

## Should Children Earn Allowances for Home Tasks Part 1

[INTRODUCTION]

**[0:00:06.7] ANNOUNCER:** Next is Dr. Charlene Wrighton to discuss everything early education about your children or students in our new show, Ed. Talks with Dr. Char.

[EPISODE]

**[0:00:21.4] CW:** Hello, this is Dr. Char Wrighton and I am here today to talk about should you give your child an allowance? I am really excited about this topic. I don't know why, it just – this just so much fun for me. You're going to get my opinion, plus I've done a little bit of research. I'm also digging back into history to see you know, what I had as a child and what I did with my own children. Also listening to others.

This is going to be kind of really fun. It goes, it attaches itself to children doing chores or tasks as I prefer to call it in the home. Tasks is a better word, I think it's a more positive word, it just means getting something done or something to be done. Whereas a chore can be connoted as a chore. Something unpleasant, something difficult.

We want to make sure that our children are task oriented because from the time they're small, they're going to be required to do something and so teaching children to be responsible, for tax and also to be able is really important is going to be something that they're going to need those skills that motivational drive that inner strength, that really lasts a lifetime.

When you teach your child very young to do a chore or a task then you are basically giving them a strong work ethic that it will last them a lifetime. I'm a big believer in strong work ethics. I believe that children should participate in the family work or the family home. I believe that in the preschool, children should pick up their own toys and clean up their own messes.

**[0:02:07.1] CW:** With that, I shared last week and the week before when it was part one, part two, that I was really – I mean, I know I chipped in, I participated with jobs on the home but I was also by the time I was in high school or even junior high, high school it wasn't really a whole much not was not required of me.

I feel like that was not good. When I became a mom myself, I made sure things were a little bit different. I was – I just had my mom and we were best friends and she would often say, I'll clean up after you. She was a little sometimes impatient with the way because I was a very impatient.

Whatever I did, I had to do it fast which meant it wasn't always the best. Sometimes she would just take over or clean up or whatever and I felt like even then, I thought that was not such a good idea and decided not to do that with my children.

Now, we're going to be talking about, should you give your child an allowance and there are definitely different views on this. I have spent a lot of time analyzing this and I'm going to address it as a philosophy, a life philosophy. What do you believe, what do you feel?

**[0:03:16.2] CW:** This is based on how you personally were raised, yourself or your own belief system after being raised a certain way, feeling I think should be different. One comes up with their own belief systems and transfers them to their own children when it's time. Or it frankly, these are the kind of things that are not even thought of at times.

People forget about the possibility of maybe having children do tasks and having an allowance that supports that task, that motivates that task. We're going to definitely take a look at the philosophies. First of all, number one, children are kids, they don't need to work, they don't need the money. The philosophy is, they're children.

I'm the adult, I need to take care of my child. There's one, I'm not going to qualify it with what I believe, at least not now anyway. That's one philosophy. Number two is, the child receives money, no trade for work. Some parents just believe that they should give their child a small amount of money to care for, either to save, to share, to use, to spend. But that they don't need to work for it.

They qualify that as it's still a learning process, they're still learning how to care for money and they're still learning about money. My concern on this and forgive the qualification is, I want, I need, I don't have to work to receive. To me, it sounds a little bit like a protest in college. I don't know about that one.

**[0:04:47.3] CW:** Child receives money, again, I'm not going to talk you out of it, you form your own opinions, I'm just there to throw stuff out here. Child receives money for doing chores or tasks. This develops the, I work, I get paid. The harder the task, the more the money or the older the child, the harder the task, the more the money.

The better the job is done, the money is received, if the job is not done properly, then either there's a reduction in price or the child definitely has to do it again or there is no money received because the job was not done well. Thus, not completed.

Again, your philosophy, your tolerance level, your decisions. Must make room for young children making mistakes like for instance, taking out the trash. Sometimes leaves leaks and as they're putting it into another can or as they're emptying the dogfood into the dogfood tray, it spills all over, we want to go in there and not clean up after the child but we want to say, let's clean this up and work with the child or have the child do it themselves.

