

ECONOMIC OUTLOOK USA

SUMMER 1983

Vol. 10 No. 3

A quarterly publication of the
SURVEY RESEARCH CENTER
Institute for Social Research
THE UNIVERSITY OF MICHIGAN

Premature Affluence: Do High Schools Students Earn too Much?

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The typical high school student today holds a part-time job. Among seniors, more than three-quarters work during the school year. Indeed, about one-third of the males and one-quarter of the females report that they average more than twenty hours per week at work.

Until very recently these proportions have been steadily rising, generally with the blessing of parents, teachers, and social scientists. Many have argued that employment is a positive experience for young people. It gets them out of the "artificial" environment of the classroom and into the "real world." It puts them in contact with a wider range of people of different ages and socioeconomic levels. It teaches lessons of punctuality, reliability, responsibility, and other practical skills involved in getting and holding a job. And, of course, it teaches the value of a dollar. These are some of the advantages that many of us felt would be

gained if young people spent somewhat less time in classrooms during their later teens and more time in employment situations.

Now that such a change has actually taken place, concerns are being raised as to whether the trend may have gone too far—at least for some young people. Based on studies of high school students in Orange County, California, Ellen Greenberger and Laurence Steinberg, along with several colleagues, have tried to sort out some of the consequences of teenage employment. Although their sample is not nationally representative, their findings are likely to be broadly applicable; and the concerns they raise need to be taken seriously. In particular, their data suggest that when high school students work more than 15 or 20 hours per week in part-time jobs, the negative effects outweigh the positive ones. Some of the negative effects include dimin-

ished involvement with school, family and peers, as well as increased use of cigarettes and marijuana.¹ Our own nationwide studies of high school seniors confirm the latter finding: drug use is positively associated with the number of hours worked in part-time jobs.² (Incidentally, while the increased income resulting from longer hours is one obvious explanation of the higher rates of drug use, both studies find that some correlation remains between hours of work and drug use even when income is statistically controlled.)

Earning and Spending among High School Seniors

Lloyd Johnston, Patrick O'Malley, and I have been surveying high school seniors since the mid-seventies in a study called *Monitoring the Future*. As Table 1 shows, the number of hours worked was rising during the late seventies, has declined somewhat during the eighties, but still remains impressively high. (We are not sure about the cause of the recent downturn—it could reflect a rising priority placed on schoolwork, but a more likely explanation is that it is just another aspect of overall high unemployment.) The other set of figures in Table 1 is also impressively high—the amounts of weekly earnings of some high school seniors. The rapid rise in earnings during the late seventies is partly the result of increases in the minimum wage and other inflationary factors, but it also is influenced by the increased numbers of hours worked by high school students. From 1979 onward, more than half of the male seniors who

worked averaged over \$50 per week; the figure was not much lower for females, who average fewer hours but enjoy about the same hourly rates. The highest category included in most of our surveys was \$51 or more per week. In 1982 we added several more categories and found that 7 percent of the males and 3 percent of the females reported weekly earnings averaging more than \$125, while another 18 percent of males and 12 percent of females reported earnings between \$76 and \$125.

For some time we have been interested in what young people do with all this money. A fairly popular assumption these days is that students should have a great deal of freedom in spending their part-time earnings, so that in making their own choices and occasionally their own mistakes they will get some reality experiences and “learn the value of a dollar.” This is an attractive notion, at least in the abstract. In practice, however, it may be problematic. The problem is that the “reality” faced by the typical high school student with substantial part-time earnings is just not very realistic. In the absence of payments for rent, utilities, groceries, and the many other necessities routinely provided by parents, the typical student is likely to find that most or all of his/her earnings are available for discretionary spending. And given that many are earning in excess of \$200 a month, it seems likely that some will experience what I've come to call “premature affluence”—*affluence* because \$200 or more per month represents a lot of “spending money” for a high school student, and *premature* because many of these individuals will not be able to sustain that level of discretionary spending once they have to take on the burdens of paying for their own necessities.

Until recently these ruminations about premature affluence have been mostly speculative, prompted by our data on earnings plus some rather unsystematic observations of young people and their spending patterns. In 1981 we added a few questions to our surveys of high school seniors in order to get a clearer picture of the ways in which they were spending their often substantial earnings. The results proved generally consistent with our speculations.

