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CiCe
Institute for Policy Studies in Education
London Metropolitan University
166 – 220 Holloway Road
London N7 8DB
UK

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Children's ideas concerning the things they own, their income and their saving - primary school children in Sweden

Helene Elvstrand

Linköpings Universitet (Sweden)

Introduction

This paper focuses on children's experiences of economics. Economic concepts of ownership, income and saving are investigated through children's descriptions of the things they own, their sources of income, and their savings. Ten children were interviewed, six boys and four girls aged between eight and ten: all were from the same class at school. The children came from a socially and ethnically heterogeneous area; their social backgrounds were accordingly varied, though all of them were born in Sweden.

At school, the children were asked to make a drawing of their room at home, and these drawings became the basis for questions concerning ownership, income and saving. Follow-up interviews were conducted with three of the children in their own rooms at home. The answers the children gave at the second interview were similar to those given at the first interview, although they added useful detail to the picture.¹ All the interviews were tape-recorded, transcribed and analysed following Grounded Theory practice.

Ownership

Which of their belongings do children like most and on what criteria do they base their choice? All the children's drawings contained a bed and a desk. Most children started by drawing the bed and put a lot of energy into realistically depicting bedspread, pillows and cuddly toys. Computers, television sets and stereo equipment were common in the drawings, especially in those of the boys. The girls more often drew little things such as cuddly toys and fancy goods and were more eager to add details to their drawings.

Here is a picture of me from when I was young. I like that one and it is valuable and up here is a porcelain shoe from when I was young and there is my fishing-box standing there. (-) This camel saddle is old because you had those kinds of things a long time ago, and then the stereo. I got that from dad and my clothes, or everything is valuable.

Here Niklas mentions several aspects that could be basis of his assignment of value: a gift from his father; the fishing-box pointing to an interest in fishing; the picture and the shoe which have sentimental value; and the age of the saddle. All these criteria have a meaning for him.

Several children found it hard to decide which belonging was most valuable to them², but the choices seemed to show a gender difference. Several boys nominated items which were economically valuable, such as a television or a computer. The boys mentioned that these were expensive, that they had wished for them for a long time and that they liked to

¹ This was especially so when the children gave a lengthy explanation, or related an event or situation.

² Sometimes the children seemed to choose what was newest, ~~perhaps maybe~~ because this was the easiest to remember.

play with them. Several described their computers and computer games in detail, mentioning brands, number of megabytes and prices.³ Only one girl chose an expensive possession - a CD player - as the most valuable. The other girls mentioned items of low market value but high emotional value, such as the cuddly pillow Maria described in great detail. However, the boys rarely mentioned an expensive item as their only favourite: they often added something else as a valuable possession in the same way as the girls did.

There was also a gender difference in what the children wished for most. In general the boys wished for more expensive things, while the girls wished for little things. Gender differences in children's toy preferences are well documented in recent research⁴, and are often linked to socialisation; 'via habituation, via commercials concerning toys, via other adults' attitudes and so on children learn which things are reasonable to prefer according to their sex'.⁵ It is also possible that the boys and girls understood the question about value in different ways, and that boys more often saw it as a matter of economic value. Another explanation could be that the boys saw the things that actually cost a lot as valuable and fun.

Value as a matter of history

All the children stressed that a thing can be very valuable in spite of not being expensive:

They are the most valuable things I have.

Why?

They are my best things I have ever had and I like them very very much.

To Petter the qualities of his most valued possessions were:

It can be fun to play with them and then you can like them just like that because they are nice and because you have had them a very long time.

Though the boys' favourite things were often expensive, they did not give that as the reason for preferring them. Rather their criteria were that a thing was funny, nice and means something personally to them. The time aspect seems also important. Some of the children thought that old things were worth more money, but also that things gained an emotional value with age: some mentioned things are from their early childhood or even from when they were born at the hospital. Some of these belongings can be interpreted as so-called transition objects.⁶

The Lego is old. I have had it since I was five, six so it is pretty valuable, then stuff before I was born and which Karin played with, it is rather that is old (...) It is fun to look at if it is old.

³ The sum mentioned was the market price.

⁴ Birgitta Almquist has studied Swedish children's requests to Santa Claus and found gender differences. (in Anders Nelson *Könsrollsmönster i sandlådan* LOCUS 3/98, p. 47)

⁵ Nelson -98, p.49

⁶ Transition objects are objects children have strongly bonded to when young, which have helped them cope with separations between places and persons, and which have meant security to the children.

Important criteria seemed to be the history of the item and the child's relationship to that history. Some possessions were valued because they were inherited from parents or older siblings, and several children related how they acquired a special belonging.

The glassblower that mum had when she was young ...

Can one basis for this be that the history of such possessions helps children to link their identity to their parents and allows the children to see themselves as a link in the family chain?

That picture with birds, because my great grandmother has made it.

The relationship between the child and the donor was an important aspect of the value of the gift. Many of the things the children had in their rooms were gifts.

