Spriggy

SPRIGONOMICS

The FY26 Spriggy Economy Report

Inside the $670M economy run by Aussie kids

Over the past year, Australian kids earned, saved and spent almost $670 million[1] with Spriggy. Taken together, that's much more than pocket money. That's an economy, run by kids.

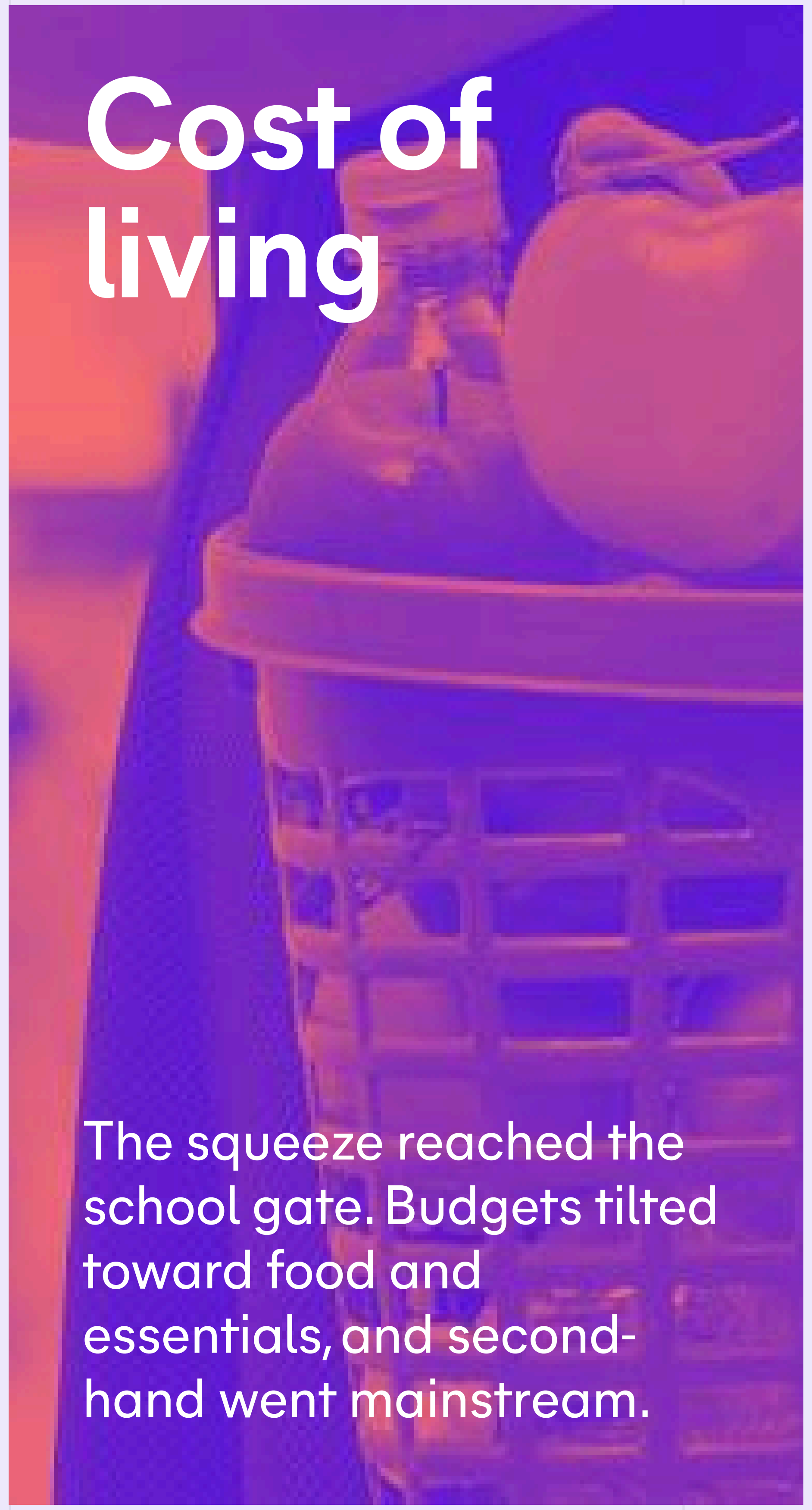
This year it grew three times faster than the grown-up one. It has its own wages, labour market, booms and busts.

Like every economy, it is shaped by the world around it. The EV boom reached the chore chart, where "Put Car on Charge" became a paid job. Rising living costs were reflected in a boom for second-hand shopping and local brands. And after a year of national debate about screen time, families increasingly treated screen-time restraint as a choice worth paying for.

Australia's kids don't just have pocket money anymore. They have an economy that mirrors the adult one.

Five forces shaping the kid economy

What moved the kid economy this year? Five forces, according to the Spriggy Bureau of Statistics (the "other" SBS). The evidence is in the chapters that follow.



Cost of living

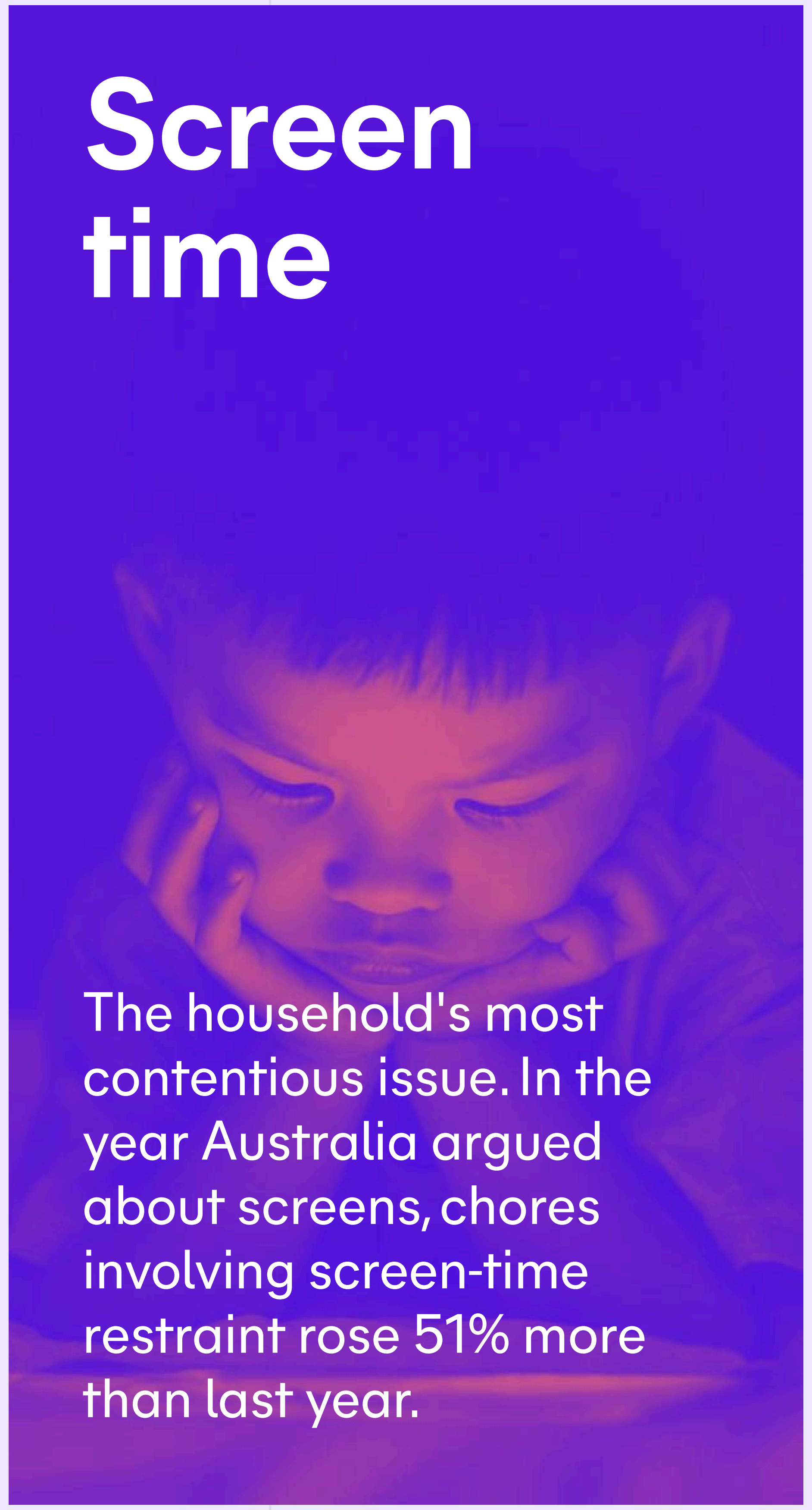
The squeeze reached the school gate. Budgets tilted toward food and essentials, and second-hand went mainstream.

