Financial Literacy among 10-15 years old children
- based on a market research survey among children in Denmark, Finland, Sweden, Norway, Northern Ireland and Ireland
Agenda

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1 Purpose of the Study

Danske Bank wants to investigate how pupils’ knowledge about personal finances are and if they are interest in learning more about the subject in school.

The following topics are covered:

- Financial awareness and responsibility
  - How often does the child talk to the parents about money spending?
  - Has the child learned about money at school?
  - Does the child think it would be interesting to learn about money at school?

- Aspects of pocket money and savings
  - Does the child get pocket money from the parents?
  - Does the child have any chores that he/she has to carry out to get pocket money?
  - Does the child have any part time job and how much does it earn?
  - Does the child save some of his/her pocket money or money from part time job?
  - Does the child save up for something in particular?

- Children as consumers
  - Does the child decide what to spend his/her money on?
  - Which things does the child have - Mobile phone, MP3 player, TV etc.?
  - How much does the mobile phone cost per month and does the child pay for it?
  - How often does the child buy things on the Internet?
  - Does the child have influence on the parent’s purchases?
Purpose of the Study - continued

- Testing the children's knowledge about personal finances
  - Does the child know what interest is?
  - Has the child heard about fixed and variable costs?
  - Which of the following are referred to as fixed or variable costs:
    - Money for clothes
    - Rent
    - A trip to a theme park
    - Food
    - Insurance
    - Travel
  - Does the child know what will happen if you do not repay the money you owe to a bank?
- Children's use of electronic entertainment
  - How much time does the child spend on?
    - SMS
    - Playing computer games
    - Social networking (MySpace, facebook etc.)
    - The Internet for information gathering
    - TV and
    - Game console

The study covers 6 countries within Danske Bank’s geographic focus area.
Methodology

Interview period: Data has been collected in the period from 23.01.2009 until 30.01.2009

Target group: Children from the age of 10 to 15 years

<table>
<thead>
<tr>
<th>Countries</th>
<th>Sample Size (Not weighted)</th>
<th>Sample Size (Weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>302</td>
<td>300</td>
</tr>
<tr>
<td>Finland</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>Sweden</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>Norway</td>
<td>303</td>
<td>300</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>328</td>
<td>300</td>
</tr>
<tr>
<td>Ireland</td>
<td>321</td>
<td>300</td>
</tr>
</tbody>
</table>

Data Collection

Data has been collected via the internet in YouGov Zapera’s own internet-based consumer panels in the four Nordic countries and in various Internet-based consumer panels in Ireland and Northern Ireland. Zapera has hosted and coordinated the data collection in all 6 countries.

Data Weighting

Data is weighted on the children's gender, age and postal code (according to the official national statistics) and on quotas so that each of the six countries counts for one sixth of the aggregated data.

The total base is weighted on the countries’ population size.
## Statistical Significance Levels

### 10-15 years old

<table>
<thead>
<tr>
<th>Country</th>
<th>Sample: 300</th>
<th>Universe</th>
<th>Weight in total base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>+/- 5.7%</td>
<td>422,394</td>
<td>1.09</td>
</tr>
<tr>
<td>Finland</td>
<td>+/- 5.7%</td>
<td>384,387</td>
<td>1.00</td>
</tr>
<tr>
<td>Sweden</td>
<td>+/- 5.7%</td>
<td>638,316</td>
<td>1.65</td>
</tr>
<tr>
<td>Norway</td>
<td>+/- 5.7%</td>
<td>377,965</td>
<td>0.98</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>+/- 5.7%</td>
<td>159,768</td>
<td>0.41</td>
</tr>
<tr>
<td>Ireland</td>
<td>+/- 5.7%</td>
<td>332,190</td>
<td>0.86</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>+/- 2.3%</td>
<td><strong>2,315,020</strong></td>
<td></td>
</tr>
</tbody>
</table>
Conclusion
Conclusion

Financial awareness and responsibility

- 75% of the children talk to their parents about how to spend their money at least once a month. Only 4% never talk to their parents on how to spend their money.
- 51% have learned about money at school.
  - 40% among the 10-12 year old and 62% among the 13-15 year old.
- 84% think it would be interesting to learn about money at school.