Again, everything depends on age. This is one of these times when you set it up so that it is not a problem or a hassle or more work for you. I'm always a huge believer in setting things up efficiently, carefully, so that the child understands it, it's very well organized, it's very consistent. My words are consistent, the children understand fully what I mean.

**[0:06:19.1] CW:** We go from there and the mom and the dad stays calm at all times, we're not cajoling, we're not, it's like you don't do it, you don't get your allowance. Okay. But, when you want something it's not going to happen. You have to set those parameters and set them very clearly when embarking on this whole system.

I personally love it because I saw what it did in my classroom and I'm going to talk about that later. I use this reward system in my classroom for homework for neat work, et cetera. It was such a powerful tool, I had special education children who needed the extra motivation but I find all people including adults need that kind of a motivation.

We love our paychecks, it really prepares children for the future for receiving a paycheck and there are things that children can do pretty early in life, you know, when they're 12 years old, they're legal to babysit. I love the children who have the personality and the drive and the

motivation to open a lemonade stand and sell lemonade, I can't resist them. It doesn't matter what, I'm right there buying because I think it's that important.

When a child works as a family member, this is another philosophy. Of the household, there shouldn't be money given for chores or tasks. That we all have task on the home, that have to be done, that's have to be made, laundry has to be done, dogs have to be fed, trash has to be emptied, dishes have to be washed, tables have to be set, et cetera, cars have to be cleaned out.

**[0:07:47.7] CW:** There are just lots and lots of chores that fall on adults primarily, of course. In the household and so you could have the philosophy that I'm not going to pay my child to do this. They need to do this because they're part of a family.

I understand that, I get that. I certainly lean towards that a bit because I really believe that family support each other, I do understand that and like that. I'm more of a half and half person. I like the idea of setting chores up that the child must do consistently and must do them well. Of course, age appropriately.

I also love the idea that because they're part of a family, we all chip in and we do not get paid for certain things. That would be my suggestion to give it a try, again, you certainly have the freedom to try any of the five I've suggested. But I like that half and half. Because, it does give a child something to look forward to, I do this task, I get a reward for hard work, I put it in a bank and I can use it at a later time. I also like the idea, in fact, I love it, that we are a family so we support each other.

Because the one thing that you don't want to do is I do things for money or I'll do anything for money. Or, money is more important than people. You want to make sure that you're not teaching even unwittingly any of those concepts, this is when you're teaching money, you need to teach the responsibility that goes with it and also the care. We're going to go into that in a minute.

**[0:09:25.7] CW:** Questions to ask yourself as parents. So that you can do your own analysis and evaluation. Should I ask my child? Now, if you listened to me last week and the week

before that, I was talking about having toddlers. Toddler can go over it and get a book, toddlers can go over and drop their diaper in the diaper pail. Toddlers can scoop.

I mean, we have toddlers at safari learning. I see how capable they are, they can clean up their toys and they should. You are going to have to ask yourself, are you comfortable with that? There's a lot of things to think about. You might not think and parents, when I say parents, I'm always including those grandparents that have partial care or full care of their grandchildren.

Even if it's just for the weekend or a night, there's still tasks to be done and jobs to be shared. You might not even think that toddlers or preschoolers are able to do tasks and you probably might not even think that they should. You might not feel that you have time to train the child to do it well.

It's like, I'll get around to this, I'll do it next Saturday and the next Saturday comes around and you're exhausted or too busy. You might not be patient enough, it takes patience to teach a skill. Even a small skill to a young child, it takes patience when they make a mess. You have to have patience because you want to motivate them to continue.

**[0:10:54.1] CW:** To do the chore. I truly feel that I would have learned how to sew and I would have learned how to cook, I certainly learned how to clean. I would have, had there just been a little bit more patience, realizing that I'm a fast moving child, I was a fast moving child.

But that I needed to slow down and that their joy in the task could have happened like enjoying cooking. Or joy in sewing, I became a very domestic person, although I certainly, over decades, have become domestic. Taking the time to train is really important, having the patience to train is really important.