Tech

The robots were supposed to kill chores. Instead they created them: EV charging hit the chore chart, and the robot vacuum now has a paid human assistant.

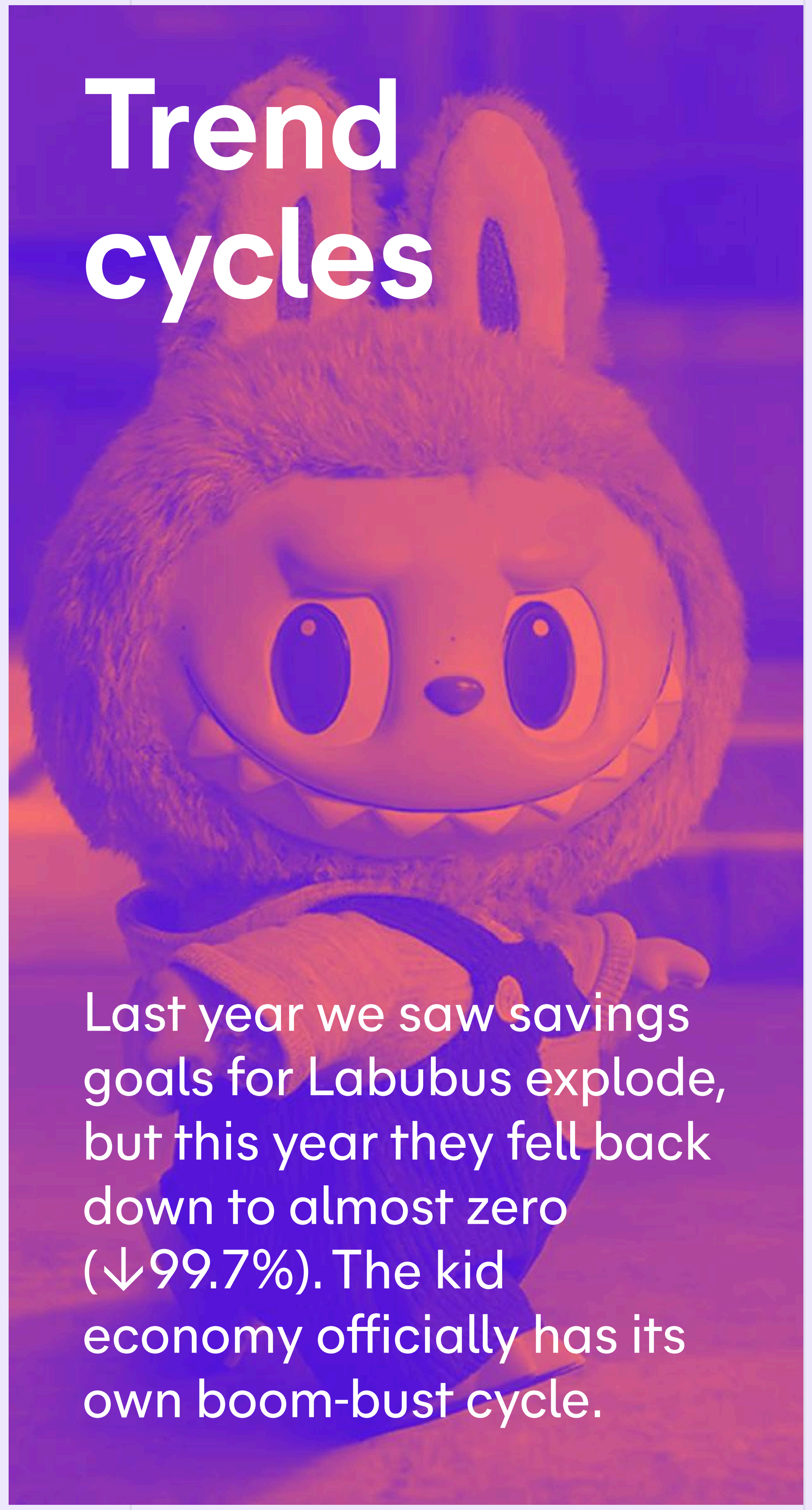
The travel boom

Japan is the new Disneyland. Travel climbed to the #2 savings goal category, and the goals board now reads like a departures board.



Screen time

The household's most contentious issue. In the year Australia argued about screens, chores involving screen-time restraint rose 51% more than last year.



Trend cycles

Last year we saw savings goals for Labubus explode, but this year they fell back down to almost zero (↓99.7%). The kid economy officially has its own boom-bust cycle.

01

Aussie kids' pocket money grew three times faster than inflation and adult wage growth[2]

$309,862,085

Pocket money hit an average of $56.32 a month per kid, up 10.5% in a year[3]. **All up, almost $310 million landed in kids' pockets this year!**

02

Pay per job climbed 9.8% this year, but scheduled pocket money only rose 3.5%

The difference came from families creating more high-value jobs, not paying more for everyday chores.

The Official Australian Chores Pay Scale

With over 400,000 data points, the "cost" of Australia's most common jobs is now well-settled. Aussie families have a strong understanding of value and the "big jobs" continue to pay the most.

