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## **Money morals as equal opportunity - a cross professional issue**

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### **Background**

In the 1990s the economic conditions for Swedish families with children worsened due to increased unemployment, increased fees for public services and reduced transfers and subsidies from the state. There is now an increasing income gap between single-parent families and families with several children on the one hand and other household categories on the other. This inequality is reflected among children.<sup>1</sup>

This raises questions about children's financial conditions and their scope of action in such matters. Several professionals are dealing with families with children about financial issues. Public agencies are involved both in making demands on the financial resources of families and in dealing with shortage of money in the households. These professionals take part in constructing opportunities for children to learn about money morals and to develop financial competencies. These issues are discussed in this paper.

### **A child perspective**

Little is known about the impact of this interaction with professionals from children's point of view. Most studies of children's economic learning focus on cognitive development and educational programmes. Few studies concern children's real-life experiences of financial issues in interaction with these adults under various financial conditions, or the kind of learning competencies and morals children are engaged in. We approach these issues from a child perspective. This means that children are our main source of information and are seen as social actors, taking part in constructing their lives; making meaning and acting. They negotiate their terms, adapt to, contest, disobey and develop the norms regulating their lives. This includes their role as a child/teenager a role defined and performed in relation to those of adults – parents, teachers etc. We focus on children's experiences, understanding, strategies, values and morals.

### **Money morals**

Values, morals and norms are three closely related concepts. In this paper we define values as expressing what is or is not desirable. Morals are value-based judgements of proper action in everyday life and are about doing what is right or wrong, good or bad. Norms express the kind of action and appearance that is expected from someone in a given social position.

The relationship between financial issues and childhood is normatively and morally coloured, such as in a general functionalist perspective of society where children are seen as part of the family and the family is a haven, protecting from the hazards of the hard world outside. Market forces should not rule the children's world. Children are seen as vulnerable, in need of protection, objects to be cared for by adults. Thomas Ziehe has

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<sup>1</sup> *Barnens del av kakan. Välstånd och fattigdom bland barn 1991-1999*. Demografiska rapporter 2002.1 Statistics Sweden

problematised the matter as a 'monetarisation' of children. To us children are from an early age financial actors in their everyday life. Since financial matters and relationships are normatively regulated, children face money morals and financial norms in their interaction with adults as well as with one another.

### **Family strategies**

Children and their families deal with their everyday financial situation, and moral issues appear in children's financial world. What strategies do families develop to cope when their financial resources are very limited? Is lack of money stigmatising? Do families hide their problems and do children take part in such secrecy strategies? Are financial issues open to discussion and are children informed about the financial conditions of the family, or do parents apply secrecy strategies against children?

We have found strategies for secrecy among unemployed parents. Young children are not told about the unemployment and older children are not informed about reduction of resources, since the parents prefer to give priority to the children's consumption. However, children from the age of 11 years are appalled by the thought that they might not be told about financial problems. They demand to be informed in order to be able to plan their consumption and cope with their needs. They want to know in order to adapt their demands on their parents and, for instance, not contribute to their problems by nagging for money.

In some families financial issues are not a taboo but are a topic of discussion between family members: in others parents quarrel with one another and with the children over money. Teenage girls in particular and their families often experience conflicts concerning money. Teenage girls often worry about their and their family's financial situation.

Secrecy versus openness is just one of several dimensions of this phenomenon. Another important issue is that of decision-making. In some families children are highly involved while other families give children very limited scope for participation. A third important aspect is that of children's independent scope of action where the conditions also vary a lot.

Most families develop a system of rules and norms to regulate financial transactions within the family. In many families however, these rules are not always followed. Parents break the rules themselves but do not sanction the children's disobedience of the rules. Some parents say that they lack competence to deal with financial issues themselves and some illustrate the difficulty in finding a common ground in their social context for a financial contract between parents and the children. In contrast to teachers, however, parents seem to be aware of the necessity to face financial matters in the interaction with the children, irrespective of which kind of money morals they favour.

### **Children's competence and financial activities**

Children are from an early age involved in financial transactions as actors and they also take part in the experiences of others indirectly, as in stories, and directly when they are with adults who perform various transactions. As a basis for a discussion about the education of professionals, we shall briefly summarise some findings about children's

financial world<sup>2</sup>. Knowing that the financial resources of children's families vary, a basic question is: do children have to cope at school, at pre-school and in their spare time with the inequality in resources? To children, these kinds of financial issues often concern money morals.