That is something that you need to analyze because if you take it away from the child and say, let me do it, you've just killed the ability, you've killed the task, you've killed the motivation. I feel like you have to really evaluate your patience level.

You might want to wait until you are feeling relaxed to say, you know what? I'm going to teach you how to clear up the table today or I'm going to teach you how to take out the trash or I'm

going to teach you how to feed the dogs today. So that you have the time, the patience, to do that.

**[0:11:57.4] CW:** Because training takes, not a one shot deal. If you're going to give the child, say, a measuring cup and something that doesn't break of course for them to feed or water the dog, you know, pour water into the dog dish, there are going to be spills and then you give a rag for the water and you let them pick up the dog food, the kibble to put back on the pan.

You want to make sure that you're there helping, encouraging, praising, praise goes a long way, remember what happens to our bodies and brains when we hear praise. We receive something called dopamine and it just is that happy chemical that pervades our body, it's like a hug for it's like a kiss or it's like a pat on the back. It just makes us feel terrific, it also becomes addictive.

I really use dopamine or praise and positive feedback and motivation to motivate children because I know for a fact that it feels good and so therefore, they want to hear that again, which means, they're going to replicate the excellent behavior. That is how I have had success raising children as well as teaching hundreds of special ed children and all our preschools or kindergarteners.

Chores might and most likely lead to comments such as, "You forgot to take out the trash". Usually with an annoyed voice or, "When you took out the trash, you left a mess". Thus causing more work for parents. Again, that's training it how to do it right but we also want to make sure that we're watching how we say these.

**[0:13:30.7] CW:** It is perfectly okay to say, "When you took out the trash, you left a mess" or "You left the water dripping" or whatever it is. It is perfectly fine to be able to identify the behavior that was inappropriate or not proper or not done well and then go back and do it again and you are going to help the child do it but you don't have to dive in and do it for them, nor are you going to take over doing it.

You're going to allow them to – with your nurturing right next to them. The last thing that you want to get into is a power struggle. Cajoling, anger, frustration, because then, that kills the work ethic, the child becomes less and less wanting to work.

I remember telling you last week or the week before that children have a tendency to do what their parents are doing. So if the parent is vacuuming, the child even a little tiny toddlers are there holding onto the vacuum and making arm motions to go with it because they want to participate in what you're doing. I told you about my daughter Lindsay, who literally took over cleaning out a junk drawer and I didn't want her to.

I wanted to get it done. I want it to do it right. I want it to do it my way and I just said, "Fine do it" I walked away, did something else, when I came back it was amazingly done well and so it's just allowing children to find their way and again, if they need a little bit of help in the area, it is a phenomenal learning life lesson and that literally lives a long, long time throughout their childhood, their adulthood so please remember that.

What age should parents ask children to do home tasks? Tasks need to be age appropriate as we know. So we have to, if we are going to attach an allowance to it then we have to figure out wait a minute, toddlers don't have a concept of money. They don't know dimes, nickels, pennies. They have seen them but they don't know monetary value. So they have very little meaning emotionally to them and you want that emotional attachment.

That emotional meaning to it so that they understand that this is something of value that should be taken care off. So obviously, we want to use a different type of allowance or motivation for a toddler and it can be a treat, something visible, a sticker against something that they can receive. That they can be excited over so that – and you can think of it. You know your child. You know what your child's likes are and wants and so you can base it on that.

**[0:16:06.1]** But like I said, toddlers are not motivated by money and you have to wait until a preschooler is because they are still so young to get that monetary concept and I love doing math with my children and when you are a teacher, you have a tendency to teach your children and so I started with counting pennies and then producing it. I would have five pennies out there and I would show them a nickel and I'd say, "Five pennies, make a nickel" and then I would show them a dime.

"Ten pennies, make a dime" and that five nickels that's a quarter there are four quarters in a dollar. There are 10 dimes in a dollar. So it's understanding, it's learning and again, teaching takes minutes. It doesn't take half an hour, an hour out of your time. You just want to make sure

if you're shopping or you're in the restaurant or even at home that you are building those skills and you keep them age appropriate. If you notice a child is not interested or isn't getting it, you just hold back until another time to introduce it.

