

MOTHERS' AND DAUGHTERS' PERCEPTIONS OF THE
DISCRETIONARY SPENDING DURING
EARLY ADOLESCENCE

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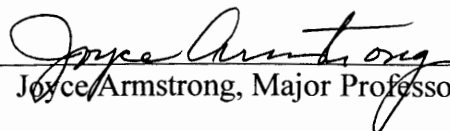
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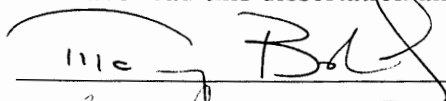
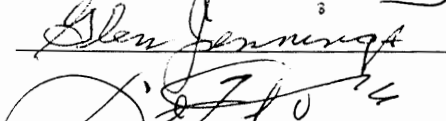
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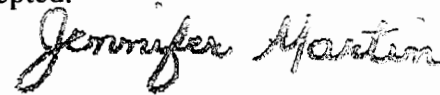
I am submitting herewith a dissertation written by Susie M. Hill entitled "Mothers' and Daughters' Perceptions of the Discretionary Spending During Early Adolescence." I have examined this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Family Studies.


Joyce Armstrong, Major Professor

We have read this dissertation and recommend its acceptance:



Department Chair

Accepted:


Dean of the Graduate School

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DEDICATION

To my mother, who was not able to complete her own education, yet was determined that I would go to college.

ACKNOWLEDGMENTS

I would like to give thanks to my dissertation committee for their insights in charting this study. To my committee chair, Dr. Armstrong, thank you for your patience and guidance through this arduous process. Dr. Bold and Dr. Jennings, you have profoundly influenced my overall wellbeing. Thank you Dr. LeFlore for the life saving counsel in knowing the importance of being good to yourself. Brandon Roberts, your technical assistance saved me. Denise Foxx, your efforts in securing participants for this study was invaluable. This course of study has deepened my love and appreciation I have for my family. Synthia, thanks so much for putting up with your big sister. You kept me current. Sometimes it takes the youngest one in the family to set the pace. Mark, you set a tremendous challenge for me to follow. Mian and Sonia, it is going to be awesome being the “Dr. Mom” in your lives. I am also thankful for my wonderful granddaughters, Ashley and Brooke who helped to me to see the top of the hill. Thank you Living Waters family for your prayers and encouragement. I am forever grateful to my husband Roland, who has shown me how to preserve what is most important. Thank you for not letting me quit when the load seemed unbearable.

Finally, I thank God who brought the inspiration to enter a course of study that has transformed my life.

ABSTRACT

MOTHERS' AND DAUGHTER'S PERCEPTIONS OF THE DISCRETIONARY SPENDING DURING EARLY ADOLESCENCE

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This qualitative study explored mothers' and daughters' perceptions of the discretionary spending during early adolescence. Fifty participants consisting of 25 mothers and 25 daughters took part in 10 focus group sessions. Participants were recruited through personal invitations and referrals from community centers and churches located in North Central Texas. The findings of the study indicated that the mothers' mixed reactions to their daughters' discretionary spending varied from being satisfied to dissatisfied. Although some of the daughters did not make wise choices in their use of money, the mothers' spending accountability was met with the expectation that the daughters' would spend money wisely. Candid statements from the daughters indicated that some saw themselves as being wise with their money while others indicated that they needed help with their spending. The mothers saw themselves as being the most influential in their daughters discretionary spending even above the peer influence.

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CHAPTER I

INTRODUCTION

Parenting is a complex process through which children learn to function in society (Walher & Smith, 1999). Parents who are in tune with their children's capabilities and their developmental tasks provide an environment where children can experience valued outcomes that include emotional security, independence, intellectual achievement, and social competence (Belsky, 1984). One of the greatest challenges faced by families today centers around the financial attitudes of parents and children and the transference of those values, standards, and behaviors generated from the use of money (Middlemiss, 2003; Nomaguchi & Milkie, 2003). Some socialization researchers indicate that it is within the construct of the family that children develop consumer behavior that continues throughout the lifespan (Doss, Marlowe, & Godwin, 1995; Wang, 2007; Schor, 2008). They conclude that what children learn in their early years sets the pattern for later performance throughout the course of their lives. On the other hand, Harris (1998) purports that "although the learning itself serves a purpose, the content of what children learn may be irrelevant to the world outside their home" (p. 12). Although much of what children learn about the use of money is not purposive, parents are a primary source for obtaining knowledge about financial matters (Danes, 1994; Danes, Huddleston-Cass, & Boyce, 1999). Financial functioning of individuals and families plays a central role in wellbeing. In order to gain a better understanding of family functioning in the area of

family financial management, it is important to consider the connectedness of financial functioning within the family (Johnson & Sherraden, 2007). The purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence. A review of related literature focused on gaining a better understanding of financial literacy, parental perceptions, consumer and financial socialization, identity formation of adolescents, and discretionary spending during early adolescence. This study may inform family studies professionals, parent educators, public policy makers, economists, and the need for future research that considers the impact of parent and child perceptions of discretionary spending on family functioning.

Statement of the Problem

During adolescence parents are not passive spectators; instead, they play a significant role in how their children formulate attitudes, values, physical health, and overall wellbeing (Jurich, 1979; Thornburg, 1982). This social transmission occurs with the transference of information from one group to another. According to Salkind (1985), this is one of the factors of development that affects the developmental process in children. As children begin to gain more independence during adolescence, parents may feel they have less influence on their children's behavior. "The adolescent's struggle to develop a personal value system is a process that is dynamic, interactive part of the search for independence" (Ellis-Schwabe & Thornburg, 1986, p. 60). Martin and Oliva (2001) assert that peer financial pressure affects children particularly when they are in their adolescent years. Ellis-Schwabe and Thornburg found that two of the most conflicting

areas between parents and their adolescents centered around responsibilities and spending money. This interchange between parents and their children sometimes creates conflict in the parent and child relationship. When considering adolescent spending, researchers have focused on the consumer behavior of adolescents (Cox, Cox, & Moschis, 1990; McNeal, 1990; Newman, 2003); income sources (Doss, Marlowe, & Godwin, 1995; Meeks, 1998); spending patterns (Belk, Rice, & Harvey, 1984; Pritchard, 1989); spending interaction between adults and children (Pettersson, Olsson, & Fjellstrom, 2004); and consumer socialization and decision making styles of adolescents (Carlson & Grossbart, 1988; Kourilsky & Murray, 2001; Kamaruddin & Mokhlis, 2003). Most of the research on the financial socialization of children comes out of the consumer socialization literature (Danes, 1994). Limited research exists that explains how financial roles are learned by adolescents (Clarke et al., 2005; Neul & Drabman, 2001). However, the area of perceptions over discretionary spending has been relatively unexplored in the family field. Thus, research is needed that provides a rich description of the lives of adolescents and how they experience, perceive, and organize their social world with emphasis on their positive attributes and roles as agents (Furstenberg, 2000). Since parents play an important role in what their children learn about spending money (Moschis, 1987; McNeal, 1990), the purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence.

Rationale for Study

Mothers and daughters were considered for this study because of the financial challenges females experience that are not usually experienced to the same degree as males (Anthes & Most, 2000; Chen & Volpe, 1998). The National Endowment for Financial Education (NEFE) and the American Association for Retired Persons (AARP) studied women and money and identified social money messages that are imprinted in girls at a very early age that persist throughout life. One of the messages that were identified in the study included training young girls to seek security instead of becoming risk takers because financially competent women end up alone. Another social money message that is imprinted from society is that women do not deserve to have financial wellbeing (NEFE, 2000). Because of social imprinting, women are more financially vulnerable than men. Consequently, many women do not plan on ever being single despite the statistics that indicate 40% of first marriages end in divorce and the median age of widowhood for women in a first marriage is 58 years of age (Bodnar 2003). Bodnar, further states, that in the United States 90% of women will be managing money on their own at some point in their lives as a result of divorce, widowhood, or never experiencing marriage.

Theoretical Framework

The theory base for this study was taken from multiple disciplines. How mothers perceive their early adolescent daughters and how early adolescent daughters view their discretionary spending were addressed through cognitive development and social

learning theory. These two theoretical frameworks were utilized to view how mothers and early adolescent daughters acquire their cognitive and social learning.

Cognitive Development Theory

Cognitive development theorists posit that all individuals follow a fixed sequence of qualitatively distinct stages. Cognitive development, the process of coming to know, and the stages individuals move through is a broad spontaneous process that results in the continual addition, modification, and reorganization of psychological structures (Piaget, 1947/1950; Salkind, 1985). According to Piaget (1970), development can be defined and described by four factors: maturation, experience, social transmission, and equilibration.

Maturation is considered the period when rapid physical and biological changes occur during adolescence. Adolescents do not automatically move from one cognitive stage to the next at the same rate. Maturation is measured by the sequence of the qualitative changes that occur through cognitive development and physical growth (Piaget, 1970).

The second factor that defines cognitive development is experience. Adolescents must interact with the environment in order for growth to take place. Experience is not limited to physical interaction but includes any kind of mental activity such as perceptions or problem solving (Piaget, 1970).

The third factor of cognitive development is social transmission. Social transmission occurs when information, attitudes, and customs from one group are transferred to a group or individual. While maturation establishes the basis for formal

operations, cognitive development in adolescents is affected by what parents and others transfer to their children (Piaget, 1970).

According to Kamii (1967/1986), equilibration is the most important of the four factors of cognitive development. It refers to the way children construct the fundamental parts of knowledge through their own experience, biological growth, and social transmission. As children construct the fundamental parts of knowledge through their own mental activity, an inherent tendency to seek coherence and a state of harmony transpires (Kamii).

Piaget identified four stages in cognitive development: sensorimotor, preoperational, concrete operational, and formal operational. Piaget's theory of cognitive development has found support through cross-sectional studies of children in a variety of cultures (Renner, Stafford, Lawson, McKinnon, Friot, & Kellog, 1976):

1. Sensorimotor stage: approximate age range of birth to age two. During this period of development, intelligence is demonstrated through motor activity without the use of symbols. The child's cognitive ability is limited to physical interactions and experiences. Infants use reflexes that develop into constructed schemas as they experience their environment. This stage is also characterized by the child's inability to differentiate between self and the external world.
2. Preoperational stage: approximate age range of two to age seven. This stage is demonstrated by the growth in symbolic thinking, the emergence of mental reasoning, and the increased use of concepts. Centration, or the ability to focus or center the attention on one characteristic to the exclusion of all others, is one of

the primary concepts of the preoperational child. Egocentric thinking continues to dominate during this stage making it difficult for the child to differentiate between symbols and objects.

3. Concrete operational stage: approximate age range of seven to age twelve. In this stage, cognitive development is demonstrated through active appropriate use of logic and the concept of reversibility, which is the concept that a stimulus can be reversed. In addition, the concrete operational child can consider several aspects of a stimulus simultaneously and operationalize them in a thoughtful relatively abstract manner. Egocentric thought diminishes or changes during this stage.
4. Formal operational stage: approximate age range of twelve years through adulthood. The formal operational child demonstrates logical use of symbols that are related to abstract concepts. Adolescents in this stage are able to test their understanding through accepting assumptions, developing and testing hypotheses, and conducting deductive reasoning. Adolescent thinking reverts to a greater sense of egocentrism during this period.

Piaget maintained that biological development is directly associated with the movement from one cognitive stage to the next (Renner et al., 1976). Additionally, Piaget (1983) suggested that the quantity and quality of information increases with each stage of development. It is through the processes of assimilation and accommodation that the growth in children's understanding of the world can be explained.

Social Learning Theory

Social cognitive learning theory, as characterized by Bandura (1977), is described by reciprocal determination, a process by which personal factors, environmental factors, and behavior operate as “interlocking determinants of each other” (p. 10). According to Bandura (1994), children and adults acquire attitudes, emotional responses, and new styles of conduct through modeling. This concept is based on the premise that behavior is learned by observing others and that modeling can have as much impact as direct experience. It is through “observing others one forms an idea of how new behaviors are performed, and on later occasions this coded information serves as a guide for action” (1977, p. 22).

Bandura (1986) identified four types of cognitive processes that are important in learning social behaviors: attentional processes, memory processes, production processes, and motivational processes. First, attentional processes require that the observer pay attention and perceive the most critical features of the model’s behavior. Second, in memory processes, the observer must convert these observations into stored mental representations. Third, in production processes the observer must reproduce these mental representations into matching behaviors accurately. Fourth, motivational processes require that the observer define which behaviors to carry out.

Social learning theory attempts to explain how children develop emotional responses as they interact with others. According to Bandura (1986), parents have the most influence on how children view the world around them. Since children begin to exercise their spending power at the age of three (Godfrey, 1995; Wang, 1993), parents

need to realize that perceptions are internalized very early and children learn attitudes about financial matters based on what they observe (Martin & Oliva, 2001).

