

Children's Purchases in Online Games by Save the Children

Navigating children's in-game purchases can be challenging—especially when you're unsure what they want to buy, why they want it, or how much it costs. Theo Toresson, a psychologist at Save the Children, explains how online purchases work and offers practical advice to help adults guide children through these digital spending decisions.

Today's most popular games are often free to play—at least at first. Within these games, players are frequently encouraged to make "microtransactions," such as buying virtual currency that can be spent on in-game items.

In the past, you would purchase a game and play it from start to finish. Nowadays, games are designed to be played over extended periods, with new content added regularly. While it's exciting for children to build and explore their own virtual worlds, it also turns the game into a kind of toy store—one they're constantly immersed in. Opportunities to make purchases are everywhere.

Common Types of In-Game Purchases

- **Skins:** These are cosmetic items that change how a character looks. Skins can be a status symbol and are often associated with popular influencers, making them highly desirable. Much like designer clothes in the real world, they can become a source of social pressure and, in some cases, lead to exclusion or bullying.
- **Loot Boxes:** These are mystery items that players can buy, with random rewards inside—often including skins. This mechanic is similar to gambling, using the same psychological triggers found in online casinos to keep players engaged. Concerns have been raised about how loot boxes can encourage addictive behaviors, particularly in children.
- **Battle pass:** A time-limited rewards system in games where players progress through tiers by playing. While you can earn progress for free, you usually need to purchase the battle pass to unlock the actual rewards (like skins or items). If you don't claim them before the season ends, those rewards are gone.
- **Pay-to-Win Features:** Common in mobile games, these allow players to pay for advantages such as bypassing obstacles, speeding up progress, or removing ads.
- **Downloadable Content (DLC):** Children can also spend money to unlock new levels, features, or challenges. When their friends have access to these extras, kids who can't buy them may feel left out or excluded from shared experiences.

Why Children Are Especially Vulnerable

Children's brains are more receptive and still developing, making them especially susceptible to the persuasive design techniques used in digital games. They often struggle with impulse control, which makes it hard for them to resist peer pressure or delay gratification. When children are tired, hungry, or emotionally overwhelmed, it becomes even harder to say no—and they may act out toward their parents as a result.

At the same time, the tech industry is constantly innovating new ways to encourage spending. One concerning trend is the use of "**dark design patterns**"—strategic design choices aimed at nudging users into making purchases. You can learn more about these practices in the fact box below.

Tips for Parents and Trusted Adults

- **Teach your child how to manage money** – Tailor money lessons to your child’s age and maturity level. Young children often have difficulty handling larger sums, so it’s helpful to set a clear monthly spending limit. You can treat this limit as part of the family’s entertainment budget—similar to spending on movies or outings.
- **Discuss and prioritize purchases together** – Talk with your child about which in-game purchases matter most and why. Work together to decide what’s worth spending money on, especially if it helps them feel included in a game. Help them understand the value of digital currency by comparing it to your local currency and explaining what it can buy in the real world.
- **Respect your child’s wishes** – It may seem strange to spend money on a digital item that doesn’t have any practical function other than looking cool such as skins. But not everything we adults buy serves a practical purpose either. Respecting your child’s wishes and understanding the value they place on something is not the same as always giving in to them, just as we don’t always buy everything we want either.
- **Use parental controls and platform tools** – Most gaming platforms offer built-in controls to help you manage your child’s gaming experience. These tools can limit in-game purchases, restrict screen time, monitor chat functions, and ensure your child is playing age-appropriate games.
- **Understand the potential risks** - Children often struggle to identify deceptive actors online. Educate your child on the importance of safeguarding personal information and refrain from sharing it with unknown individuals. This minimizes the risk of your child being scammed for digital items or having their account stolen.

Dark design patterns

- **Daily bonuses** - You get extra reward for logging into the game everyday, this creates a habit of spending time within the game regularly, thus more opportunities to make purchases within the game.
- **In-game currency** - In-game currency doesn't feel real therefore it creates an inflatable sense of wealth.
- **Limited edition rewards** - these are rewards that create a sense of urgency and exclusivity, as you have to buy them before they are removed from the shop.
- Some games are deliberately designed to create a sense of partial ownership over rewards. For instance, a player might earn a **loot box** through gameplay but still need to purchase a key to access its contents. Similarly, players can progress through a **battle pass** by investing time in the game, but must pay to unlock the rewards they’ve seemingly earned. These mechanics can foster false hope and pressure players to spend money, especially when the rewards are time-limited or exclusive.

- **Sunk cost fallacy.** The more money a player spends on a game, the harder it becomes to stop playing, as doing so may create a sense of having wasted prior investments.
- **Frequent small purchases.** Some games encourage players to make smaller payments, which can make it hard to keep track of how much has been spent overall.
- **Social obligation.** Players may feel pressured to stay online and play frequently (and make in-game purchases) in some games, in order to avoid letting down their friends or team members.