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From 11 to 15 - a road to economic competence?

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Citizenship includes the capacity to act as an independent economic actor. To prepare children for their entrance into the economic world of adults is therefore an important task of citizenship education, for the family as well as for the school and other places where adults and children meet. The question must also be considered of whether children and teenagers should be granted citizenship status before maturity. Is democracy in childhood contexts only important as socialisation for a future role, or is it necessary in order to grant the youngest citizens of society civil rights? In this context, children's scope for economic action becomes a key issue. Compulsory schooling means that school-age children are virtually excluded from the labour market and are therefore economically dependent. This paper presents research concerning the economic world of children and teenagers. Comparisons are made between two age groups in order to see to what extent the age span means differences in competence and scope of action. The following aspects are discussed:

- economic action areas
 - economic perspectives
 - age ladders and time horizons
 - social relationships
 - basic and surplus consumption
 - economic morality
- close versus distant
individual versus collective
work versus duties
participation
economic agency and learning

148 children and 125 teenagers (11-12 and 15-16 year olds) were interviewed in groups and answered a questionnaire. We found several similarities in the economic worlds of the two age-groups.

We looked at the economic action areas of pocket money, consumption, work, duties, saving, loans and crime for economic gain. These will be summarised below.

Both age-groups received pocket money from their parents as a right rather than as payment for work. Having money of their own was important among the teenagers, especially for social reasons. A much larger proportion of teenagers (compared to the children) responded that it was important to have the same things and clothes as others, and that someone in their class at school had been teased because they had not.

They said that was the responsibility of their parents were to provide for them. Both age-groups thought of their personal costs to the family as consisting of surplus consumption rather than basics (food, housing, health care etc). Clothes were often mentioned: these can be seen as part of both surplus and basic consumption. The agreements some had with their parents to pay for some consumption themselves did not (with the exception of clothing) involve basic needs. In both age-groups these contracts were commonly unclear and unstable in their implementation. Economic sanctions were applied against some teenagers but not among the younger children.

A major difference between the groups was - as might be expected - that the teenagers had a wider economic scope of action in terms of resources and rights. They more often received regular pocket money, got larger sums and for longer periods. They were more often allowed to dispose of their money as they chose (including their savings) and more frequently spent money on a wider scope of goods and services. They also had more capital goods. Especially large was the difference in the numbers possessing televisions and telephones. The most common target of consumption was, however, the same in both age groups: 'sweets, ice-cream, chips and lemonade'.

Neither age group was knowledgeable about their family's budgeting. About the same proportion in each group lacked knowledge concerning what is included in a normal family budget. The teenagers mentioned loans as a cost more often, which indicates a somewhat better understanding.

The goods the family owned and the frequency of holiday trips were described very similarly by the two age-groups. However they gave very different answers concerning other aspects of the family economy. The teenagers more often said that their parents were in debt, and less often that their parents had savings. The teenagers were more often worried that the family income would decrease. Some teenagers included themselves as an element of cost in describing the three main costs for a family: the family costs of telephone calls and food were explained as being expensive because of them. Teenagers more often thought that their parents had low wages than did the younger children did. Teenage girls especially painted a negative picture of the family economy and of their own economy. Their view of the family economy seemed to be coloured by their own economic life. The teenagers and children differed in their understanding of the power distribution between parents in economic matters: The teenagers more often answered that the father dominated.

Both children and teenagers were often involved in their family's daily shopping for food, but they rarely had a serious influence in decisions concerning larger investments such as buying a car. Few in either age-group had any influence on their parents' personal consumption. Teenagers quarrelled more often with their parents about economic topics than did children and parents. Such quarrels were especially common among teenage girls, perhaps due to the larger demand for economic resources among teenagers and that they were more often short of money.

The principles dividing unpaid from paid domestic work were the same in both groups. To take on some household chores was a duty of family members, and it should not be paid for. Services for themselves should be unpaid (such as making one's own bed) as were tasks related to what they made use of, enjoyed or could learn from. But a heavy work load, hard and regular work ought to be paid. One difference between the age-groups was that teenagers saw the time lost completing work as a problem. The norms in the two groups concerning which paid work that was suitable for minors, were very similar.

Both age-groups discussed the moral implications of being paid for good conduct, and most were very much against it. A few teenagers expressed a pragmatic view on this concerning school work, smoking and consumption of alcohol and sweets.

Saving money was seen a good thing and it was a character fault if they could not do this. Both groups felt it was hard to save money, but the proportion who never saved money was larger among the teenagers. Both age-groups morally condemned some of their own

ways of spending money. Saving was mostly aimed at future consumption targets rather than basic needs.