Statement of Purpose

The purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence. This study considered how mothers perceived their role in the financial socialization of their daughters, and the role of the developmental stage of adolescents with regard to attitudes, values, and decision making process. Open-ended questions were used to provide an in depth look at mothers' and daughters' perceptions in the area of discretionary spending during early adolescence. A review of related literature focused on the role of financial literacy in the use of money, parental perceptions in rearing children, consumer and financial socialization, identity formation of adolescents, and discretionary spending during early adolescence.

Research Questions

The following questions were explored to fulfill the purpose of this study:

1. What are the mothers' perceptions of their early adolescent daughters' discretionary spending?
2. How do mothers perceive their role in influencing the discretionary spending of their early adolescent daughters?
3. How do mothers perceive their responsibility in influencing the discretionary spending of their early adolescent daughters?
4. How do early adolescent daughters view their discretionary spending?

Definition of Terms

The following definitions were applied for the purposes of this study:

Discretionary spending: “Money spent for things children desired, expenditures that are less likely to be directed by parents” (Doss, Marlowe, & Godwin, 1995, p. 227).

Financial socialization: Acquiring and developing values, attitudes, norms, skills, behaviors, motives and knowledge which are related to consumption and family financial management (Retting & Mortenson, 1986).

Early Adolescent: A female between the ages of 12 and 14 years. “Early adolescence corresponds roughly to the middle school or junior high school years and includes most pubertal change” (Santrock, 1996, p. 26).

Parent: A mother or legal caregiver.

Perceptions: “Insight, intuition, or knowledge gained by perceiving” (Guralnik, 1982, p. 332).

Delimitations

The results of the study are applicable only to the subjects in this study exploration. The study was conducted in North Central Texas. The following delimitations applied to this study:

1. The participants in this study were mothers and their early adolescent daughters ages 12 to 14 years living in the North Central Texas.
2. Participants in this study were volunteers participating in the interviews.
3. Sample size was limited to 50 participants.

Summary of Chapter I

One of the greatest challenges faced by families today centers around the financial attitudes of parents and children and the transference of those values, standards, and behaviors generated from the use of money (Middlemiss, 2003; Nomaguchi & Milkie, 2003). How mothers perceive their early adolescent daughters and how early adolescents view their discretionary spending can be addressed through cognitive development and social learning theory. Cognitive development theory attempts to explain the child's development in terms of thinking processes, memory and language, and other mental skills. Social learning theory attempts to explain how children develop emotional responses as they interact with others in their environment. Parents need to be aware of the cognitive and social level development of their children as they teach their children the behavior patterns that are necessary to live independently.

The purpose of this study was to explore mother's and daughters' perceptions of the discretionary spending during early adolescence. This study considered how parents perceived their role in the financial socialization of their children, and the role of the developmental stage of adolescents with regard to their discretionary spending.

CHAPTER II

REVIEW OF LITERATURE

Although there is a substantial gap in the literature linking the role of parents and children in the use of money and the effect it has on family functioning, this review of literature draws on historical research that spans over five decades. It was in the 1950s that researchers began to study how children acquired and used money (Dunsing, 1956). In the 1960s, market and consumer researchers were not interested in the consumer behavior of adolescents. Children had relatively little disposable income and the major problems addressing consumer behavior research targeted adults (Ward, 1974). It was not until the 1970s that researchers considered the role and influences of the consumer socialization of adolescents, including cognitions and behaviors in the marketplace of adolescents. The consumer education movement and various public policy issues concerning the effects of promotion on adolescents led consumer educators to a renewed interest in socializing children in to the market place (Berkowitz & Carpenter, 1978; Moschis & Moore, 1978). During the 1980s and 1990s a significant increase in consumer research contributed to the knowledge and understanding of family economics and family financial planning (Reynolds & Abdel-Ghany, 2001). The purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence. The following is a review of related literature that describes: financial

literacy, parental perceptions in families, consumer and financial socialization, identity formation in adolescence, and the discretionary spending during early adolescence.

Financial Literacy

The consideration of the financial literacy among adolescents is perhaps one of the most vital yet overlooked practices in families and society (Beverly & Burkhalter, 2005; Martin & Oliva, 2001). “Concern about the financial wellbeing of young people and their preparation for making financial decisions in adulthood has led to a groundswell in interest in youth financial education” (Johnson & Sherraden, 2007, p. 3). The leaders in the private sector organizations such as the National Council on Economic Education (NCEE), the JumpStart Coalition, and the National Endowment for Financial Education (NEFE) have called for improving financial education by developing voluntary national standards and curricula for financial education, as well as instruments that assess the financial literacy of adolescents (NCEE, 2006, 2008; JumpStart Coalition, 2008).

Financial literacy refers to having the “skills to function effectively as consumers, producers, savers, investors, and responsible citizens. The skills include economic reasoning, problem solving, decision making, and analyzing real-life situations” (Black, 2006, p. 48.) Financial literacy is defined as the “ability to make informed judgments and to make effective decisions regarding the use and management of money” (Australian Security and Investments Commission, 2003, p. 33). The Highlander Center (1997) along with Bond and Boucher (2000) posit that financial literacy involves more than individuals learning about factors that shape their financial situation. Financial literacy means

learning about key economic and social forces, sharing community knowledge and consumer rights in order to actively participate in the oppressive parts of financial institutions. A study conducted by Martin and Olivia (2001) found that decisions adolescents make about the use of money are important because early behaviors create a foundation for future financial behaviors and wellbeing. They found that without proper financial education, adolescents can be very vulnerable in the marketplace.

A growing number of studies have established considerable deficiencies in financial literacy among students and adults in the United States (Mandell, 1997; Hilgert, Hogarth, & Beverly, 2003; Perry & Morris, 2005; Valentine & Khayum, 2005). The JumpStart Coalition for Personal Financial Literacy (1997), with concern about the financial outcomes of youths, developed studies to measure students' understanding of money, income, saving, spending, and credit. The results of a study conducted in 2006 with 4,024 twelfth grade students in 183 schools across the country revealed that on average, students answered 50% of the questions correctly. These results show significant low levels of financial literacy among American youth. Significant declines were shown from similar surveys conducted in 2000 when students' correct answers averaged 53.7% of the questions (Black, 2006).

The JumpStart Coalition (2008) recently released the results of the biannual survey on literacy taken by high school seniors. The financial literacy scores ranked high school seniors lower than their peers in the 2006 national survey. The results indicated that seniors correctly answered 48.3% of the questions, which is a decrease from the scores in the 2006 national survey.

Valentine and Khayum, (2005) conducted a study with 312 high school students in 173 urban schools and 139 rural schools. The study examined the relationship between the nature of economic socialization of high school students in urban and rural schools and their financial literacy. The economic socialization factors that were analyzed included the number of hours worked by the students; student car ownership, use of checking and savings account, the number of credit cards students possessed; and the amount of money saved per week. The results of the personal finance literacy quiz showed no significant difference in the financial literacy skills between students attending urban and rural high schools. The students in the urban schools scored 51% on the financial quiz, while the students from the rural schools scored 50%.

Parental Perceptions

Although several studies have chronicled parental perceptions in family functioning, none considered how parents perceive their role in the discretionary spending of their children. The transference of the financial attitudes from parents to children is influenced by how parents view themselves in their parenting role. Parental perceptions are important to consider because how parents perceive themselves determines how competent they are in their parenting role (Coleman & Karraker, 2000).

This review of literature draws on historical research that spans over five decades. In the 1970s, Berkowitz and Carpenter (1978) suggested parents' attitudes and perceptions about raising children affects parental behavior and influences the developmental outcomes of children. The researchers studied parenting perceptions in rural and urban families by examining four dimensions of child development: physical,

intellectual, social, and emotional. Parental perceptions varied among the two family types. Rural parents emphasized intellectual and emotional development significantly more than urban parents. Rural parents also emphasized social development significantly less than urban parents. Fathers and mothers demonstrated differences in parental perceptions. Fathers emphasized intellectual development more while placing lesser emphasis on social development than did mothers. The study did reveal that both father and mother emphasized intellectual development more for boys over girls.

In the 1980s, studies on parental perceptions received attention in research with regard to the attributions that parents made for children's behavior and their feelings of control particularly when dealing in conflictual child-rearing situations. Researchers who studied parental perceptions ultimately aspired to assess the impact of parenting practices on childhood outcomes (Dix, Ruble, & Zambrano, 1989; Larrance & Twentyman, 1983; Rudy & Grusec, 1999).

Research conducted in the 1990s from Danes' (1994) work is significant to this current study because it chronicles the financial socialization process within the family and the parental perceptions for the age parents felt was most appropriate to share financial information or the age they felt children should be involved in the family financial matters. The study collected data from 182 parents; the average household size was 3.2; the average age was 37; and the median income level fell in the \$35,000 to \$39,000 range. The participants were given a questionnaire with 27 financial items and were asked to place an "X" in the appropriate box to indicate at what age they would share information or involve the child in the behavior. The results of the factor analysis

performed on the 27 financial items in the questionnaire indicated that it is between the ages of 12 and 17 that most parents perceived children should become involved in the family finances. However, there were some exceptions: parents believed that older teens rather than younger teens should know about the amount of the family fund; and children ages 9 to 11 years old were perceived by parents as ready to help create a budget. Additionally, the results also indicated that between 13% and 14% of parents believed that children should never be involved in the various aspects of the family finances, and 11% of the parents believed that children should never be told the family income or be included in major financial discussions.

Consumer and Financial Socialization

Because there is a substantial gap in the literature linking the role of parents and children in the use of money and the effect it has on family functioning. This review of literature draws on historical research discussing the consumer and financial socialization that spans over five decades. According to Danes (1994), research on the consumer and financial socialization of children is scarce and most of the research on financial socialization of children is found in the consumer socialization literature. As more attention was given to consumer learning and behavior among children, socialization researchers began to devote attention to the “effects of advertising on children, children’s purchase decision-making, their influence on parental purchases, and the cumulative process by which children become socialized to the consumer environment” (Ward, 1974, 1). Ward defined consumer socialization as the “process by which young people acquire skills, knowledge, and attitudes relevant to their functioning in the marketplace”

(p. 2). The skills that adolescents learn in acquiring and using money impacts adult consumer behavior (Dunsing, 1956). Moschis and Churchill, Jr. (1978) found that several groups have taken an interest in the study of consumer socialization mainly as a result of contemporary issues related to public policy makers, marketers, consumer educators, and students of socialization and consumer behavior. According to Danes, financial socialization is more than just functioning effectively in the marketplace, it is “the process of acquiring and developing values, attitudes, standards, norms, knowledge, and behaviors that contribute to the financial viability and well-being of the individual” (p. 128).

Mensah, Schultz, and Hughes (1983) examined parent education needs of 265 randomly selected secondary students as a basis for providing useful information for developing parent education programs. The results from the Parent Information Inventory yielded nine factors. One of the factors chosen for discussion by Mensah, Schultz, and Hughes, revealed adolescents expressed needs in planning, decision-making, parenting, childcare, and personal social development.

Rask (2002) administered self-report questionnaires to 245 middle school students in 7th and 9th grades to describe adolescent subjective wellbeing and realized values and to examine the relationship between socio-demographic variables, realized values and subjective wellbeing from the adolescents’ perspective. The findings revealed that most adolescents were satisfied with life. Girls and students from the 7th grade scored lower on wellbeing than boys and students from the 9th grade. The study also pointed out that one out of four adolescents often worried about money. Implications from the findings

suggest that certain values such as personal equilibrium, safe family relations, and family type can be seen as predictors of adolescent global subjective wellbeing.

A more recent study by Danes and Haberman (2007) investigated gender differences in financial knowledge, self-efficacy, and behavior of 5,329 male and female high school students after studying a financial planning curriculum. The results indicated that males had more knowledge on credit, auto insurance, and investments. Although females believed that managing money affected their future more than males, males had more confidence in making financial decisions. “This finding indicates that females have not been socialized in the family or other contexts to the degree that males have in those topics” (p. 57). The findings from this study found support in those described by other research findings that discuss the early imprinting of financial gender role norms that considers financial literacy from a social constructivist perspective (Anthes & Most (2000; Chen & Volpe, 1998).

Identity Formation in Adolescence

According to Marcia (2002), adolescence is the transitional period between childhood and adulthood. It is a pivotal stage in the life cycle when adolescents begin to ask questions about their sense of who they are and where they belong in the world. Identity is viewed as a consistent definition of the way one views self in terms of roles, attitudes, beliefs, and aspirations (Larson & Ham, 1993). Developmentalists on identity formation in adolescence have suggested that a strong and coherent sense of identity is the crucial developmental step for adolescents transitioning to adulthood (Caldwell, Kleiber, & Shaw, 1995; Erikson, 1966; Marcia, 1980; Penuel & Wertsch, 1995; Phinney,

1990; Rosenthal & Feldman, 1992; Waterman, 1982; Wires, Barocas, & Hollenbeck, 1994). Erikson (1970) and Marcia (2002) discussed the transition from adolescence to adulthood, with a particular focus on the process of identity formation. A strong link exists between Erikson's and Marcia's frameworks in the understanding of the process of identity formation during adolescence that sheds light on how adolescents become self-conscious regarding formulating their place in society.

