

**Money Matters and Money Talks:
German Children's Experiences with and
Perspectives on Their Own Money**

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Abstract

The following thesis rectifies the often assumed notion that children are economic innocents and portrays the full complexity of children's economic lives. It traces the experiences of 17 German 6 to 8 year old children with their own money and explores their perspectives on their money relations. Empirical data is derived from semi-structured individual interviews and focus-group discussions with children, children's drawings as well as semi-structured interviews with the parents of these children. Through the theoretical lens of economic sociology, childhood studies and sibling research the thesis discusses the emotional and social value German children ascribe to their own money, the diverse economic activities and practices they are engaged in and their evaluations thereof, the degrees of and attitudes toward their decision-making power and the social role of money in the relationship between siblings.

The thesis may give new impetus to policymakers, parents and other stakeholders to utilize the research findings for the design of educational programs to intercept juvenile indebtedness. Further and most importantly, it urges them to listen more carefully to children's accounts of what appears to be "trivial" activities for adults but serious and vital for children.

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Chapter 1: Introduction

During a visit at his grandparents' house, an 8 year-old boy asks his grandmother upon receiving a 5 euros bill as a gift if he could have coins instead. The grandmother looks puzzled but quickly reaches into her purse, puts all the coins she has into the boy's hand and is met with the boy's bright smile. Upon returning home, the boy immediately grabs his purse lying on a kitchen shelf, puts the money that was just given to him in his purse and eagerly starts counting all his money. He seems so joyful at the thought of owning a few more coins and a now heavier purse.

The protagonist in this story is my brother - the inspiration for my Master thesis project I discuss in the following pages. During the process of finding a research topic for my Master thesis project, this scene continually appeared in my thoughts. What captured me most was my brother's fascination with his own money and his firm request, as tough as a businessman's, to receive coins instead of a bill from his grandmother.

This observation appears to be in stark contrast to how money in general and how children's relationship to money is commonly depicted. Millman (1991) states that "[m]oney is often conceptualized as existing outside the realms of personal relationships, such as the family, as money is considered to depreciate and destruct the uniqueness of intimate relationships". Children's lives are equally assumed to exist outside the economic sphere, portraying children as economic innocents who live in their own spheres (Levision, 2000).

1.1 The Research Problem

The aim of my thesis is to challenge these common images of children as economic innocents and to portray children's economic lives in full complexity. At the end of this thesis, the reader is going to be familiarized, as the pun in the title of my project suggests, not only with children's money dealings and experiences. The thesis also suggests to the reader that money indeed matters and "talks", as children ascribe to their own money great worth and meanings for their emotional and social lives.

The majority of studies following children's relationship to money center on children's cognitive economic socialization, investigating children's economic competence and allowance arrangements (Kühnl, 2006). It is noticeable that the area of research is saturated with quantitative studies which largely ignore children's perspectives on their own money. Children are either probed for their level of economic competence, questioned through rather descriptive and child-unfriendly methods such as

questionnaires, or are replaced by the voices of their parents. Current research thus takes a glimpse of children's relationship to money from a purely adult point of view (Zelizer, 2002b). There are a few researchers, such as Zelizer (2002b), Pugh (2009) or Ruckenstein (2010) who have redressed this mischief and have traced children's own experiences with money.

However, what has still been missing from research, especially in the German context, is to explore children's social and emotional connections to their own money, children's diverse economic activities and their evaluations thereof, the degrees of and attitudes toward their decision-making power and the role of money in the relationship between siblings.

My concern is to bridge these knowledge gaps for the German context and to allow space for the exploration of the complexity of issues related to children and their own money. The paucity of research in these areas led me to formulate the following overarching research question for my research project:

“What are German children's experiences with and perspectives on their own money?”

It traces the various experiences of German children with their own money, going beyond simple classifications of consumption and saving money. The question further explores what attitudes children hold toward diverse aspects of their economic lives.

In order to capture the complexity of the topic, my research methods and data analysis are guided by the ensuing sub-research questions:

I. What social and emotional value do children attach to their own money?

The question points to money's personal characteristics and investigates what social and emotional meanings children give to their own money.

II. What different economic activities and practices are German children involved in and what perspectives do they have on these practices?

The question captures the diverse economic activities and practices children are engaged in and examines children's evaluations thereof.

III. How much decision-making power do children hold over their own money and its use? How do they evaluate their degree of decision-making power?

The question investigates children's freedoms and limitations to use their own money and examines children's attitude toward their decision-making power.

IV. What social role does money play in the relationship between siblings?

The question explores children's money relations in the sibling context and sheds light on the social role money occupies in sibling relationships.

1.2 Relevance of the Study

The relevance of my study is manifold. Firstly, the thesis offers profound insights into children's economic lives which can be particularly valuable in current public debates on juvenile indebtedness in Germany. The topic gives policymakers, parents and other stakeholders some indication of children's economic competence and provides knowledge based on which educational programs can be designed to intercept juvenile indebtedness early on. Current preventive projects are launched when children's monetary behavior and attitudes have already been manifested. For example, the Johannes Gutenberg University Mainz started a pilot project in March this year (2013) with teenagers between 14 and 17 years of age to develop measures preventing the formation of debt among young people (Johannes Gutenberg University Mainz, 2012). Yet, those young people may already be accumulating debt. My research topic can use smaller children's knowledge to implement preventive measures from an early age.

Secondly but most importantly, the thesis sheds light on those topics that may be regarded by adults as trivial or as children's play and not worthy of research. Children of my study repeatedly expressed their relief to have finally talked about their own money, which they did not or could not do among friends and family. Therefore I understand my thesis as a "listening" activity and hope their voices may be "heard" by some people.

1.3 Methods

To shed light on the above-introduced research questions, I conducted research with two different groups of participants. My first and primary participant group included 17 children (11 girls, 6 boys) aged 6 to 8 from a middle-class, non-migration background who lived in a little town and its surrounding villages in the east of Germany and attended the 2nd grade of an elementary school. My second group of participants constituted 11 parents of these children.

In order to gain a rich variety of data, I utilized a variety of qualitative research methods with my participants: My primary method constituted semi-structured individual interviews with children. I further used recall sheets and drawing sheets with children to explore children's economic activities. Moreover, I turned to focus-group discussions with groups of 3 to 4 children as a supplementary

method discussing visual stimuli I provided about topics that surfaced as dominant during the interviews with children. My second group of participants, the children's parents, were interviewed based on a semi-structured interview guide to cross-check information and to provide background information on children's activities.

1.4 Structure of the Thesis

In order to give the reader a profound insight into my research project and to give an ample response to my research questions, the thesis is structured as follows:

Chapter 2 first investigates German children's money relations from a historical perspective. It then places my study in context with other studies related to the field of investigation, turning to a discussion of previous findings on the influence of social ties on children's relationship to money, children's economic activities as well as on the social and emotional meaning of money. The end of chapter 2 points to the existence of knowledge gaps on the topic of child-money relations which my research questions are sought to fill.

Chapter 3 discusses the methodology of my research project, exploring the research site, the participants of my study, my research design, ethical issues surfaced during the research process as well as aspects of data processing and analysis.

Chapter 4 introduces the theoretical framework through which I have made sense of my empirical data, integrating a multitude of theoretical perspectives, including economic sociology, childhood studies and sibling research.

Chapter 5 represents the first of three analysis chapters and introduces the reader to general aspects of money relations in the lives of children of my study. The chapter explores children's sources of money, rules children to the reception of money as well as the position of children's own money in their lives.