Aspects of pocket money and savings

- About 93% of the children get pocket money from their parents.
  - The children get an average of 31.8 € a month.
- 85% of the children, who get pocket money from their parents, have chores they have to do in order to receive money.
- 10% have a part-time job.
  - Those who have a part-time job more often talk to their parents about money.
- 75% are saving some of the money.
  - 81% among the 10-12 year old and 70% among the 13-15 year old.
Financial Literacy among 10-15 years old children

Conclusion

- 55% are saving at least half of the money
- 54% are saving for something in particular

Children as consumers

- 99% of the children have either full or some influence on what to buy for themselves when they use their own money
  - 29% of the 10-12 year old have full influence and 51% among the 13-15 year old
- 88% have at least some influence on what their parents buy
- In general children have many material comforts:

<table>
<thead>
<tr>
<th>Item</th>
<th>Total</th>
<th>10-12 years</th>
<th>13-15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile phone</td>
<td>93%</td>
<td>88%</td>
<td>98%</td>
</tr>
<tr>
<td>Bike</td>
<td>90%</td>
<td>94%</td>
<td>87%</td>
</tr>
<tr>
<td>Game console</td>
<td>78%</td>
<td>81%</td>
<td>74%</td>
</tr>
<tr>
<td>iPod/MP3</td>
<td>76%</td>
<td>66%</td>
<td>85%</td>
</tr>
<tr>
<td>Computer w. internet</td>
<td>57%</td>
<td>46%</td>
<td>67%</td>
</tr>
</tbody>
</table>
Conclusion

- 93% have a mobile phone, and 42% of the 93% have tried to use their mobile phone for purchases
- 18% pay for the mobile phone themselves
  - 24% of the 13-15 year old pay for their mobile phone themselves
- 58% have bought products on the Internet with help from their parents

Testing the children's knowledge about personal finances
- Only 48% know what interest is
- Only 23% have heard about the term fixed and variable cost
Conclusion

- Children between 10 and 15 years do not have much knowledge about fixed and variable costs
  - Share of correct answers among all*:
    - Clothes: 18%
    - Rent: 20%
    - A trip to a theme park: 17%
    - Food: 13%
    - Insurance: 18%
    - Travel: 19%

* (including those who don’t know the difference between fixed and variable costs)
2.5 Conclusion

Children use a lot of time on electronic entertainments – especially on TV and Internet