🍀 Mow the lawn	$10
🚗 Wash the car	$5
🧹 Do the vacuuming	$2
💩 Pick up dog poo	$2
🛏️ Clean your room	$2
👔 Put clothes away	$1
🧸 Tidy your room	$1
🛏️ Make your bed	$0.50
🍽️ Set the table	$0.50
🦷 Brush your teeth	$0.25

Average pay per Job for Top 10 most popular chores FY26

04

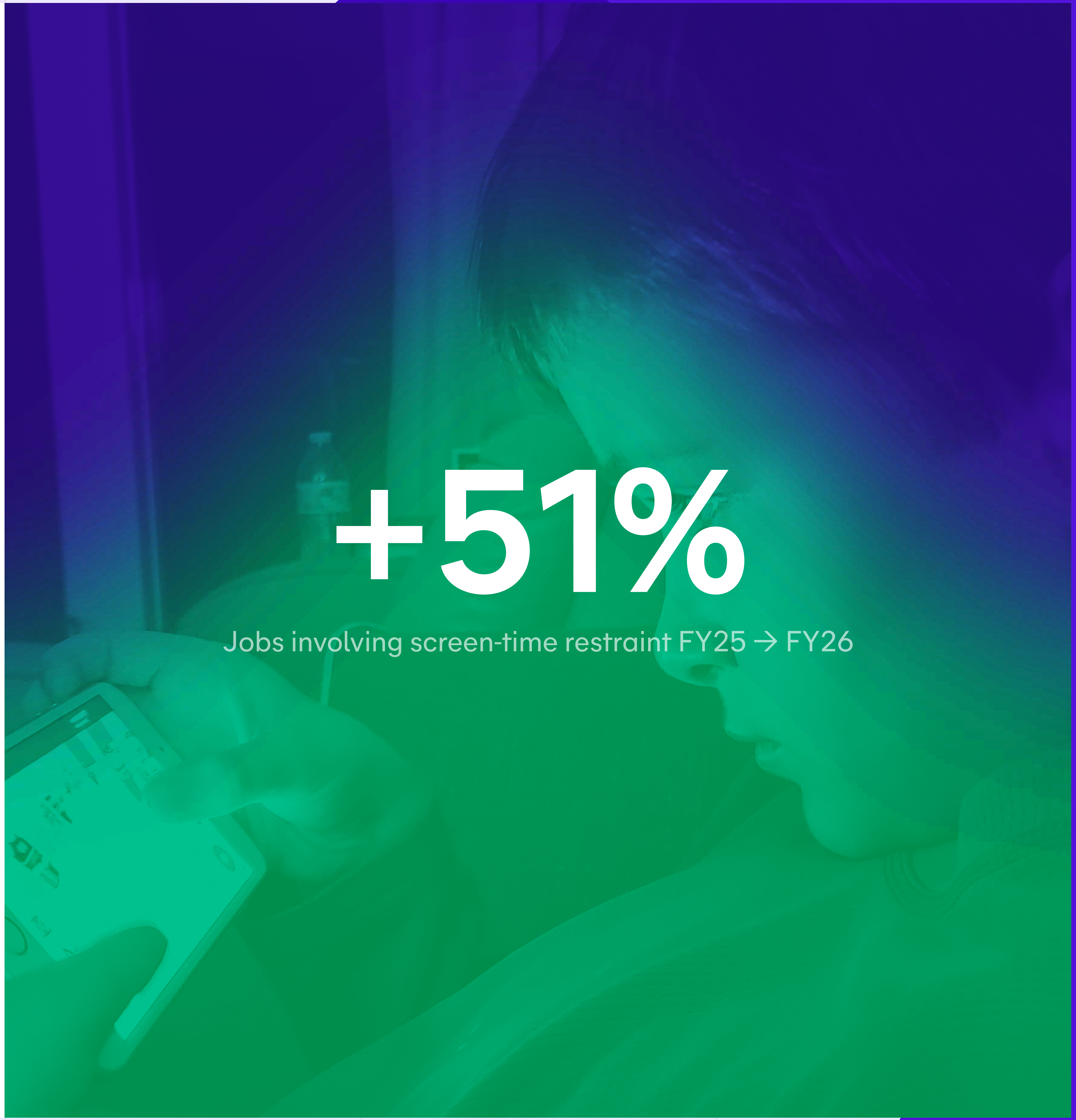
Mo' Tech Mo' Chores

Australia's EV sales doubled this year[4], and 'put the car on charge' chores doubled as a share of all chores.

Even the machines bought to do the chores created more: in many households the robot vacuum, the pool cleaner and the cat's Litter Robot now have a paid human assistant. We've seen an increase in Jobs for kids to clear the floor before it runs, switch it on, and clean it afterwards.

Deals for screen-time jumped 51% this year

In the year of the social media ban and "The Anxious Generation", screen time was the household's most contentious issue. Jobs involving screen-time restraint rose 51% more than last year.



Let mum sleep in Sunday until 8am	$1
Don't sing that song again tonight	$2
Do NOT crash out during the Broncos game	$5
BIG FART under the blanket, over 3 seconds	$0.01
Let mum pop a pimple	$0.50
Order an ice cream in a funny accent	$5
Dance for grandma (free)	Free
Kill a mosquito ← THE HERO WE DESERVE	$10
Take your resume to IGA, talk to the manager	$40
Learn Python	$100

06

You complete me...

Alongside cleaning and the dishes, Aussie kids spent this year completing some absolutely amazing Jobs that we just have to celebrate.

Kids of Australia, we salute you!