TABLE 1. High School Seniors' Work Hours and Earnings, Classes of 1976-1982
(Entries are Percentages)

	Males ¹							Females ²						
	1976	1977	1978	1979	1980	1981	1982	1976	1977	1978	1979	1980	1981	1982
<i>On the average over the school year, how many hours per week do you work in a paid or unpaid job?</i>														
None	21.2	19.0	18.1	15.4	16.5	19.0	20.4	30.7	28.3	25.7	24.1	22.8	23.8	26.4
1-10 hours	20.7	19.4	19.0	18.0	18.4	19.8	20.9	22.1	20.2	19.5	19.2	18.3	20.4	20.8
11-20 hours	23.1	22.2	23.5	24.6	26.3	26.1	25.8	23.5	26.4	26.8	28.3	30.8	29.3	28.3
21-30 hours	20.4	23.0	23.4	26.7	25.4	22.7	21.9	16.5	17.9	19.8	20.5	20.4	19.6	18.0
31+ hours	14.6	16.5	16.0	15.3	13.3	12.4	11.0	7.2	7.4	8.1	8.0	7.7	7.0	6.4
<i>During an average week, how much money do you get from a job or other work?</i>														
None	24.3	22.0	19.4	17.9	19.0	22.2	22.7	34.1	31.4	28.0	27.2	25.4	27.4	30.3
\$1-20	21.1	18.6	15.9	13.3	12.9	13.2	14.2	22.8	19.6	17.7	15.1	14.2	15.6	15.1
\$21-50	30.8	30.4	27.4	26.2	25.8	23.6	21.2	31.7	33.7	33.4	31.6	30.2	26.6	23.1
\$51+	23.8	29.1	37.3	42.5	42.4	41.0	41.9	11.5	15.2	20.8	26.0	30.2	30.4	31.6

¹Number of cases ranged from 6600 to 8400.

²Number of cases ranged from 6600 to 8900.

Table 2 displays the 5 spending questions and the answers given by seniors in the class of 1982. The first item indicates that half of them do no saving for future education, and only about one in ten saves more than half of his/her earnings for that purpose. There is, of course, some difference related to future educational plans. Among those expecting to complete four years of college, 38 percent saved none of their earnings for that purpose, and only 15 percent saved most or all.

For many high school students a car represents a substantial current expense or future goal, as the second question in Table 2 indicates. Among males, it clearly outranks future education as an outlet for present earnings, whereas among females saving for education ranks very slightly higher. The extent of saving for other long-range purposes seems very similar to saving for education—half do no such saving, and only about one in twelve sets aside more than half of earnings for such purposes (see question C in Table 2).

The last question shown in Table 2 deals with the extent to which seniors' earnings are used to help with family expenses. Over half report making no such contributions, one quarter report contributing "a little," and only one in twenty contributes more than half of earnings.

This leaves us with the fourth question in Table 2, dealing with the kinds of spending which are most relevant to our concerns about premature affluence. As we anticipated, seniors report spending substantial portions of their earnings on clothing, stereos, TVs, records, other possessions, movies, eating out, other recreation, hobbies, gifts for others, and other personal expenses. If we consider that much of the spending in these areas is discretionary, and if we also assume that much of the spending and saving related to cars goes beyond what might be described as necessary, then the picture seems fairly clear that many high school seniors (and, presumably, many of those in earlier grades) are spending quite a bit of money on things like dressing well and having a good time.

What Happens after High School?

So much for the evidence on teenage affluence—now what about the idea that this affluence is *premature*, and will be difficult to sustain in young adulthood. Here our evidence at present is much more limited. The Monitoring the Future study, in addition to surveying a large sample of high school seniors each year, also has conducted mail follow-up surveys of smaller samples of each graduating class since 1976. Since most of the follow-up questions are identical to those asked in the senior year, it is possible to examine changes that occur during the years following graduation. In the early stages of an analysis examining various sources of life satisfaction, we discovered one dimension which seems to decline fairly steadily during the years after high school: satisfaction with standard of living. Scores were generally fairly high among the high school seniors, averaging about 5.7 on a 7-point scale (the standard deviation is about 1.5). The ratings slipped by about .3 to .4 during the first year or two following graduation. Among those who continued as full-time students (many of whom also held part-time jobs), the decline continued: ratings of living standard had dropped by .6 for those three years beyond high school and by 1.0 for those 4 to 6 years beyond high school. Among the other graduates—those who were not full-time students—the decline