We want to make sure that they fully understand that this is their paycheck. They do a task, they get an allowance or they get their paycheck and you explain, show them your paycheck. Show them what you after two weeks or after a month of what or you know an older sibling, an older sibling babysits and gets paid that night, you talk about it. You show. Children also need to know that things costs money so that when you're in the gas station or a grocery store or a restaurant.

Or even the doctor's office or the dentist's office, things cost money. There are a very few things where you can go in and take something for free. One of those is a library, what a great experience but everything else pretty much is an exchange money for goods and so therefore, the parent has to have the money in order to have the goods and children need to be taught that. Otherwise they feel that they can keep having, having, having and that they don't have to do anything for it.

**[0:18:12.1]** They can just demand it and those are the children who go to grandma or auntie or whatever and say, "What did you get me?" or if a parent goes away on a trip, "What did you bring me?" or "Did you buy me a present?" And that greed and it is greed sets in that expectation and then what you have, you're raising is all about me and that's not a good thing to raise. We want to definitely not go in that direction with children.

Children need to be given gifts because you love them but not constantly. We want them to earn some of their gifts. So you're going to decide at what age that you want to start giving allowances. A lot of people wait until they're five, six, seven years old or even 10. I personally like doing it a lot earlier because I feel like it is still motivational and I feel like it builds the fun. It definitely builds the fun while the child is doing the task especially for all bustling around doing task.

Then it just becomes a playful fun thing to do and you are again building wonderful values in that child. You are building in your child the first exposure to the power of personal choice. If a child has their own money and it is theirs to spend then of course, you need parental guidance.



If a child has saved enough to buy a knife and a child is not old enough for a knife, you have the perfect parental choice to say, “No, not yet. Not yet but let’s try something else” and you then redirect them.

However, during that moment when it is okay for the child to choose, you’re giving them an amazing gift because they’re understanding firsthand what it feels like to work for something and to receive it and that is pretty powerful. That is very exciting because that is going to translate into hard work later in life and of course that is something I feel like is absolutely essential in how we raise children and that’s why it has to be so consistent.

**[0:20:14.5]** It can’t be a one off or something we do once in a while. It needs to be a steady conversation. We want to be able to teach children financial understanding and usage. They have to understand, like I said before, they need to understand coins and currency and so that could be a fun game that you could play. There are certainly a lot of materials out there. You can certainly buy play money and you can use real money but it gives them an understanding of that “I work, I am not able to buy.”

And so like I said, very powerful, very strong feeling that is attached to that. You want to develop character traits like patience, like being thrifty. Being other oriented and this to me is really so important. When I was raising my kids and I will confess I wasn’t necessarily very consistent with it. It depended on era of the child, age of the child or whatever I was doing or dad was doing but the point being is we had because we were based on the tithing concept.

Ten per cent of our income was tithe backed to help others and to help the church then I like that concept of taking part of it. So in our family, our children learned 10% of what they earned even with their allowance went into a tithing jar and that was taken to the church to put it in the church collection or it could be given to a worthy cause. Whether like if you love animals then you could give it to the SPCA. You know whatever it could be, St. Jude’s Hospital.

Where children who are sick with various diseases, they need financial support and even your little tiny bit of money or that child’s little tiny bit of money adds up and is worthy and as wonderful and so here’s what we did and I loved it and it certainly is not my original idea but that is I found four containers and I wanted to make sure that they were big enough to hold as much

as again, a lot depends on the age because children who are little need to have faster turnovers with their money.

**[0:22:17.9]** Very few children can save and save and save and save and that is a very unique person but my one container is this what I get to spend on myself. The second container is this is my savings account. The third container was this is what I get to share with others and this could be a treat for a sibling or a treat for a friend or a treat for mom and dad, ice cream, candy, whatever it is, some kind of a treat and then the fourth one, this is what I am going to give back to the world or to God.