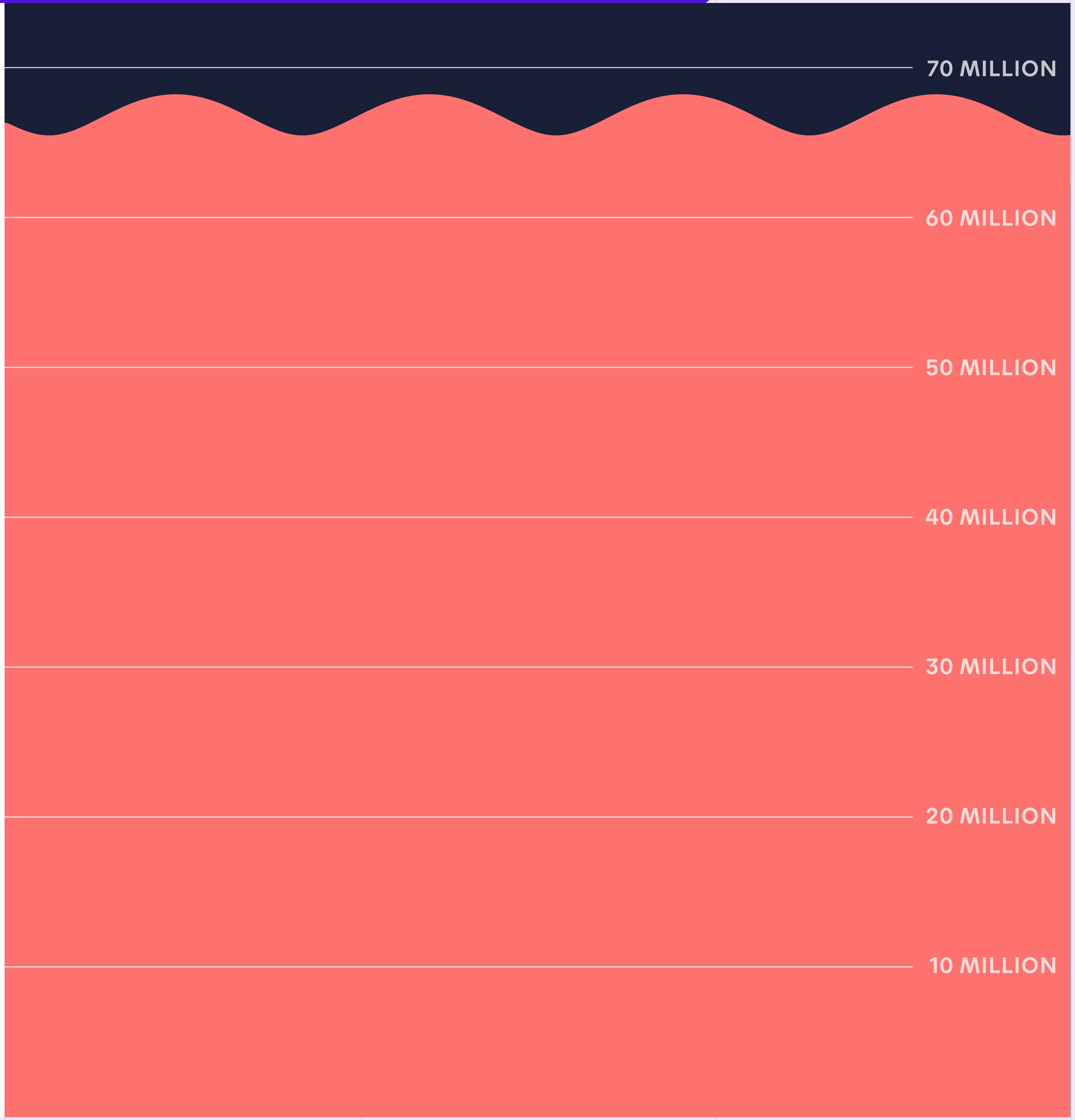
Spriggy Smarts

Spriggy kids with at least one completed Job **save 2x as much of their pocket money**[5]

Spriggy kids saved $67.2 million this year[6]

That's about $300 per saver, which is 6% more than last year.

They're ambitious too: the median goal target jumped 20%, from $100 to $120.



01 Electronics & devices	=
02 Travel & holidays	^
03 Clothing & accessories	=
04 Gaming & consoles	v
05 Bikes, scooters & skates	^
06 Beauty & self-care	v
07 Toys & games	=
08 Gifts & charity	=
09 Pets & animals	=
10 Events & experiences	^

Top 10 Savings Goals categories (by # of Goals) FY26

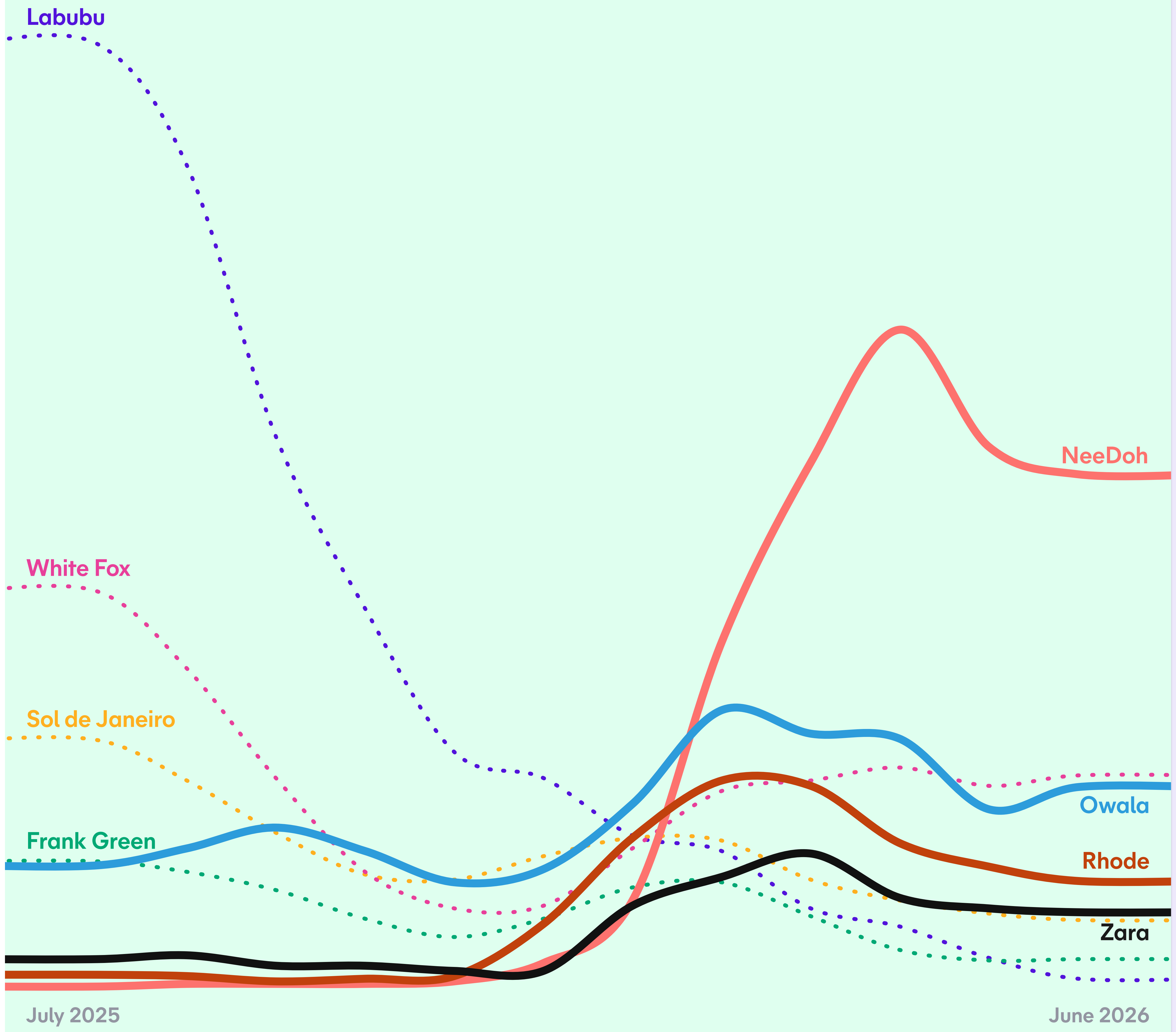
1. JAPAN
2. QUEENSLAND
3. BALI

Aussie kids continue to save big for holidays and travel

Travel climbed to the #2 savings goal category, up from 4th last year, and Japan is the #1 overseas destination, stretching its lead over Queensland and Bali.

Last year's must-haves are this year's never-minds...

The kid economy now runs a complete boom-bust cycle in a single year. Labubu goals fell 99.7% in a year, while NeeDoh goals rose over 9,000%.