**TABLE 2. High School Seniors in 1982:
Where their Earnings Went
(Entries are Percentages)**

	Males ¹	Females ¹
<i>Please think about all the money you earned during the past year, including last summer. About how much of your past year's earnings have gone into:</i>		
<i>A. Savings for your future education?</i>		
None	48	50
A little	23	21
Some ²	19	19
Most ³	11	10
<i>B. Savings or payments for a car or car expenses?</i>		
None	35	58
A little	19	16
Some ²	29	18
Most ³	17	9
<i>C. Other savings for long-range purposes?</i>		
None	48	48
A little	26	25
Some ²	18	20
Most ³	8	8
<i>D. Spending on your own needs and activities—things such as clothing, stereo, TV, records, other possessions, movies, eating out, other recreation, hobbies, gifts for others, and other personal expenses?</i>		
None	4	5
A little	21	17
Some ²	38	34
Most ³	36	44
<i>E. Helping to pay family living expenses (groceries, housing, etc.)?</i>		
None	56	55
A little	26	25
Some ²	13	14
Most ³	5	6

¹Numbers of cases are approximately 1500 for males and 1520 for females.

²Combines two categories: "Some" and "About half."

³Combines three categories: "Most," "About all," and "All."

was less sharp: ratings for those 4 to 6 years beyond high school were about .5 lower than their ratings as seniors.

Some other bits of longitudinal evidence also suggest that the full-time students after high school are a bit less likely to feel that they have enough money, compared to their ratings as seniors; among the non-students, there is a slight shift in the opposite direction. (Interestingly, the effect of these changes is to make the two groups nearly equal *after* high school, whereas during their senior year the college-bound were somewhat more likely than their classmates to say they had sufficient money for their needs.)

Summary and Conclusions

The analyses summarized above provide some support for the view that many high school students experience some degree of premature affluence—they earn a lot of money, they spend much of it on their own entertainment (broadly construed), and at least some of them experience a decline in their standard of living during the years immediately following high school. It must be acknowledged that these analyses thus far are quite limited; nevertheless, we judge the data clear enough, and the issues important enough, to warrant this early reporting.

Do these earning and spending patterns among high school students represent problems worth worrying about? I can distinguish two broad areas for concern:

- 1) the impacts of these experiences *during* the high school years, and
- 2) the *longer-range* impacts of the spending habits and tastes developed during the high school years.

As to what happens during the high school (and junior high school) years, I have already noted the concerns expressed by Greenberger and Steinberg that working fairly long hours at part-time jobs may interfere with some of the primary “developmental tasks” of adolescents, by reducing their involvements with family and with the academic and extra-curricular activities that go on in school. Additionally, it has been argued that the large amounts of discretionary income in the hands of adolescents has led to a sort of “separate youth culture” reflected in all sorts of products, including designer jeans, movies targeted at youth audiences, and records, tapes, and high-powered stereo systems which may systematically damage the hearing of a whole generation.³ And, of course, the ready availability of cash makes it easier for young people to acquire alcohol, marijuana, and other drugs, as well as automobiles which increase mobility, relative isolation from adults, and accompanying risks. In sum, it can be argued that earning and spending patterns during high school can involve physical risks (e.g., drug abuse, death or injury on highways) and may also interfere with important developmental processes.

The longer-range impacts are much more a matter of speculation; nevertheless, I think it is worth considering what some of the possibilities may be. At a very general level, the pattern of spending a large proportion of income on relatively immediate sources of personal pleasure may reduce the ability to “delay gratification.” (That is one of

³See Coleman *et al.*, *Youth: Transition to Adulthood* (Report of the Panel on Youth of the President's Science Advisory Committee), Chicago: The University of Chicago Press, 1974.

the connotations of the term, the “Now Generation.”) More specifically, the sometimes expensive tastes developed in the teen years may be very hard to give up a few years later. If so, then saving for “big ticket” items, particularly housing, is likely to be stunted. That, in turn, is likely to have substantial impacts on society as a whole, not to mention parents who find young adults moving back home or never leaving home.

Can anything be done about changing these patterns of youth earning and spending? In my view the answer here may be closely related to the answer offered for the more specific problem of drug use—a great deal depends on the efforts of parents, particularly parents working together. The so-called “parents movement” developed largely out of efforts to control drug use. One of its key features is that parents need to share viewpoints and experiences and then work toward some shared guidelines for young people. Such guidelines need not be limited to parties, hours away from home, and substance use; another appropriate area for shared norms may involve the number of hours it is appropriate for students to be working, and the portions or amounts of their income available as “spending money” versus savings and/or contributions to the household.

