Research: Project Children's online spending and potential financial harm: Quantitative research

Technical Report

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Background and Objectives

Background

Ofcom has statutory duties to promote and research media literacy. The Online Safety Act 2023 (OSA) clarifies and adds specificity to Ofcom's existing media literacy duties. Amongst other things, it requires Ofcom to build public awareness about a range of media literacy and online safety issues, and to encourage the development and use of technology and systems that provide protection to online users. Our three-year strategy for media literacy sets out how we will exercise our duties prioritising three central elements: Research, Evidence and Evaluation; Engaging Platforms; People and Partnerships.

As part of our commitment to understanding user expectations, we examined the impact of persuasive design on children. We commissioned a programme of research to support our work in engaging platforms. These platforms play a vital role in fostering media literacy among their audiences. This programme of research explores what parents and children want to see platforms doing to better support media literacy, particularly regarding online spending.

This report sets out findings and themes from quantitative research with children and parents. This survey investigates children's online spending habits across social sites and apps, video sharing platforms and gaming assessing influencing factors and attitudes towards their spending in these environments. It also explores parental views of online spending, its impact, and the prevalence of parental controls.

Objectives

To understand:

- How do children spend money online whilst gaming or using social sites/apps?
- What influences their spending? How do parents and children feel about spending online?
- How do children (and parents) feel about their online spending, and do they feel it causes any harm?

Summary of approach

This study employed a quantitative research design, using a structured online survey to gather data from a nationally representative sample of 2205 parent/carers and children (8 to 17 years). The questionnaire primarily consisted of closed-ended questions, allowing respondents to select answers from predefined options. The research was conducted by Beano Brain, a specialist children's and young people's research agency.

The following pages outline further details of the sampling frame, research methodology, weighting procedures, and reporting.

Questionnaire Design / Overview

The questionnaire for the Children's online spending and potential financial harm: quantitative research study was developed in collaboration with Ofcom and Beano Brain to be suitable for the target audience of 8–17-year-olds and to address the core research objectives.

Age groups for children

In order to align with Ofcom's ages and developmental stages for online safety work[1], the age group breaks in the data tables are as follows:

8-9, 10-12, 13-15, and 16-17.

[1] https://www.ofcom.org.uk/siteassets/resources/documents/research-and-data/online-research/keeping-children-safe-online/child-development-stages-review/child-development-and-online-behaviour.pdf?v=319064

Data Collection

Summary

Data was collected from research participants via an online survey form. Fieldwork ran from 6/03/2025-17/03/25. WALR scripted the online form based on the questionnaire designed by Beano Brain and Ofcom. Potential respondents (who had signed up to receive surveys from WALR) were emailed the link to the form by WALR and invited to take part.

Only respondents who were invited to participate could do so; the survey could not be undertaken in any other way. The mean average survey length was 9 minutes 35 seconds.

The sample profile for this study was designed to ensure that it was robust and representative of the UK population. For comparability, the profile used for quotas and weighting mirrors that of our children's media literacy trackers, specifically Children's Online Knowledge and understanding.[2]

Data Protection and Consent

Screening questions at the start of the survey identified if a respondent was a parent or guardian of a child aged 8 to 17 years. Parents were given the option to consent or decline their child's participation, which included information outlining the subject matter, the purpose of the research, and how the anonymous results would be used. If consent from parents was granted, consent to participate was also sought from children, with information tailored to children via an opt-in consent box before beginning the questionnaire, alongside information relating to data protection considerations.

Online Data and Quality Measures

Beano Brain took the following measures to ensure a high-quality sample, including:

- Ongoing monitoring during fieldwork to track response rates and sample composition.
- Post-fieldwork validation to ensure data integrity and adherence to sampling targets. Data quality checks included:
    - Logics – catching issues such as missing data, incorrect routing, skipped sections, and any technical errors that could affect the structure or completeness of responses.
    - Speeders – Flagged/Removed respondents who completed the survey significantly faster than the rest. E.g. any respondent completing the survey in less than one-third of the median completion time.
    - Straight-liners – Detected cases where respondents selected the same answer across multiple items in grid or scale questions, indicating potential lack of thoughtful engagement.