Erikson (1970) described stages of human development, which extends from birth through adulthood. Erikson coined the term "identity crisis" to describe the temporary instability and confusion adolescents experience as they struggle with alternatives and choices. He believed that it was one of the most critical and important conflicts individuals face in development. According to Marcia (2002), Erikson's psychosocial developmental theory grew out of an ego psychoanalytic, developmental framework. Erikson's discussion of the place of identity within the context of personality development has provided greater insights to the emergence of identity crisis as it occurs during the teenage years when adolescents struggle between feelings of identity versus role confusion.

Adolescents seek to make sense out of their experience by making choices that they perceive as being better choices. According to Waterman (2004) better identity choices are consistent with the individuals' intrinsic nature that is derived from the cultural context. It is this concept of intrinsicallity that becomes the basis from which adolescents make better choices. When teenagers are intrinsically motivated, they can experience competence, enjoyment, and a greater locus of control for their behavior and

therefore make better choices. It would be beneficial to help adolescents learn the difference between intrinsic and extrinsic motivation in order to be able to distinguish when they are being motivated by one or the other, or by both factors.

Discretionary Spending During Adolescence

Despite the growing spending power among children, there has been a lack of systematic research that considers children's preferences, income, discretionary spending, and how children influence purchases in the context of the family (Stipp, 1988). It was in the 1950s that researchers began to study how children acquired and used money (Dunsing, 1956). The current and future spending power of adolescents with its duration and complexity necessitates the study of the spending behavior of adolescents and the magnitude of the issue, its major determinants within and outside the family circle, and its impact on families and society at large" (Alhabeeb, 1996, p.123).

Doss, Marlowe, and Godwin (1995) sought to provide a more comprehensive view of the acquisition and use of money by early adolescents particularly to see how amounts and sources of children's acquisition and uses of money related to family structure. In their 1989 research, 12 children were debriefed in a pilot test about their sources of money and how they used money. Each student was asked to complete a questionnaire during their social studies class. The teachers were instructed to limit their responses to the students to only when asked for clarification about a word or phrase. The first section of the questionnaire asked the students to give demographic information such as age, gender, family structure, and employment status of the parents in the child's

home. The second section of the questionnaire asked the children to report on the money they had over a four-week period, including the sources, and amounts received. The third section of the questionnaire asked the children to report how they spent the money they received over the four-week period. Results from data analyses revealed no statistically significant difference in money received from parents, earnings, and gifts across family types. The study also revealed that the largest percentage of the child's income was utilized for discretionary spending, and was spent primarily on clothing for themselves.

Belk, Rice, and Harvey (1984) found similar findings when they investigated whether children's income that is earned or received as a gift influences adolescents' use of the income. Survey data from 13 and 14 year old students found that the use of income adolescents received from gifts, job earnings, as well as greater amounts of income were associated with more spending on self. The findings also suggested that giving money to adolescents may foster saving and gift-giving more than spending on self.

Alhabeeb (1996) investigated how much money was obtained by teenagers, their consumption patterns, and the effects of individual and family characteristics on teens' discretionary spending and saving. The participants in this study were comprised of 423 randomly drawn students between the ages of 12 to 16 enrolled in the public middle and high schools in Springfield, Massachusetts. Seventy-five percent of the participants were 13 and 14 years old with an average age of 13.2 years. The sample represented three different socioeconomic levels from predominantly lower-income neighborhood families to the predominantly upper-income neighborhood families. The research findings

indicated that adolescents' income and age, separately, negatively affected how much money was spent on food expenditures, and positively affected expenditures on clothing and entertainment. Adolescents' family income had a positive affect on teens' clothing and entertainment expenditures, while having an allowance negatively affected teens' food and clothing expenditures. Males were shown to save less and spend less on clothing and personal care items when compared with females.

Although many normative influences exist on children's purchasing decisions, they are usually based on the need to identify with group norms, standards and values. Bachmann, John, and Rao (1993) studied children between the ages of 4 to 12 to see how children of different ages factor peer group influence into their purchase decisions. The results from the study indicated that as children grow older peer influence operates in a more subtle way. Early adolescents, in particular, begin to recognize peer influence in publicly consumed items but not in privately consumed items. The discretionary spending during early adolescence reflects the awareness of psychological impressions to be formed on the basis of consumption preferences and choices.

Prah (2006) examined adolescent spending in the U. S. and the governments' response to how adolescents handle money. The study indicated that teenage American consumers spent \$159 billion in 2005. The study also revealed that adolescents are spending more money today because they have more to spend. Credit cards are used by 10% of adolescents, with more than 20% using debit cards, while 20% have cash that is available to them from their parents.

Summary of Chapter II

Financial literacy among adolescents allows them to make informed decisions about the use of money and finances in their daily lives. Research studies indicate that adolescents on average have extremely low levels of financial literacy.

Although parental perceptions are varied with regard to attributions that parents make for children's behavior, how parents perceive their children has direct implications in childhood developmental outcomes. How parents and children acquire the skills and attitudes about spending directly contributes to their financial viability and wellbeing.

The challenge remains for consumer science professionals to consider the role of the parents in the financial socialization of their children and conduct more research that gives an in-depth look into the effects of discretionary spending on the development of the children and family functioning.

CHAPTER III

METHODOLOGY

The purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence. A qualitative research approach was used to conduct the study. Data were collected from ten focus group interviews with mothers and their early adolescent daughters living in the North Central Texas area. In addition, data were collected in follow-up telephone interviews and one e-mail interview. This study utilized a phenomenological perspective as described by Creswell (1998).

At one point qualitative research was central to the development of family studies and qualitative methodology (LaRossa & Wolf, 1985). According to Creswell (2003), a qualitative research approach allows the researcher to make knowledgeable claims that are based on an in depth look at individual experiences and the meanings ascribed to those experiences. Qualitative researchers seek to grasp understanding of the meaning of social phenomena by providing thick descriptions of how people as actors understand and ascribe meaning to their own actions (Denzin & Lincoln, 2003). This research methodology is described as an interpretive process that draws upon humanistic and critical approaches to research (Geertz, 1980).

This chapter summarizes the following: focus groups, research questions, participants, data collection, instrumentation, protection of human subjects, treatment of data analysis, and the evaluation criteria of qualitative research.

Focus Groups

Qualitative research may utilize focus groups as an organized discussion with selected groups of individuals to gain information about their views and experiences on the topic that is the subject of the research (Morgan, 1988). The group interaction is expected to produce insights on a subject that is eluded by other research instruments (Powell & Single, 1996). Focus groups are particularly useful when there are power differences between participants and when one wants to explore the degree of consensus on a given topic (Morgan & Kreuger, 1993); therefore, mothers and daughters were separated in their discussions to minimize unforeseeable power differences between them. Additionally, most researchers prefer homogenous groups to discuss issues minimizing detractors that accompany many voices (Vaughn, Schumm, & Sinagub, 1996).

The study considered the perception and parenting role in the area of financial socialization of early adolescents during a very critical period of development and the perception of early adolescents on how they used discretionary money. Since families are more difficult to observe than most other social groups, the self-reports derived from the interview method allowed the researcher the opportunity to address issues that emerged from the discussion (Creswell, 2003; LaRossa & Wolf, 1985).

Research Questions

The following research questions will guide the study:

1. What are the mothers' perceptions of their early adolescent daughters' discretionary spending?
2. How do mothers perceive their role in influencing the discretionary spending of their early adolescent daughters?
3. How do mothers perceive their responsibility in influencing the discretionary spending of their early adolescent daughters?
4. How do early adolescent daughters view their discretionary spending?

Participants

This study utilized 50 participants, which included mothers with their early adolescent daughters between the ages of 12 to 14 years living in North Central Texas. The selection process for the participants involved purposeful sampling in recruiting the mothers and their early adolescent daughters for the study (Patton, 2002). After permission was given to begin research from the Internal Review Board (IRB), recruitment flyers asking for participants were circulated in community centers, local churches, and other youth organizations (Appendix A). Letters of request for facility use were sent to facility supervisors (Appendix B), after which letter of permission to use the facilities were issued (Appendix C). Participants received consent to participate in research forms that explained the study including the attempts of the study to protect

them and their privacy (Appendix D). The mothers and daughters participating in the study were informed that pseudonyms would be used for them.

Data Collection

Data were collected from 10 focus group interview discussions using mothers and their early adolescent daughters living in North Central Texas. Using the interview protocol, the mothers and daughters were assembled in separate groups to discuss and comment from their personal experience on the research topic (Appendix E; Appendix F). At the completion of the focus group discussions, the participants were asked to complete a demographic data sheet (Appendix G; Appendix H). Because families are more difficult to observe than most other social groups, the self reports derived from the interview method allowed the researcher the opportunity to address issues that emerged from the discussion (Creswell, 2003; LaRossa & Wolf, 1985). Data were collected in follow-up interviews with selected participants from the focus group discussions. Data from the focus group discussions and the follow-up interviews were transcribed, coded, and organized by meaning (Taylor & Bogdan, 1984). Analysis of the data in the study identified themes (Appendix I) that emerged and the relationship among them (Wolcott, 1994).

Instrumentation

Data collection for this study utilized the semistructured interview method. The objective was to get as close as possible to the phenomenon experienced by participants by posing questions that encourage spontaneity while providing depth to the answers.

Multiple methods of data collection were utilized (Creswell & Miller, 2000): focus groups; follow-up interviews; and demographic data sheet.

Protection of Human Subjects

This study was conducted in accordance with the requirements of the Institutional Review Board at Texas Woman's University. The participants' rights were protected by providing information about the study, maintaining confidentiality of the data collected, and informing participants of their right to volunteer or to withdraw from the study at any time. The audiotaped interviews were destroyed three months after the study in order to protect the privacy of the participants.

Data Analysis

Analysis of the data began after the audio-tapes were transcribed from the focus group discussions. The participants' comments were coded with participant numbers to identify same-person comments for emergent themes and to develop and refine interpretations of the data (Taylor & Bogdan, 1984). The researcher conducted several readings of the text to gain an overview of the content. The researcher reviewed notes taken during the discussions and follow-up interviews. The transcribed audio-taped discussions helped to organize the textual material by linking codes with significance, frequency, themes, and sub-themes.

Evaluation Criteria of Qualitative Research

Although "reliability and generalizability play a minor role in qualitative inquiry, validity is seen as a strength in qualitative research" (Creswell, 2003, p. 195) used

primarily to suggest whether the research findings are accurate and maintain trustworthiness, authenticity, and credibility (Creswell & Miller, 2000). Several strategies are used in qualitative research to ensure the accuracy of the research findings: triangulation of data; member-checking to determine the accuracy of reports; rich, thick descriptions to convey findings; self-reflection to clarify the bias that the researcher brings to the study; and peer debriefing to enhance the accuracy of the information received (Lincoln & Guba, 1985). The following section describes the evaluation criteria utilized in this study to establish credibility and trustworthiness.

Trustworthiness

Trustworthiness is comprised of credibility, transferability, dependability, confirmability, and authenticity (Lincoln & Guba, 1985). The participants in this study were given an opportunity to review the research findings and provide feedback in order to determine if the findings were credible. The researcher considered the following questions to determine credibility of the findings: Do the research findings make sense? Are they credible to the participants and to others? Do the findings give an accurate portrayal of the phenomenon under investigation? (Miles & Huberman, 1994, p. 278). Additionally the participants were allowed to validate the accuracy of their perspectives. Selected participants were allowed to verify the accuracy of the written interview transcriptions orally, during and at the end of an interview to clarify the data presented and to clarify or confirm the researcher's interpretations (Lincoln & Guba).

Transferability

Transferability is assured in qualitative research when the researcher provides a thick description so the reader may be able to draw similarities with other works. In this study the researcher provided detailed description of the phenomena so that others could understand the contextual variables utilized in the discussion settings (Guba & Lincoln, 1989).

Goodness

The concept of goodness is one way rigor is evidenced in qualitative research. This process refers to trustworthiness, authenticity and overall fit of the study (Aminio, & Hultgren, 2002; Denzin & Lincoln, 2000). The researcher noted her role with the participants and the phenomenon and considered all views from the participants.

