One-parent Family And Adolescent Competence In Consumer Activities

Marie J. Lachance, Néréé Bujold and Frédéric Legault
Laval University

Judging by the billions of dollars adolescents spend yearly (Gunter & Furnham, 1998) it is easy to conclude that they are active consumers in the marketplace. The development of the consumer role not only encompasses the ability to buy things, but also implies a notion of competence that should be reflected in socially desirable consumer behavior (Moschis & Churchill, 1979). Hence, the way adolescents behave as active consumers and the factors influencing that behavior appear to be important issues. As one of these factors, family is the most significant socialization agent that affects the development of children as rational consumers (e.g., Moschis, 1987). With respectively 22% and 27% of all Canadian and American families with children (Casper & Bryson, 1998; Statistics Canada, 1999), one-parent families represent the most important non-traditional family structure in North America and is thus a consumer socialization milieu that cannot be overlooked. Nevertheless, no research has investigated the development of consumer competence according to the family structure or to the socialization processes occurring in it, which are important factors to investigate simultaneously (Bodmer & Grob, 1996). Hence, the objective of this exploratory research was to study the influence of family structure (single-mother and two-parent families) and of the parent-child communication related to consumer issues on adolescent competence in consumer activities.

Review of Literature

In general, adolescents are described as showing a low level of competence in consumer skills and knowledge (e.g., "Future Debtors of America," 1997; Young, 1993). Moreover, one-parent families are reported to be low consumer magazine readers (Hawks & Ackerman, 1990), less cautious consumers and less likely to adopt a defensive behavior when facing consumer problems than the other families (Sigmen, 1992). However, there are no available data concerning their children's consumer activities or competence. Research in psychology show that adolescents from single-mother families are no more or less vigilant when making decisions than those from two-parent families (Brown & Mann, 1990). However, they are better informed about financial matters such as money availability and appear to better understand financial priorities than those living in two-parent households (Wallerstein & Kelly, 1974).

Generally, one-parent families tend to be more permissive and to be less authoritarian with their teenagers (e.g., Thomson, McLanahan & Curtin, 1992). With regard to consumer socialization, they tend to use a stronger conceptual style of communication related to consumer issues with their adolescents (Lachance, 1997). Most research revealed that a conceptual orientation is positively related to different aspects of socially desirable consumer behavior (e.g., Moschis, 1984). The level of consumer interactions between parents and adolescents is positively related to adolescent competence in consumer activities (Palan, 1998).

Methodology

Sample. The data were collected from a convenience sample composed of 1535 students attending eight high schools (grades 7 to 11) in District 03 of the province of Quebec, Canada. The schools were chosen to represent the rural and urban areas as well as the variety of socioeconomic status of families. As in Canada more than 85% of one-parent families are headed by a lone mother (Statistics Canada, 1999) we kept, from this initial sample, all the adolescents living in single-mother (n= 171) or two-parent families (n= 1029). The teachers administrated the questionnaire to students, who were free to participate in the research or not.

Consumer Competence. A competent consumer is defined by the Quebec Consumer Protection Bureau as one who makes buying decisions according to his or her needs and resources, and shows preventive and defensive consumer behavior, such as asserting his or her rights, being suspicious toward advertising, and complaining when unsatisfied (Young, 1993). The consumer competence scale was mainly adapted from a Quebec Consumer Protection Bureau's research (Sigmen, 1992) and measured the subject's agreement to 14 socially-desirable consumer behaviors (four-point Likert style). Here are some examples of items: I plan my expenses in order to keep available pocket money until the next installment; I read labels of the things I buy; If something I have just bought is unsatisfying, I go back to the store to ask for an exchange or a refund; I keep receipts of the important purchases I make. Once validated and pre-tested with two groups of adolescents, the scale presented a Cronbach's alpha coefficient of reliability of .76.

Parent-Child Communication Related to Consumer Issues. The parent-child communication style related to consumer issues was the family process studied in this research. The Moschis and Moore's (1979) scale measuring this communication was, with authors' permission, translated into French. This typology presents two independent dimensions (r = -.10). Briefly described, the social dimension (6 items) expresses the degree to which the parents foster respect of family and social norms with regard to

consumer behavior and desire to control their child's consumer activities. Examples of items include: Your parent complains when he/she does not like something you bought for yourself; Your parent says that he/she knows what it is best for you and that you should not discuss it. The conceptual dimension (6 items) reflects the degree to which the parents encourage the child to develop consumer skills through their own experiences. Some of the items are: Your parent says that you should make your own decisions on how you spend your money; Your parent invites you to accompany him/her when shopping for family. For each item, the adolescent expressed on a five-point scale (from very often to never) the frequency at which his/her parent adopted the indicated behavior. Each response was transformed into a score. The parental communication style is determined by calculating the mean for the six items on each dimension. The Cronbach's alpha coefficients of reliability were respectively .71 and .75 for the conceptual and social dimensions.

The Control Variables. The subjects' socioeconomic statuses were coded according to the Blishen, Carroll and Moore's (1987) socioeconomic index of occupations in Canada. A review of relevant literature also recommended a control for age, gender, and teenager's personal income (e.g., Fosse, 1992; Moschis, 1987).