Chapter 6 as the second analysis chapter traces children's economic activities and their perspectives and examines their ties to children's decision-making power and resource power as well to children's futures.

Chapter 7 constitutes the third and last chapter of this thesis and follows children's money in the relationship to their siblings, portraying the role of money in fuelling feelings of positive as well as negative feelings between siblings.

Chapter 8 gives a summary of my findings and concludes this thesis with policy recommendations and future directions for research.

Chapter 2: Background and Literature Review

In order for the reader to understand my research on the topic of German children's own money, the following chapter places my study in context with other studies related to the field of investigation. This section first gives a brief historical overview of German children's relationship to money. The chapter then turns to a discussion of current research on child-money relations, including the kinds of economic activities children are involved in, the influence of social ties on children's relationship to money as well as investigations into the social and emotional meanings of money in children's lives. The end of this chapter points out the existing gaps of research in the area of children's money I seek to close with this thesis.

2.1 German Children's Relationship to Money: A Historical Overview

According to official government statistics, Germany's total population in 2010 numbered 81.75 million inhabitants, of which approximately 11% (13.34 million) were children under 18 years of age (Statistisches Bundesamt, 2012). Although children represent a minor population group, they nevertheless hold a considerable amount of savings. The KidsVerbraucherAnalyse of 2007 (KidsVerbraucherAnalyse 2007, 2007), investigating German children's consumption habits, estimates the savings of 6 to 13 year olds in Germany at 4 billion euros, amounting to 692 euros per child.

However, such relationship between German children and money has not always been a given. Childhood and child-money relations in Germany have undergone major changes during the 20th century, primarily attributable to two world wars, followed by rising economic prosperity for the majority of Germans and the resulting affordability of commercial goods as well as changing conceptions of the child-parent relationship. Although Viviana A. Zelizer (1994) has thoroughly traced the development of child-money relations in the U.S., her research findings cannot be mirrored in the German context. Zelizer describes the transition from the "useful to the useless" child in U.S. American society from the late 19th century onwards when children's need to work was met with growing sentimentalism, eventually resulting in children's withdrawal from the market place and the emergence of the "emotionally priceless" child who was socialized into the market place with allowance arrangements. Germany did not witness such developments in parallel time. German children's life circumstances differed greatly from their U.S. American counterparts, as their country became the place of turmoil and destruction during and after the Second World War. The Second World War took the lives of millions of fathers and resulted in a growing parentification of children

at home. The absence of fathers as breadwinners in times of widespread economic hardship and poverty in the immediate post-war years necessitated children to work and earn income for their families through collecting metal from ruins. These plights made the development of allowance arrangements and child consumerism, as experienced in U.S. society, unthinkable (Feil, 2003).

In 1949, Germany split into two Germanies: The Federal Republic of Germany (West Germany) and the German Democratic Republic (East Germany), leading to child-money relations to diverge greatly within Germany. West Germany's rebuilding process led to a growing prosperity for large parts of society. The 1950s preached the political aim of capital accumulation as a way to material welfare (Ibid.). In the 1960s, society's increasing wealth not only gave rise to the emergence of a consumer market but also to the development of a child consumer market, witnessing the production of child products, such as toys, on a major scale (Niehuss, 2007). In the 1960s and 1970s a new pedagogical practice found its way into West German families: allowances, designed to teach children to save. The increase of families' purchasing power and larger incomes accompanied by an increase in parents' educational levels also led to families having fewer children. The focus on fewer children made it possible for families to have more money at their disposal than for meeting basic needs only and enabled families to use their money for pleasure and to turn to consumption. The majority of West German children now did not lack anything (Feil, 2003).

In contrast, East Germany denounced capitalism and implemented socialism and a centrally planned economy which effectively made the development of a consumption oriented society impossible. Although East German families similarly practiced allowance arrangements with their children, there was little to consume with the money children saved. Although the country was by no means undersupplied with basic necessities, the diversity and availability of commercial goods by West German standards was greatly lacking. This ended with Germany's reunification in 1990 when Germany became one capitalist and consumer market (Ibid.).

A new era of consumerism started with the onset of TV and the internet which provided new marketing possibilities, including for child products. Nowadays, marketers are very much aware of children's market potential which, according to McNeal (1999), is threefold: Children are not only primary markets, who spend their own money (allowances and other sources of money) on their own desires and needs and on a variety of products. Children similarly form influence markets, as they have an impact on the spending choices of their parents. Children also represent future markets, determining the potential future market for all goods and services as tomorrow's consumers. The development of the child as a consumer, however, has not gone without societal debate. As

illustrated by a focus on research on children's economic socialization (see next main section below), the emergence of children as consumers triggers fears that today's market world is too tempting for children to be able to deal properly with money. The discourse presents children as passive victims of marketers and advertisers who manipulate ever younger children with deceptive methods into consuming their goods. In the eyes of parents, these practices contradict children's well-being and thus the imagined proper relationship of children and the market (Buckingham, 2007).

German children's relationship to money has further been shaped by changing conceptions of the relationship between parent and child. The surge of liberalization of the child-parent relationship in the 1960s emotionalized relations between children and parents. The hierarchical relationship dominated by absolute authority of the parent, obedience and respect gave way to a more egalitarian view of the child-parent relations, emphasizing the need for understanding, worth of children's opinions, cooperation and negotiation.

The above-mentioned economic, political and societal developments paved the way for children to reach a status in which they "have never been as economically emancipated, articulate and market mature as they currently are" (Valkenburg & Cantor, 2001, p. 62). Their current economic participation is scrutinized below.

2.2 Current State of Research

The majority of studies following children's relationship to money center on children's cognitive economic socialization, i.e. how "economic knowledge, skills, behavior and attitudes" (Roland-Lévy, 1990, p. 470) are acquired, usually involving a process of interaction with people (Ibid.). Research on children's economic socialization, which has a primarily Anglo-Saxon focus, commonly takes economic and developmental psychology as a point of departure and can be clustered into three research spheres (Kühnl, 2006):

One area of research focuses on how children gain an understanding of the monetary system in general, i.e. the origins of money, the relationship between money and work etc.¹ The second and the third research sphere concern themselves exclusively with children's (regular) pocket money/allowances, as allowances are seen as playing a major role in children's path to economic competence. Studies either investigate whether and to what extent children's economic competence

¹ For research in this area, please refer to Claar, 1996; Harrah & Friedman, 1990; Leiser, 1983; Leiser, Seven & Lévy, 1990 and Lyck, 1990.

is correlated with their reception of allowances², or provide guidelines as to how children's allowances should be administered to facilitate children's economic socialization.^{3,4}

It is noticeable that the area of research is saturated with quantitative studies which largely ignore children's perspectives on their own money. Children are either probed for their level of economic competence, questioned through rather descriptive and child-unfriendly methods such as questionnaires, or are replaced by the voices of their parents. Current research thus takes a glimpse of children's relationship to money from a purely adult point of view (Zelizer, 2002b). Further evident is the fact that the placement of children's cognitive economic socialization at the heart of investigation does greatly neglect children's emotional connection to money, i.e. what symbolic associations are formed in interaction with money (Kühnl, 2006).

There are a few researchers who have attempted to rectify this deficiency and explored children's own experiences with money and/or money's symbolic value for children. Those scholars criticize how the majority of studies on child-money relations place children as passive receivers of economic knowledge which is to fill their incompetence about the economic world (Ruckenstein, 2010). Levison (2000) posits that the exclusion of children's perspectives from the economic sphere has been the result of children's lack of power in interaction with adults. Adult practices and competence are considered as yardsticks for measuring children's competence level and do not acknowledge the value of children's own practices (Qvortrup, 1994).