The Researcher

The researcher has a son, a married daughter, and three granddaughters. The researcher currently teaches early adolescents Family Consumer Sciences in an urban school in North Central Texas. For the last 16 years the researcher has conducted workshops and operated youth camps teaching financial responsibility and entrepreneurship to adults and adolescents. Interest in this study is generated from observing the financial stress in families with children and the desire to provide families with solutions to improve their family functioning in the area of financial management. The researcher used bracketing to reduce influencing or directing the responses of the participants. Bracketing involves the researcher setting aside what is known about the phenomenon so that it does not influence the results of the study. It involves suspending

any personal ideas, understanding, theories, habitual modes of thought, and judgments. The researcher facilitated the focus groups discussions and conducted all follow-up interviews.

Summary of Chapter III

This study utilized a semistructured interview method in conducting focus group interviews and individual follow-up interviews with mothers and their early adolescent daughters living in North Central Texas. This qualitative study utilized a phenomenological perspective to analyze the data and was guided by cognitive development theory and social learning theory. All data examined were utilized to identify themes and trends in responses.

CHAPTER IV

RESULTS

This chapter presents the results of the qualitative study on mothers' and daughters' perceptions of the discretionary spending during early adolescence. Focus group discussions and follow-up interviews were conducted with mothers and their daughters at a community center and two church facilities located in the North Central Texas area.

Description of Research Settings

A total of 10 focus groups were conducted in three locations. The focus group discussions were divided into two parts: the mothers interviewed for 45 minutes followed by the daughters' discussions for 30 minutes. Follow-up interviews were conducted by telephone with 11 mothers and 11 daughters following the group discussion meetings. These mothers were randomly selected from each focus group to conduct member checking and to discuss a question that was not previously posed to the discussion groups.

Description of Sample

The study sample consisted of 50 participants: 25 mothers and 25 daughters in focus group interviews. Demographic questionnaires were given to each participant at the completion of each discussion session. Descriptive data about the participants are listed

in Table 1. The participants were recruited from community centers, and area churches located in Dallas.

Focus Groups

Focus Group FG1, FG3, FG5, FG7, and FG9 consisted of mothers. Focus Groups FG2, FG4, FG6, FG8, and FG10 consisted of daughters. The mothers and daughters were recruited from community centers, youth organizations, and Dallas area churches through personal distribution of recruitment flyers (Appendix A). The range of ages of the mothers was 32 to 63 and the mean age was 41.2. The range age for the daughters was 12 to 14 years. Fifty-two per cent of the daughters were of the age of 12 ($N = 13$). The rest of the age distribution of the daughters was 13 years old ($N = 6$); 14 years old ($N = 6$). The marital status for the mothers was as follows: Single ($N = 6$); Married ($N = 11$); Divorced ($N = 6$); Separated ($N = 1$); Widowed ($N = 0$); Never Married ($N = 0$). The level of education of the mothers ranged from high school graduate to professional or graduate degree: 4 graduated high school, 2 attended a trade/vocational school, 9 attended college, 6 graduated college, and 5 obtained a professional or graduate degree. One of the participants reported that she earned her G.E.D. The overall annual household income was reported as follows: Under \$10,000 ($N = 2$); \$20,000 to \$34,900 ($N = 3$); \$35,000 to \$49,000 ($N = 6$); \$50,000 to \$74,900 ($N = 6$); \$75,000 to \$99,000 ($N = 5$); over \$100,000 ($N = 3$). The total number of children in each household range was 1 to 5 with mean of 2.48. Ten of 25 daughters received an allowance or 40% and 15 of 25 did not receive an allowance or 60%.

Table 1

Demographic Description

Number of Sample		Focus Group				
Mothers	25	FG1	FG3	FG5	FG7	FG9
Daughters	25	FG2	FG4	FG6	FG8	FG10
Age range of mothers		Number of Sample				
30 to 34 years		4				
35 to 39 years		6				
40 to 44 years		5				
45 to 49 years		6				
50 to 54 years		3				
55 to 59 years		0				
60 to 64 years		1				
Total mean age	41.2					
Age range of daughters		Number of Sample				
12 years		13				
13 years		6				
14 years		6				
Total mean age	12.7					

Table 2

Mothers' Marital Status

Marital Status	Number of Sample
Single	6
Married	11
Divorced	6
Separated	1
Widowed	0
Never Married	1

Table 3

Mothers' Educational Level

Educational Level	Number of Sample
No formal schooling	0
Completed elementary school	0
Attended high school	0
Graduated high school	3
Attended trade/vocational school	2
Attended College	9
Graduated college	6
Professional or graduate degree	5

Table 4

Household Income

Annual Income	Number of Sample
Under \$10,000	2
\$10,000 to \$19,000	0
\$20,000 to 34,900	3
\$35,000 to \$49,000	6
\$50,000 to \$74,900	6
\$75,000 to \$99,000	5
over \$100,000	3

Table 5

Number of Children in Household

Number of Children in Household	1 to 5
Total Mean Number of Children	2.48

Table 6

Allowance Received by Daughters

Do you receive an allowance?	Yes	No
	10	15
Total	40%	60%

Findings

The participant mothers were asked the following questions. The researcher used interviewing prompts and clarifying questions when necessary.

1. Describe your daughter's discretionary spending?
2. Do you feel your daughter thinks about her purchases prior to making them?
Explain.
3. How do you feel about your daughter's discretionary spending?
4. What do you see as your role and responsibility in teaching your daughter about spending money?
5. Describe your strategies for teaching your daughter about spending money.
6. Describe any changes you have noticed in your child when she receives discretionary money.
7. What do you see as having the most influence on your daughter's discretionary spending?

The daughters were asked to answer the following question: What do you think about the spending money that you receive?

Two additional questions were asked in the follow-up telephone interviews that were not posed in the discussion groups. The mothers were asked "What are you thinking about when you give your daughter discretionary money?" and the daughters were asked, "What do you think about the way you spend money?"

Qualitative analysis suggested two themes predominating and five sub-themes (Appendix I) concerning mothers' and daughters' perceptions of the discretionary

spending during early adolescence: self awareness of discretionary spending; and mothers' spending accountability. Three sub-themes emerged from the first predominant theme: mothers' and daughters' mixed reactions to spending; daughters' spending behavior; and controlled spending by mothers. The two sub-themes that emerged from the second predominant theme were: mothers' spending accountability: and spending strategies. The themes presented represent comments that emerged from the focus groups (FG1, FG2, FG3, FG4, FG5, FG6, FG7, FG8, FG9, FG10), and individual interviews with eleven mothers (MI1, MI2, MI3, MI4, MI5, MI6, MI7, MI8, MI9, MI10, MI11), eleven daughters (DI1, DI2, DI3, DI4, DI5, DI6, DI7, DI8, DI9, DI10, DI11). Findings are presented as emerging themes with summary descriptions followed by participants' comments. The themes that emerged from the data are organized around the interview questions listed above. The verbatim transcripts and participants' comments were grouped by data source and identified in parentheses.

Perceptions

The first predominant theme emerged concerning the mothers' and daughters' view of the discretionary spending during early adolescence. Both mothers and daughters were self aware of the spending behavior of the daughters. This self awareness of the spending behavior generated three sub-themes: mothers' and daughters' mixed reactions to spending; daughters' spending behavior; and controlled spending by mothers.

Self Awareness of Discretionary Spending

Mothers from all of the discussion groups made statements describing their daughters spending practices. Twenty-one of 25 mothers stated they were aware of their

daughters discretionary spending and expressed their feelings openly. Comments from the first theme included the following:

I've tried to get her to a point where we can teach money and finances, and how to save and how to spend; but I don't think she's disciplined enough really to have a discretionary spending model. (FG1)

I think mine is learning at this point but when you give her money, she'll spend it if she can, so with discretionary money it will probably be gone. (FG3)

She spends and she spends but she tries to hold back to spend it on what she wants at different times. (FG3)

I give her an allowance and basically she spends her money uh...cautiously because she knows she won't be getting it very often. (FG5)

Uhm...my daughter's spending is probably moderate. She tends to when she gets money, she holds onto it until it's something that she wants to buy and she'll spend it at that time. (FG5)

She don't want to spend her money. She only wants to spend mine...(FG9)

I think my daughter doesn't understand the value of the money. She thinks that money is for her to spend, buy whatever she want... (FG9)

My daughter is very frugal, so she likes to shop sales only.... (FG9)

Self awareness was also evidenced in the follow-up telephone interviews with the daughters. The daughters were asked to discuss what they thought about how they spend money. The responses provided additional data on the daughter's perceptions of their discretionary spending. Six of 12 daughters indicated that they do not spend money

wisely, 3 daughters said they spend wisely, 2 indicated that sometimes they make good decisions and sometimes they make bad decisions when spending money. Some of the responses were:

Well when I get money I try to save it like the money I get over time I try to collect it and save it and eventually when I want to get something I'll get all my money like I spend it on some stuff. I'll get something like clothes. I spend it wisely not like on a \$100 pair of shoes or something. I fee that I've done good in my spending. I feel that I'm not doing well with putting it in the bank. I should be doing that more. (DI1)

I think that I don't spend it very wisely you know. I think that I don't [stay] towards my budget, I go pretty over. I'm not good at money at all. I feel that one day I would probably come in bankruptcy so I'm trying to avoid that. (DI2)

Because I feel if I buy something and I find out that it cost less at another place that means like I feel I made a bad decision. But if I find out that it cost more at another place then I feel that I made a good decision. (DI5)

Um sometimes I think I spend money on things that I really don't need... If it's cute I'll buy it. I think I need to get better on that because I could save a lot of money. (DI11)

Mother's and Daughter's Mixed Reactions to Spending

The mothers were asked to discuss how they felt about their daughters' discretionary spending. The sub-theme that emerged from this discussion reflects the values, and attitudes that contribute to the daughters discretionary spending. Twenty-two

of 25 mothers' responses varied from the mothers being satisfied to dissatisfied with the way their daughters spend money. Some of the responses that form this sub-theme were:

I don't like it because it's like she just buys on impulse and she's not thinking about if I don't have the money to get things she needs for the next month. (FG1)

Actually, I love it and like I said earlier, she is helping me and teaching me. (FG1)

And so that is the only thing that bothers me is that she doesn't want to get things I think that would be beneficial to her right now. (FG3)

I feel like she needs to work on just a little bit more because I am watching the things that she is purchasing and sometimes it's just wasteful at times. (FG3)

Uh, I have no problem with it because I know she, like I said she thinks about her spending as well and she is pretty wise about what she wants. FG5)

She doesn't think....it looks like she spend more than she saves. (FG5)

The daughters were asked to discuss what they thought about the discretionary money they received. The mixed reactions from the daughters varied from wanting to save the money to spending it on wants as well as needs. Some of the daughters expressed their desire to have full control over the money they received; one felt that mothers were just trying to teach them how to use money; and one daughter was satisfied with the spending money she received from her parents. Focus groups comments included:

I'll save it so that I'll have the money when I know it's for something that I want later or need later. (FG2)

I spend my money a lot of times, so I don't even think about saving it. I don't do none of that. (FG4)

I'm daughter #6 and I think that we should invest our money in stuff that we can use for our advantages. (FG4)

And I think I don't get enough, that's what I think about it. (FG6)

I don't really get any but I'm available. (FG6)

I think it's fine because some kids don't even have, they don't get, so I'm just grateful for what I get. (FG6)

Well,uhm, I think of spending money as spending money and saving money, saving money and when I have spending money, that's what you have to spend it. (FG8)

I like the spending money because I can do what I want and like daughter #19 said, my parents can't say anything about it. (FG10)

Hm...(clears throat)...hm...maybe they're not trying to be controlling, maybe they're trying to help you because they went through the same thing and trying to make you be more responsible. (FG10)

I think it's an adequate amount of money that I have to spend every week of the month for school and lunch, and snacks after school in case I get hungry. I don't think I need anymore than what I have. (FG10)

Daughters' Spending Behavior

Nineteen of 25 mothers made clear statements about changes they noticed in their daughters when they received discretionary money. Five of the mothers indicated that their daughters were happy when they received discretionary money; two were thankful; two saved their money; one shared her money; three hid their money; two spent it right away; two set a plan for spending; one had an attitude change; one daughter did not receive any money. Some of the comments from the third theme in the study included:

With my daughter, she is excited. (FG1)

She is thankful and she's grateful and she's not ready to just run off and go spend it, once again. (FG1)

She's happy. She's pretty much happy and she's satisfied knowing that she is in a sense getting a reward for something that she did well at because a lot of times I try to reward her when she does well. (FG5)

Her whole perspective and attitude change like, wow, you know it's just like and she just blow it away. (FG5)

I guess when my daughter receives discretionary money, she will probably spend that faster than she would the money that she make braiding hair.