Weekly time-consumption of electronic entertainments

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total (n=1800)</th>
<th>Denmark (n=300)</th>
<th>Finland (n=300)</th>
<th>Sweden (n=300)</th>
<th>Norway (n=300)</th>
<th>Northern Ireland (n=300)</th>
<th>Ireland (n=300)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMS/text</td>
<td>Use</td>
<td>92%</td>
<td>97%</td>
<td>96%</td>
<td>91%</td>
<td>96%</td>
<td>81%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>2.49</td>
<td>3.47</td>
<td>1.61</td>
<td>2.47</td>
<td>1.44</td>
<td>2.72</td>
</tr>
<tr>
<td>Playing games on the computer (on the Internet)</td>
<td>Use</td>
<td>88%</td>
<td>94%</td>
<td>91%</td>
<td>89%</td>
<td>89%</td>
<td>79%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>4.31</td>
<td>4.97</td>
<td>4.06</td>
<td>4.63</td>
<td>4.03</td>
<td>2.79</td>
</tr>
<tr>
<td>Playing games on the computer (not on the Internet)</td>
<td>Use</td>
<td>85%</td>
<td>84%</td>
<td>81%</td>
<td>87%</td>
<td>86%</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>2.96</td>
<td>2.91</td>
<td>2.54</td>
<td>2.76</td>
<td>2.82</td>
<td>3.23</td>
</tr>
<tr>
<td>Using the Internet as a social network (MySpace. Facebook)</td>
<td>Use</td>
<td>79%</td>
<td>86%</td>
<td>73%</td>
<td>80%</td>
<td>82%</td>
<td>71%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>4.39</td>
<td>4.53</td>
<td>4.69</td>
<td>4.22</td>
<td>4.44</td>
<td>3.86</td>
</tr>
<tr>
<td>Using the Internet to search for information</td>
<td>Use</td>
<td>95%</td>
<td>95%</td>
<td>97%</td>
<td>95%</td>
<td>97%</td>
<td>92%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>2.82</td>
<td>2.49</td>
<td>2.79</td>
<td>2.47</td>
<td>2.75</td>
<td>3.49</td>
</tr>
<tr>
<td>TV</td>
<td>Use</td>
<td>99%</td>
<td>100%</td>
<td>97%</td>
<td>100%</td>
<td>100%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>7.51</td>
<td>8.11</td>
<td>6.86</td>
<td>7.51</td>
<td>7.59</td>
<td>7.14</td>
</tr>
<tr>
<td>Games console (PlayStation. Xbox. Nintendo Wii. etc.)</td>
<td>Use</td>
<td>89%</td>
<td>87%</td>
<td>83%</td>
<td>90%</td>
<td>91%</td>
<td>94%</td>
</tr>
<tr>
<td></td>
<td>Avg. time consumption</td>
<td>3.88</td>
<td>3.65</td>
<td>6.64</td>
<td>3.95</td>
<td>3.82</td>
<td>5.25</td>
</tr>
</tbody>
</table>
Financial Literacy among 10-15 years old children

Results
2.1 Financial awareness and responsibility
75% of the children talk to their parents about what to spend their money on at least once a month. Only 4% never talk to their parents on what to spend their money on.

29% of the children in Ireland talk to their parents about money several times a week. Only 7% do that in Sweden.
51% have learned about money at school

It is more common to learn about money in school in Northern Ireland and Ireland than in Denmark and Sweden.
84% think it would be interesting to learn about money at school

The children in Ireland are most interested in learning about money at school since 63% are convinced that it would be interesting. With 21% Finland has the smallest part of children, who think it would definitely be interesting to learn about money at school. None of the children think it would not be interesting.

Do you think it would be/is interesting to learn about money at school?

- Yes, definitely
- Yes, partly
- No
- Don't know

The children in Ireland are most interested in learning about money at school since 63% are convinced that it would be interesting. With 21% Finland has the smallest part of children, who think it would definitely be interesting to learn about money at school. None of the children think it would not be interesting.
2.2 Aspects of pocket money and savings
93% get pocket money from their parents

How much money do you get from your parents

<table>
<thead>
<tr>
<th>Region</th>
<th>Total (n=1800)</th>
<th>Denmark (n=300)</th>
<th>Finland (n=300)</th>
<th>Sweden (n=300)</th>
<th>Norway (n=300)</th>
<th>Northern Ireland (n=300)</th>
<th>Ireland (n=300)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do not get pocket money from their parents</td>
<td>7%</td>
<td>8%</td>
<td>9%</td>
<td>6%</td>
<td>7%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Mean is Euros</td>
<td>31,8</td>
<td>29,0</td>
<td>9%</td>
<td>3,4</td>
<td>29,3</td>
<td>35,9</td>
<td>30,1</td>
</tr>
</tbody>
</table>

Base: Receive pocket money
85% of those who get pocket money from their parents have chores they have to do in order to get the money

Do you have any chores or jobs that you have to do in order to get money from your parents?

- Yes, I have to tidy my room
- Yes, household chores (e.g. washing up, emptying the bin, etc)
- Yes, my homework
- Yes, laying the table/clearing the table
- Yes, look after pets
- Yes, washing clothes/folding clothes
- Yes, gardening (mowing the lawn, watering, etc.)
- Yes, other
- No

The most common chore in all countries is to tidy their own room. Sweden differs from the countries since 23% do not have chores to get pocket money. 51% have to lay/clean the table in Denmark to get pocket money. In Northern Ireland 43% have to look after pets.
10% have a part time job

22% have a part time job in Denmark. Only 5-12% have a part-time job in the other countries.
Children earn most in Denmark and Finland on their part-time job

How much money do you earn per month from your part-time job (after tax)?