Children's economic potential has long been recognized by the market and market researchers which has now also reached academe. Children are indeed economic agents who possess and exercise the power they have to actively participate in the economic world (Levison, 2000, Zelizer, 2002b). The image of children's distance from the economic world and its practices cannot be sustained by research which has examined children's lives from a child's angle. Children are involved in a variety of economic activities that go beyond mere shopping, hold various attitudes toward money and economic practices, are influenced in their interaction with money by their social context and develop emotional associations with money.

² For reference, please see Abramovitch, Freedman & Pliner, 1991.

³ Please refer to Furnham, 1999 and Furnham & Thomas, 1984.

⁴ I refrain from giving an extensive overview of the results of the above-mentioned studies, as the focus of my thesis does not concern children's level of economic competence or how this can be increased but rather children's perspectives on their own money, which are not subject of investigation in any of the here-mentioned studies.

Children's Involvement in Economic Activities and their Social Nature

Children rely on a variety of monetary sources for their own money. Most widely discussed in the literature is children's reception of regular allowances/pocket money from parents, considered to be the main contributor to children's own money. Children's age often determines whether and how much pocket money is paid to children; younger children being more likely to receive no or small amounts of pocket money, whereas with increasing age children receive larger amounts (Beisenherz, 2003). Empirical studies are divided over whether the reception and the amount of pocket money are dependent on the family's household income and gender or not (Beisenherz, 2003; Mortimer et al., 1994). Further, whereas some parents distribute allowances as children's unconditional entitlement to the family's household income, other parents tie it to conditions that need to be fulfilled before an allowance is being paid, such as the child's participation in household work.

Apart from regular allowances, children frequently receive money by finding money on the street (Ruckenstein, 2010), as gifts on holidays and birthdays, as rewards for grades, as incentives for other behavior as well as for work inside and outside the family (household work, taking care of pets, helping out in family's business, running errands for neighbors) (Doss, 1995; ProKids-Institut der PROSOZ Herten GmbH, 2009). This range of children's monetary sources however cannot be as clearly demarcated as the enumeration above suggests. Some sources of money may at times exist in combination, for example, the reception of an allowance may be tied to the fulfillment of household chores, good behavior or good grades. Noticeable in providing a term to all these monetary sources is the practice of "earmarking", in which money in general as a physically identical medium is referred to by its source and purpose and thus takes on different meanings, such as a reward or an allowance (Zelizer, 2007).

Children engage in a plethora of economic activities to gain and utilize their own money. However, before I provide a detailed account of the various economic activities today's children are engaged in, I would like to point to the social nature of children's economic practices.

The mainstream theoretical (consumption) literature represents economic practices children are involved in as purely individual endeavors (Cook, 2008). This focus on economic practices as being individualistic reveals that little research has actually been carried out with children themselves (Martens, 2004). Children do not exist nor act in a vacuum. They are social actors who are embedded in social interactions with others. Due to children's minority status in society, children highly depend in their economic undertakings on their caretakers' actions (Cook, 2008). Thus, children's

consumption and other economic activities can only be conceptualized in consideration of their social relations, such as their generational and peer interactions (Ruckenstein, 2010).

Parents

Children seldom earn money by themselves and are thus dependent on their parents' generosity to provide them with money. Parents tie the provision of an allowance as well as giving money to children in general not only to a single educational goal. Empirical studies have proven heterogeneity in the pursued outcomes among parents. Most prominent is the aspiration to cultivate children's ability of a sound money management (Miller & Yung, 1990), which involves the training of saving. This is seen to aide children in their consumption practices as an economically responsible citizen (Pugh, 2009). Parents also indulge in the act of giving money to encourage their children to learn about the value of money (Miller & Young, 1990) and to foster their children's independence (Rosendorfer, 2000). By linking the reception of an allowance to the fulfillment of certain conditions, parents seek to teach their children about the need to work for their money, which is hoped to nurture a sense of job responsibility in their children (Miller & Young).

This diversity of family motives illustrates the focus on advancing children's economic competence as a primary goal. However, there exists a variety of other aims parents pursue by providing money to their children. Parents utilize money to show their appreciation to their children for services they rendered (e.g. the participation in household work) or results they achieved (e.g. rewarding good grades in school). Giving money may also be linked to purely altruistic motives (Barnet-Verzat & Wolff, 2002), such as providing money for necessities (Miller & Young, 1990), ensuring children's steady access to cash (Pugh, 2009) or considering money as children's entitlement to the family's income (Miller & Yung, 1990). Pugh's research (2009) has also brought forward the observation that parents utilize an allowance to distance themselves from the purchases children make. In this way, parents do not have to say "no" to their children's desires but can say "yes" to children, as an allowance teaches them the need to save money before they can fulfill their wishes.

The diversity of parental motives of giving money to their children uncovers the control parents hold over their children's cash income and the variety of attitudes over what is supposed to be the appropriate relationship between their children and money. The hierarchy between parents and children turns parents into gate-keepers of children's economic activities and into actors determining how children's money may be managed or what goods are appropriate to buy (Martens, 2004).

Pugh's research (2009) has followed the consumption practices of Californian parents and children from low-income as well as upper-income classes and has found considerable differences in the way consumption is evaluated and dealt with. Although children of both groups share the concern of being different from other children, strive to belong to other children by consuming the same goods, such as clothes and toys, and ultimately possess the same goods, both groups differ in their spending practices. Wealthy parents demonstrate a tendency to restrict their children's consumerism as a form of "symbolic deprivation" (p. 9), as they feel consumerism leads to materialistic behavior and spoils their children. Often these parents have expressed their distaste for needing to belong through consuming. In contrast, low-income parents spend proportionately more money on their children than wealthy families and practice a form of "symbolic indulgence" (p. 10) to ensure their children's belonging to peers.

These parental decisions on what economic practices children are engaged in and in what manner shapes children's attitudes as well. Ruckenstein (2010) has made close observations on how parents' evaluations and ideals of economic activities have been transmitted into children's talk and evaluations of the economic realm. Children have been found to replicate adult talk by voicing comments such as "I already have too many toys" or "one should not spend, but save money" (p. 388). These examples are illustrative of "the ethos of thrift" (p. 389) that is prevalent in parental attitudes toward appropriate money management.

Scholars such as Chin (2001) depict how the financial restraints parents face may also impact their children's relationship to consumption. In her research, Chin follows African American children of economically struggling families. Due to constant paucity of financial resources the families are faced with, children have learned to be modest and to not ask for products during shopping trips with their parents. During an experimental shopping trip, the researcher provided the children with money to be freely spent. The purchases of most children illustrated children's relations to their families. Out of responsibility or pleasure of giving, children made predominantly purchases for their family members, not for themselves.

These accounts indicate how children's economic activities are deeply interwoven with their interaction to parents and children's decision-making capacities. To what extent parents involve children in deciding over their economic activities and their own money differs however considerably according to context.

Pugh (2009) has noted that the allowance given by most Californian parents does not grant their children the permission to spend the money any way they like. Parents' strong sense of what kinds of

economic activities are acceptable for children has further been remarked by several studies. Furnham (2001) and Furnham & Kirkcaldy (2000) have both studied parents who express a stark disapproval of their children being involved in borrowing and lending from and to other children.