Uh, I mean she'll hold onto it, she'll still think wisely but when she spend it, she'll spend that first before she spend what she's gone out and actually made herself. (FG5)

But I see changes in her personality, her attitude.... (FG7)

She won't just run right out and spend it, she'll roll it up or fold it up and put it with the other money...(FG9)

I notice with my daughter's spending money, she takes it and hide it and tries to hide it from me. (FG9)

She....feel responsible when she goes to the store..... (FG9)

Controlled Spending

Most of the mothers were personally involved in their daughters' spending. Some who felt that their daughters' spending did not meet their approval controlled their daughters' spending or would not give their daughters money to spend. Responses from this sub-theme theme were:

I thought about taking away her allowance and maybe that will assist her in... put a halt in her just wanting to go and spending...(FG1)

She's not very good with money as far as adding it or keeping track of it, so that's probably why she don't really receive [money]. (FG3)

If I decide that I don't want to pay that price, then there's a problem... (FG9)

...but if I say, well that's too much, then we may go to the next store. (FG9)

We partner with what she wants....Sometimes she thinks that we're a money bank, but I put a stop to her. (FG9)

One of the daughters saw the discretionary money she received as her money and did not want her mother to control her spending, she stated, "I can buy what I want and she can't say nothing about because it's my money" (FG10). Another daughter did not see mothers as being controlling with their daughters' spending, "maybe they're trying

to help you because they went through the same thing and they're trying to make you be more responsible." (FG10)

Both mothers and daughters expressed their feelings openly about the discretionary spending behavior of the daughters. The mothers' feelings varied from being satisfied with their daughters' spending to being dissatisfied. While one of the mothers saw her daughter as being frugal another stated that she tried to teach her daughter about how to use money but she does not see her daughter as being disciplined enough to have a spending model. However, some of the daughters saw themselves as spending money wisely while others stated that they needed help in their spending. The spending behavior of the daughters, as described by the mothers, indicated that some of the daughters liked receiving money because they were happy, excited, and thankful to have money that they could spend for themselves. Several mothers expressed their concern when their daughters spent money without advance planning.

Parental Role

The second predominant theme that emerged concerning the mothers' and daughters' perceptions of the discretionary spending during early adolescence centered around the mothers' spending accountability. Two sub-themes that emerged described how the mothers saw themselves influencing their daughters spending: mother's modeling spending; and spending strategies.

Mothers' Spending Accountability

The second predominant theme is represented in follow-up telephone interviews with the mothers that were asked what they were thinking about when they gave their

daughters discretionary money. The responses from seven mothers indicated their expectations they had of their daughters to use the money wisely, and to spend the money on things they want. One mother indicated that she sees giving her daughter discretionary money as a teaching tool. Some of the responses were as follows:

Although I know I give it to her so she can buy whatever she wants, I just hope that she makes the right decision that when she buys something you know don't go out buying candy with it you know. (MI2)

I want her to spend it on something that she's going to have to show for and you know be able to keep for a while. It is so easy for teenagers to just splurge and spend money and not have anything to show for it. (MI3)

I think that I hope she would spend the money wisely and not foolishly.
(MI4)

I guess give her something so that she'll be able to get some of the things that she wants, that you know, that I might not necessarily really want to spend my money on to get her. (MI1)

And also thinking about it as a teaching tool.....evaluating what you can spend and what you will have left over in the end...(MI7)

Modeling Responsible Spending

When the mothers were asked to discuss their role and responsibility in teaching their daughters about spending money, respondents from all of the discussion groups expressed their desire to help their daughters to acquire skills, knowledge, and attitudes that would contribute to their financial viability and well-being. Twenty-two of the

mothers responded and stressed the importance of being a role model and example to their daughters. Some of the responses from this sub-theme theme were as follows:

But I believe my role to my daughter is to teach her how to put up and not to spend everything, just put aside to have a savings, you know, and let the money grow.... (FG1)

My role is to lead by example and by that, I mean she is seeing how I'm spending my money and why I'm spending my money, then she'll learn a lot more than if I'm not being in control with my money. (FG3)

I too have to provide that example because whenever... I realize whatever I do, she's really like a parrot. She's going to mimic it basically and I just watch it. (FG3)

Well, I'm letting her make sure that as the old saying goes, money don't grow on trees. That's my main role and making sure to have responsibility in taking charge of spending....(FG5)

So now being a single mom, I have to kind of try and teach her to be a little bit more independent and kind of really watching what she spends as much as I need to. (FG7)

To help her to understand that not to buy the first thing that she sees, to shop around for the best price, quality clothing, shoes, or whatever; also, to not spend all of it.... (FG9)

My role is to be her mentor, uh, and I'm responsible for that, to teach her how to manage her money, setting short term goals, long term goals, uh,

actually examining the steps to achieve those goals, tithing; also, saving money. It's just to teach her how to manage her money for now and for the future. (FG9)

The mothers from all discussion groups indicated that mothers and fathers influenced the daughters discretionary spending more than anything or anyone else. Eleven of 18 mothers saw themselves as being the most influential in their daughters discretionary spending. Three mothers stated that the mother and father were most influential. Some mothers felt that just talking to their daughters about how to spend money made a difference in the daughters spending habits. Comments from the respondents included:

Spending time to discuss it with her. (FG3)

I think I am the most influence because when she go to spend something and it may be something that she wants, and if I feel like that she shouldn't get it, I talk to her and say this is why you shouldn't get it or you should wait. And then she'll think about it, think twice before she makes a purchase. (FG5)

I think the biggest influence on her discretionary spending is that she watches everything that I do and tries to emulate it. And I think that's the biggest influence. (FG9)

She is with me more than she is with her dad, so she knows what I do and that's a big influence. (FG9)

Me...she watches me. She watches when I make a purchase and when I'm saving, you know, as I'm looking to see if, well, I'm looking at the tag. So I'm the biggest influence for that. (FG9)

I would say she watched me and her dad because sometimes he'll spend time with she and her sister, and he also reiterate the value of dollar and not just spend because you have.. (FG9)

I would have to say both of us, depends on who she's with as to what she does. (FG9)

Five of 18 mothers expressed other influences on the discretionary spending of daughters such as their friends, siblings, and the media. Some of the comments were as follows:

I think probably what has the most influence on her discretionary spending is her generation. (FG1)

So I would have to say that that the biggest influences are her sisters.. (FG7)

I think that the media, television because I think because they advertise a lot of toys and different things, food and things like that that once she gets money, those things are pretty much stored in her head. (FG7)

...She comes home and says, hey, I saw Sandra with this, can I have it as well. So

I would say her friends kind of influence her as well, too. (FG7)

Religiosity Role

The influence of religiosity was seen in the discretionary spending of the daughters. The mothers made references to the role of God in the family spending and

how their daughters were taught to set aside the tithe and offerings before spending any money. Some of the comments were as follows:

First of all, she knows about the tithe, whatever, give God ten percent.

She knows about the offering. (FG1)

I know in the past sometimes she has said, well, mom, I paid my tithe and I guess it really came back and it was multiplied..... (FG1)

Really just sitting down with her and going over how to spend, what to spend God's way of taking care of your money as well as, like again I say being a good steward. (FG3)

I've noticed that she is starting now to plan her spending more even to the point where she said to me that I only have my tithes left, so I won't spend that. (FG3)

She is taking her tithes first... (FG3)

Just actually taking her and talking to her about the importance of saving, the importance of giving your tithes.....(FG3)

I tell her....God blessed you with this. (FG3)

Uhm, mine will when she gets her money, she actually sets aside the amount that she has set for church and she is starting to fill out the little envelope now. (FG9)

Saving Money

Some mothers wanted their daughters to save their money, or commented that their daughters saved money. Several daughters commented on their desire to save their

money in order to purchase items they wanted to have in the future. Some the comments from the mothers and the daughters were:

.....she prefer her money to be put up. She holds onto money. She prefers to save but that's been kind of instilled in her from her dad because we grew up completely different, but I'm glad. (FG1)

I do save when I get my money. (FG4)

My daughter is real good at saving....(FG9)

....she has a plastic pig that she puts her change in, and periodically she'll try to save some dollars in and this is a bank, it doesn't have an opening in it, just has to get full and then you cut it open. So that's her way of not being able to go back in and get her change...(FG9)

Spending Strategies

This sub-theme emerged from the strategies mothers used to teach their daughters about spending money. Sixteen of 25 participant mothers described several strategies that they used to teach their daughters about spending money. Six of the mothers utilized shopping as a time to teach their daughters about wise spending by doing comparison-shopping. Other mothers shopped with their daughters with a shopping list, looked at adds prior to shopping, one attended seminars on money management, and another attended focus groups discussions on money. Three of the mothers stated that they did not have a strategy to teach their daughters about spending money. Some of the comments were as follows:

I would tell her to look at the big picture. (FG1)

...I don't know that I have like a strategy that I can outline.... I talk a lot of things out so she kind of hears what I'm thinking because I want her to be that same way... (FG1)

We do a lot of ads and we price compare....I take them [my daughters] places and show not necessarily to buy but to watch and see the prices. (FG3)

I write out my list, she goes over it with me, so I give her the list. So if I pick up something that's not on the list, she'll say that's not on my list. (FG3)

I started using a calculator when I go in the grocery store...(FG3)

A lot of times I go to different focus groups and when I go, like a financial seminar, I make sure she comes with me so she can understand the ramification of spending money. (FG5)

I really haven't developed any strategies. Only thing is I just tell her, you know, always save for that day that you're really going to need it, so that you won't have to worry about looking for someone else to take up that slack for you. (FG5)

My strategy pretty much is when I'm going to spend something, I always research and she does the same thing. If I'm going grocery shopping, I pull out the coupons and let me show you how we can save, cut costs. (FG5)

I teach them [daughters] by learning how to earn it. (FG7)

First I try to talk to her to be mindful of her purchases, to make good choices to start off with; so we discuss that a lot. (FG9)

...we actually got some Monopoly money and pretended that I was paying her a salary. I showed her about groceries and the expenses of everyday life, and one of the areas that we saved up was to save out a little bit for fun, and then also a rainy day fund. So we sat down and did that, and so when she spends her money, one of the things that we do after she has spent it, and I let her spend it, is to sit down and discuss it. (FG9)

The mothers saw themselves as being directly responsible for the financial wellbeing of their daughters. Several of the mothers saw themselves as a role model, example, and teacher for how their daughters should spend money. The mothers were cognizant of their responsibility in making sure that their daughters learned how to spend money properly. Some of the mothers talked to their daughters about how to spend money wisely. Others used comparison' shopping as the strategy for learning how to spend money. Some of the daughters expressed their desire to save their money so that they would have money for later purchases. Religiosity played a role in the discretionary spending of some of the daughters in that some daughters set aside tithe of their money before spending.

Patterns of Responses

Overall, the participant mothers were responsive in answering questions about their perceptions of the discretionary spending of their early adolescent daughters. Their responses varied from "wise," "not wasteful," to "does not like to spend money." Among

focus group participant mothers, 7 out of 20 respondents said their daughters were wise, 5 were not wasteful with discretionary spending, 2 were wasteful, 2 buy whatever they want, 2 do not like to spend their money, 1 spends it, and 1 do not get any money. Five of the mothers did not give any response to the question.

The mothers were asked to indicate if their daughters thought about their purchases prior to making them and to elaborate on their response. Nineteen mothers stated that their daughters thought about their purchases prior to making them while 3 mothers said their daughters did not think about their purchases. The mothers cited several ways that demonstrated to them that their daughters planned their spending. Statements such as, “she looks at Sunday ads,” and “she has her mind set on purchases and saves for it.” One mother stated, “she wants to get the best value for whatever she wants.”

Several mothers made strong statements indicating how they felt about their daughter’s discretionary spending. Thirteen of the 22 mothers said they liked or loved the way their daughters spent money, 4 felt their daughters were wasteful, 4 need to learn how to spend money, and 1 did not like her daughter’s discretionary spending. Some of mothers who loved their daughter’s discretionary spending described their daughter’s spending as “mindful,” and they were “comfortable” with the way their daughters handled money. Some of mothers who felt that her daughters spending was wasteful stated, “she needs to work on her spending practice,” and “she doesn’t think, she just spends.”

The mothers from all groups responded to their perceived role and responsibility in teaching their daughters about spending money. Seventeen of the 22 mothers stated that they saw themselves as an example, role model, and teacher in their daughters' acquisition of values, skills and use of money. Many of the comments made by the mothers about the importance of their perceived role in their daughter's financial socialization were, "lead by example," and "teach her how to spend."

Perhaps the most telling responses occurred when the mothers from all groups were asked to describe the strategies that they used to teach their daughters about spending money. Six of the 16 mothers took their daughters shopping with them in order to teach them how to spend money, 1 allows her daughter to learn by earning money, 2 mothers attended workshops on money management, 2 used other means such as talking and planning for the future, 1 pays her daughter with Monopoly money to teach her daughter how to spend money, 3 stated that they do nothing, and 1 allows her daughter to sit at the family budget table to see how money works. Nine of the mothers did not give any response to this question.

Across all the focus groups, 11 of the 18 mothers saw themselves and their husbands as having the most influence over their daughter's discretionary spending. Two of the mothers indicated that friends had the most influence, 1 mentioned siblings, 2 mentioned media, and 3 mothers cited other things as having the greatest influence over their daughters' spending. Seven mothers did not respond to this question.