Number of Savings Goals created FY26

PEAK GEN ALPHA BRAIN ROT

Register Gary

Buy noodle the carpet python

IWantAHouseButInThisLifeAndCostOfLivingINeedToSave

67 mango mustard chicken stars Ohio Rizzla concert

Getting some organs for my room from Temu

I wanna save up for a big house for mummy

Get money to make a shop that sells bugs and spiders

Save to buy new brother

Register business name for a year

Finance Mums retirement

The Golden Goals

These are our favourite goals set by Spriggy kids this year.

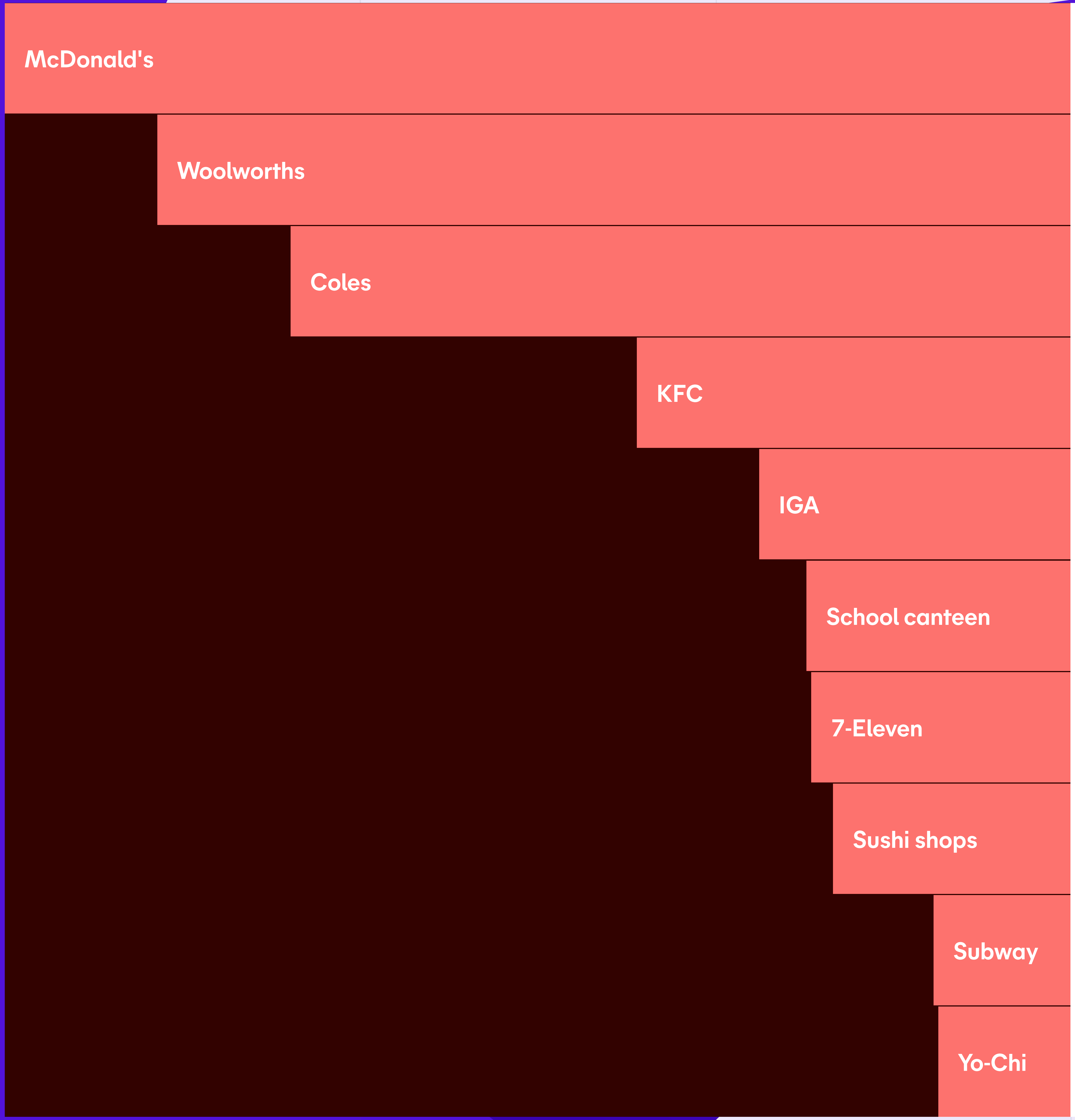
PS. Please don't buy organs from Temu... or from anywhere really.

Spriggy Smarts

Spriggy kids who save small and often **complete 47% more of their goals** than kids who save bigger amounts, less often[7]

This year kids tapped their Spriggy cards over 26 million times, and spent $293.1 million

Spend per child rose about 10% YoY



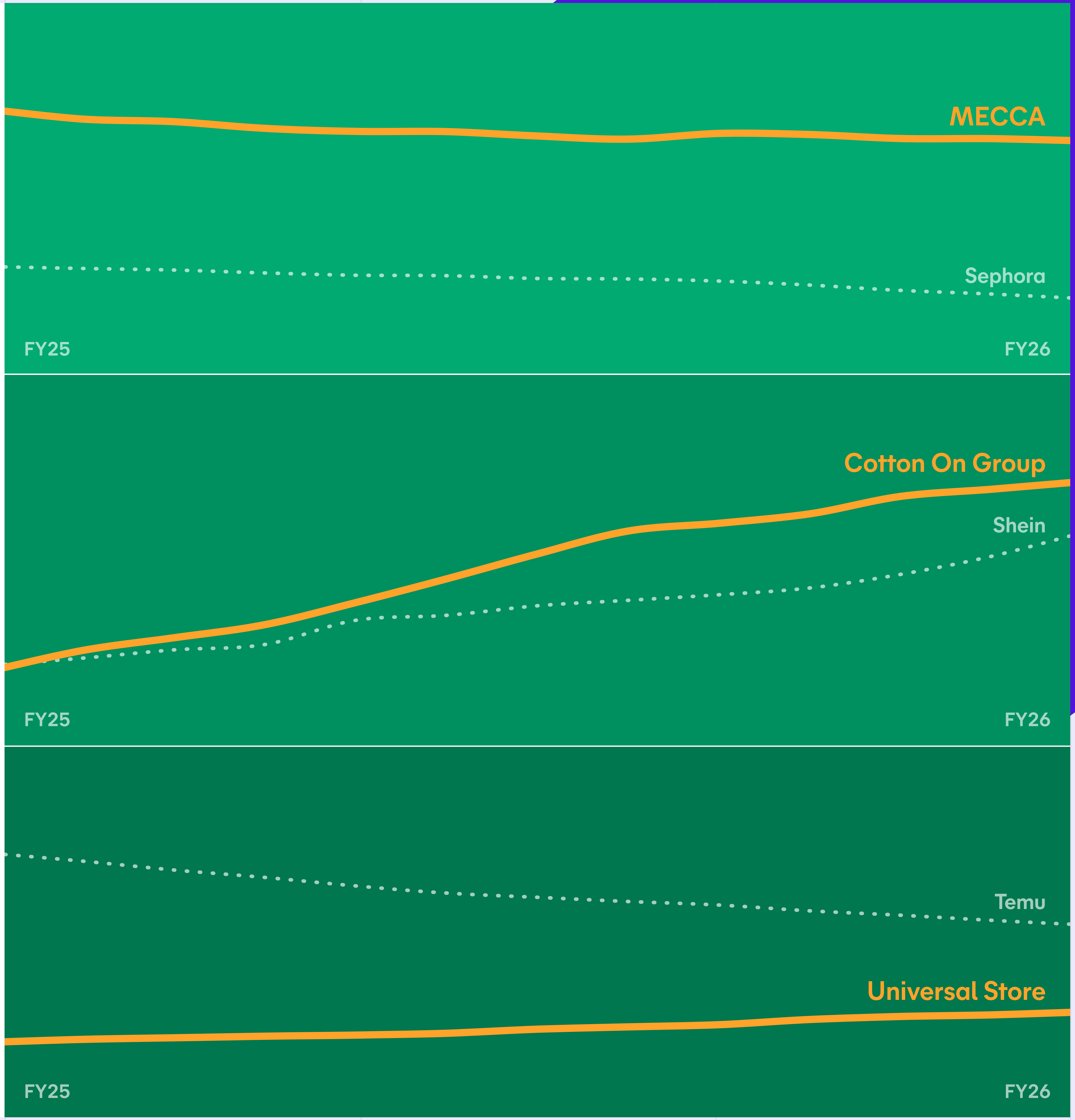
Total spend at food & beverage retailers FY26

