

## **Giving Children an Allowance: Contrasting Views**

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Parents often ask me questions that pertain to the topic of giving children allowances. The following are a representative sample:

Should you give children an allowance?

How frequently should you give an allowance?

Should you give an allowance that is large enough to cover the costs of children's lunches at school or some of their clothing or similar expenses?

If you give an allowance, at what age should you start?

As a parent, should you have some say in how the allowance is spent (or saved)?

Should giving the allowance be based on children fulfilling certain responsibilities in the house?

Should an allowance be withheld if our children display negative behavior or do not fulfill a responsibility?

At my workshops and in my clinical practice I have offered responses to these questions. In general, my views about allowance are:

--Children should be given an allowance.

--The amount given should be reasonable and realistic, based, in part, on the child's age; in deciding on an amount, the family's financial situation should be taken into consideration.

--A small allowance can be given when children are five or six years old.

--For simplicity and regularity, an allowance given each week works best.

--An allowance should not be given to cover basic needs such as for school lunches or for clothing. However, if a child wants something relatively expensive such as the latest superstar endorsed sneakers, I think it is appropriate and realistic for parents to establish a limit on how much they are willing to contribute towards the purchase of the sneakers; if their child still wants the sneakers he or she can use allowance money or money that is earned to fill in the balance.

--In determining an allowance, parents can establish a policy that a certain percentage—even a small percentage such as 10-15%—be set aside for savings.

However, I believe that parents should refrain from dictating how the rest of the allowance is being spent. A father told me he was upset by the amount of allowance his son used to buy baseball cards, although to his credit the son did not ask for an increase in allowance to purchase other things. The father's distress was lessened by the profit his son made when selling the cards. The father proudly commented, "My son's become quite an entrepreneur."

Another parent was concerned because her 12-year-old daughter was in the habit of immediately using her entire allowance to buy fashion magazines. On several occasions the girl asked her mother if she could have an "advance" on next week's allowance. The mother wisely declined, informing her daughter, "It's your decision about how and when to spend your allowance. If you spend it all on the first day you should realize that you won't have any money to spend on other things during the rest of the week." The mother reported that within a few weeks, her daughter learned to "ration" her weekly allowance and have some left at the end of the week.

--An allowance should not be given nor withheld as a condition for performing certain responsibilities or behaving in certain ways. I will elaborate on this point later in the article, but in my experience the practice of using an allowance as a reward or punishment frequently backfires. I am not implying that a child's behavior should not prompt consequences but rather that the consequences not involve the giving or withholding of an allowance.

Each of these bullet points could be expanded into a separate article and I recognize that there are valid opposing viewpoints. In light of the frequency of questions I receive from parents about allowance and the beliefs to which I subscribe, I was interested in Barbara Meltz's recent article in *The Boston Globe* titled "Money for Nothing: Even the Experts Aren't United on the Value of an Allowance." Meltz writes an excellent weekly column related to child development, parenting, and family issues. In her article about allowance, she quotes the divergent views of two well-known psychologists.

Dr. Ron Drabman is a clinical child psychologist at the University of Nevada at Las Vegas. He notes, "Some (parents) compensated for lack of presence—and I include myself in this—with a no-strings allowance. It assuaged the guilt." Drabman strongly

believes that “allowance should be contingent on work. You want to implant that lesson starting when they are young, 4 or 5.” Drabman suggests beginning with small chores such as clearing the table. “You don’t make it into a power struggle. They do the chores, they get the money. No chores, no money.”

As anyone familiar with my work is aware, I believe strongly in involving even preschool children in activities that contribute to the welfare of their family and others. For example, in last month’s article, my colleague Dr. Sam Goldstein and I advanced the view that enlisting children in “contributory activities” not only reinforces a caring, compassionate attitude, but in addition serves as a preventive form of discipline, that is, children are less likely to display negative behaviors when they are engaged in helping others. However, where Drabman and I disagree is that I don’t believe children should be paid to meet reasonable, day-to-day family responsibilities. The message should be, “We need and expect your help as a valued member of the family.” If children do not fulfill responsibilities, their failure to do so should be tied to consequences unrelated to their being given an allowance.

Also, many parents have reported that when they have used allowance for reward or punishment purposes, their children become angrier, often retorting, “Keep your money!” One young adolescent told his parents, “You think you can buy me off. Well, you can’t.” Parents of a “strong-willed, precocious” nine-year-old girl reported that their daughter said she didn’t need their money and would withdraw funds from her bank account that had accumulated from birthday and holiday presents. With great exasperation they said to me, “We were ready to keep her from taking money out of the bank, but how far do you go to get a child to be responsible?” In my therapy interventions they learned more effective ways of promoting cooperation and family harmony without using allowance as a carrot or stick.

In contrast to Drabman’s position, Meltz reported the views of Stanford University psychologist Dr. Carol Dweck whose stance is in concert with my own. Dweck’s name may be familiar to my readers since I refer to her work in three articles I wrote last year about “motivating environments” (please see my February, March, and April, 2006 articles).

Dweck contends, “Too many parents set up a system of allowance and chores and then have no consequences for when the chores don’t get done. They end up doing the chore themselves, or they take pity and shell out the allowance anyway. That’s permissive, indulgent parenting at its worst, and it creates the highest level of entitlement.”

Meltz writes, “The potential for a power struggle is one reason Dweck doesn’t like to link chores to allowance. ‘Parents who don’t end up caving, end up painted into a corner,’ she says. The child ends up with all the control. In other situations where allowance is tied to chores, instead of learning the lesson parents hope for, that work leads to reward, children’s take-home is that everything has a price. ‘It can create a dynamic where they won’t do anything unless they are paid for it,’ Dweck says.”

An alternative approach that Dweck recommends is similar to one that Sam Goldstein and I advance in our book *Raising Resilient Children* and in our forthcoming book *Raising a Self-Disciplined Child*. Meltz notes, “Dweck’s solution is a no-strings allowance with an expectation that children will do specified chores as their contribution in the family’s well-being. If chores don’t get done in the anticipated time or fashion, the allowance isn’t affected, but some privilege is.”

I used these guidelines with Susan and Bill Templeton, parents of seven-year-old Lisa and nine-year-old Jon. There were several clearly defined responsibilities the children had, including putting toys away in the family room after playing with them and putting their dirty clothes in the hamper. Susan and Bill initially withheld allowance if the responsibilities were not fulfilled. However, Bill observed, “I’m not certain how important allowance is since it doesn’t seem to help them to remember. I find I am constantly nagging them.”

Susan and Bill shifted their strategy. They gave Lisa and Jon an allowance independent of their completing their responsibilities. However, they introduced other consequences. They informed their children that if they did not put the toys away, the toys would not be available the next day; they added that they would lose their 30 minutes of television time the next night if they did not place their clothes in the hamper. Susan and Bill also emphasized that if Lisa and Jon met these responsibilities it would be of great help to the entire family. In addition, they told their children that they did not

want to remind them (the children called it “nagging”) to do things and invited them to come up with ideas for remembering what is expected. The children suggested a list that would be posted in each of their rooms. After applying these new strategies, the Templetons reported a noticeable improvement in Lisa and Jon’s behavior.

As is evident from the contrasting opinions of Drabman and Dweck, even child development specialists possess very divergent views about a particular topic. Many parents subscribe to the recommendations offered by Drabman while others, including myself, are more comfortable with those proposed by Dweck. I hope that this article helps to identify several of the key issues confronting parents as they consider and struggle with questions related to giving children an allowance.

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