis of the data. To determine the significance of the difference between any two percentages, the formula for finding the critical ratio (CR), when the two percentages are expressed by P_1 and P_2 , is:

$$CR = \frac{P_1 - P_2}{SE \text{ Diff } P_1 P_2}$$

The standard of error of a difference between two percentages is found by use of the formula:

$$S E \text{ Diff } P_1 P_2 = \sqrt{S E_{P_1}^2 + S E_{P_2}^2}$$

In reference to the critical ratio and its implications, Wert¹ says:

"Whenever this ratio is unity, the chances are sixty-eight in one hundred that the difference is too great to be the result of sampling fluctuations; whenever this ratio is two, the chances are ninety-five out of one hundred that the difference is too great to be the result of sampling fluctuations; whenever the ratio is three or more, it is a practical certainty that the difference is too great to be the result of sampling fluctuations."

The critical ratio of allowances of boys between the skilled worker and the labor group is 1.51; this is insignificant, due to too many errors of chance; in the

¹Wert, James E., Educational Statistics
McGraw Hill Book Company, Inc., 1938 New York,
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case of the girls in these same two groups the critical ratio is 2.28; this is also insignificant, due to too many errors of chance; in the case of the earnings of the boys in these same two groups, the critical ratio is .79; this is not statistically significant; the girls in these same two groups show a ratio of 1.90 in the case of their earnings; this is also insignificant, due to too many errors of chance.

CHAPTER V
SUMMARY AND CONCLUSIONS

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The writer has endeavored to determine the number and the percentage of boys and girls from various occupational groups in a typical New England community receiving allowances, and the number and the percentage of boys and girls in these same groups earning money. A further attempt was made to determine as far as possible what was done with these allowances and earnings.

A summary of the findings revealed by this study is given in this chapter. The conclusions are listed under their respective headings -- Allowances, Earnings, and Expenditures.

I. Allowances

1. Almost sixty-eight per cent of both boys and girls received allowances; the boys received slightly more than the girls.
2. A larger number of boys than girls received allowances.
3. The largest proportion of allowances was in the skilled worker and the professional groups, (the difference in the proportion of allowances between these two groups was negligible). The labor showed the smallest proportion of allowances.
4. There was no great difference between the amount of the allowances given to boys and girls.
5. The boys in the labor group received much larger allowances than the boys in the other groups; the boys in the professional group received the smallest allowances.
6. The girls in the skilled worker group received allowances twice as large as the allowances of the girls in the professional group, and nearly three times as large as the allowances of the girls in the labor group.

7. About forty-five per cent of the allowances of both boys and girls was spent for necessities.
8. Slightly more girls than boys spent allowance money in this fashion in each of the three occupational groups.

II. Earnings

1. About three-fourths of the children, 78% to be exact, reported earning money.
2. In the professional group, more than half of the boys, 58%, reported earning money; exactly 50% of the girls were wage earners.
3. In the skilled worker group, 67% of the boys reported earning money; 64% of the girls earned money.
4. The largest percentage of children who earned money was found in the labor group; 72% of the boys and 78% of the girls reported earning money.
5. In the professional and skilled worker groups, more boys than girls earned money; in the labor group, the girls outnumbered the boys as wage earners.
6. Boys earned more money than girls as a whole.

7. The largest wage earners were the boys in the professional group; the boys in the labor group were the second largest wage earners; the boys in the skilled worker group earned the smallest amount of money.
8. In the girls group, the largest wage earners were those in the skilled worker group; the girls in the labor group were the second largest wage earners; the girls in the professional group earned the least.
9. Of the three occupational groups, both boys and girls, the boys in the professional group earned the most money.

III. Expenditures

1. Of both boys and girls, less than half, 45%, spent money for necessities.
2. Slightly more girls than boys spent money for necessities.
3. In the professional group, 50% of the girls and 42% of the boys spent money for necessities.
4. In the skilled worker group, 34% of the girls and 26% of the boys spent money for necessities.
5. In the labor group, 24% of the girls and 21% of the boys spent money for necessities.

6. Of both boys and girls, less than half - 45% - of the professional group spent money for necessities. About one-third - 30% - of the skilled worker group spent money for necessities. About one-fifth - 22% - of the labor group spent money for necessities.
7. The items for which most money was spent by the boys were movies, candy, ice cream, church contributions, and gifts.
8. The items for which the least money was spent by the boys were games, school supplies, and savings stamps.
9. The items purchased most frequently by the girls were ice cream, candy, tickets for the movies, church contributions, and gifts.
10. The items for which the smallest amount of money was spent by the girls were sports equipment, games, toys, and magazines.

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