This observation is contradicted by studies on German parent-child relations, such as the LBS study of 2009. According to the study (ProKids-Institut der PROSOZ Herten GmbH, 2009), approximately 43% of children make their own decisions regarding the usage of their own money, whereas 47% of children jointly decide with their parents how their money is to be utilized. 10% of children report that their parents decide on the usage of their children's money. Another study suggests that 54% of German children decide freely about their money (KidsVerbraucheranalyse 2007, 2007). In Rosendorfer's study (2000), only 3% of the parents ascribe to joint decisions with their children about their money management, whereas 87% of parents inform about their advisory roles in their children's money matters.

However contradictory the findings may be, all studies neglect to investigate in detail the extent of children's decision-making power and how children experience their freedoms or limitations in handling their own money.

Peers

Crucial influences on children's economic practices cannot only be assessed in vertical connections (such as parent-child relations) but also exist in their horizontal connections to their peers. Children are powerfully influenced by peers in their opinions and interpretations they form, what toys to buy etc. (Pugh, 2009). Ruckenstein (2010) presents another dimension to children's peer relations in her research on Finnish preschoolers. The children used money as a medium to strengthen ties among themselves and resolve tensions, such as making gifts to their friends, sealing or buying off promises. Although children were aware of their parents' disapproval of these activities, they nevertheless engaged in these money exchanges.

This seeks to show that despite their parents' control over their economic activities, children do not always simply agree with their parents' decisions but engage in continuous negotiations, cooperative or conflict-laden in nature, over what can or cannot be consumed (Zelizer, 2002b) and how their money should be managed. Children form their own evaluations of what economic practices are appropriate and how they should be lived (Nathan, 1998). Yet there exists a paucity of research on what children's perspectives on their economic activities actually are.

The following sections uncover examples of economic activities and practices children engage in. The economic activities in the ensuing sections are borrowed from classification schemes by Zelizer (2002b) and Ruckenstein (2010), divided into production, distribution, consumption and non-consumption.

Children as Producers and Distributors

Zelizer (2002b) presents diverse accounts of how children are engaged as producers of their own money⁵. Through their participation in household chores, helping out in their parents' firms or through work outside the home, children produce their own money. Finnish preschool children in Ruckenstein's study (2010) report that they frequently find money lying on the street. Similarly, her research has revealed that children also produce money by stealing money from their parents' purses, as they harbor the desire to own more money. Children have been found to produce money through playing as well. Webley (1996) has observed children who have earned money by participating in a marble economy, in which one child contributes the marbles, the other child offers the labor in form of participating in the game and the earnings are then shared between the children.

Children, however, not only produce money on their own, they also assume roles of distributors of their own money⁶. Zelizer (2002b) points out that children commence their economic transfers within the household and with increasing age extend these transfers to peer communities. The above-mentioned example of children's involvement in the marble economy (Webley, 1996) depicts children's willingness to share and transfer money among each other.

Ruckenstein (2010) has noted how children strengthen their ties to each other by exchanging money. Adults often denounce all these activities as belonging to children's play or fear that the children who lend money to other children become exploited or cheated on, as the money may never be returned. However, Ruckenstein's study of Finnish preschoolers has illustrated that children do not view borrowed money as "lost" money but rather as a way to establish and strengthen social relations. Indeed, the children of the study were aware that their money exchanges were not appreciated by their parents but nevertheless engaged in distribution activities, often secretly. Yet children's distribution practices go beyond mere money exchange. Children exchange other items as well, including collection cards (Cook, 2001) or food (Chin, 2001). In some contexts, children's

⁵ Zelizer (2002b) defines production broadly as "any effort that creates value" (p. 380).

⁶ Distribution, according to Zelizer (2002b), refers to "all transfers of value, not just those in which quid pro quo exchange occurs" (p. 385).

distribution practices have been found to be carried out along gender lines. Thorne's study of British elementary school children (1993) has revealed the distribution of small objects belonging to the respective gender, such as nail polish or toy cars.

The above-introduced examples illustrate that adult denunciations of children's involvement in production and distribution as trivial or worrisome are misplaced, as for children these activities represent significant practices in their lives and should be acknowledged as such (Zelizer, 2002b).

Children as Consumers and Non-Consumers

Consumption⁷ and saving (non-consumption)⁸ represent economic activities children are confronted with from an early age on. McNeal (1999) distinguishes five stages of children's consumer behavior development: Children's life as a consumer starts with their first visit to a store with 2 to 6 months of age. At 18 months, children make their first in-store request. In the third stage of consumer behavior development, children are around 3 ½ years old and make their first self-initiated in-store selection. The fourth stage is marked by their first assisted purchase at around 5 ½ years of age. Between the age of 4 and 6, children often make the request to purchase a product during their shopping trip with parents, as children wish to imitate what they have seen their parents and other shoppers do. At some point they get the permission to purchase an item. But their purchase necessitates help from their parents, as at that age children possess only a basic understanding of numbers and money. They are aware of the fact that a product needs to be bought before it can be taken with them and also know how much money they need to give in order to buy this product. Most important for their first assisted purchase is the possession of their own money. The fifth stage is marked at the age of 8 when children make their first solo purchase, going to a store and buying something. Children often consider this stage as a rite of passage, even more than their parents do. Talk among peers about this rite of passage encourages solo purchases. Solo purchases often make children feel like they have achieved something great and have become more grown up and independent. From now on, children are often seen to confirm their new status as a full consumer, asking questions, such as "Mom, do you want me to go to the store for you?".

⁷ Zelizer (2002b) defines consumption in broad terms as the "acquisition of goods and services" (p. 388).

⁸ Ruckenstein (2010) equals non-consumption with the act of saving money. Consumption and non-consumption, however, should not be seen as direct opposites but should rather be considered activities intertwined by their temporal connection. Ruckenstein (2010) views consumption as a short-term gain, whereas non-consumption or the act of saving money defers individual gratification and clings to the notion of potential gain in the future. In this sense, "consumption is as much about purchasing things as about not purchasing them" (p. 390).

According to studies such as the KidsVerbraucherAnalyse 2007 (KidsVerbraucherAnalyse 2007, 2007), German 6 to 9 year olds most value traditional toys, such as jigsaw puzzles, stuffed animals and dolls. They use their allowances to fulfill personal wishes, purchasing candy, cookies, bubble gum, ice cream, drinks and magazines.

Yet a crucial part of children's overall behavior as a consumer is non-consumption. German children save an average of 692 euros per year (KidsVerbraucherAnalyse 2007, 2007). Their money, however, is not freely at their own disposal. Pugh (2009) has found Californian children to possess savings accounts with children's own money, which, however, does not exist to be spent or otherwise used in their peer economy, but is intended to be used as "training money, not [as] showing money" (p. 169). Feil's observations (2003) point to the importance of age in the decision whether money is spent or saved. Her research has shown that young children save the most, as their saving is not tied to any particular personal wishes they would like to fulfill. Their money simply keeps accumulating. At younger ages children demonstrate passion for collecting money. With increasing age this passion weakens and children show the desire to buy more and thus save less of their own money. Ruckenstein (2010) derived similar results from her study on Finnish preschoolers. She has found those children to collect and track their own money, thus engaging in what Ruckenstein calls "book-keeping" (p. 392). She views their activities as part of a long-term cycle of exchange (theorized by Bloch & Perry, 1989), in which saving/non-consumption becomes a moral value being transferred through education from parent to child. Children are taught how to consume and how to *not* consume. Their parents' goal is to control children's consumption and enable them to self-control their consumption by emphasizing the importance of saving.