Base: Has a part-time job
Mean is in Euros

Denmark (n=67): €117.4
Finland (n=17): €117.0
Sweden (n=23): €53.7
Norway (n=37): €77.5
Northern Ireland (n=21): €112.3
Ireland (n=15): €80.2
75% save up some of the money they earn or get, and 46% save up money in the bank.

About a third of the children in Finland and Sweden spend their money as they earn it, and in those countries we also see the smallest share of children, who save their money in the bank. Denmark has the largest share of children, who save their money in the bank. Northern Ireland has the largest share of children, who save their money in a piggy bank.
55% save at least half of the money they earn or get

Denmark has the largest share of children, who save money – only 25% save less than 50% or nothing of their money. In Northern Ireland this share is 50%. In Finland and Northern Ireland respectively only 3% and 4% save all their money.
54% are saving for something in particular

Sweden and Ireland have a smaller share of children, who save up for something in particular than the other countries.
2.3 Children as consumers
# Financial Literacy among 10-15 years old children

99% have influence on what to buy for themselves

Do you decide yourself what to spend your money on?

<table>
<thead>
<tr>
<th>Region</th>
<th>Yes, completely</th>
<th>Yes, partly</th>
<th>No, not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (n=1800)</td>
<td>60%</td>
<td>61%</td>
<td>62%</td>
</tr>
<tr>
<td>Denmark (n=300)</td>
<td>40%</td>
<td>38%</td>
<td>38%</td>
</tr>
<tr>
<td>Finland (n=300)</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
</tr>
<tr>
<td>Sweden (n=300)</td>
<td>58%</td>
<td>58%</td>
<td>58%</td>
</tr>
<tr>
<td>Norway (n=300)</td>
<td>72%</td>
<td>72%</td>
<td>72%</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>52%</td>
<td>47%</td>
<td>1%</td>
</tr>
<tr>
<td>Ireland (n=300)</td>
<td>50%</td>
<td>50%</td>
<td>1%</td>
</tr>
</tbody>
</table>

In Norway the children have less influence on what to buy for themselves than in the other countries, as only 28% can completely decide what to buy. The children in Northern Ireland and Ireland decide the most.
88% of the children have some influence on what their parents buy

The children in Ireland have the biggest influence on what their parents buy, as 12% always decide what their parents buy for the house.
In general children among 10 to 15 year old have many material comforts

Almost everyone has a mobile phone, a bike and their own room - especially in Denmark and Norway where nine out of ten have their own room. Game consoles are most popular in Northern Ireland and Ireland, and mobile phones are less popular in Northern Ireland and Ireland, where only 80% and 82% respectively have a mobile phone. Denmark, Sweden and Norway have the highest percentage of children with computers with internet access.
Monthly mobile phone bill

Base: has mobile phone
Mean is in Euros

Denmark (n=289) 22.4
Finland (n=294) 19.6
Sweden (n=283) 12.6
Norway (n=288) 20.3
Northern Ireland (n=240) 16.3
Ireland (n=247) 27.8
42% of the children, who have a mobile phone have used their phone for purchases

With 29% Northern Ireland has the smallest share of children, who have used their phone for purchases.
18% of the children pay their own phone bill

It is much more common for children in Northern Ireland and Ireland to pay for their own mobile phone, as respectively 36% and 44% do so.

Only 4% of the children in Finland pay their own phone bill.
Financial Literacy among 10-15 years old children

58% have bought products on the Internet with help from their parents

How often do you buy things on the Internet with help from your mum or dad?

