

AUTUMN DIRECTIVE 1982

This Directive looks long but is all on one theme: money and the young of today and yesterday. Would those who do not have children or whose children have left home and those whose children are too young please read the whole Directive before dealing with Section 3.

Section 1: "POCKET MONEY"

Do you give your child (children) a regular sum, or a 'hand-out' for some particular need? If you give regular pocket money, how much, how often?

How do you arrive at the sum and what expenses are covered by it? Do you, for example, expect it to cover travel and clothing, or just luxuries - sweets etc?

Practice varies according to age so please give details of what is appropriate at what ages.

Do you have rules governing how the money may be spent or must be saved?

What external pressures do you experience in deciding the sum - advertising, 'other children'? Please say whether these pressures have been resisted or not.

In the period of heavy inflation, did you impose a 'freeze' or did you raise the sum?

Do you expect some return in the way of jobs around the house, errands etc? Or do you supplement pocket money by paying for such jobs from time to time? Please give details.

Do you withhold pocket money as a penalty? Please give examples.

What is your attitude to children taking paid employment; regularly, e.g. a paper round, or irregularly in the holidays.

In general, do you think that the attitudes to spending and saving of young people who were about ten years old in 1970 have been affected by growing up with inflation? If you do, please say in what way. -

(The views of children themselves on these questions would be welcome).

Section 2: "THE HOME HOTEL"

If you have employed older children living at home, do they make a contribution regularly or irregularly? If it is regular, how is it calculated? Is it a realistic contribution or a token payment? If they are unemployed and drawing unemployment benefit, do they make a contribution? If so, how is it calculated?

Recently an observer wrote feelingly about the savings resulting from the departure of a teenager to set up house independently: the hot water on lavish baths, the lights left on, the extra washing, the cooking of irregular meals etc. This leads me to the big and serious question: are our children instructed about the costs of living or are they largely shielded until they have to find out for themselves? Were you?

An anthropological note: In a trading caste of western India a boy of 7 or 8 would regularly be given the equivalent of 50 pence and told to go and buy some household need, vegetables, say. on his return his father would quiz him: how many vegetable stalls had he visited, what was the range of prices, of qualities, and what was the relation between these? Why had he decided on the particular purchase he had made? By the age of 12, the boy would be expected to submit weekly accounts of his expenditure.

Nearer home: My grandfather in Sheffield before the 1914-18 war told his sons that the cost of their education was to be regarded as a loan from him to them which they should repay as soon as they could afford to do so. This was a matter of principle.

PLEASE TURN OVER

Section 3: YOUR CHILDHOOD

What was your experience of getting, spending and saving when you were younger? (See sections 1 and 2).

Did you get pocket money, and if so, how much and how often? Did you have to work for it in any way?

Or did you have to earn your own spending money and if you did, how did you?

Were you obliged to save? What did you spend your money on? Can you remember your first purchase ever?

When you started earning, did you contribute to the household expenses? If you did, what proportion of your pay would it have been?

Can you remember what you first bought out of your first regular pay packet?

FOR NEW OBSERVERS

I thought it would be worthwhile listing some of the topics from previous Directives on which we would still like to have reports.

The turnover of shopping premises: we asked for notes of shops closed, how long they remained vacant, and when they opened again, what was the new business.

The age of cheque books: we asked observers to report how long a cheque book lasted by noting the dates on the first and last stubs; when credit cards were also used, this was also noted.

Currency generally: the shortage of different coins and notes at particular times. Coins which were kept for particular purposes, e.g. 'phone boxes and slot machines, or saved for charities.

We are including your postage for the last six months (up to 31 August) unless you have definitely said that you didn't want it. We nervously hope that we have got it right but if not, please (a) forgive us and (b) let us know.

There is no doubt about it that we have reached a stage at which we must think of some other way of honouring the promise (on which I insist) to pay your postage. We are exploring the possibility of the FREEPOST system and will let you know the results before the year is out.

The Winter Directive, by the way, will be a very leisurely, arm-chair affair, I do assure you.

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