The Social and Emotional Meaning of Money

The above introduced studies reveal little about children's thoughts about money and what significance children attach to money. Yet money is an emotionally charged topic, which elicits a diversity of meanings from people, often including highly moralistic responses. Different socialization experiences make people respond to and comprehend money differently (Lau, 1998). This also involves children. In the process of economic socialization, children not only develop cognitive knowledge about money, such as the origins of money or the pricing of goods, they also form subjective associations with money. In other words, the diverse experiences children make with money have an influence on how children evaluate money emotionally. Money becomes symbolic

for something else (Kühnl, 2006). A variety of scholars have investigated what money symbolizes for adults and children.

Hanley and Wilhelm (1992) have discerned that money can serve as an enhancer of self-esteem in adults who harbor a tendency to compulsive buying. According to Furnham (1984), adults may also consider money as a vehicle for expanding power. Money may further present a part of one's identity and may be the extension of the self or a medium to obtain or do the things that enable self-expression. Security and consumer freedom are other notions money can be associated with (Kirchler et al., 2001). Wernimont and Fitzpatrick's studies (1972) have brought forward that money may hold equally positive and negative connotations for adults. Some people deem money to be good and socially desirable, whereas others conceive money as an object of worry and anxiety. Rosendorfer (2000) has identified that parents utilize money as a placeholder of emotions in child-rearing. The act of giving and receiving money may be connected to learning responsibility, duty and generosity or can serve as a means to compensate feelings of guilt. This observation is also shared by Haugen (2005) who has noted that for parents in post-divorce families money is a medium to convey love and to reimburse for lost time with their children.

Studies on children's emotional evaluations of money reveal different outcomes. According to Lau (1998), whether children form emotional attachments to money is dependent on their age. In her studies with Chinese kindergarten children of three different age groups, she has found that younger children view money in primarily functional terms. With increasing age, children adopt more evaluative responses which ascribe different connotations to money (good, bad etc.). Haugen (2005) has observed that Norwegian post-divorce children share a feeling of pride and the freedom to afford things when they receive and own money. Money may also be seen as an instrument of autonomy which increases children's sphere of influence. Ruckenstein (2010) reports how Finnish preschoolers view money as a means to extend their course of action in their own lives. Further, those children describe that giving money to peers to bridge social connections and untangle tensions and ambivalences. Kühnl (2006) uses a gendered approach to the investigation of the symbolic meaning of money. Her study has examined the responses by German boys who frequently refer to money in their conversations. The boys highlight the material aspect of money, for example the provision of a certain life quality (such as a big car). Their responses also connect the ownership of money to the earning of respect. It was further evident that having money was associated with being grown up. Yet most of these explorations of children's emotional attachment to money lack extensive investigation.

2.3 The Missing Pieces of the Research Puzzle

The previous sections have illustrated that the subject of children's own money has largely been investigated already. Despite a plethora of research findings, some crucial and insightful aspects of the topic, however, have been omitted from the research agenda so far.

The most apparent lack of research in the area of children's own money can be found in missing accounts of children's perspectives on their economic activities and practices. Although a variety of scholars from Chin (2001) to Pugh (2009) have provided records of children's economic activities⁹, little to no research has been conducted in the German context. Nor have children's perspectives on their economic activities been explored. Although Ruckenstein's research (2010) on young children has attempted to provide a glimpse at what attitudes children have toward their economic practices, such as spending and saving, this aspect of research has largely been left unexplored. In cases in which perspectives on children's economic activities are sought, they are provided by children's parents.

The investigation of children's interaction with money in the social context similarly leaves space for further research. A field of study that has been neglected concerns the decision-making power of children over their own money. Although the literature suggests that children's economic activities are embedded in social relations (Zelizer, 2002b), and children's consumption, for example, can be compromised by parents (Rosendorfer, 2000; Pugh, 2009; ProKids-Institut der PROSOZ Herten GmbH, 2009), the issue of children's decision-making power has largely been left out of sight. Scholars have so far failed to explore extensively and in a qualitative manner how much decision-making power children hold over their own money and its usage, and how children experience their freedom to decide or imposed limitations on their own money by adults, such as their parents.

A review of the literature on children's money in the social context further indicates that children's relationship to their own money is most dominantly influenced by their interaction with their parents and peers. Yet, as Zelizer (2002b) points out, there is a vital need to "follow children's distribution practices into household relations with...siblings" (p. 387). This current omission is surprising, given the fact that siblings constitute vital actors of many children's social lives.

In addition, the focus of research on children's cognitive economic socialization has largely been at the expense of research on children's emotional/symbolic attachments to money. Rosendorfer (2000) provides accounts of German adults on the meaning of money; Haugen (2005) and Ruckenstein (2010) have investigated the symbolic meaning of money for children. Kühnl has taken a gendered

⁹ For an informative overview, please refer to Zelizer, 2002b.

perspective. Most of these research findings, however, describe children's emotional attachments to money in general. The symbolic values children ascribe to their own money have not been extensively highlighted so far.

The concern of my thesis is to bridge these gaps in research, especially in the German context and illuminate the great complexity of the topic on children's own money. These knowledge gaps are addressed through the following questions:

- What social and emotional value do children attach to their own money?
- What different economic activities and practices are German children involved in and what perspectives do they have on these practices?
- How much decision-making power do children hold over their own money and its use? How do they evaluate their degree of decision-making power?
- What social role does money play in the relationship between siblings?

The subsequent chapter explores methodological concerns of my research project and describes the research methods I used to close the above-presented knowledge gaps.

Chapter 3: Methodology

The following chapter discusses the methodology of my research project. I first explore the research site and aspects of gaining access. Following that, I present the participants of my study and elaborate on the research design of the project (For a brief overview of my participants and my research design, please refer to appendix 1.). This chapter further reflects upon ethical issues that have surfaced during the research process. Most of my reflections on practical, methodological and ethical challenges in this chapter are based on my field notes I made every day. The final section examines the ways the data have been processed and analyzed.

3.1 The Research Site

During the months of August till October 2012, I conducted research in a rural eastern part of Germany, an area I grew up in. The town and the surrounding villages where my research took place hold approximately 10,000 inhabitants¹⁰. The town has one elementary school which children from grades 1 to 6 attend. The majority of these children attend an after-school program (German: *Schulhort*) while their parents are at work. This program uses the classrooms after school hours for its purposes. The program accompanies children to lunch, supervises children's homework as well as children's playing time. I chose this after-school program as an access point to children for multiple reasons: The program was an ideal place to reach out to a great number of children of a certain age group that I sought to recruit as participants. Moreover, I feared many parents would be reluctant to let me into their homes and do my research there without getting to know me first. Even if parents would welcome me into their homes, the activity of making appointments with each family would have turned into a time consuming activity. Using an after-school program as a research site had the advantage of having a certain slot of time and space available each day without having to worry about appointments.

However, the research site posed some major practical challenges to the research process as well which required me to be flexible at all times. One particular practical challenge constituted the lack of space in the school. Most of the classrooms were used by the after-school program, for extracurricular activities, special tuition classes or teachers' meetings. I did not have one particular room to research in every day. So I had to be flexible, look for a room and if it was a busy day I had

¹⁰ I draw this information from the town's official website. In order to protect the anonymity of my participants, however, I am withholding the reference to this information.

to change the room in the middle of an interview because it was needed for other purposes. Abebe (2009) similarly had to meet the challenges of finding space to interview the children of his study and argued for the necessity to be flexible as a researcher. It also requires researchers "to take opportunities as they [arise]" (Leyshon, 2002, p. 183).

