



Should Children Be Given An Allowance?

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Should children be given an allowance? Many "experts" say that such weekly stipends teach children how to manage money. I disagree. Usually, allowances only help children learn how to spend it.

Credit card debt is expected to throw many hundreds of thousands of persons into bankruptcy court this year. We are a nation that knows how to spend our money. Our problem is that we don't know how to balance our budget.

The problem with an allowance is that it gives all of the privileges with few of the responsibilities. A much better alternative is to invent jobs for our children to do and then "pay" them. Not paying them for things we should reasonably expect them to do like washing dishes, cleaning up their room or helping others, but giving them a salary for things like picking up trash at a neighborhood park or accepting a special responsibility around the house.

For example, when our daughter was young and needed a job, we gave her the task of staying after church each Sunday and picking up papers left in the pews. Then we "paid" her a dollar a week.

Giving a child an occasional gift of money, especially when it is totally unexpected, will probably not create irresponsibility. Gifts, like money earned from a job, offer parents an opportunity to teach their children how to wisely manage what they have.

Parents today are often baffled why, after they do so much for their children, they may seem so ungrateful, irresponsible and even belligerent.

When we lived in Central America, a street child often appeared at our front gate. He was poor, hungry, and shabbily dressed. We decided that every time he came we would give him a cup of milk. After all, we reasoned, an extra cup of milk each day is not going to cost all that much.

As time went on, the boy began to ask for other things. We often helped him. We sometimes gave him food, sometimes a shirt or shoes. As the boy grew to be a teen he became both stronger and more demanding. One day we didn't give him what he wanted. After all, we reasoned, he should be able to find work and earn what he needs.

Instead of being grateful for our kindnesses, the boy became belligerent and threw trash into our yard. "You always helped me before," he snarled. "You have enough to help me now."

Interesting, isn't it, that the boy never became angry with the neighbors who failed to help him? Because we helped him without giving him any responsibilities he thought we should always help him. Obviously, we should have put into practice the biblical advice: *"If a man will not work, he will not eat"*. We didn't because it takes less time and effort to give a cup of milk or a piece of clothing than it does to invent and supervise a work program.

Maybe that's the same reason why many parents would rather give an allowance than require some work. Supervising a work program requires time and effort. It's easier to shell out the dough than to spend time working with a child. But in doing so lessons on responsibility and money management are often missed and the child is poorer because of it.

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