Young children at pre-school found money important. To have your own money was positive and money was part of the construction of social status. Money of your own also meant an independent scope of action within general limitations. To be a financial actor was a positive aspect of selfhood; a marker of independence and of growing towards adulthood. Young children were at the same time aware of their limited competence and expressed trust in relationship with adults. Adults were to handle major decisions, but the children wanted control over their own money, their room and their toys. Young children described a financial world of transactions according to rules regulating ownership, obedience to contracts, free will and mutuality in transactions such as borrowing, swapping, gift-giving, buying and selling. Some of these transactions were related to values of altruism. They ought to help other children who were in need of dry clothes, for instance, and it was good to give to the poor. In some areas young children were well aware of the variation in financial value between commodities. Young children were also aware of saving as a positive activity both in a short and a long perspective. The children talked about what was morally wrong and gave examples of the kind of negative sanctions that ought to be the consequence when someone broke the rules of their financial world – exclusion from further trade or criticism from the adults.

The children did not comment upon the differences in resources between them and we did not raise the issue.

Also for older children money of their own was important to achieve a financial scope for action. Pocket money was introduced before school and formed a ladder of increasing amounts and increased periods of payment through the years of childhood. Pocket money was given unconditionally to some and to others given under the condition of chores done and/or a restricted use of the money. At fifth grade (11-13 years of age) a majority got pocket money. Pocket money as such can thus be seen as a cultural norm. The pocket money contracts did vary a lot however: amount of money, periodicity of payment and a wide spectrum of kinds of conditioning. In addition there was a varying reliability in the contracts: payment was delayed, conditions not fulfilled, sanctions not applied and extra money given besides the pocket money. In general the laxness of rules was in favour of children's scope of action rather than the opposite.

Older children took part in a wide scope of financial transactions at home, at school and during spare time with others outside their family. These children were in many ways independent actors and saw themselves as competent on an everyday purchase basis, while they trusted their parents as more competent to make more costly decisions. The older children demanded a say in matters concerning their personal consumption as well as joint consumption but wanted neither influence nor responsibility for their parents' other decisions. As did young children, the older ones described a financial world of transactions between them that was regulated. The basic principles were the same:

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<sup>2</sup> The paper is based upon two research projects concerning three age categories of children. We also draw upon the experience we have gained from numerous lectures to various professionals concerning these issues all over Sweden.

protection of ownership, free will, mutuality and obedience to contracts. The discussion about disregard of agreements was however a larger problem for this age category. Saving was also considered positive among older children but they contrasted saving to the bad moral of being a spendthrift. Money morals were also much debated in relationship to domestic work, work for voluntary associations and as pay for good behaviour. Norms regulated when and for what a child ought to be paid and how much. The principles applied were: the relationship between the individual and the collective; the responsibility to the need of the task, profit from the task and workload involved. Strict morals, pragmatism and lax morals all appeared in discussions between the children. Another area of money morals involved illegal means of access to money, goods and services where, again, attitudes varied a lot.

Teenagers of 9<sup>th</sup> grade (14-16 years of age) on average got more money, had a wider scope of action and planned for longer time periods. They performed a wide range of financial transactions, legal as well as illegal. Their discussions about morals were comparable to those of the older children, but money was much more of a problem than among the young ones. Scarce resources were a problem to many teenagers, and family quarrels and worries were frequent especially among teenage girls. One reason may be that they had a more developed understanding of financial matters, but another interpretation is that they were more dependent on money for their social life and hence for their identity and sense of belonging.

Children develop their competence and morals in financial matters throughout childhood. They learn in interaction with one another as well as with adults. Adults – parents, staff, employers etc –socialise children in conscious efforts to transfer wanted competence and morals as well as when they act as role models, demonstrating lax morals and the acceptability of lacking competence in adulthood. However, in order to give children from various homes an equal opportunity to learn how to manage financially and morally, there is a demand for professionals to develop competence as their contribution to children's learning.

### **Encounters with professionals**

Children encounter various professional adults: teachers, school nurses, social workers, budget counsellors, family counsellors, union-related youth organisations etc. Do these support children's learning of money morals? Do they take the best interests of the child into consideration in their contacts with families when the issues at stake have financial consequences for the children? Do they at all talk to children about money?