Moreover, time proved to be an issue as well. Once in the field, the teachers informed me that there was little time for interviewing children, as the children's time in the program was so structured. After lunch, the time for homework would start and children would only have around one hour free time available before they would have to get ready for taking the bus or being picked up by their parents. One hour each day was an unexpected limited time framework I had to work with. This often was further limited by special afternoon activities the program organized for the children. For example, August has several days of hot weather and the children consequently went swimming in the afternoon. On Fridays the program also often planned some special activities outside the school site. Consequently, my allotted time was often compromised and I had to juggle even more with the limited time framework. I met these obstacles by prioritizing interview sessions over playing sessions with the children for the maintenance of rapport. In the beginning of my research, my research plan devised that once a week I would use one hour to refresh the rapport that had been built up in the beginning of the research through playing with all children. However, as the time pressure built up, I decided to use all the time available for interviewing children. I tried maintaining rapport through talking to the children before and after interviewing a child. I expected that some children who were less enthusiastic in the beginning would drop out of my project, but, luckily, all children decided to remain in the project.

3.2 Access

Access to the after-school program was relatively easy but bureaucratic (as I expected it to be of a country like Germany). In March of 2012 I contacted the head of the after-school program by phone, explained my research agenda and asked for a meeting. We set up a meeting for the beginning of April, when I would return home for the Easter holidays. In the meeting, the head of the program appeared interested in my research project but referred me to the municipality, as only the municipality was authorized to make the final decision. The responsible clerk at the municipality's office agreed to help me with my project. I was told they needed to classify me as an intern because I needed to be state-insured and insured for accidents, in case something would happen at the school. I further needed a criminal records check and an introductory letter from my university in German, as

the clerk could not speak or read English. When I gathered the required documents, I was given an internship contract which did not specify any conditions I had to fulfill except to notify the after-school program about days I am absent. For both sides, it was evident that my research project was my own and that I was not dependent on the after-school program teachers for supervision of my work. This internship contract only served as a means of being insured. Once I was granted access to the field, the recruitment of participants started.

3.3 Participants of My Study

Participants of my study included children as well as their parents. I describe matters relating to both respective groups in this section separately.

Children

German children aged 6 to 8 attending 2nd grade at an elementary school, were the main focus of my research project. I chose children and in particular this age group based on several reasons: My research project sought to gain insight into how children deal and view their own money and only children, neither parents nor others, could give me answers to these areas of children's lives. I intended to study the age group of 6 to 8 year old children, as my main interest primarily lies in studying the lives of younger children. It is an age group I feel has been given too little attention in childhood and child research, especially with interviewing methods. The reason may lie in the fear that children of that age are less verbally articulate and can express less complex thoughts. Through the interaction with my 9 year old brother, however, I doubted this contention considerably, as children of that age, in my personal experience, can be quite articulate. I feel using age as a factor in deciding whether or not a child participates in a certain kind of research can be very misleading. Indeed, it may rather be fruitful to examine where the interests of children lie and what subjects would motivate them to participate in research. For example, I think children of my study proved to be quite articulate, partly because they were enthusiastic about the topic and liked to be interviewed. Moreover, I asked children of this age group to participate because many children starting elementary school in Germany start learning in the home setting as well as the school how to deal with money (Feil, 2003). Fraser (2004) made similar comments on the decision whether or not a certain age group of children is articulate enough to participate in research. She suggested that

[t]here's no *necessary* reason why an adult should have a more adept vocabulary for research than a child or a young person (...) [L]ike 'adults', 'children and young

people' are not a homogenous mass. Like adults, children and young people are diverse in their competencies. (p. 24)

In the following, I discuss the recruitment process and issues related to establishing rapport with the children.

Recruitment

In total, I recruited 17 German children for my research project. The majority of the children (11 children) were girls, the minority (6 children) were boys. All children came from middle-class families and had no migration background. Originally I intended to recruit children from various socio-economic classes, however, recruitment proved to be quite difficult and no children from other backgrounds decided to participate. Most children of my study knew each other and referenced to each other in the interviews. Interestingly, two of the girls participating in my project were sisters, being two years apart yet attending the same school grade. This provided for interesting insights into the role of money in siblings' relationships.

I intended to obtain consent from the parents to interview their children in the after-school program and opted to ask parents after meeting them in person if they would also like to join my project. The head of the after-school program kindly offered to assist in the distribution of information letters to children and their parents as well as the collection of the informed consent forms. I addressed children and parents with two different letters. One letter was written in a more child-friendly language and asked the children to sign their own informed consent form. Although I was aware that legally their signatures would not be binding, I intended to include them in the decision-making process as full beings who have a say in whether to consent or not. The other letter and informed consent form was addressed to the children's parents and asked to give their consent for interviewing their child. (See the appendix 2a and 2b of this thesis to have a look at both versions of the information letter and informed consent forms; both versions are in German.)

I sent the information letters to the after-school program at the end of May and asked for the distribution in one school class as well as for the collection of signed informed consent forms in the beginning of June. Unfortunately, the first batch of informed consent forms was only signed by 8 families. The recruitment process resumed again and the after-school program distributed the letters in three other school classes. After the second round of recruitment, I received 5 more signed informed consent forms, totaling now 13 child participants. It was my sincere hope that after a personal introduction on my part among children and parents, I would gain a few more child

participants, as I also feared I would naturally lose some children because of disinterest. Luckily, in the first week of my field research, 4 more children decided to join my project, partly because they met me in person at the school and partly because they got to know me on the soccer field with my brother.

Rapport

Establishing rapport with children as research participants is a vital element of the research process. In order to create a continually open dialogue with children and gain insight into their lives and thoughts, the researcher needs to first gain the trust of children (Kellett, 2010).

Rapport with children of my research project was unexpectedly easy to establish. Before my fieldwork began, I worried about how children would react to me and my project and if they would still like to participate, as the two months of summer vacation had passed between the reception of information letters and the actual start of the research. Yet, a relationship with the children established very quickly once I was in the field. After my introduction to all of the child participants, I asked them if they would like to play some games to get to know each other. Everyone seemed very enthusiastic and I asked the children to show me some of their games. After playing several games with the children, I noticed one of the boys crying. Upon asking him why he was crying, he responded that he had expected to be interviewed and talk about his money on the first day. This situation, to be honest, completely took me by surprise. Of all the scenarios I imagined, this was not one of them. To calm him down, I interviewed him informally and his mood brightened. This situation made me realize that I boldly assumed that both I and the children would like to play games to get to know each other but did not think about the possibility that some children could have other wishes and expectations. In short, I did not fully consider their needs and assumed that my needs would be theirs as well. This mistake of mine made me learn that in future research projects with children I would always ask the children first what they expected from the project and how the project should begin and continue. This move would signal that I consider and respond to their needs. It may also contribute to the notion of embedding children more in the research process and giving them the opportunity to be more in control of the research situation (Kellett, 2010).

I would now like to turn to a discussion on what factors influenced the rapport with the children of my research project, including age and my role as an adult, gender and my role as a sister.

A factor that affected my relationship with the children was my age. According to LeCompte (1999), "age may either facilitate or impede data collection" (p. 32). I experienced the children to be very

enthusiastic during my field research, especially in the first few weeks. Children would hug me and call me “their Anja” and would often let me win games. The teachers of the after-school program attributed this behavior to my young age and my newness. I made similar observations. My age and the children's age as well as their birth dates were frequently repeated topics during conversations and a means to connect. They constantly asked me how old I was and discussed their age and each child would tell me when their last birthday was. Some would guess my age and tell me about their siblings who were of a similar age. Others would not see me as a full adult but in the words of one girl as “half-grown-up” (*In German: “halberwachsen”*).