In both groups borrowing or lending money caused lengthy discussions and was seen as problematic. Exceptions were motivated by a combination of means-testing, limiting the amount of the loan and a judgement on the relationship between lender and borrower, which ought to be one of friendship, security and trust. A difference between the groups was that the teenagers more often saw a friend as someone to turn to in case of an urgent shortage of money.

The dividing line between friendship on the one hand side and acquaintances and foreigners on the other, was clear also in discussions of trade and crime in both groups. Trade between friends had special conditions attached, and crimes by friends were more often covered up. They didn't want to risk the friendship.

Neither age-group saw themselves as fully competent as adult economic actors. This stage in their life was one of learning. The teenagers were particularly strong in their expression of their lack of competence and the need for adults to tolerate mistakes that could help a teenager learn for the future. Paradoxically this meant that, compared to younger children, the teenagers gave the impression of being *less* competent and responsible, while at the same time needing more scope for economic action.

Perspectives on economy

We saw some overall economic perspectives used by both age-groups. Several *time perspectives* were used: one of these was age. When asked about money of their own, responsibility, rights and competence, their views on various ages from the very young child to the adult become visible. The proper age for having economic scope of action was generally set lower by children than by the teenagers.

Another time-perspective concerned the far-sightedness of economic thinking. The step from having a short interval between payments of pocket money or other income (such as a week) to longer intervals (such as a month) was difficult to manage. To plan and save for a purpose far in the future was described as problematic. Few had strategies stretching over a period of several months or years. This time-perspective also influenced their norms concerning loans. Large loans that demanded long periods for repayment were negative and could harm friendship relations.

Social relationships were another perspective with impact on the economic norms. Children and teenagers differentiated between themselves as individuals and the small collectives they belonged to, for instance concerning pay for work and demands for influence, and drew a second line between these collectives and the surrounding world concerning loans and pay for work. There was also a global level in that they knew that harmful child labour was taking place in other countries.

Concerns about levels of consumption are seen in their discussions concerning duties and interests and those of their parents. The basic need for housing, household equipment and so on are the responsibility of parents. What children and teenagers think of as the consumption for which money is required (against which they evaluate if they have sufficient money) is what we might call surplus consumption (which we do not mean to be moralistic - in a welfare society surplus consumption may be very important for mental and social needs). To these age-groups this form of consumption is also important, since

it is in this very area that their independence as economic actors starts and grows. It is in handling money for these needs that they gain economic competence and independence, which they clearly value. Their pocket-money is not enough to cover the economic burden these age-groups impose on their households. This, in addition to their lack of insight into the family economy, makes it hard for them to relate their own costs realistically to those of their parents. It therefore seems quite reasonable that they see their own income and spending as important.

Economic morals

A moral dimension is prominent in the economic thinking of both age-groups.

Individual – collective

Membership of a collective was decisive for moral decisions in many situations. The family was seen as a social unit with tasks and resources that members shared. A household level of the economy in the family context was evident. The idea that duties should not be paid for was founded on a concept of common responsibility and common interest. The family collective was also the basis for exceptions to the normal principles of everyday life in cases of emergency.

A second sphere was related to the individual, such as the person's own room, own money etc. A third sphere within the household consisted of that which the child/teenager did not have any share in, which meant that the children/teenagers ought not to influence their parents' sphere of consumption in such areas.

In the same way there was a sense of sharing in relationship to sports clubs and the like; mutual interests motivated duties which should not be paid for, even for work that gave income from the outside. It was for the common good. The sharing of resources could give a surplus value of benefit to all rather than distributing the resources were distributed to each individual member as pay for work.

Was the school class a collective in this sense? We discussed the situation when a classmate could not take part in shared activities for economic reasons, and most expressed solidarity. They were prepared to help financially and/or to withdraw from the activity themselves. They described how variation in resources had unfair consequences in this connection. Their school class was, however, not a collective in the same way as the family or the sports club. Except in cases of emergency, the class was a loose aggregation of individuals with separate economies.

The closeness of the relationship was important in various ways. The norms concerning close relationships differed very much from those concerning distant persons. Relationships with family members and other relatives were not as sensitive to the economic stress of unpaid debts as were those with others. Theft within the family was not as serious as theft from outside. The relative stability of close relationships offers a greater scope for action. In this way the family seems like a haven of tolerance. The closeness of friendship was a reason for trust and help which meant that loans, good prizes in trade, the responsibility to help and not report a friend if you witnessed a crime, was expected. On the other hand, this was a sensitive relationship. A loan so extensive that it could not be paid back, or theft from a friend, was not accepted due to the risk of disruption of the relationship.