*The single mother was ashamed and did not want to bring her teenager to the budget counselling meeting (budget counsellor)*

Pre-school and school were arenas for children's financial transactions with other children. The staff did not use the children's activities as the bases for education to develop competence and morals or, as happened in the mid-20th century, for savings programmes at school. The school did however introduce financial issues when demanding financial support from families for various activities, both indirectly via demands for equipment or special clothes and directly as money for travels and activities<sup>3</sup>.

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<sup>3</sup> Näsman & von Gerber 1998, 1999, 2000, 2001, 2002.

*Teachers should be informed about how narrow margins a single mother has, and not demand one and a half euro for a visit to the cinema (budget counsellor)*

Staff-members varied in their knowledge about the variation in financial resources among families, and to a varying extent they developed strategies to cope with the inequality between children. These strategies could take the form of either treating all children equally and thus not making any direct demands for contributions from families or treating children from underprivileged families in a supportive way. The latter may in itself be humiliating or stigmatising. To what extent is the financial gap between families exposed among children in institutions (birthday celebrations, telling about summer vacation and Christmas presents, bringing private property, spending money or using private equipment in activities)? Is there a developed policy to deal with inequality between children in these matters? These are ways in which financial matters become part of children's public life with other children. Such matters may also appear in the more close relationships between staff, parents and children such as at meetings between these parties to plan schooling, or in contacts between the school social worker or the school nurse and children and/or parents. A staff member's opinion that children need new glasses or medical examination may clash with financial strain in the family budget, raising questions of parental competence and morals and thereby creating tensions between parents and children. We found examples where the free health service at the school was also used for needs that would normally be part of the general health care system where a fee is payable. Is there awareness among professionals about these problems? Do they develop strategies to support families who are short of money? How do they approach children in these situations?

*We see the depths for school photos (budget counsellor)*

Families who are short of money can get social welfare, which also means support from social workers. The decision-making process in these cases ought to have the child's best interest as the ruling principle and take the child's point of view into consideration. There has for decades been discussion in Sweden about the competence of social workers in communication with children. Lack of knowledge about children's understanding of their situation and their ideas about what kind of support they want is often criticised. Educational programmes have been developed and books on 'child interviews' have been published in order to increase the competence of social workers.<sup>4</sup> The more-or-less taboo topic of money in relation to children adds to the problem of lack of competence among professionals. This problem extends to another profession, the municipal budget counsellors, who have also been criticised for not having a child perspective. They have told us that they are very unused to talking to children, and that they want education concerning children and their lives (development) as well as communication skills.

An additional problem is that several of these situations may be relevant in the same child's life. The educational need is thus also about how professionals cooperate and find a common understanding of a child's best interest. We have not found that the professions cooperate cross-professionally in these matters. This is of course partly due to the obligation to maintain confidentiality, but this is not meant to create problems for the child but rather to protect the child's integrity. This is a problem which can be solved with the child's and the parents' consent.

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<sup>4</sup> See for example Cederborg, 2000; Hagbard and Esping, 1998.

Older children may contribute to their families' coping strategies by earning money for their own consumption needs. This kind of early participation in the labour market means that there is a need for competence concerning rights and duties in the relationship between employer and employee and more particularly, the regulation of the work conditions of young people. The unions are concerned about the conditions for work conducted, for instance, during weekends and summer vacations by school-age children and teenagers who are sometimes financially exploited and exposed to risks in the work environment. To what extent are unions or linked youth associations involved in supporting children's development of a competence concerning employment security and working conditions for these kinds of temporary small-scale employment? Do the representatives of unions understand what it means to be positioned as a child and the kind of demands that this imposes on the adults who are to support children's learning of money morals and financial competence?

### **Professional competence**

What kind of competence do professionals need in order to work from a child perspective? To be able to take children's best interests into consideration in their work, professionals need to develop various kinds of competence. First and foremost there is a lack of understanding of children's own experiences – a problem based in the lack of a child perspective. Money and property are resources for gift-giving, common activities and support to others as well as for individual consumption. There is also a need to understand the changing and varying financial conditions of families with children and to understand how different the conditions for children may be within families with the same financial resources. If we create the professional ambition to include a contribution to children's learning of financial competence and morals i.e. to give them tools for their own scope of action, there is also a need to support the understanding children's learning.

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