The daughters in FG10 were perhaps the most responsive of all. Eleven of the 13 daughters in FG10 commented on their perceptions about the spending money they

received. Some of the comments were straightforward expressions, "...I can do what I want and my parents can't say anything about it," and "they like to control our money." Seven of the daughters stated, "I like the spending money because I can buy what I want." The responses varied from, "I need some more spending money," to "I think it's an adequate amount of money that I have to spend every week...."

Responses from the mothers' follow-up telephone interviews reflected themes from the focus group discussions. Five of 11 mothers said that they expected their daughters to spend the discretionary money wisely that they had given them and 3 stated that they wanted their daughters to spend discretionary money on items the daughters wanted or needed. Two of the mothers saw giving their daughters discretionary money as opportunities for learning how to spend money, and one mother stated, "I want her to spend the money like I would."

The daughters' follow-up telephone interviews reflected themes from the focus groups discussion. Six of the eleven daughters indicated that they did not spend money wisely, 3 stated they spent money wisely, and 2 indicated that sometimes they made good decisions in their spending and sometimes they made bad decisions.

Summary of Chapter IV

Chapter IV has presented demographic data about the participants and qualitative data collected from focus groups and follow-up interviews of mothers and their early adolescent daughters. The data were read and reread to determine patterns of responses. Reported findings were organized into themes based on the mothers' and daughter's

perceptions of the discretionary spending during early adolescence. A description of the participants from each focus group, analysis of data, and reporting of findings were provided. Findings were organized into two predominant themes based on the research categories: self awareness of discretionary spending and mothers' spending accountability.

CHAPTER V

FINDINGS, CONCLUSIONS, LIMITATIONS, IMPLICATIONS, AND RECOMMENDATIONS

This qualitative study using focus group discussions and follow-up interviews was conducted to examine mother's and daughter's perceptions of the discretionary spending during early adolescence in North Central Texas. The study asked four research questions:

1. What are the mothers' perceptions of their early adolescent daughter's discretionary spending?
2. How do mothers perceive their role in influencing the discretionary spending of their early adolescent daughters?
3. How do mothers perceive their responsibility in influencing the discretionary spending of their early adolescent daughters?
4. How do early adolescent daughters view their discretionary spending?

Chapter V presents a summary of the study, a discussion of the findings organized around the research questions that guided the study. Themes that emerged primarily from the data as well as patterns of responses were noted in minimal quantitative analysis by the researcher. This chapter discusses conclusions, limitations of the study, implications, and recommendations for future research.

Summary of the Study

The purpose of this study was to explore mothers' and daughters' perceptions of the discretionary spending during early adolescence. The sample was a total of 50 participants (25 mothers and 25 daughters) living in the North Central Texas. The focus group discussions were held in three locations: two church facilities and one community center.

Ten focus groups were conducted at the three locations with the mothers and their daughters. First, the mothers met for 45 minutes and then their daughters met for 30 to discuss their perceptions on the discretionary spending during early adolescence. Follow-up interviews were conducted by telephone with 11 mothers (MI1, MI2, MI3, MI4, MI5, MI6, MI7, MI8, MI9, MI10, MI11) 2 weeks after all the focus groups discussions were held and follow-up interviews were conducted by telephone with 11 daughters (DI1, DI2, DI3, DI4, DI5, DI6, DI7, DI8, DI9, DI10, DI11). Across all settings, participants were asked the same interview questions, which served to address the research questions in this study. Demographic questionnaires were completed all participants.

Data were analyzed qualitatively to identify themes. Limited quantitative analysis provided additional insight into patterns of responses. The two themes along with the sub-themes that were identified through this study are summarized in Appendix I.

Discussion of Findings

The findings of the study are discussed below, including a description of the participants, the results of themes that emerged from the data according to the research questions and interview question most directly tied to them.

The range of ages of the mothers in the total sample was 32 to 63 and the mean age was 42.6. All the daughters participating in the study were between the ages of 12 to 14. Mean age of daughters was 12.7. Among focus groups, the total household income was reported as follows: two under \$10,000; three at \$20,000 to \$34,900; six at \$35,000 to \$49,000; six at \$50,000 to \$74,900; five at \$75,000 to \$99,000; three over \$100,000. The daughters were asked if they received an allowance and 10 of 25 said yes they received while 15 of the daughters indicated they did not receive an allowance.

Perceptions

The mothers and daughters were asked in focus group settings to discuss their perceptions of the discretionary spending during early adolescence. The mothers were asked, “how would you describe your daughter’s discretionary spending?” to satisfy the research question: What is the mother’s perception of their child’s discretionary spending? Four themes emerged from the data: what mothers think about their daughter’s discretionary spending, the daughter’s spending behavior and the mother’s expectations of their daughter’s discretionary spending.

Theme #1: Self Awareness of Discretionary Spending

Overall the mothers were aware of their daughters discretionary spending and described their daughters spending practices openly. More than half of the mothers made favorable remarks about their daughter’s discretionary spending. Some of the comments were as follows:

I love it, she is helping me and teaching me (FG1)

I don’t like it....she buys on impulse (FG1)

no problem with her discretionary spending (FG3)

she spends and she spends (FG3)

she spends it pretty wisely (FG5)

at this age she needs to be guided (FG7)

doesn't understand the value of money (FG9)

very frugal (FG9)

does not like to spend her money (FG9)

The daughters awareness of the discretionary spending was evidenced in the follow-up interviews. Fifty per cent of the daughters felt that they did not spend money wisely. Some of the responses were:

I think that I don't spend it very wisely you know. (DI2)

Sometimes I spend money I feel that I made a good decision,
sometimes I feel that I made a bad decision. (DI5)

Two of the daughters expressed their concern about how they spent money. One daughter stated, "I need help," and another "I feel like one day I will probably go into bankruptcy." This supports Rask's (2002) study, which indicated that one of four adolescents often worried about money.

Sixteen of 19 mothers stated that their daughters thought about their spending prior to making them. Three of the mothers did not feel that their daughters thought about their purchases prior to making them. Six of the mothers did not respond to whether their daughter thought about her purchases prior to making them. Some of the responses were:

Mother's Mixed Reactions to Spending

The mothers were asked to discuss how they felt about their daughters' discretionary spending. Most of the mothers were satisfied with their daughters discretionary spending. Fourteen of the 25 of mothers indicated that they loved or liked their daughters discretionary spending while 8 of 25 mothers described their daughter's discretionary spending as wasteful or stated that their daughter needed to learn how to spend money. The responses varied:

I don't like because it's like she just buys on impulse. (FG1)

Actually, I love it....she;s helping me. (FG1)

I feel like she needs to work on it just a bit more. (FG3)

She doesn't think. She'll spend my money, your money... (FG5)

The daughters were asked, what do you think about the spending money you receive?" and "what do you think about how you spend money?" to satisfy the research question: How do early adolescents view their discretionary spending? Two themes and 3 sub-themes emerged from the data: daughters mixed reaction to discretionary spending, self awareness, saving, control, and extrinsic motivation.

Daughters Mixed Reactions to Discretionary Spending

Across all focus groups, the daughters expressed mixed reactions their discretionary spending. The responses varied from wanting to save the money to spending it on wants, and having full control of their own money. The financial literacy

of the daughters was evidenced in their self-reports indicating what they thought about the money they received. Some of the responses were:

I'll save it so that I'll have the money when I know it's for something that I want later or need later. (FG2)

I spend my money a lot of times, so I don't even think about saving it. (FG4)

I like the spending money because I can do what I want and like daughter #19 said, my parents can't say anything about it. (FG10)

Spending Behavior

The mothers were asked to describe any changes in their daughter's behavior when they received discretionary money. The mothers indicated that their daughters demonstrated a variety of behaviors when they received money. Some of the responses were:

really excited. (FG1)

thankful (FG1)

happy (FG5)

folds it up and puts it away (FG9)

tries to hide it from me (mother) (FG9)

Controlled Spending by Mothers

Parental engagement was evidenced across all focus groups with some of the mothers who felt their daughters spending did not meet their approval. Some of the responses were:

I thought about taking away her allowance and maybe that will assist her In...put a halt in her just wanting to go and spending. (FG1)

She's not very good with money....so that's probably why she don't really receive because I tend to worry about if I give her this amount... (FG3)

If her friends have something, she knows where to go find it and she'll check it out but if I say, well that's too much, then we may go to the next store. (FG9)

Theme #2: Spending Accountability

A total of 11 mothers were interviewed by telephone to find what they were thinking about when they gave their daughters discretionary money. Most of the mothers expressed similar expectations of their daughters to spend money wisely while 2 of them stated that they wanted their daughters to use the money to buy things that they needed or wanted, 1 mother wanted her daughter to spend money just like she spends money. Some of the comments were:

Spend it wisely (MI2)

Spend the money wisely and not foolishly (MI4)

Use as a teaching tool (MI7)

Get some things she wants (MI8)

Spend it like I would (MI11)

The mothers were asked "What do you see as your role and responsibility in teaching your daughter about spending money?" to satisfy the research question: How do

mothers perceive their role in influencing the discretionary spending of their early adolescent? Two themes emerged from the data: modeling and parental influence.

Mothers Modeling Spending

Twenty-two of 25 mothers believed that they would impact their daughters spending practices through teaching and modeling. This concept is reflected on the premise that behavior is learned by observing others and that modeling can have as much impact as direct experience (Bandura, 1994). Many of the responses included clear declarations from the mothers about their perceived parental role and responsibility. They were:

My role is to lead by example and by that I mean she is seeing how I'm spending my money and why I'm spending my money, then she'll learn a lot more than if I'm not being in control with my money. (FG3)

My role as a parent is to lead by example, what she sees me doing those things That were mentioned before, then she will eventually follow suit. (FG9)

Parental Influence

Bandura (1986) cited parents as having the most influence on how children view the world around them. Most of the mothers from all three locations stated clearly that they saw themselves as having the greatest influence on their daughters discretionary spending. Some of the mothers stated that both parents were the greatest influence on their daughters discretionary spending. Mothers from FG9 Some of the responses were:

Me...she watches me. She watches when I make a purchase and when I'm saving, you know, as I'm looking to see if, well, I'm looking at the

tag. So I'm the biggest influence for that. (FG9)

I think the biggest influence on her discretionary spending is that she watches everything that I do and tries to emulate it. And I think that's the biggest influence. (FG9)

I would have to say both of us, depends on who she's with as to what she does. (FG9)

Parental Responsibility

The mothers were asked, "Describe your strategies for teaching your child about spending money?" to satisfy the research question: How do mothers perceive their responsibility in influencing the discretionary spending of their early adolescent? The two themes emerged from this questions were cognitive process and controlled spending.

Spending Strategies

Social transmission, as posited by Piaget (1970), was evidenced by the strategies the mothers utilized to teach their daughters about spending. Although some of the mothers stated they did not have any strategies to teach their daughters about how to spend money, they were able to describe the process they used to transfer their attitudes and values about spending to their daughters. Some of the strategies were:

Part of my strategy is we do a lot of ads and we price compare...(FG3)

...I write out my list, she goes over it with me, so I give her the list.

So if I pick up something that's not on the list, she'll tell me that's not on my list. (FG3)

...when I'm going to spend something, I always research and she does the same thing. (FG5)

I teach them by learning how to earn it. (FG7)

First I try to talk to her to be mindful of her purchases, to make good choices. (FG9)

One of the mothers paid her daughter a salary with Monopoly money to teach her daughter about daily expenses. According to Danes (1994), some parents feel that children should not know be exposed to the family finances. In this study, only one of the mothers allowed her daughter to see the family budget and how money is used in the home so that the daughter could learn how to spend money responsibly. She described her strategy as follows:

....another strategy is to help her know how the money functions in our home. There have been times to where when it was time to pay bills, I would have her see how we do our deductions. I know this may not be a favorable thing to do for a child to know how you operate in a system or at home, but I feel like by showing her that as an early teen, that as she's growing and as she goes to high school and so forth, she will have a mindset that yes you can spend and you can buy but there is a responsibility of other things...there is a time in your life when you'll have to know how to budget with your money and see that there are other things that may take priority over just going out shopping. (FG10)

Focus Groups

The focus group setting provided a relaxed atmosphere for collecting data on the research topic. However, the participants had limited interaction during the discussions. Each question was answered methodically without additional elaborations. The nature of the topic may be a contributing factor in the limited interactions during the discussions. The mothers in the FG1 and FG3 responded best to probing questions that were asked by the researcher. The mothers from FG5 engaged themselves in extended conversations as they were having their refreshments. Homogeneity of the focus groups was demonstrated with the daughters from the largest focus group. The participants were relaxed and at ease with each other. Their responses to interview questions were more candid, "I need some more spending money."