Results

Sample Characteristics. The majority of subjects were females (53.8%), were between 13 and 16 years of age (98.9%), and lived in an urban area (75.9%). Sub-groups did not differ significantly in socioeconomic characteristics except for number of children in the household ($p < .001$). Single mothers were more likely than two-parent families to live with only one child.

Descriptive Results. For the whole sample, the mean score for competence in consumer activities is 23.80 (SD = 4.75) out of 42.00 which is rather low. The mean scores for parent-child communication are respectively 14.64 (SD = 4.48) and 9.17 (SD = 4.70) out of 24.00 for conceptual and for social styles. It means that parents, in general, adopt a high conceptual style of communication and a rather low social style. Single mothers are likely to present a higher conceptual style of communication than two-parent families ($p < .01$), meaning that they are more likely to foster children's consumer experiences and skills development. The adolescents' consumer competence does not significantly differ according to the household in which they live.

Multiple Regression Results. Results from hierarchical regression analyses show that neither the co-variables nor the family structure were significantly related to adolescent competence in consumer activities (Table 1). There was a positive but low relationship between the

conceptual style of communication about consumer issues and adolescent competence. Adolescents who perceive that their parents encourage them to live their own experiences through consumer activities, tend to show a higher level of competence.

Table 1. Multiple Regression Results for Adolescents Competence in Consumer Activities

Steps and Variables	Beta	F	Cumulative R^2
1. Co-variables[a]			0.001
SEI	- 0.008		
Age	0.001		
Gender[b]	- 0.021		
Personal income	0.006		
2. Family structure[cd]	-0.061	3.618	0.004
3. Parental style[e]		21.314**	0.083
Conceptual style	0.203**		
Social style	- 0.036		
4. Interactions[f]		0.479	0.085
Interac-c	0.014		
Interac-s	- 0.029		

[a] F(4, 1041) [b] Female gender = 0 [c] Two-parent family = 0
[d] F(5, 1040) [e] F(7, 1038) [f] F(9, 1036)
**p < .01 SEI: Socioeconomic Index
Interac-c: family structure X conceptual style;
Interac-s: family structure X social style

Discussion

The low competence of adolescents as consumers is consistent with previous research. However, the study revealed no relationship between family structure and adolescent competence in consumer activities. These results are neither consistent with those of Sigmen (1992), which showed that single parents were vulnerable in consumer situations, nor with those of Walleinstein and Kelly (1974), who reported higher adolescent competence in decisions about economic matters. Thus, the anticipated influence of family structure on consumer competence cannot be

confirmed, but further research is needed to conclude that no relationship does exist. Among other limitations, the convenience sample used in this exploratory study does not allow generalization of the results to other groups of subjects.

Nevertheless, the findings are similar to what Brown and Mann (1990) found in a more general context. These authors hypothesized that adolescent participation in domestic tasks could compensate for a possible disadvantage of having only one parental model and consequently being less competent in decision-making. In the consumer area, this hypothesis would appear plausible for adolescents from single-mother families are more likely to participate in family consumer decisions and tasks than those from dual parent families (Lachance, 1997). The fact that adolescents living with a single-mother family are more likely to do, for example, family shopping or cooking, or to participate in decisions about family vacations may constitute an experience that compensates a vulnerable family context in terms of socially desirable consumer behavior. In future research about adolescent consumer competence, the adolescent participation in family consumer tasks and decisions should be studied alternatively as a factor and a control variable. Also, it could be interesting to study the parents' and their adolescents' competence in consumer activities in order to investigate the adults' competence and its possible influence on their offspring.

Despite the low explained variance, communication between parents and adolescents about consumer issues, as a family process, seems to be important in understanding consumer socialization outcomes. Adolescents with highly conceptual parents are likely to be more competent in consumer activities. It means that adolescents that benefit from many opportunities to exercise their consumer role and are encouraged to explore the consumer world become more competent. "Throw adolescents into the situation" or better "Reach them by accompanying them into the situation" appears to be the lesson to learn from highly conceptual parents. This suggests that consumer education curriculum should favor contents and pedagogical methods that are strongly based on teenagers' reality and experience instead of on concepts or information. Problem-solving based on actual cases experienced by students, cooperative learning or personal projects could be used with success. What they are living as consumers and how we could help them to become more aware of it seem to constitute some of the most appropriate questions to ask.

Conclusion and Implications

Whereas the relevance of consumer education at the school level is questioned in some American states and Canadian provinces, the low level of adolescent competence in consumer activities found in the research

literature strongly suggests that consumer education should be emphasized and not reduced. However, to develop the most efficient consumer education, we must better know young people's reality. With the high number of them living in one-parent families and in other non-traditional households, researchers, governments and educators should be aware of the consumer socialization they are experiencing. The youngsters living in one-parent families may be no less competent consumers but this does not mean that they do not display some other specific consumer characteristics or needs to fulfill in terms of consumer education. For instance, what do these family socialization contexts generate in terms of consumer role models? What are the learning outcomes that are affected by the characteristics of the family structure and the family processes involved? Could teenagers living in one-parent households be more independent consumers? The answers to these questions would probably generate greater awareness of the diversity of the socialization contexts and emphasize the importance to develop learning contents adaptable to the variety of the adolescents' experience for the same age or school level.