One set of questions in our surveys of high school seniors asks them to rate the extent of agreement or disagreement with their parents' views about a wide range of important matters. Interestingly enough, seniors report the lowest levels of agreement for the items “How you spend your money” and “What you do in your leisure time.” These are the only two items for which larger numbers of seniors report that their own ideas are “different” or “very different” from rather than “similar” or “very similar” to those of parents. By way of contrast, far more seniors agree than disagree with their parents about whether it is OK to drink or use drugs and about what values are important in life.

If parents, particularly parents working together, adopt the position that a young person's using most or all of part-time earnings as casual spending money is not, in fact, a realistic way to learn the value of money, then there is a “reasonable” basis for setting down some guidelines or restrictions. Practical approaches may be to call for a “room and board” contribution from students with substantial earnings or to require much higher proportions of earnings to be saved regularly for future needs.

I continue to believe that there is much to be gained from youth employment experiences, but I am troubled by the present patterns of earning and spending. Young peoples' views about money are an important part of their development. I am concerned that premature affluence may be teaching the wrong lessons.

Table 1-sa. High School Seniors' Work Hours and Earnings, Classes of 1982-2004, Males

	Males																						
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
On the average over the school year, how many hours per week do you work in a paid or unpaid job?																							
None	20.4	22.4	22.9	22.5	22.3	22.3	20.7	21.9	21.8	23.0	25.1	26.4	24.5	23.8	25.9	25.8	23.6	23.1	21.0	23.7	26.0	29.8	28.4
1-10 hours	20.9	20.8	20.5	19.6	19.2	19.1	18.4	17.9	18.1	18.8	20.0	19.9	19.1	18.8	17.9	18.5	17.8	18.3	17.1	17.3	18.2	17.7	20.4
11-20 hours	25.8	25.6	24.5	24.6	24.5	25.3	25.8	25.5	25.7	26.1	26.3	25.1	24.8	24.0	24.5	23.4	24.6	25.5	26.1	25.6	25.2	25.5	23.8
21-30 hours	21.9	20.0	20.2	21.7	21.8	22.2	23.7	23.9	22.8	21.5	19.3	19.3	20.9	21.8	21.5	21.4	22.8	21.9	24.7	21.9	21.3	18.9	18.9
31+hours	11.0	11.1	11.9	11.7	12.2	11.1	11.3	10.8	11.6	10.5	9.3	9.3	10.8	11.6	10.1	11.0	11.2	11.2	11.1	11.5	9.4	8.3	8.5
During an average week, how much money do you get from a job or other work?																							
None	22.7	25.5	26.6	26.6	25.3	24.5	24.2	24.1	24.1	26.3	28.9	29.7	29.1	27.2	28.6	28.6	26.3	26.2	24.0	26.7	28.7	31.7	31.1
\$1-20	14.2	14.3	12.6	11.4	10.9	10.0	9.6	9.3	9.2	9.0	9.2	9.5	8.2	7.7	7.8	7.4	6.4	6.0	6.0	6.0	5.6	6.8	7.1
\$21-50	21.2	20.0	19.4	17.3	17.9	17.2	17.0	16.6	15.3	15.2	15.2	14.3	13.1	12.3	11.5	9.9	10.7	10.1	9.4	8.6	9.6	7.7	9.0
\$51+	41.9	40.2	41.4	44.6	46.1	48.2	49.2	50.1	51.2	49.5	46.6	46.5	49.6	52.7	52.1	54.2	56.5	57.7	60.5	58.8	56.0	53.8	52.6

Since 1976, N's for males have ranged from 5500 to 8900.

Table 1-sa. High School Seniors' Work Hours and Earnings, Classes of 1982-2004, Females