The most valued belongings sometimes had a special place in a child's room, perhaps being displayed in the most visible place, on a special shelf, and on a small tablecloth. The children also often mentioned things they had produced themselves as valuable:

I have the finest things there. It is a shield that I made at the day care centre when I was a knight.

which probably implies that the children took pride in having produced something themselves.

That the children had bought a thing themselves was also important. They often detailed the costs of such things;

Yes, I had just had my birthday and then I got 200 from grandma and grandpa and 150 from my granny. (...) Yes, a bandy stick, and then that kind of pistol, a toy, and (...) then 37 was left and for those 37, or I have them left and for 150 I bought shoes.

Collecting things

Some children collected things: these did not always have an economic value but did have an emotional value to the collector. Several boys collected Lego even though they did not play with it any more. The girls collected a variety of little things, such as pens, rubbers and fancy goods, because they were seen as nice. The children often put a lot of effort into adding to their collections. Petter thought that his collection of caps was valuable but couldn't explain if the collection was worth money, although he had a well-developed norm for judging if a single cap in his collection was: 'The more unusual a cap is the more valuable it is'. Petter stressed that his collection was valuable to him because it was fun to look at and because he had so many caps. The criteria Petter mentioned - rarity, pleasure, and quantity - are well known among collectors.

Moral views on things

(about Lego) - If something breaks you don't have to glue.

Petter's criteria for good toys included durability and scope for fantasy. Some of the children talked of plastic toys as very bad or as the kind of toys their parents didn't want them to buy. Niklas related what his mother wanted him to think about when he went shopping:

Save so it doesn't break so quickly, plastic toys break after three days.

The children saw it as self-evident that they could make decisions about purchasing their own things and said that they had a lot of freedom to buy whatever they liked, within certain limits:

No, I may buy what toys I want, but then there are such war-games with a lot of war in and like that. So it is a lot of blood that splashes so I am not allowed to buy, I wanted that before.

Some explained the moral reason for this:

If you have an Action-Man then you don't understand that it is wrong, that it is stupid to buy such things. We have not bought them, because we know that it is wrong.

Recycling

Many children had a lot of toys. What did they do with them when they no longer played with them? Did they see any realisable economic value in them? Albin's attitude is typical of the children's response to these questions:

We don't throw them away because that is a waste of money. You can leave them to some shop or like that.

The children's answers had a moral tone. None said that they threw away toys. They stressed that unwanted toys were used in some way: by being saved, given away or sold. The only exception to this was if the toy was broken and couldn't be mended.

You save toys because you may like to play with them later.

Some children believed that they might like to look at their old toys when they became adults. Some said they saved their toys for their own children. Children who gave the latter reason mentioned in other parts of the interview possessions they had inherited from their parents or older relatives and which meant a lot to them. This may be a family attitude which influenced the children's thinking. Children who had younger siblings said that the siblings inherited their old things:

My filofax I gave to Mats [younger brother] because he wanted one and those sheets were all broken and you could not write anything more.

The children understood that a possession which had no further value to them might be appreciated by a younger sibling. They were also aware of and described an informal recycling of things in their families: younger siblings inherited clothes and if they were younger siblings themselves it was usual for them to inherit things. In some families this recycling system included cousins or friends. Recycling as part of philanthropy was also recognised by some children. Saving and recycling were crucial aspects of their moral thinking:

Old sweaters like this mum saves and gives to him [younger brother] and if he doesn't want to wear them we give them to someone else or we give them to some other country where they don't have any clothes. Most of the children were in favour of these recycling ideas and said that they had bought, or might buy, second-hand:

Once when we had to buy an overall for me, the one I have out there, it was so expensive to buy a new one, so we bought second-hand instead.

Sally stressed that buying second-hand clothes was cheaper and that the family could save money that way.

Income

Pocket money

All but one child got pocket money from their parents, most of them as a weekly payment. The sums varied between 10 and 70 SEK per week. The girls got less than the boys.⁷ None of the children complained about that they didn't get enough money or that they got a small sum because their parents could not afford more. A poor family economy could mean that parents borrowed money from the children or were allowed to postpone the payment of pocket money. Low sums of pocket money were explained as due to expensive spare time activities or saving for a vacation trip being given priority. One child talked in terms of 'us', including themselves in the choice of priority for saving and agreeing with the lower pay.

We only get 20 because dad says that is enough. Yes, we will save for this trip and then you cannot give away so much if we have to save money.

Sometimes the children took part in economic decision-making, most frequently in discussions concerning pocket money. In several families a raise in pocket money was the result of family negotiations:

The first time I should write down what I would do and how much I would need. I write how much, it was 150, I would buy clothes, sweets, on Saturdays, useful things like cosmetics, things you must have.

Some children also saw gifts of items and money from relatives as sources of income.