My intention was to be viewed as a different kind of adult who is involved in their activities and children can freely talk to. I did not fool myself that I could ever be their friend. I could never become one of them, especially not in light of my limited time framework. I share Kellett's observations (2010) that being a friend was not necessarily a role one had to assume in order to have access to children's perspectives. It is rather crucial to establish a research relationship that is based on mutual trust. For most of the children I was probably a different kind of adult because I participated in their activities. I played their games, danced to their songs, chased them across the school yard and asked for honest feedback on how I did during interviews. This was in stark contrast to the teachers who were sometimes not older than I was but who adopted a different role and acted differently. The teachers did not play with the children outside but only supervised them. The children addressed their teachers formally by their last name, whereas I introduced myself with my first name and was continually referred to it by that name. Despite these signs of seeing me as different from their teachers, some children still asked for permission to go to the bathroom or leave the group for other reasons during our games, placing me more in a teacher's role. Although I always responded they did not need to tell me because I was not their teacher, they continued to tell me about their absence.

Sometimes I successfully struggled against assuming the teacher role, other times I failed. I sometimes fought to maintain the role as a non-authoritative adult in children's discussions about what games to play. As the number of children was rather large, many children had different ideas about what to play and could not agree on games. It was difficult for me not to intervene and find a compromise, particularly when a girl on the 2nd day of my research stated while children were fighting about what games to play: “*You are a grown-up. You can decide.*” Whereupon I responded: “*I don't have anything to decide. Children can decide too.*” I noticed on the girl's facial expressions that my response puzzled and confused her.

In other situations, my role as an adult took over and I cultivated children's perception of me as a teacher for reasons of safety or data collection. During one of the playing sessions the children discovered a bush with a hole inside, resembling a cave where one could hide in, behind the fence outside the school's premises. The children quickly started to climb the fence. As I was alone with the children and was thus responsible for their safety, I felt I had no choice but to intervene and tell them that we are not allowed leaving the school's premises. In retrospect, I know I did have a choice. I could have simply diverted their attention to something different and thus maintain as non-authoritative as possible. In one focus-group discussion I faced a similar challenge when two of the children could not stop laughing and telling jokes to each other. I knew that if I did not intervene the children would never stop laughing, the other girl in the group would be intimidated by their laughing and it would sacrifice my data collection. So, I decided to intervene by swapping places, so both children would not sit next to each other anymore. This move did seem fruitful, as in the end when the laughing had subsided, the children contributed an interesting, new angle on the research topic. Although I may have prioritized my data collection, I still feel that the relationship with the children had not changed because of my behavior. The children answered my questions and brought up new topics to discuss. I feel these instances of playing adult inevitably happen when a researcher is alone with children, as the researcher has a certain responsibility to manage the group as well as to protect the other participants in the group.

I may have also arrived at this conclusion because of what I observed and were told by the children about teachers. At first, their perception of me disappointed me because I did not want to be seen as an authoritative teacher. Yet my disappointment soon subsided. During the two months of my research, I often observed girls playing teacher and student and telling me that they wanted to become teachers. This positive connotation of a teacher was particularly reflected in the words of one girl whom I asked how she saw my role in this project: *"You are like a good teacher who asks easy questions and explains everything really well."* These instances let me realize that being viewed as an adult, even as a teacher, is not necessarily a negative aspect for my research. Children's positive association with the term, in my perception and experience, did not hinder the data collection process. Children seemed to trust me and open up their perspectives on the topic to me.

A factor that similarly assumed an important role in building rapport with the children was my gender. The children had different reactions to me as a girl/woman. Many girls were very enthusiastic upon seeing me and talking to me from the very start to the very end and it seemed easier to continue a good rapport with them throughout the research process. Some boys' experiences

though were different. For some boys in my project the fact that I could not equally split my attention in half – equally between girls and boys – was a problem. The large majority of children in my research project were girls who liked playing games, such as hide and seek or tag. I promised the boys they would get their turn in deciding what game to play next and some of the boys decided to play soccer with me. However, not all boys and only one girl chose to participate in the game, so a real soccer match could not be played. The boys soon became disappointed and decided to leave our group. I felt like I had let down the boys and at the end of the research project they expressed their disappointment at what happened and stated that they intended to leave the project because of this incident. I deeply regretted this incident but at that moment I did not have a choice because the failure of the soccer match resulted from the low turnout of players.

For one boy, Thaddäus, my gender appeared to influence our relationship positively. It seemed that it was easier to connect with me and trust me precisely *because* I am a woman. In an interview with him, I informed him, as I did all children, about the confidentiality of the information he provides to me, including the promise not to communicate information to his mom. Upon my statement, the following conversation started:

Thaddäus: I know this. You are pretty nice.
AG: I am pretty nice?
Thaddäus: Yes, you wouldn't harm a fly.
AG: Aha. Why do you think so?
Thaddäus: Because girls – women usually don't do this.

Thaddäus informed me earlier in this interview that his father had left the family and did not take an interest in his children anymore. I assume his experiences with his father may have influenced his perception of men and women, including how he perceived me. In any case, the fact that I was a woman appeared to assure him that I would keep his information confidential. The example of Thaddäus seeks to illustrate that not only have we as researchers to be sensitive of our own experiences and values, that is - our “baggage” – but also, how our child participants' past experiences form the ways they relate to us.

The small size of the town I researched in had the advantage that I sometimes got to catch some glimpse at children's lives, as I sometimes saw the children on weekends or in the evenings during the week when they would go shopping or swimming with their families. The children I met incidentally were always glad to see me, waved at me or walked into my direction to talk to me. I would also meet their families and could this way build rapport with their parents as well.

My role as a sister of a 9 year old boy also affected the rapport I built with some of the children. My brother was on a soccer team that just started regrouping after the summer vacation. Other children joined the team and some of those were boys and girls of my research project. Unknown to me before, I now encountered some of the participants of my study during the day in school as well as in the afternoon and on weekends on the soccer field. At first I was conscious as to how my brother's relationship to the children in my study would affect how they saw me. However, I soon learned that the existing relationship between my brother and my participants was helping rather than hindering. In fact, some children sought to participate in my study because they associated something positive with my last name.

Parents

Although children were my primary research participants, I also intended to informally interview their parents. I sought information about children that had been previously been left unexplored in interviews with children as well as information to open up more perspectives on the children's experiences with money.

Recruitment

All parents I recruited for my project were German middle-class parents with no migration background. The age of parents differed substantially: some parents I interviewed were under 30 years of age, the majority of parents were in their thirties, some parents were over 40 years of age. In total I was able to recruit 11 parents, of which 5 were fathers and 6 were mothers. I was able to interview two married couples and one separated couple. Of the other families I managed to only interview one parent each.

My recruitment strategy was influenced by what parents I encountered personally during the research process. Not all parents picked up their children from school, which meant that I did not get access to these parents. Interviewing of parents started in mid-September 2012. My intention was to interview the majority of children before starting interviewing their parents, so I would have an overview of their family circumstances to avoid possible sand traps, such as sensitive issues in the family. From mid-September on, I spoke to every parent I encountered and asked for permission to interview them. Initially, I thought it would be difficult to recruit parents, as they may have other time commitments in the afternoon upon picking up their children. However, all parents I contacted agreed to participate and with some I made specific appointments.