	Females																						
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
On the average over the school year, how many hours per week do you work in a paid or unpaid job?																							
None	26.4	27.1	27.0	26.6	24.1	23.1	22.7	22.5	23.4	26.2	27.2	25.2	25.4	22.6	22.4	23.8	23.3	22.5	21.7	23.1	26.2	26.7	26.6
1-10 hours	20.8	21.4	19.7	20.2	19.4	18.4	18.8	18.3	17.9	18.9	19.9	21.2	19.7	19.7	20.7	18.9	20.2	18.5	16.2	17.9	19.1	20.2	20.0
11-20 hours	28.3	27.5	27.3	27.2	29.9	29.1	31.0	30.6	30.0	29.2	29.4	29.1	28.7	28.6	30.0	28.0	27.0	29.1	30.5	29.6	28.0	27.8	28.4
21-30 hours	18.0	17.3	19.0	19.6	19.3	22.1	20.8	20.9	21.6	18.9	17.3	28.2	19.4	21.9	20.7	21.3	21.6	22.6	23.4	21.3	20.1	18.7	18.6
31+hours	6.4	6.8	7.2	6.4	7.2	7.2	6.7	7.6	7.0	6.7	6.1	6.4	6.9	7.2	6.3	8.0	8.0	7.4	8.1	8.1	6.5	6.5	6.4
During an average week, how much money do you get from a job or other work?																							
None	30.3	31.0	30.8	30.4	28.3	26.4	26.8	26.7	27.3	30.9	31.9	30.8	30.1	27.8	28.2	28.3	28.9	26.3	25.4	27.7	31.3	31.4	30.4
\$1-20	15.1	16.0	13.9	13.8	11.7	10.9	11.0	10.1	9.6	9.4	9.8	10.5	9.7	9.6	9.0	8.0	7.9	7.5	6.7	6.7	8.1	7.9	8.0
\$21-50	23.1	21.2	20.7	21.4	22.3	20.9	21.4	19.9	18.6	18.5	18.5	17.3	16.3	15.3	16.1	14.1	13.1	12.9	11.5	10.5	10.7	12.1	11.4
\$51+	31.6	31.9	34.8	34.3	37.6	41.9	40.8	43.3	44.3	41.3	39.9	41.3	44.0	47.5	46.8	49.6	50.0	53.3	56.3	55.1	49.8	48.6	50.2

Since 1976, N's for females have ranged from 6100 to 8900.

Table 2-sa. High School Seniors in 1982-2004: Where their Earnings Went, Males
(Entries are Percentages)

	Males																							
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
Please think about all the money you earned during the past year, including last summer. About how much of your past year's earnings have gone into:																								
A. Savings for your future education?																								
None	48	49	50	55	53	53	50	54	52	46	53	49	50	51	48	49	49	50	50	47	48	50	44	
A little (1-20%) ¹	23	23	22	16	24	21	23	20	22	25	23	21	23	21	23	24	20	22	22	26	25	22	26	
Some ² (21-60%)	19	18	17	20	16	18	17	18	18	19	15	19	19	19	18	18	21	19	17	19	19	17	19	
Most ³ (61-100%)	11	11	10	10	7	8	10	8	8	10	9	10	8	10	10	9	10	9	12	8	9	11	10	
B. Savings or payments for a car or car expenses?																								
None	35	37	39	39	37	34	35	35	34	32	36	35	38	36	35	37	36	34	29	32	35	34	34	
A little (1-20%) ¹	19	20	17	18	17	19	16	17	19	19	18	19	15	18	16	16	18	18	17	15	17	16	19	
Some ² (21-60%)	29	28	28	27	31	29	30	28	30	30	31	28	31	29	33	28	31	32	32	36	31	30	30	
Most ³ (61-100%)	17	15	16	16	15	18	20	20	17	19	15	18	16	18	17	20	15	16	22	17	17	20	18	
C. Other savings for long-range purposes?																								
None	48	46	47	47	48	47	48	50	49	46	47	46	49	44	43	46	45	40	43	37	41	43	40	
A little (1-20%) ¹	26	25	26	23	22	25	24	22	25	24	26	26	23	26	27	25	25	24	24	29	28	25	28	
Some ² (21-60%)	18	20	18	21	22	21	20	20	20	22	19	20	20	21	22	21	21	26	23	26	22	22	22	
Most ³ (61-100%)	8	8	8	9	8	8	9	8	6	8	8	8	8	9	8	9	9	11	11	9	9	10	11	
D. Spending on your own needs and activities--things such as clothing, stereo, TV, records, ⁴ other possessions, movies, eating out, other recreation, hobbies, gifts for others, and other personal expenses?																								
None	4	7	6	6	6	7	7	5	7	6	8	7	7	6	6	7	6	7	7	7	7	7	9	
A little (1-20%) ¹	21	21	21	19	16	19	19	20	20	19	19	19	17	19	19	21	18	19	20	19	19	19	21	
Some ² (21-60%)	38	38	35	37	38	37	36	36	37	38	37	36	35	35	36	37	37	37	34	36	39	39	36	
Most ³ (61-100%)	36	34	38	38	40	37	39	39	36	37	36	39	41	40	38	36	39	36	39	39	34	34	34	
E. Helping to pay family living expenses (groceries, housing, etc.)?																								
None	56	56	58	55	56	57	57	61	59	53	59	57	56	58	55	56	53	55	53	53	51	53	55	
A little (1-20%) ¹	26	27	26	28	26	24	26	22	25	29	23	24	27	24	27	25	28	26	24	28	28	28	25	
Some ² (21-60%)	13	13	12	12	14	13	12	12	11	13	13	12	14	12	13	14	12	14	16	13	16	14	15	
Most ³ (61-100%)	5	4	5	6	4	6	5	6	5	6	5	7	4	6	5	6	6	6	7	7	5	6	5	
Approximate N's	1500	1350	1280	1340	1220	1360	1330	1180	1120	1050	1050	990	940	1010	950	1020	980	930	840	840	830	980	1020	