Data Analysis

Analysis of data using semistructured interviews, member checking, peer debriefing, and follow-up interviews allowed triangulation to confirm themes that emerged from the focus group discussions. The rich thick descriptions allowed for an in-depth look at the phenomenon to convey the findings. Peer debriefing was critical in clarifying themes that were challenging to identify.

Conclusions

Conclusions drawn from these focus group discussions and follow-up interviews provide discussion points of mothers' and daughters' perceptions of the discretionary spending during early adolescence. Analysis of the data provided insights to the parental

management that exists between mothers and their daughters' discretionary spending. For the most part, the mothers were in tune with their daughters' discretionary spending patterns. Clear descriptive statements made by the mothers provided insights for how the mothers viewed their daughters' spending behavior. The mothers' mixed reactions to their daughters discretionary spending varied from being satisfied to dissatisfied.

Although some of the daughters did not make wise choices in their use of money, the mothers' spending accountability was met with the expectation that the daughters would spend money wisely. This interplay between the mothers and their daughter's capabilities and their developmental tasks provide an environment where the daughters can experience valued outcomes that include emotional security, independence, intellectual achievement, and social competence (Belsky, 1984).

According to Danes (1994), parents are the primary source for obtaining knowledge about financial matters. In this study, the mothers saw themselves primarily responsible for the financial well-being of their daughters. They stressed the importance of being a role model, example and teacher in the financial socialization of their daughters. Such modeling can have as much impact as direct experience (Bandura, 1994). The mothers acknowledged that they were the greatest influence in their daughters spending behavior. The peer influence and sibling influence were mentioned by three of the mothers. The mothers utilized comparison shopping, as the main strategy to teach their daughters how to spend money. Although some of the mothers did not consider their method of instruction as a strategy, their cognitive process allowed their daughters to experience how to use money responsibly.

The discussion with the daughters centered around how they viewed the discretionary money they received and their perception of how they spent money. The daughters had mixed perceptions about how they used the money they received. The self-reports from the follow-up interviews revealed that most of the daughters stated that they did not spend money wisely. Some indicated that they did not make wise choices with their money. Additionally, some of the daughters mentioned saving as a desired goal in their spending behavior. The role of religiosity was evidenced by the daughters who set aside tithes and offerings prior to spending any money.

The process of the daughters coming to know how to spend money is better understood in the light that adolescents seek to make sense out of their experience by making choices that they perceive as being better choices. Adolescents with better identity choices are consistent with the individuals' intrinsic nature that is derived from the cultural context. It is this concept of intrinsicallity that becomes the basis from which adolescents make better choices. When adolescents are intrinsically motivated, they can experience competence, enjoyment, and a greater locus of control for their behavior and therefore make better choices (Waterman, 2004).

Finally, this study has given insights into mothers' and daughters' perceptions of the discretionary spending during early adolescence. The focus group discussions and follow-up interviews allowed the mothers and daughters to discuss their attitudes and feelings on discretionary spending. The findings are not generalizable to all mothers and adolescent daughters.

Limitations

The results from this qualitative study are not generalizable. Responses from the small purposeful sample offer starting points for discussions on gaining a deeper understanding of mothers' and daughters' perceptions of the discretionary spending of early adolescents. Findings are descriptive only of this sample's perceptions of the discretionary spending during early adolescence.

1. The study addressed the perceptions of a limited number of mothers and daughters in North Central Texas and the result may not be applied to all mothers with early adolescent daughters.
2. Only mothers with daughters between the ages of 12 to 14 were included in the study.
3. Religiosity role might have been influenced by the selection of two church-based sites.
4. Interpretations of this study reflect the researcher's opinion, therefore, other factors may have been overlooked.

Implications

Implications drawn from this study may be useful to family studies professionals, social workers, parent educators, and family financial counselors to prepare parents and their children in acquiring certain consumer competencies and skills to be effective consumers in the marketplace. Public policy makers should consider effects of advertising on adolescents. Families can be better served with the development of programs and services that provide understanding around the financial attitudes of

parents and children and the transference of those values, standards, and behaviors generated from the use of money (Middlemiss, 2003; Nomaguchi & Milkie, 2003).

Recommendations for Future Research

The following recommendations may be considered by family studies professionals, social workers, parent educators, and family financial counselors:

1. Explore the role of parents in the financial socialization of their children.
2. Explore the effects of discretionary spending on the development of the children and family functioning.
3. Develop parenting programs on financial socialization.
4. Develop and implement financial literacy programs for parents and children.
5. Explore the impact of the media on adolescent spending and the influence it has on the family and family relationships.
6. Explore the correlates of fathers and mothers perceptions on discretionary spending of adolescents from diverse cultural and economic groups.

Future research should consider parenting style and the financial attitudes of children. What role does parenting style have on children's discretionary spending? What role does money personality play in parenting? More research is needed that considers the financial attitudes of parents and children and the transference of those values, standards, and behaviors generated from the use of money and the influence it has on family functioning. Additionally, since adolescents have access to larger amounts of cash, it is important for family studies professionals, community service organizations and

schools to join together and consider the factors that influence the economic socialization of adolescents.

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APPENDIX A
Recruitment Flyer

Recruitment Flyer

Are you the mother of an adolescent daughter between the ages of 12 and 14 years? If so, you and your daughter are invited to participate in a research study by a graduate student in Family Studies at Texas Woman's University. The purpose of this study is to explore the mothers' and daughters' perceptions of the discretionary spending during early adolescence.

Participation is voluntary and confidential and consists of a discussion group lasting a maximum of 90 minutes. If you are interested in participating in this study, please contact Susie Hill at 972-709-3408 to discuss the study and to sign up for one of the discussion groups that will be held in the following locations:

Duncanville Community Center
201 James Collins Blvd
Duncanville, Texas 75138

New Hope Baptist Church
5002 South Central Expressway
Dallas, Texas 75215

Concord Baptist Church
6808 Pastor Bailey Drive
Dallas, Texas 75237

Researcher: Susie M. Hill
972-709-3408
susiehill@mail.twu.edu

Advisor: Dr. Joyce Armstrong
940-898-2690
jarmstrong@mail.twu.edu

APPENDIX B

Letters of Request for Facility Use

Dear Pastor Alfred Walker,

My name is Susie Hill. I am a doctoral candidate in Family Studies at Texas Woman's University in Denton, Texas. As a part of the requirements for the completion of my degree, I am conducting a research project to investigate the mothers and daughters' perceptions of the discretionary spending during early adolescence.

I am writing to ask permission for the use of your facility to conduct the study which will include mothers and their adolescents between the ages of 12 to 14. I would also like permission to distribute a flyer, send out letters to the congregation as an invitation to participate in this study. The participants involved in this research project will complete a group discussion with me which will last a maximum of 90 minutes. The group discussion will also be audio-taped without the use of names from the participants. The information shared in the group discussion will remain confidential and all data will be anonymous. In order to assure confidentiality of the data I will assign a code number to the responses, and will keep the data in a locked cabinet. I will erase the audio-tapes 30 days after the completion of the study. A synopsis of the themes and findings of the study will be returned to the participants for additional comments and insights to be included in the study if indicated. Finally, a summary of the findings will be available for each participant if they are interested.

If you are interested in the use of your facility and having the parents and their early adolescents from your congregation participate in this study, please contact me at 972-709-3408 to arrange the group meeting time and date.

If you approve my request to use your facility for the purpose of conducting the focus group study, please contact me at 972-709-3408.

Thank you in advance for your willingness to allow the parents and early adolescents from your congregation to participate in this research study.

Sincerely,

Susie M. Hill
Researcher
susiehill@mail.twu.edu
972-709-3408

Joyce Armstrong, Ph.D.
Advisor
jarmstrong@mail.twu.edu
940-898-2690

Dear Mrs. Benjamin,

My name is Susie Hill. I am a doctoral candidate in Family Studies at Texas Woman's University in Denton, Texas. As a part of the requirements for the completion of my degree, I am conducting a research project to investigate the mothers' and daughters' perceptions of the discretionary spending during early adolescence.

I am writing to ask permission for the use of a meeting room at the Duncanville Community Recreation Center to conduct the study which will include mothers and their adolescent daughters between the ages of 12 to 14. I would also like permission to distribute a flyer and send out letters at the community center as an invitation to participate in this study. The participants involved in this research project will complete a group discussion with me which will last a maximum of 90 minutes. The group discussion will also be audio-taped without the use of names from the participants. The information shared in the group discussion will remain confidential and all data will be anonymous. In order to assure confidentiality of the data I will assign a code number to the responses, keep the data in a locked cabinet. I will destroy the audio-tapes 30 days after the completion of the study. A synopsis of the themes and findings of the study will be returned to the participants for additional comments and insights to be included in the study if indicated. Finally, a summary of the findings will be available for each participant if they are interested.

If you are interested in the use of your facility for the purpose of conducting the focus group study, please contact me at 972-709-3408.

Thank you in advance for your assistance in this research study.

Sincerely,

Susie M. Hill
Researcher
susiehill@mail.twu.edu
972-709-3408

Joyce Armstrong, Ph.D.
Advisor
jarmstrong.@mail.twu.edu
940-898-2690

Dear Pastor Myron Hardy,

My name is Susie Hill. I am a doctoral candidate in Family Studies at Texas Woman's University in Denton, Texas. As a part of the requirements for the completion of my degree, I am conducting a research project to investigate the mothers and daughters' perceptions of the discretionary spending during early adolescence.

I am writing to ask permission for the use of your facility to conduct the study which will include mothers and their adolescents between the ages of 12 to 14. I would also like permission to distribute a flyer, send out letters to the congregation as an invitation to participate in this study. The participants involved in this research project will complete a group discussion with me which will last a maximum of 90 minutes. The group discussion will also be audio-taped without the use of names from the participants. The information shared in the group discussion will remain confidential and all data will be anonymous. In order to assure confidentiality of the data I will assign a code number to the responses, and will keep the data in a locked cabinet. I will erase the audio-tapes 30 days after the completion of the study. A synopsis of the themes and findings of the study will be returned to the participants for additional comments and insights to be included in the study if indicated. Finally, a summary of the findings will be available for each participant if they are interested.

If you are interested in the use of your facility and having the parents and their early adolescents from your congregation participate in this study, please contact me at 972-709-3408 to arrange the group meeting time and date.

If you approve my request to use your facility for the purpose of conducting the focus group study, please contact me at 972-709-3408.

Sincerely,

Susie M. Hill
Researcher
susiehill@mail.twu.edu
972-709-3408

Joyce Armstrong, Ph.D.
Advisor
jarmstrong@mail.twu.edu
940-898-2690

APPENDIX C

Letters for Permission to Use Facility



June 11, 2008

Suzie Hill
P. O. Box 380941
Duncanville, Texas 75237

Re: Focus Group Study for Doctoral Project

Dear Suzie,

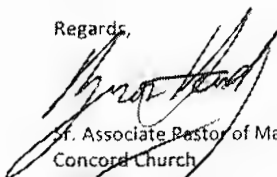
We are pleased to have you conduct your doctoral research at the Concord Church facilities. We have designated two rooms for your exclusive use. We have also circulated your letter to female congregants that meet your criteria for this study about parent and child perceptions on discretionary spending in the lives of adolescents.

The volunteers will meet you for the 90 minute assessments to be video and audio taped. We thank you for handling these matters with a high level of discretion and confidentiality.

We wish you every success in you candidacy for a Doctorate in Family Studies at Texas Woman's University.

If you are in need of further assistance, please feel free to let me know how we can accommodate you.

Regards,


Of. Associate Pastor of Maturity
Concord Church
6808 Pastor Bailey Drive
Dallas, Tx 75237

A Church That Makes A Difference

NEW HOPE BAPTIST CHURCH

5002 SOUTH CENTRAL EXPRESSWAY
DALLAS, TEXAS 75215

(214) 421-5296

FAX 421-1531

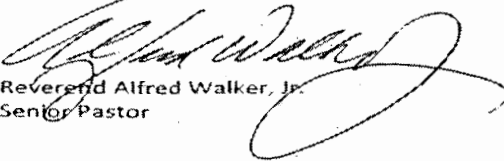
REVEREND ALFRED WALKER, JR., PASTOR

January 17, 2008

Dear Mrs. Susie Hill,

I am writing to confirm our agreement to allow use of the facilities at New Hope to conduct the focus group discussions for your research project. We look forward to working with you concerning parental-child perceptions of the discretionary spending of early adolescents.

In His Service,



Reverend Alfred Walker, Jr.
Senior Pastor



City of Duncanville

Duncanville Community Recreation Center
201 James Collins Blvd
Duncanville, Texas 75138

January 29, 2008

Mrs. Susie Hill
815 Rock Canyon Drive
Duncanville, Texas 75137

Dear Mrs. Hill:

The Recreation Center is available to provide rental space for individuals or group for a fee per hour and a refundable deposit. We do not allow alcohol and we are a smoke free facility.