Most of it goes towards lunch, snacks, and afternoon pick-me-ups

McDonald's took more than any other business in the country. Aussie Mexican chains had a huge year, with Zambrero up 42% and Guzman y Gomez up 19%. And Yo-Chi is up 32% this year, breaking into the top 10 retailers for the first time!

Aussie kids are backing Aussie brands

MECCA's spend declined, but it still attracted more than twice the spend of Sephora. The Cotton On Group outgrew Shein this year, while Universal Store grew 43% and Temu fell 27%.



Total spend at select retailers FY26

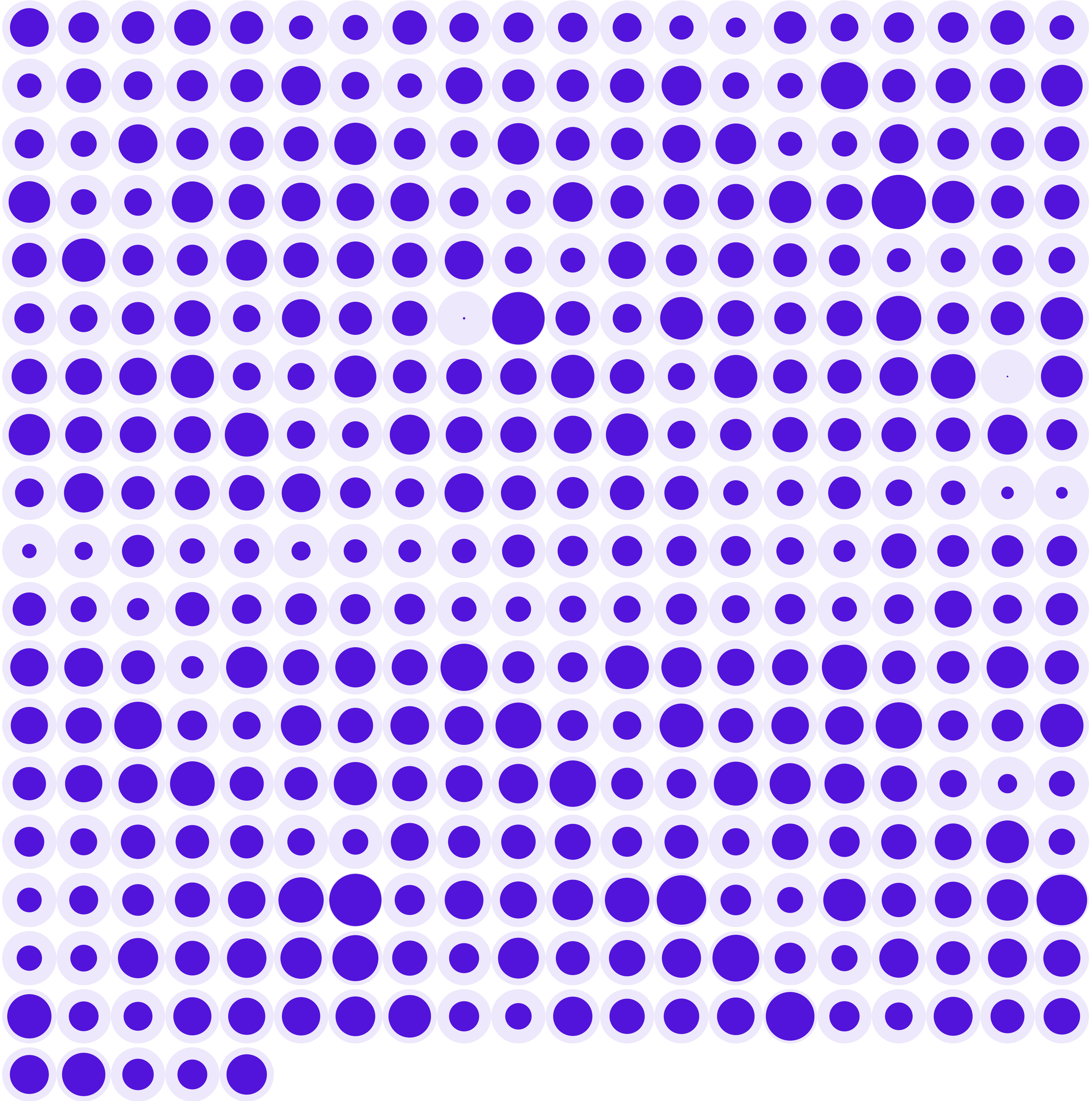
Aussie kids are in their thrifting and circular fashion era

Total spend at charity-classified merchants FY26

The second-hand economy passed $1 million[9]. Shopping at op shops grew 12%, but online thrifting (Depop, Vinted and Gumtree) exploded 330% YoY.

156752 times this year, a kid gave some of their pocket money to charity

Spriggy kids donated $1.2 million this year, up 11% on last year.