Denmark has the highest share of children, who have tried to buy things on the Internet, as 72% have tried this. Ireland has the highest share of heavy users.
Testing the children's knowledge about personal finances
Only 48% know what interest is

The children in Denmark and Norway have the highest knowledge about what interest is. In Northern Ireland and Ireland the children think interest is a bank charge.
Only 23% have heard about the term fixed and variable cost. Finland stands out from the other countries, as only 14% have heard about fixed and variable costs.
The following pages show whether or not the children think following are fixed or variable cost:

- Money for clothes
- Rent
- A trip to a theme park
- Food
- Insurance
- Travel

The questions have only been asked to those who think they know the difference between fixed or variable costs.

Note: All bases are less than 100 respondents.
The majority (80%) know that clothes is a variable cost

The children in Denmark and Norway stand out from Northern Ireland and Ireland, as Denmark and Norway have a higher share of children, who know the clothes are variable costs.
Almost all 10 to 15 year old children know that rent is a fixed cost

Northern Ireland and Ireland stand out, as they have a smaller share of children, who know rent is a fixed cost. Finland is not significantly different from Northern Ireland and Ireland because of the small base.
Three out of four children know a trip to a theme park is a variable cost

Northern Ireland and Ireland stand out, as they do not know a trip to a theme park is a variable cost.
Approximately 59% know food is a variable cost

The children in Northern Ireland (76%) are more aware of the fact that food is a variable cost than children in Denmark, Sweden, Norway and Ireland.
Financial Literacy among 10-15 years old children

The majority (80%) know insurance is a fixed cost

Children in Scandinavia have a greater knowledge about the fact that insurance is a fixed cost than children in Northern Ireland and Ireland. Finland is not significantly different from Northern Ireland and Ireland because of the small base.
Most children (84%) know travel is a variable cost

Which of the following costs are normally referred to as fixed or variable costs?

<table>
<thead>
<tr>
<th></th>
<th>Total (n=408)</th>
<th>Denmark (n=71)</th>
<th>Finland (n=41)</th>
<th>Sweden (n=59)</th>
<th>Norway (n=72)</th>
<th>Northern Ireland (n=95)</th>
<th>Ireland (n=96)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel</td>
<td>84%</td>
<td>93%</td>
<td>89%</td>
<td>88%</td>
<td>95%</td>
<td>60%</td>
<td>71%</td>
</tr>
</tbody>
</table>
| Base: Has knowledge of fixed and variable costs and variable costs

Children in Scandinavia have a greater knowledge about the fact that travel is variable cost than the children in Northern Ireland and Ireland. Finland is not significant different from Northern Ireland and Ireland because of the small base.
All in all children between 10 and 15 years do not have great knowledge about what is fixed and what is variable costs

Which of the following costs are normally referred to as fixed or variable costs?

<table>
<thead>
<tr>
<th>Cost</th>
<th>Total</th>
<th>Right</th>
<th>Wrong + Don't know</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for clothes</td>
<td>77%</td>
<td>18%</td>
<td>20%</td>
<td>5%</td>
</tr>
<tr>
<td>Rent</td>
<td>77%</td>
<td>20%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>A trip to a theme park</td>
<td>77%</td>
<td>17%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Food</td>
<td>77%</td>
<td>13%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Insurance</td>
<td>77%</td>
<td>18%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Travel</td>
<td>77%</td>
<td>19%</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Base: All (n=1800)
Three out of four know that your debt will increase if you don't repay the money you owe to a bank

Which of the following will happen if you do not repay the money you owe the bank?

- You avoid paying off the debt
- It is unlikely that you will get a credit card
- Your debt will increase
- None of the above
- Don't know
Children's use of electronic entertainment
The following pages show how much time the children spend on the following electronic entertainments per week:

- SMS/text
- Playing computer games (on the Internet)
- Playing computer games (not on the Internet)
- Using the Internet as a social network (MySpace, Facebook)
- Using the Internet to search for information
- TV
- Game consoles (PlayStation, Xbox, Nintendo Wii, etc.)
92% use SMS with a weekly average of 2.49 hours

How long do you spend on the following per week?
SMS

Denmark and Ireland have the highest share of heavy uses with weekly averages on respectively 3.47 hours and 3.51 hours. Ireland also has one of the highest shares of none uses (together with Northern Ireland), as Ireland has 13% of none users and Northern Ireland has 19%.
Financial Literacy among 10-15 years old children

The majority (88%) play games on the Internet. On average children spend 4.3 hours weekly playing games on the Internet.