Our conference room is generally available on Sunday afternoons. The cost is \$20 an hour plus a refundable \$200.00. This deposit can be transferred to your next rental date.

I do understand you have a focus group that you will be working with for your special project for Family Studies at Texas Woman's University in Denton, Texas. You do have our permission to rent our facility to conduct your interviews by way of rental.

Respectfully yours,

India M. Benjamin
Center Supervisor

Cc: Amy O'Rear
Recreation Superintendent

Community Services Department • P.O. Box 380280 • Duncanville TX 75138 • (972) 780-5070 • Fax (972) 780-5077

APPENDIX D

Consent Form to Participate in Research

**TEXAS WOMAN'S UNIVERSITY
CONSENT TO PARTICIPATE IN RESEARCH**

Title: Mothers' and Daughters' Perceptions of the Discretionary Spending of Early Adolescents

Investigator: Susie Hill..... 940-709-3408
Advisor: Joyce Armstrong, Ph.D. 940-898-2690

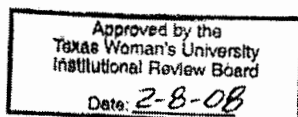
Explanation and Purpose of the Research

You are being asked to participate in a research study for Susie Hill's doctoral dissertation at Texas Woman's University. The purpose of this research is to examine what mothers and their early adolescent daughters perceive about the discretionary spending of the adolescents. In particular, the study will look at how mothers perceive their role in the financial education of their daughters between the ages of 12 to 14, as well as the role of the developmental stage of adolescents with regard to their attitudes, values, and decision-making process.

Research Procedures

For this study, the investigator will conduct a focus group discussion with you (the mothers) and then a discussion with adolescents (your daughter between the ages of 12 to 14). The maximum total time commitment in the study is estimated to be approximately 90 minutes. The focus group discussions will take place in a reserved conference room in two locations, the New Hope Baptist Church and the Duncanville Community Center. You will attend only one focus group discussion interview. The mothers and daughters will attend the focus group discussion at the same time for introductions and to read, discuss, and sign the Consent to Participate in Research. The mothers will separate from the daughters for 45 minutes to participate in the first focus group discussion, while the daughters listen to music and have refreshments. The daughters will then go in the meeting room where the mothers were to discuss the answer to their question for 30 minutes while the mothers have refreshments in the second meeting room. The schedule allows for about 5-10 minutes for the group transitions. You will be audiotaped during the discussion sessions. The purpose of the audiotaping is to provide a transcription of the information discussed and to assure the accuracy of the reporting of that information. Your participation in this study is voluntary. You may stop the study at any time during the study without penalty. At the close of the interview, Susie Hill will ask you to complete a short demographic data form that will not ask for your name. Your completion of the form is voluntary.

____ Participant's Initials
Page 1 of 3



Potential Risks

Potential risks related to your participation in the study include fatigue and physical or emotional discomfort during the group discussion. To avoid fatigue, you may take a break during the group discussion as needed. If you experience physical or emotional discomfort regarding the discussion questions, you may stop answering any of the questions at any time and withdraw from the study without penalty. If you feel as though you need to discuss this physical or emotional discomfort with a professional, the investigator has enclosed a referral list of names and phone numbers that you may use.

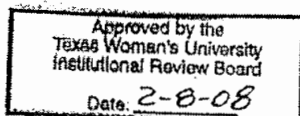
Another possible risk to you as a result of your participation in this study is the loss of confidential information. Confidentiality will be protected to the extent that is allowed by law. A code name, rather than your real name, will be used on the audiotape and transcription. Only the investigator, her advisor, and the transcriber will have access to the tapes. If any participants' names are inadvertently mentioned during the discussion, they will not be transcribed. The audiotapes will be erased within 30 days of the focus group discussions. Thus, any mention of a research participant's name will not exist after 30 days following the focus group discussion. Transcriptions of all tapes and the computer disks containing the transcription text files will be stored in a locked filing cabinet in the investigator's office. Only the researcher will have access to the locked file. Transcription disks will be erased and the hard copies of the transcription will be destroyed by shredding in 5 years. It is anticipated that results of this study will be published in the investigator's dissertation as well as in other research publications. However, no names or other identifying information will be included in any publication.

The researchers will try to prevent any problem that could happen as a result of this research. You should let the researchers know at once if a problem arises and they will help you. However, TWU does not provide medical services or financial assistance for injuries that might happen as a result of your participation in this research.

Participation and Benefits

To encourage participation in the study, each participant will receive refreshments. The mothers will receive a complementary copy of the *Financial Fitness Manual* with a CD; and the daughters will listen to music. Your involvement in this research study is completely voluntary, and you and your daughter may discontinue your participation at any time without penalty. The only direct benefit of this study to you is that at the completion of the study a summary of the results will be mailed to you upon request. You may contact the researcher directly at susiehill@mail.twu.edu or through Texas Woman's University. You will not receive any payment for taking part in the study. There are no costs associated with taking part in this study other than your commitment of time of approximately 90 minutes.

____ Participant's Initials
Page 2 of 3



TEXAS WOMAN'S UNIVERSITY
CONSENT TO PARTICIPATE IN RESEARCH

Title: Mothers' and Daughters' Perceptions of the Discretionary Spending of Early Adolescents

Investigator: Susie Hill..... 940-709-3408
Advisor: Joyce Armstrong, Ph.D. 940-898-2690

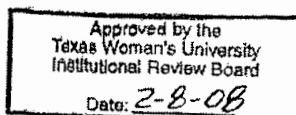
Explanation and Purpose of the Research

You are being asked to participate in a research study for Susie Hill's doctoral dissertation at Texas Woman's University. The purpose of this research is to examine what mothers and their early adolescent daughters perceive about the discretionary spending of the adolescents. In particular, the study will look at how mothers perceive their role in the financial education of their daughters between the ages of 12 to 14, as well as the role of the developmental stage of adolescents with regard to their attitudes, values, and decision-making process.

Research Procedures

For this study, the investigator will conduct a focus group discussion with you (the mothers) and then a discussion with adolescents (your daughter between the ages of 12 to 14). The maximum total time commitment in the study is estimated to be approximately 90 minutes. The focus group discussions will take place in a reserved conference room in two locations, the New Hope Baptist Church and the Duncanville Community Center. You will attend only one focus group discussion interview. The mothers and daughters will attend the focus group discussion at the same time for introductions and to read, discuss, and sign the Consent to Participate in Research. The mothers will separate from the daughters for 45 minutes to participate in the first focus group discussion, while the daughters listen to music and have refreshments. The daughters will then go in the meeting room where the mothers were to discuss the answer to their question for 30 minutes while the mothers have refreshments in the second meeting room. The schedule allows for about 5-10 minutes for the group transitions. You will be audiotaped during the discussion sessions. The purpose of the audiotaping is to provide a transcription of the information discussed and to assure the accuracy of the reporting of that information. Your participation in this study is voluntary. You may stop the study at any time during the study without penalty. At the close of the interview, Susie Hill will ask you to complete a short demographic data form that will not ask for your name. Your completion of the form is voluntary.

____ Participant's Initials
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APPENDIX E

Mother's Interview Protocol

Mother's Interview Protocol

Participant # _____ Date: _____

Time: _____ Location: _____

“Thank you for coming today. I am interested in learning about what mothers and their early adolescent daughters think about the discretionary spending of early adolescents. Our discussion today will center around a few questions that are designed to help you share your thoughts, feelings, and perceptions. There are no right or wrong answers. I will audiotape the discussion. Do you have any questions before we begin?”

“I will be making notes throughout our discussion, using code numbers to represent all of you. There is no need for use of your names during our interview. If you or anyone else mentions a name of one of the participants, it will not be transferred to the transcript or any other record. The audiotapes will be destroyed within 90 days from the completion of the study, therefore, leaving no record of your name anywhere.”

“Are you ready to begin with the first question? Tell me about your daughter's discretionary spending?”

.

“What are you thinking about when you give your daughter discretionary money?”

.

“What do you think about your daughter's discretionary spending?”

.

“What do you see as your role in teaching your daughter about spending money?”

“What do you see as your responsibility in teaching your daughter about spending money?”

.

“Describe your strategies for teaching your daughter about spending money?”

.

“What do you see as having the greatest influence on your daughter’s discretionary spending?”

“Have we missed anything?”

Prompts to be used as needed

“Does anyone else have a comment on that question?”

“Have we missed anything?”

“Do you have something to add?”

“Can you tell us more about that?”

“And what do you mean by that?”

Nodding, smiling, laughing as participants laugh

Limit the summarizing

Give short answers to questions

APPENDIX F

Daughters' Interview Protocol

Daughter's Interview Protocol

Participant # _____ Date: _____

Time: _____ Location: _____

“Thank you for coming today. I am interested in learning what mothers and their daughters think about the discretionary spending their daughters are doing. Our discussion today will center around one question: What do you think about how you spend money? You are free to share your thoughts and feelings. There are no right or wrong answers. I will audiotape the discussion. Do you have any questions before we begin?”

“I will be making notes throughout our discussion, using code numbers to represent all of you. There is no need for use of your names during our interview. If you or anyone else mentions a name of one of the participants, it will not be transferred to the transcript or any other record. The audiotapes will be destroyed within 90 days from the completion of the study, therefore leaving no record of your name anywhere.”

“Let's begin with the question. What do you think about how you spend money?”

.

Prompts to be used as needed

“Does anyone else have a comment on that question?”

“Have we missed anything?”

“Do you have something to add?”

“Can you tell us more about that?”

“And what do you mean by that?”

Nodding, smiling, laughing as participants laugh

Limit the summarizing

Give short answers to questions

APPENDIX G

Mothers' Demographic Data Sheet

Mother's Demographic Data Sheet

Participant # _____
Time: _____

Date: _____
Location: _____

Please complete the following questions. Do not write your name on this sheet.
Your responses will be held in strictest confidence.

1. Age: _____

2. Marital Status: _____ Single _____ Divorced _____ Widowed
 _____ Separated _____ Never Married

3. How many children do you have living in your home and what are their ages?
Please write the number of children in each age category.

Ages of Children

Number of Children

4. What is your highest level of education?

No formal schooling	_____
Completed elementary school	_____
Attended high school	_____
Graduated from high school	_____
Attended trade/vocational school	_____
Attended college	_____
Graduated college	_____
Professional or Graduate degree	_____

5. What is your total household income? Please check the appropriate category?

Under \$10,000	_____
\$10,000 to \$19,000	_____
\$20,000 to \$34,900	_____
\$35,000 to \$49,900	_____
\$50,000 to \$74,900	_____
\$75,000 to \$99,000	_____
\$100,000 +	_____

APPENDIX H

Daughters' Demographic Data Sheet

Daughter's Demographic Data Sheet

Participant # _____

Date: _____

Time: _____

Location: _____

Please complete the following questions. Do not write your name on this sheet.
Your responses will be held in strictest confidence.

1. Age: _____

2. Put a check mark by the statement describes your family:

_____ Single Parent

_____ Married

_____ Divorced

_____ Widowed

_____ Separated

_____ Never Married

3. How many brothers and sisters do you have? What are their ages?

Brothers _____

Age: _____

Sisters _____

Age: _____

4. Do you receive an allowance? _____ Yes _____ No

APPENDIX I

Themes

Themes				
IQ10	Theme #1: Self Awareness of Discretionary Spending RQ1/RQ4 IQ1 IQ2 IQ3			
	<ul style="list-style-type: none">Sub-themesMothers' Mixed Reactions to Spending RQ1 IQ6Daughters' Mixed Reactions to Spending RQ4 IQ9Daughters' Spending Behavior RQ1 IQ8Controlled Spending by Mothers RQ3 IQ1			
Themes #2: Mothers' Spending Accountability RQ2 IQ4 IQ5				
<ul style="list-style-type: none">Sub-themesMother's Modeling Spending RQ2 IQ7Spending Strategies RQ3 IQ4				
Research Questions (RQ)				
	<ol style="list-style-type: none">What are the mothers' perceptions of their early adolescent daughter's discretionary spending?How do mothers perceive their role in influencing the discretionary spending of their early adolescent daughters?How go mothers perceive their responsibility in influencing the discretionary spending of their early adolescent daughters?How do early adolescent daughters view their discretionary spending?			
Interview Questions (IQ)				
	<ol style="list-style-type: none">How would you describe your daughter's discretionary spending?Do you feel your daughter thinks about her purchases prior to making them? Explain.How do you feel about your daughter's discretionary spending?What do you see as your role and responsibility in teaching your daughter about spending money?Describe your strategies for teaching your daughter about spending money.Describe any changes you have noticed in your daughter when she receives discretionary money?What do you see as having the most influence on your daughter's discretionary spending?What are you thinking about when you give your daughter discretionary money?What do you think about the spending money that you receive?What do you think about how you spend money?			