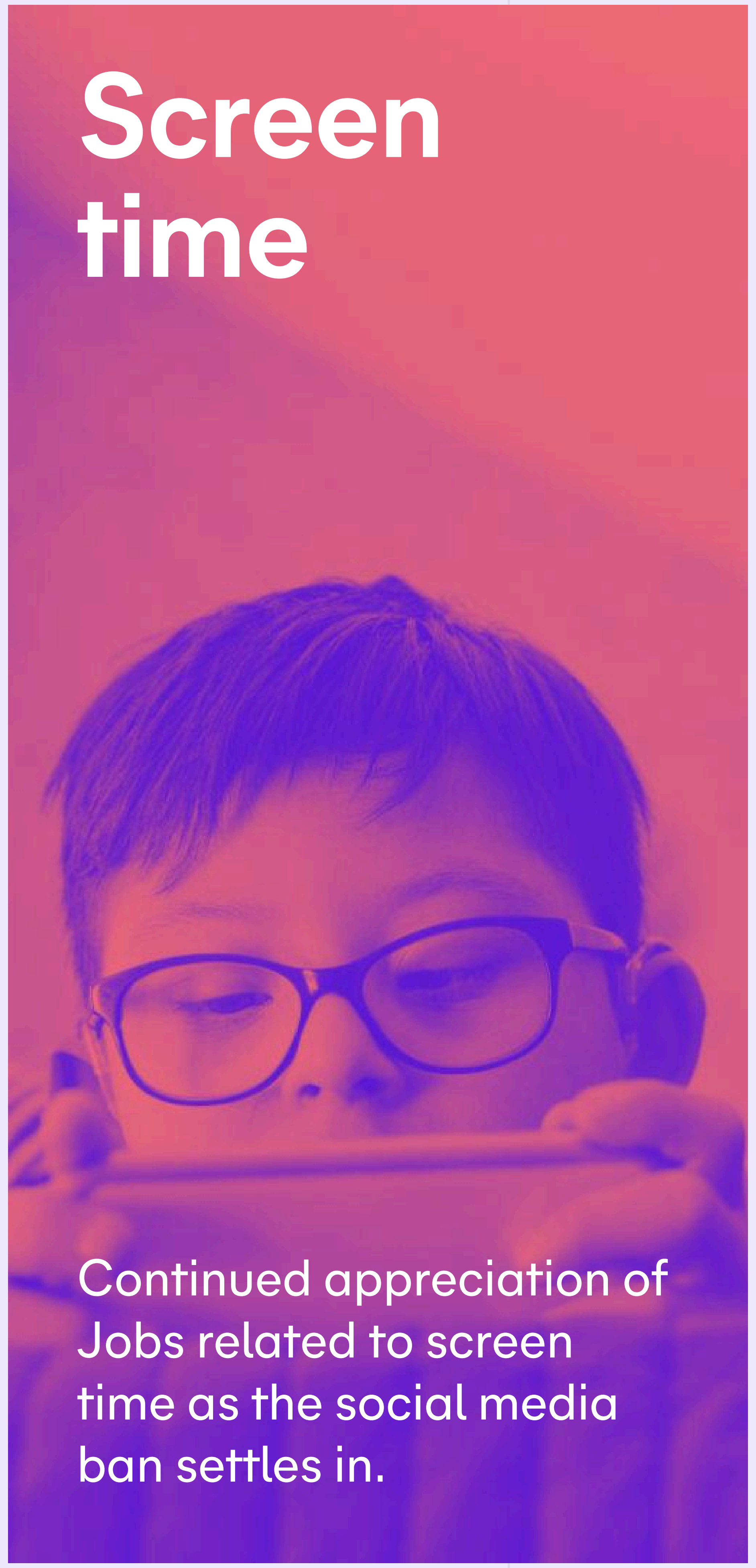
Each circle represents one day in FY26. Larger dots indicate more money was donated that day.

The Sprigonomics FY27 Economic Outlook

The Spriggy Bureau of Statistics (the "other" SBS) issues the following forecasts, to be marked, publicly, in next year's report.

A NeeDoh collapse

No asset grows over 9,000% per year, two years in a row. See: Labubu.

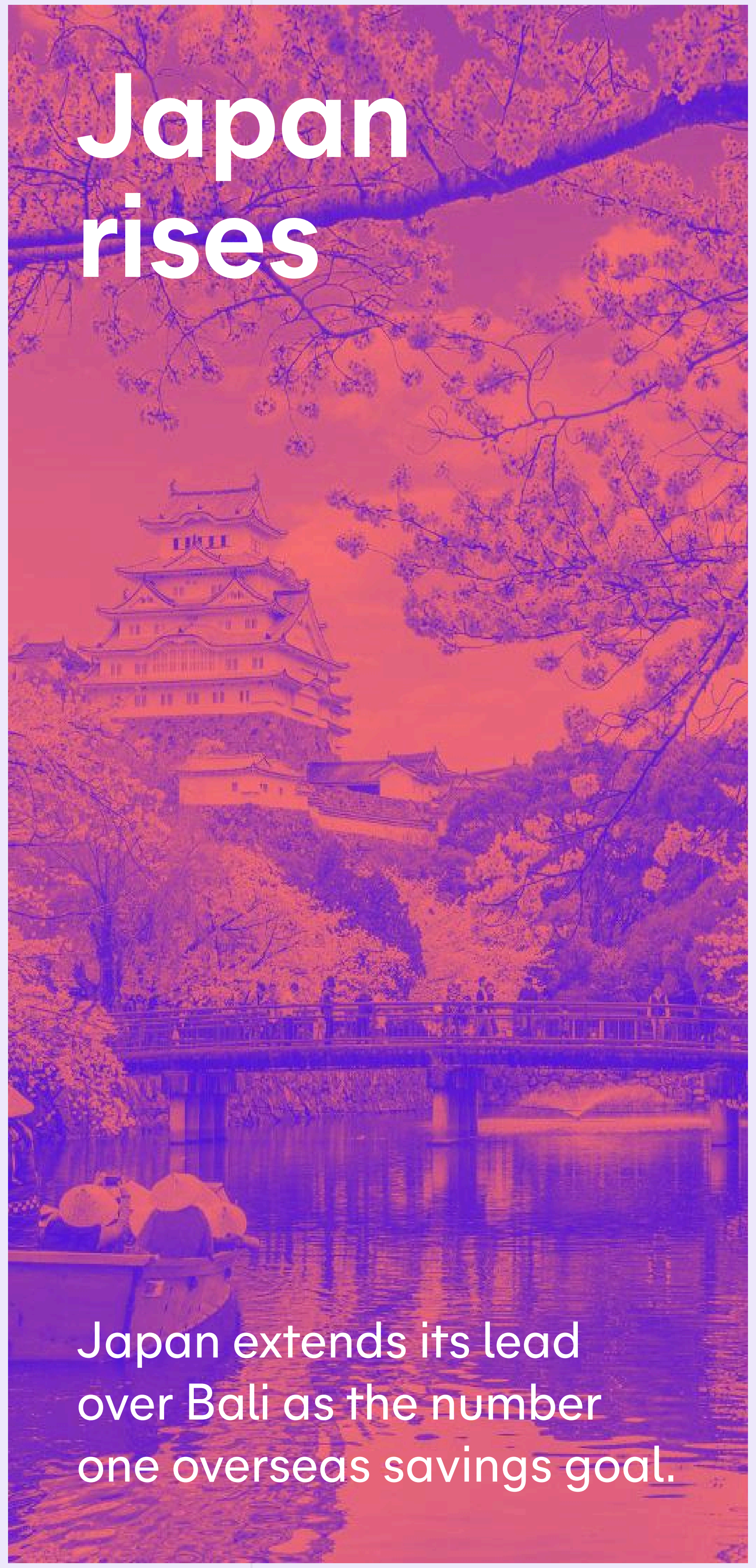


Screen time

Continued appreciation of Jobs related to screen time as the social media ban settles in.