The children in the Nordic countries play more often on the computer with Internet access than they do in Northern Ireland and Ireland, where respectively 21% and 23% do not play the computer on the internet at all. Denmark has the highest share of heavy users, as 16% use more than 10 hours weekly playing computer games on the Internet.
2.5

Most children (85%) play games on the computer (not on the Internet) and on average they spend 2.96 hours per week

How long do you spend on the following per week?
Computer games (not on the Internet)

<table>
<thead>
<tr>
<th>Time per Week</th>
<th>Total (n=1800)</th>
<th>Denmark (n=300)</th>
<th>Finland (n=300)</th>
<th>Sweden (n=300)</th>
<th>Norway (n=300)</th>
<th>Northern Ireland (n=300)</th>
<th>Ireland (n=300)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 hour per week (0.5)</td>
<td>29%</td>
<td>29%</td>
<td>27%</td>
<td>32%</td>
<td>36%</td>
<td>23%</td>
<td>20%</td>
</tr>
<tr>
<td>1-2 hours per week (1.5)</td>
<td>21%</td>
<td>20%</td>
<td>23%</td>
<td>21%</td>
<td>18%</td>
<td>24%</td>
<td>21%</td>
</tr>
<tr>
<td>3-4 hours per week (3.5)</td>
<td>13%</td>
<td>13%</td>
<td>15%</td>
<td>13%</td>
<td>10%</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>5-6 hours per week (5.5)</td>
<td>6%</td>
<td>7%</td>
<td>5%</td>
<td>6%</td>
<td>5%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>7-8 hours per week (7.5)</td>
<td>5%</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
<td>4%</td>
<td>9%</td>
<td>6%</td>
</tr>
<tr>
<td>9-10 hours per week (9.5)</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>More than 10 hours per week (12)</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>15%</td>
<td>4%</td>
</tr>
<tr>
<td>Don't use it at all</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Don't know</td>
<td>2%</td>
<td>3%</td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Total (n=1800)</td>
<td>1800</td>
<td>1800</td>
<td>1800</td>
<td>1800</td>
<td>1800</td>
<td>1800</td>
<td>1800</td>
</tr>
</tbody>
</table>

Average (0.5-12):

- Total (n=1800): 2,96
- Denmark (n=300): 2,91
- Finland (n=300): 2,54
- Sweden (n=300): 2,70
- Norway (n=300): 2,82
- Northern Ireland (n=300): 3,23
- Ireland (n=300): 3,93

It is more popular to play computer games on the Internet than not on the Internet – except in Northern Ireland where children spend more hours playing on a computer without Internet.
79% of the children use the Internet for social networking – average time spend is 4.39 hours per week

How long do you spend on the following per week?
Social networking on the Internet (myspace, facebook etc.)

<table>
<thead>
<tr>
<th>Country</th>
<th>Less than 1 hour per week (0.5)</th>
<th>1-2 hours per week (1.5)</th>
<th>3-4 hours per week (3.5)</th>
<th>5-6 hours per week (5.5)</th>
<th>7-8 hours per week (7.5)</th>
<th>9-10 hours per week (9.5)</th>
<th>More than 10 hours per week (12)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (n=1800)</td>
<td>18%</td>
<td>16%</td>
<td>12%</td>
<td>9%</td>
<td>6%</td>
<td>4%</td>
<td>10%</td>
</tr>
<tr>
<td>Denmark (n=300)</td>
<td>18%</td>
<td>18%</td>
<td>12%</td>
<td>11%</td>
<td>12%</td>
<td>3%</td>
<td>11%</td>
</tr>
<tr>
<td>Finland (n=300)</td>
<td>17%</td>
<td>14%</td>
<td>10%</td>
<td>3%</td>
<td>4%</td>
<td>13%</td>
<td>27%</td>
</tr>
<tr>
<td>Sweden (n=300)</td>
<td>21%</td>
<td>17%</td>
<td>12%</td>
<td>7%</td>
<td>5%</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Norway (n=300)</td>
<td>19%</td>
<td>16%</td>
<td>12%</td>
<td>11%</td>
<td>4%</td>
<td>3%</td>
<td>13%</td>
</tr>
<tr>
<td>Northern Ireland (n=300)</td>
<td>12%</td>
<td>23%</td>
<td>14%</td>
<td>8%</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>Ireland (n=300)</td>
<td>18%</td>
<td>13%</td>
<td>12%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
</tr>
</tbody>
</table>