The very active presence of teenagers in the marketplace justifies the need to improve their abilities as consumers. We need more knowledge to give direction to and to create more efficient consumer education programs aimed at children and adolescents. Research on consumer activities and consumer socialization in the non-traditional families can be helpful to meet this objective.

References

Blishen, B. R., Carroll, W. K., & Moore, C. (1987). The 1981 socioeconomic index for occupations in Canada. *Revue Canadienne de Sociologie et d'Anthropologie, 24*, 465-488.

Bodmer, N. M. & Grob, A. (1996). Bien-être et contraintes d'adolescents: Une comparaison entre adolescents de familles monoparentales et de familles biparentales [Adolescents well-being and limitations: A comparison between adolescents from one- and two-parent families]. *Journal International de Psychology, 31*(1), 39-48.

Brown, J. E. & Mann, L. (1990). The relationship between family structure and process variables and adolescent decision making. *Journal of Adolescence, 13*, 25-37.

Casper, L. M. & Bryson, K. (1998, October). *Household and family characteristics. Current population reports. March 1998 report* (No. P20-515) [On-line]. Available: http://www.census.gov/

Fosse, M.-H. (1992). *La participation de l'adolescent aux prises de décision économique de la famille* [Adolescent participation in family economic decision-making]. Unpublished doctoral dissertation, Université de Montpellier II, Montpellier, France.

Future Debtors of America. (1997, December). *Consumer Reports*, 16-19.
Gunter, B. & Furnham, A. (1998). *Children as consumers: A psychological analysis of the young people's market.* London: Routledge.
Hawks, L. K. & Ackerman, N. M. (1990). Family life cycle differences for shopping styles, information use, and decision-making. *Lifestyles: Family and Economic Issues, 11(*2), 199-219.
Lachance, M. J. (1997). *Foyers monoparentaux, biparentaux et profil d'émancipation des adolescents en matière de consommation* [Single- and two-parent households and adolescent consumer emancipation]. Unpublished doctoral dissertation, Department of Didactics, Educational psychology and Educational Technology, Laval University, Quebec City, Quebec, Canada.
Moschis, G. P. (1984). A longitudinal study of consumer socialization. In P.F. Anderson & M.J. Ryan (Eds.), *AMA Winter educators' conference proceedings: Vol.: 47.* (pp. 189-192). Chicago, ILL: American Marketing Association.
Moschis, G. P. (1987). *Consumer socialization: A life-cycle perspective.* Lexington, MA: Lexington Books.
Moschis, G. P. & Churchill, G. A. Jr (1979). An analysis of the adolescent consumer. *Journal of Marketing, 43*, 40-48.
Moschis, George P. & Moore, Roy L. (1979). Family communication and consumer socialization. In W. L. Wilkie (Eds.), *Advances in Consumer Research: Vol. 6.* (pp. 359-363). Ann Arbor, MI: Association for Consumer Research.
Palan, K. M. (1998). Relationships between family communication and consumer activities of adolescents: An exploratory study. *Journal of the Academy of Marketing Sciences, 26*, 338-349.
Sigmen, Y. (1992). *Enquête sur les habitudes de consommation au Québec. Les comportements d'achat des consommateurs* [Survey on Quebecers' consumer habits: Buying behavior]. Quebec City, Qc: Office de la protection du consommateur.
Statistics Canada (1999). *Census families in private households by family structure, 1991 and 1996 Censuses* [On-line]. Available: http://www.statcan. ca/Pdgb/People/ Families/famil51a.htm
Thomson, E., McLanahan S., & Curtin, R. B. (1992). Family structure, gender, and parental socialization. *Journal of Marriage and the Family, 54*, 368-378.
Wallerstein, J. S. & Kelly, J. B. (1974). The effects of parental divorce: The adolescent experience. In E. J. Anthony & C. Koupernik (Eds.), *The child in his family: Vol. 3.* (pp.479-505). New York: Wiley.
Young, L. (1993). *Étude comparative des attitudes des élèves du secondaire face à la consommation, 1987-1990* [Comparative study of high scool students' attitudes toward consumption, 1987-1990]. Québec, Qc: Office de la protection du consommateur.

Marie J. Lachance is Assistant Professor, Department of Agribusiness and Consumer Sciences, Laval University, 4310c Pavillon Paul-Comtois, Quebec City, Qc, Canada, G1K 7P4; (418) 656-2131; Fax (418) 656-7821; e-mail: marie.lachance@eac.ulaval.ca.

Nérée Bujold is Associate Professor, Faculty of Education Sciences, Laval University, Quebec City, Qc, Canada, G1K 7P4.

Frédéric Legault is Associate Professor, Department of Educational Sciences, Université du Québec in Montreal, Qc, Canada, H3C 3P8.