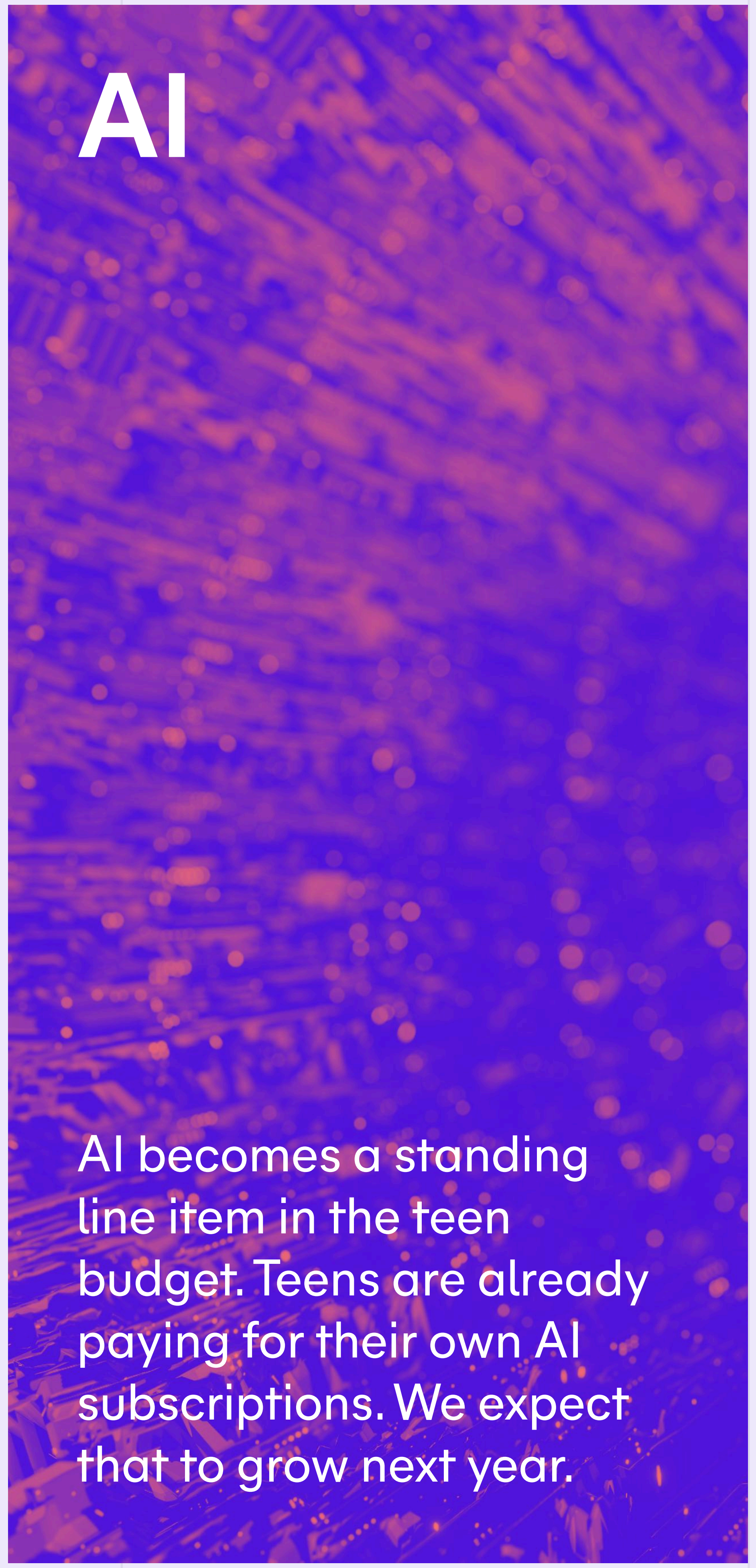
The $3.00 chore

Pay per job hit $2.58 this year, and the market is trending one way.



Japan rises

Japan extends its lead over Bali as the number one overseas savings goal.



AI

AI becomes a standing line item in the teen budget. Teens are already paying for their own AI subscriptions. We expect that to grow next year.


Spriggy
The family app for money, investing and online safety
Samantha received $901.50 from Woolworths Leichhardt
4 m
Spriggy Growth Portfolio
$1,976.72
↑$131.92
Cooper
Spent $20 at McDonald's
Has $1.50 left on their Spriggy card
Ham sandwich, Chocolate milk, Gingerbread
Ordered last week
Reorder
TikTok
Blocked
Messenger Kids
Allowed
Snapchat
Blocked
0404 445 675
Active 20 days remaining
Monthly Data
9.2GB/15GB used
Walk the dog
From Mum
$2
Lego Batman
$78.00
$35.50 to go, you can do it!
See how Spriggy can help you teach your kids about money →

The fine print

Methodology

Now in its fourth year, the Spriggy Economy Report is the authoritative source for data and insights about the earnings, savings and spending behaviours of Australian kids and families. Spanning approximately 800,000 kids, the data set covers all states and territories.

All data is Spriggy internal data (unless otherwise specified) spanning the period from 1 July 2025 to 30 June 2026. Year-on-year comparisons are against FY25 (1 July 2024 to 30 June 2025). All data is anonymised and aggregated, and stripped of any personal identifiers before analysis.

References

1. **Spriggy Internal Data.** Total pocket money earned, spent and saved was $670.3m in FY26 (FY25: $623m). Pocket Money comprises both (a) scheduled pocket money payments, and (b) payments for chores.
2. **Inflation Rate & Wage Growth.** Underlying inflation grew 3.6% in the 12 months to June 2026 (per RBA statistics) and the Wage Price Index grew 3.3% in the 12 months to March 2026 (per ABS statistics). Source: https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/consumer-price-index-australia/latest-release
3. **Spriggy Internal Data.** Average per kid, across all ages (FY25 was $50.97). Averages not adjusted for YoY changes in child age distribution.
4. **Australian EV Sales.** Sales of electric vehicles in Australia doubled over the period. https://www.abc.net.au/news/2026-08-02/electric-vehicle-ev-sales-2026-iran-war-fuel/106987252
5. **Jobs and Saving Method.** Saving is measured as all child-originated transfers out of the spending card into pocket money or a savings goal, as a share of that child's total saved plus spent, FY26.
6. **Savings Definition.** The $67.2M figure covers gross deposits into children's savings and savings goals, including transfers originated by parents. It is money set aside during the year, not a closing balance, and is not net of withdrawals.
7. **Goal Completion Method.** Goals created in FY26 with at least one contribution. Completed means cumulative contributions reached the target. Regular savers made more than two deposits in the year, irregular savers two or fewer. Deposit sizes are near-identical between the two groups (median $10.00 and $11.88).
8. **Australian-Born Brands.** Growth compares a defined set of Australian-founded retailers against their principal international competitors, settled card spend FY26 vs FY25.
9. **Second-Hand Economy.** Combines physical op shops (Salvos, Vinnies, Savers, Lifeline, Red Cross and independents) with online resale platforms (Depop, Vinted, Gumtree). General marketplaces such as eBay are excluded as they predominantly sell new goods. Depop's 321% is growth in number of purchases; in dollars it is 333%.