The Scandinavian countries stand out by having most children, who use the Internet for social networking. Almost a third of the children in Finland, Northern Ireland and Ireland do not use the Internet for social networking.
Almost every child (95%) search for information on the Internet. They spend on average 2.62 hours weekly.

The children in Northern Ireland and Ireland use the Internet for gathering information the most, as they spend 3.49 and 3.79 hours weekly respectively. The Nordic countries have the highest share of children, who use the internet for gathering information less than one hour weekly.
Almost every child (99%) watches TV. They spend on average 7.51 hours weekly watching TV.

The children use a little more than one hour per day watching TV. No country stands out a lot. Children in Denmark watch more TV than the children in Finland, Sweden, and Northern Ireland.
Games consoles are popular entertainment. 89% of the children use on average 4.15 hours weekly.

Ireland has the highest share of heavy users, who play on game consoles – followed by Northern Ireland.
2.5

TV is the most popular electronic entertainment, social networking is the second most popular when it comes to hours spend per week

How long time do the children spend on the following per week?

<table>
<thead>
<tr>
<th>Activity</th>
<th>Less than 1 hour per week (0.5)</th>
<th>1-2 hours per week (1.5)</th>
<th>3-4 hours per week (3.5)</th>
<th>5-6 hours per week (5.5)</th>
<th>7-8 hours per week (7.5)</th>
<th>9-10 hours per week (9.5)</th>
<th>More than 10 hours per week (12)</th>
<th>Don't use it at all</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMS (n=1800)</td>
<td>44%</td>
<td>20%</td>
<td>9%</td>
<td>4%</td>
<td>3%</td>
<td>3%</td>
<td>6%</td>
<td>8%</td>
<td>4%</td>
</tr>
<tr>
<td>Computer games (on the Internet) (n=1800)</td>
<td>18%</td>
<td>21%</td>
<td>14%</td>
<td>10%</td>
<td>6%</td>
<td>6%</td>
<td>11%</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>Computer games (not on the Internet) (n=1800)</td>
<td>29%</td>
<td>21%</td>
<td>13%</td>
<td>6%</td>
<td>5%</td>
<td>3%</td>
<td>4%</td>
<td>15%</td>
<td>4%</td>
</tr>
<tr>
<td>Social networking on the Internet (n=1800)</td>
<td>18%</td>
<td>16%</td>
<td>12%</td>
<td>9%</td>
<td>6%</td>
<td>4%</td>
<td>10%</td>
<td>21%</td>
<td>4%</td>
</tr>
<tr>
<td>The Internet for information gathering (n=1800)</td>
<td>26%</td>
<td>34%</td>
<td>15%</td>
<td>7%</td>
<td>4%</td>
<td>2%</td>
<td>4%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>TV (n=1800)</td>
<td>5%</td>
<td>15%</td>
<td>18%</td>
<td>17%</td>
<td>15%</td>
<td>24%</td>
<td>3%</td>
<td>7%</td>
<td>51%</td>
</tr>
<tr>
<td>Game console (n=1800)</td>
<td>17%</td>
<td>21%</td>
<td>18%</td>
<td>11%</td>
<td>8%</td>
<td>5%</td>
<td>8%</td>
<td>11%</td>
<td>4%</td>
</tr>
</tbody>
</table>