Or however you want to, a worthy cause. However you want to word that concept or relay that concept. The last two creates an “other orientedness”, it isn’t just all about me and that is the hardest thing to raise a child with because when they come out of the womb, everything is about them. I cry, I get fed. I cry, and I am picked up. I cry, I am soothed. I cry, they change my diapers. I cry, they distract me. From that point on, a child feels like if I demand and I ask and I cajole my parents, I usually get what I want.

So we want to make sure that children are trained in their early childhood to be “other oriented” so I just love that concept. How to set up your system besides having your four containers and make sure they’re labelled. The child’s picture could be on one. The child’s family or friends could be on the other can or the savings can could look like a bank. The other is putting your family or friends in it and the third one is giving it whatever the child’s goal is.

Say they do love animals and they want to give it to animal protection that is where they could put it. So I put a picture on it. Now the other things are you have to track this and you have to track it very clearly so the child could see it every single day throughout the day. So that they can monitor it and see how it is growing. So daily chore charts need to be very visible and close and has to be consistent. You could put coins and dollars so it is visible.

**[0:24:17.7]** You can use a clear container, a clear mason jar, a clear plastic jar like a big mayonnaise jar would be terrific because then the child could hold it and not have it break or you can say you can use gems or poker chips sprayed gold or silver and they stand for coins like four gems might be four coins. Four coins equal a dollar. You could treat them as if they

were quarters like four poker chips make one dollar, etcetera and you can have play money or real money.

Whatever it is, they have to know that it is going to be later turned over when needed to real cash and that is something that parents have to be trustworthy on and also, when I am talking about trustworthy, that means you can't rob the piggybank when you are out of money. That does happen. I know that we parents are stretched thin. So we have to make sure that that's the consistency. You can create a simple bank book. I did this with my special ed children.

We had their own bank books and they had to do the math part and I certainly helped them with it or they can tell me. I can dictate or we can talk about it together but they had their own bank books and they learned how to add and subtract and they learned what a balance was. So that was really important. Playing games with real money or play money really does teach currency as we have talked about before. How many pennies, nickels, dimes make up other coins or a paper currency.

You want to make sure that you talk about money and why it's valuable and what is it for because we know that the love of money can lead to greed and the Bible says it is the root of all evil. The love, not money itself and so we want to make sure that we're giving a really balanced concept because we do have to buy groceries, put gas in the gas tank. We do have to pay our bills and so that money is very, very important to us and has to be cared for.

**[0:26:07.3]** We want to talk about now behavior and delayed gratification. That is really hard especially when a child is in Walmart and they are screaming for a toy and it's like, "You know what, you don't have enough money yet for that" and that brings us to another is how are you going to set up that in the first place and so when you have your money and you are going into a store, you are able to help the child say, "Here's all the things that you can purchase with this."

Going to the dollar store is great because you can purchase so much for so little. On the other hand, they break really quickly too and so children need to learn that. The more expensive you pay for something, the longer it usually lasts and so sometimes delaying purchasing and holding off until later is really helpful.

[END OF DISCUSSION]

**[0:26:51.5] CW:** You know what? We are just about out of time and so I have so much more that – oh my goodness, I do. I have so much more I want to share. So this has now become the end of our part one and we are going to do a part two and I hope you've enjoyed it. As always, I love to hear your feedback, give us a call at 1-800-622-8104.

You can write me at [char@safarilearning.com](mailto:char@safarilearning.com) or [char@zoo-phonics.com](mailto:char@zoo-phonics.com). I'd love to hear from you. I'd love to hear what you do. What are things that worked in your family? And in the part two, we'll talk about preschools and kindergarten, et cetera that set up student stores because that is a lot of fun and I am going to show you how to set up your own home store.

So that will do for now and I thank you for listening. Bye-bye.

[OUTRO]

**[0:27:41.2] ANNOUNCER:** That was Ed Talks with Dr. Char. You've been listening on KAAD-LP Radio live on 103.5 FM or streaming online at [kaad-lp.org](http://kaad-lp.org). If you would like to have Dr. Char answer any of your questions, please email your question to [dr\\_char@zoo-phonics.com](mailto:dr_char@zoo-phonics.com).

Thanks for listening and stay tuned for what's next on KAAD-LP Radio.

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