The close collectives - the family, sports club or the like - meant that other norms were compared, for instance, to workplaces. Closeness in terms of the opportunity to identify individual suffering as the victim of a crime was also part of the norms in deciding whether what is formally a crime. Is Bill Gates crying if a teenager copies a computer program?

Closeness is also important in the norms concerning influence. The children and teenagers expected to have an influence on issues that immediately involved themselves – for instance it was not reasonable to be paid for doing housework because they were the cause of it.

Both age-groups expressed feelings of fairness and reciprocity. If they did not want their parents to have a say in a question concerning themselves, they would not demand influence on the same issues in their parents' case. Fairness was also involved in their evaluation of crimes. If merchants had unreasonable profits on small things, or if the impact of not committing the crime was devastating, theft or travelling without paying the fare was acceptable. Petty crimes were accepted by contrasting them to obviously much worse crimes.

No pay for pleasure

In the discussion of paid versus unpaid work one of the arguments was based on an instrumental view of work. Work on one's own behalf ought not to be paid. If work for others was fun or gave an opportunity of learning that also could be a reason for not paying. Paid work ought to be for the benefit of others, boring, heavy, time-consuming and ought not to belong to the areas of duty or self-service.

Participation

Participation in the planning of family consumption took place much earlier than codetermination. From the very start young children saw themselves as included in their parents' thinking about the family economy. From the perspective of the minors themselves it was important also to get some opportunity to control their economy, such as to have money of their own and to make decisions concerning the use of money. To influence the everyday consumption of the family was reasonable.

At the same time they limited their degree of self-determination since that meant responsibility. Their lack of competence could make it safer to trust their parents. In bigger economic decisions it was better that they only were informed and gave advice in matters of taste. To take part in the household budgeting seemed more a burden than opportunity to influence that they wanted.

Both age-groups stressed the limitations in their competence but there were important differences: the teenagers wanted to take responsibility for judging their own competence because of the consequences for their scope of action, while the children saw the parents as responsible for this.

The family was the basis for the economy of both children and teenagers. Pocket money was the dominating source of income. Family agreements concerning their economic conditions were however most frequently not routine. Situations of negotiation were fluid and seem to a high degree to depend on the goodwill of the parents. Few had written agreements. The parents controlled the negotiations, decided which arguments were

acceptable and how agreements should develop. The children and teenagers did not formulate any criticism of this, which seemed to be taken for granted.

Nevertheless children and teenagers are economic actors who increase their participation in steps up a ladder of economic participation:¹

- access to negotiate the rules for influence
- self-determination over resources
- scope for economic action of their own
- codetermination concerning decisions in common matters
- being asked for an opinion
- the right to speak
- being informed
- having attention paid to their interests.

The children may enter the last step early in some cases but to others it comes late. They did not, however, generally see an opportunity to take part in initiating and changing the norms and rules that regulated their economic participation.

To see themselves as economic actors

The children and teenagers described themselves as economic actors from an early age, but there was also a clear progression in their scope for economic action, their strategies and in their norms in these matters.

Age and the institutionalised age-ladders were self-evident grounds for the discussion of self-determination. Behind this was an understanding of progress in needs and scope for economic transactions as well as in knowledge and competence, all factors used as reasons for the limits drawn. The factors were mutually linked. An increase in transactions as well as in scope for action meant an increase in experience and hence competence, even if some of this was gained via mistakes.

The perspective of minors as economic actors was visible from an early age and some early participation was favoured, but a 'not-yet' perspective was expressed, especially in the older group. They are not yet adults, they are in a process of learning, which in itself may motivate limitations in self-determination. As 'not-yets' they have the right to make mistakes and the right to be protected from the most harmful effects of their own shortcomings. They have the right to be provided for and the privilege of not taking responsibility. Their reasoning involves a triangle of independence, responsibility, security within which even those who ask for security and want to limit their responsibility still ask for some scope for independent economic action. Since quarrels concerning money were frequent among the teenagers, questions arise about whether

¹ This ladder is inspired by that of Roger Hart *Children participation: the theory and practice of involving young citizens in community development and environmental care*. (London 1997)

these come about because of the of mistakes the teenagers describe, and to what extent quarrels are due to experiences from which they become aware of their lack of competence. Economic moral values are part of the cultural heritage they have access to and then relate to their own doings, competence, needs and rights.