¹All percentages were added in 1986. ²Combines two categories: "Some" and "About half." ³Combines three categories: "Most," "Almost all," and "All." ⁴Beginning in 1995, "tapes and discs" replaced "records."

Table 2-sa. High School Seniors in 1982-2004: Where their Earnings Went, Females
(Entries are Percentages)

	Females																						
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Please think about all the money you earned during the past year, including last summer. About how much of your past year's earnings have gone into:																							
A. Savings for your future education?																							
None	50	53	49	50	52	52	51	51	51	50	53	49	49	50	48	49	50	49	52	48	47	46	45
A little (1-20%) ¹	21	19	21	21	22	20	21	21	22	24	18	21	20	22	18	22	21	20	23	20	23	23	23
Some ² (21-60%)	19	18	20	19	18	19	18	18	18	17	19	20	19	18	23	20	21	21	17	24	20	21	22
Most ³ (61-100%)	10	10	10	10	9	9	10	10	9	9	11	10	12	9	11	9	9	11	8	8	10	10	9
B. Savings or payments for a car or car expenses?																							
None	58	58	54	56	54	54	52	48	47	49	49	47	49	46	49	44	46	45	45	47	43	46	47
A little (1-20%) ¹	16	16	17	17	16	16	15	18	18	14	16	18	17	17	14	17	16	17	17	15	18	17	19
Some ² (21-60%)	18	18	19	19	21	19	21	22	21	24	22	23	22	23	25	25	27	24	24	24	25	25	22
Most ³ (61-100%)	9	9	10	8	9	11	11	11	14	13	14	12	13	14	12	15	11	15	14	13	14	12	12
C. Other savings for long-range purposes?																							
None	48	49	50	49	50	49	51	50	48	52	50	47	47	47	46	47	42	42	44	48	43	42	44
A little (1-20%) ¹	25	22	21	23	21	22	23	23	25	21	22	23	21	25	21	24	24	25	26	20	26	25	25
Some ² (21-60%)	20	19	21	18	20	21	19	19	19	20	19	21	22	20	23	21	24	24	20	24	22	23	24
Most ³ (61-100%)	8	10	9	10	10	8	7	9	9	7	9	9	10	8	9	9	10	10	10	9	10	10	8
D. Spending on your own needs and activities--things such as clothing, stereo, TV, records, ⁴ other possessions, movies, eating out, other recreation, hobbies, gifts for others, and other personal expenses?																							
None	5	5	5	5	4	5	5	5	5	5	6	4	6	5	6	7	5	7	4	6	6	6	8
A little (1-20%) ¹	17	17	17	17	14	17	17	18	18	16	18	20	19	18	17	21	16	18	19	17	18	20	18
Some ² (21-60%)	34	34	36	32	36	32	36	33	33	36	34	34	33	33	36	34	37	35	29	34	36	34	33
Most ³ (61-100%)	44	44	43	46	46	46	42	44	44	43	42	42	42	44	41	38	42	40	48	44	40	40	41
E. Helping to pay family living expenses (groceries, housing, etc.)?																							
None	55	56	54	60	56	58	55	58	57	57	56	55	58	54	54	50	54	53	49	51	52	55	55
A little (1-20%) ¹	25	23	26	23	25	23	24	24	23	23	22	23	22	26	24	24	23	22	26	21	24	25	21
Some ² (21-60%)	14	14	14	13	13	13	14	13	14	14	14	16	13	14	14	18	16	17	17	20	16	14	17
Most ³ (61-100%)	6	7	6	5	6	6	6	6	7	6	7	7	7	6	7	8	7	9	8	8	9	7	7
Approximate N's	1520	1410	1420	1350	1360	1460	1460	1250	1030	1060	1150	1210	1160	1170	1090	1080	1090	1020	960	940	950	1110	1040

¹All percentages were added in 1986. ²Combines two categories: "Some" and "About half." ³Combines three categories: "Most," "Almost all," and "All." ⁴Beginning in 1995, "tapes and discs" replaced "records."