[2]'Children's Online Knowledge and Understanding' data tables: COKU survey 2024 - Data tables

Sample

Sample profile

Quotas were applied to ensure that the survey sample is representative of the UK population across several key demographic dimensions based on the 2021 census and the NRS survey.[3] These included:

- Age and gender (interlocking)
- Nation
- Social grade (based on the parent/carer)
- Urban/rural location

Quotas were imposed on a pro-rata basis to reflect the overall population, except those imposed to ensure that a sample of sufficient size was achieved to allow for analysis for individual UK nations. Any differences in the profile of interviews compared to the overall population were then corrected using weighting.

Weighting

The survey sample was weighted to the UK profile by age and gender (interlinked), nation, and urban/ rural split. Weighting is a standard process to correct minor or planned imbalances in the profile of interviews achieved in fieldwork to that of the population the sample represents. The following table shows the unweighted and final weighted sample profiles.

Effective sample sizes are also included in the table below, which factor the impact of weighting on the robustness of the dataset.[4]

Please note that with specific consent from parents of all children, the survey collected data on protected characteristics, such as ethnicity, from parents or children aged 13 or more with parental consent. These are included in the table below for completeness but *were not subject to quotas or weighting.*

Overall criteria	Specific demographic	Unweighted %	Weighted %	Effective sample size
Gender by age	Male 8-9	10%	10%	203
	Female 8-9	10%	10%	202
	Male 10-12	15%	16%	325
	Female 10-12	15%	15%	303
	Male 13-15	15%	15%	308

[3] COKU technical report: Technical Report 2024

[4] The overall weighting efficiency was 90%. The effective sample size is calculated using this formula: ESS = n * r, where 'n' is the weighted sample size and 'r' is the weighting efficiency

	Female 13-15	15%	15%	307
	Male 16-17	10%	10%	202
	Female 16-17	11%	9%	181
Nation	England	81%	84%	1688
	Wales	7%	5%	161
	Scotland	7%	8%	101
	Northern Ireland	5%	3%	60
Social Grade	AB	40%	28%	563
	C1	22%	26%	522
	C2	16%	22%	442
	DE	22%	24%	482
	Ref/ dk	1%	0%	0
Ethnicity	White	79%	79%	1568
	All other ethnicities	21%	21%	408
	Ref/ dk	0%	0%	0
Impacting Condition	Impacting condition - yes	21%	21%	427
	Impacting condition - no	74%	73%	1476
	Impacting condition - ref	4%	4%	77
Income	Income under £26,000	26%	28%	570
	Income £26,000 but under £52,000	35%	37%	747
	Income £52,000 or more	35%	30%	611
	Income - ref/ dk	4%	4%	81
Location	Urban	89%	89%	1787
	Rural	11%	11%	221

Analysis

Overview

The data tables include significance testing. This indicates where there is a 95% confidence level that a directional (higher or lower) difference in the survey sample within a demographic or other characteristic (e.g., between children aged 8-9 and 10-12) is a directional difference present in the overall population.

Significance testing examines the variation between the sample results and the 'true' values (the findings that would have been obtained if everyone had been interviewed) which can be predicted from the sample sizes on which the results are based[5], and on the number of times that a particular answer is given.

Degrees of confidence

The table below illustrates the required ranges for different sample sizes and percentage results to be significant at the "95% confidence interval". The confidence with which we can make this prediction in the data tables is 95%, that is, the chances are 95 in 100 that the 'true' values will fall within a specified range.

Approximate sampling tolerances applicable to percentages at or near these levels

Effective sample size*	10% or 90% ±	20% or 80% ±	30% or 70% ±	40% or 60% ±	50% ±
2010 (Total aged 8-17)	1.31%	1.75%	2.00%	2.14%	2.19%
226 (Boys aged 8-9)	3.91%	5.22%	5.97%	6.39%	6.52%
536 (SEG DE aged 8-17)	2.54%	3.39%	3.88%	4.15%	4.23%

[5] Please note that, as the sample is weighted, significance testing is based on the effective sample size which factors the impact of weighting on the data set (see 'weighting' section for more information on how this is calculated).