Responsibility

Petter had great responsibility for his consumption compared to the other children. He also got a lot more money:

I think that it's better to have more pocket money because then you may buy what you want.

Petter did not often ask his parents for things because he had his own money. Other children reported a situation like this one, where they had to rely on parents' willingness:

I use to write a list of my wishes and then give to mum, and then dad and mum talk after we have gone to bed, so that we can't hear.

Petter's pocket money had increased as he grew older. According to Petter older children needed more, but younger children cannot take responsibility for money in the same way.

⁷ 1 girl 10SEK/w, 2 girls 20SEK/w and 1 girl 30SEK/w. No boy got less than 20SEK/w, 3 received 50SEK/w and 1 70SEK/w.

The children in the study reported that they were expected to undertake domestic work and to behave well in order to get their pocket money.

If I haven't cleaned and pulled myself together, and if I am stupid, I do not get my monthly pocket-money.

Several children talked in terms of pulling themselves together, having to be obedient and not making a fuss. International research indicates that parents often use pocket-money as a sanction.⁸ Goodnows describes two attitudes among parents: those who give pocket-money without any demands and those who closely connect the payment with children's domestic work.⁹ These two attitudes are also reflected in my data. The ideal of earning money fits well with the protestant ethos which has characterised our society.¹⁰

Selling things

All the children recognised that you could sell things to earn money, and several of them had done so. Some children sold things to their relatives. The children had - within certain limits - made a choice as to which things they should sell, even if the adult then took the initiative. When families did this they often had a purpose, such as saving for a vacation trip. The money then became common property.

Overall the children saw the money as theirs if they sold their own property and those with experience took it for granted that they were allowed to sell their things. In the local area selling things was a fun and frequent summer activity. The most frequent reason for selling given by the children was that they didn't play with the item in question any more. Some children described selling things they had produced, such as drawings. Some had the experience of selling in order to earn money towards the cost of a school trip.

Earning money

The most frequent source of earned money was helping at home by undertaking tasks such as cleaning, cutting the lawn, weeding and taking care of younger siblings. Phipps found that 97.5 % of 9-10 year-olds could earn money in some way.¹¹ All my informants could earn money by working. Most children were responsible for cleaning their room and didn't expect payment for that, but they recognised that they could earn money by doing things not seen as normal obligations. They also drew clear boundaries between children's and adults' responsibilities: when children crossed that border they considered that they ought to be paid. However, whether the children were paid for domestic work also depended, they said, on the economy of the parents.

⁸ Feather N.T (1991) 'Variables relation to the allocation of pocket money to children: Parental reasons and values' . *British Journal of Social Psychology* 30

⁹ Pamela M Warton and Jacqueline J Goodnow (1995) 'Money and children's household jobs: Parents' views of their interconnections' *International Journal of Behavioral Development*, 18 p.340ff

¹⁰ Ingemar Norling/ Marie Gunnarsson *Fritid som socialt fenomen* (Arlöv, 1994), p.118

¹¹ Barbara J Phipps 'Work, Income and Human capital: Beliefs and knowledge of Urban Elementary Schoolchildren' in *Childrén's social and Economics Education An International Journal* Vol 1:3, 1996, s.181f

Saving

Yes sometimes, but sometimes I cannot keep myself from buying something though I sometimes really try to do it.

All the children saved money, but the regularity varied. They saved mostly from their pocket-money. They saw saving as a virtue. According to Jundin¹² this is a well-developed norm in our society. Some children had an agreement with their parents to save part of their pocket-money. In other cases saving was initiated by the child with the object of buying something in particular. Several children found saving hard.

It feels like if my money just goes away, as if I had big holes in my wallet or something. Even so, saving was looked upon as necessary. Petter was the only child who had his own bank account in addition to that which his parents used for saving on his behalf. Several children had experience of saving with their family for a common project such as a vacation. On these occasions children had the opportunity of taking part in the decision-making.

Children in the family economy

The children sometimes described their own economy as separate from that of their parents but also as dependent in some ways. They lived under different economic conditions, but these differences had nothing to do with the level of pocket-money, the children's influence on decisions or on their property.

Several of the children were very much aware of economic priorities concerning what things were most important for the family to buy, such as food, and payment of the rent. The children were highly involved in economic activities. Some said that they did not have any influence, others thought that they could not have because they were children and knew less, but most of the children had a real chance to have a say, albeit within limits. They regarded their families as economic units, wherein members contributed in various ways. This fits with Edin's description of children as very active in the family economy¹³. A recurrent theme in the study is children's awareness of the moral aspects of their relationship to economic matters: some things are good to buy, some tasks are obligations and do not require payment, and saving is a virtue.

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¹² Only 8% said that they did not save money. Silka Jundin *Ungdomars konsumtion och sparande in Sparbeteende och Sparattityder, expertrappport* Spardelegationen (Stockholm, 1988)

¹³ Lotta Edin *Köpa, leka, lära in Postmodern barndom* (Göteborg 1994)

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