Rapport

My role of a sister of 9 year old soccer playing boy allowed me to establish rapport with some of the parents on the soccer field. We soon started to address each other informally and call each other by our first names. I personally found this to be quite rewarding for the atmosphere in the beginning of each interview, as a relationship between my participants and me had already been established. Rapport with other parents I had not met before built up during the first few minutes of the interview. Although our conversation touched upon the same subjects, the relationship remained strictly professional, that is, we referred to each other by our last names and the atmosphere during the interviews was in general a little more restrained. An exception to this was a married couple who invited me for coffee and cake into their home to conduct the interview there. They initiated addressing one another by our first names which lightened the interview atmosphere.

In the town I researched in, my home town, especially to the "soccer parents", it seemed I assumed an insider's perspective. Although we shared the same language, dialect and also had our children as a common ground for conversation, being an insider may also have drawbacks that may influence the nature and depth of responses parents of the study may have given. Participants may not have opted to reveal as much about their lives as they would to outsiders, as they may fear the insider researcher may easily breach the confidentiality agreement by forwarding the given information to other people in the region. This view may not be quite unwarranted. Indeed, I often found myself having to be quiet during dinner conversations with my family because members of my family would sometimes talk about some of my participants' families. Despite the possibility that some of my participants may have revealed less about their lives due to my role as an insider, they still chose to disclose more information to me than to others. Almost all parents of my project mentioned that money is not a subject that is and should be talked about with other parents, not even with friends. Yet, all parents openly communicated their attitude toward money and money education to me and never once refused to answer my questions. I interpreted their behavior toward me as a sign of trust in me as a person and a researcher.

3.4 Research Design

In the process of choosing my research methods, I particularly reflected on the methods used in previous studies on children's relationship with money. As we have seen in the previous chapter, the majority of studies on child-money relations are on based on quantitative accounts or only investigate adults' conceptions of children's relationship with money. I sought to avoid the traditional failure of

social research to study children's lives "through the views and understandings of their adult caretakers" (Christensen & James, 2000, p. 2) and thus utilize research methods which allow a more child-centrist view on children's lives and elicit children's perspectives directly. To gain a rich insight into children's economic lives, it was pertinent to use a variety of methods. Using multiple methods in research with children has the advantage of addressing a research topic from various angles and providing "complimentary insights and understandings that may be difficult to access through reliance on a single method of data collection" (Darbyshire et al., 2005, p. 417). In the following I explain these research methods as well as what methodological challenges I faced.

Semi-Structured Individual Interviews with Children

I conducted individual interviews with children which were based on a semi-structured interview guide (as can be found in appendix 4a) discussing topics such as sources of money, its amount, conditions tied to the reception of money, the uses of money, children's decision-making power as well as children's feelings toward their money. The themes covered in the interview guide derived from a combination between using themes discussed in other studies and applying my personal experiences to investigate those themes that appeared to be missing from the scholarly literature. In this way, I utilized myself as "an instrument of inquiry" in the construction of an interview guide (McCracken, 1988, p. 32).

I interviewed children individually usually twice to cross-check information and validate the data. In some instances I was not able to interview children twice, as my time to interview was limited when interview times clashed with children's extracurricular activities or with the schedules of the after-school program.

I opted for individual interviews with children as my main research method based on two reasons: Money can present a very common issue children freely talk about but it can also be a very personal issue. Interviewing children individually and giving them the opportunity to discuss the topic later in focus-groups allowed me to respect the potential reluctance to talk about money openly with others. Moreover, I experienced children to be very enthusiastic about the research topic, making it very difficult for children to share their experiences one after the other. In order to capture the full context of children's relationship to money I realized that individual interviews should therefore constitute my main research method, using focus-group discussions as a supplementary method of data collection.

As a possible anonymization technique suggested by Grinyer (2002), prior to the start of interviews I asked children to invent a different name for themselves which I could use during the writing up of my research results. I used this technique, as I wanted to avoid using names in my thesis that children did not agree upon or would not identify with. In this way, children's names would be anonymized but still personalized. Most children seemed to enjoy this practice and would quickly find names for themselves. Names usually, though not in all cases, referred to movie characters they liked. Therefore, readers of this thesis need to be prepared to listen to stories from princesses and action figures.

At the start of interviews children were asked whether they felt comfortable if a tape recorder would record our conversation. Then the children were informed about ethics, including anonymity, confidentiality, the subsequent deletion of data after data transcription as well as children's voluntary participation, and were asked again about their willingness to participate. All interviews concluded with a feedback session which asked about children's opinions about the positive and negative aspects of the interview as well as a question on what I as a researcher could have improved. All children agreed to the use of a tape recorder. Many children asked after the interview to listen shortly to the tape and would laugh about their voices. The majority of children did not pay attention to the tape recorder during the interview; a few children mentioned the tape recorder and what was shown on its display during the interview. It appeared that children were comfortable with the use of a tape recorder.

Most children were talkative during the interview and the interview often turned into a genuine conversation, as children would not simply answer my questions but bring up more topics. In those situations with children who struggled to answer beyond my questions I felt it helped to refer to what they had drawn and colored during the interview. Each child was given a purse and a piggy bank to color (see appendix 3a). These were used as a stimulus for more discussion with children who had difficulty to tell about their experiences with money. One shy girl also decided to bring along her best friend (who was also a participant of my project) to the interview. Many children of my study also reported that the coloring sheets were what they liked best about the interview because they did not have to sit still but were occupied a little.

One of the methodological challenges I encountered during the interviews with children was how to deal personally with the sensitive information discussed. For example, as outlined earlier, a boy named Thaddäus told me the story of his dad who had left the family. Telling this story appeared so normal to him and he did not appear sad but rather very rational about it. I myself had difficulty not

to say "I am sorry" and pity himself. In that moment I struggled against my inner self of being a person who normally comforts children and who has a well-conceived notion of what an ideal childhood looks like, which simply did not fit into this picture. Instead of giving in to my inner tendencies, I moved on to another question and in this way make it appear as normal to me as it seemed for him.

Recall Sheets

Recall sheets are a useful method to obtain information on past experiences or events (Beazley & Ennew, 2006). In order to meet many children's challenge to remember what amount of money they received recently and what it was used for, I designed a recall sheet. The recall sheet (which can be found in appendix 3b) was a table the children were asked to fill in every time they received money. The columns asked for information about the amount and date of money received, the usage thereof accompanied with a date and an explanation for why it was used for this purpose as well as the person who was with the child in that situation. The children were given several weeks to fill in the table. Upon their return, children were interviewed again about what they had written. This method proved to be extremely fruitful. The method gave an insight into the frequency of money received and also recalled details of particular instances when their money was used. The recall sheet was able to capture instances that had not previously been discussed in interviews and also served as a stimulus for more discussion. Unfortunately, the drawback of the method proved to be the dependence on the help of parents. Children could easily fill in the table but their parents were needed to remind the children to put the filled in sheet into the school bag and return it to me in school. Although I distributed a note in the children's homework diaries when I expected the recall sheets back, only 9 children (7 girls, 2 boys) returned the sheets.

Drawing Sheets

Drawing is a research method which is particularly fruitful to use in research with children, as it constitutes a means to explore ideas and serves as material to comment on in interviews (Beazley & Ennew, 2006). For my study I designed a drawing sheet which asked children to draw what items they bought most, what they saved for and what items they were not allowed to buy (attached in appendix 3c). The sheet could be filled out at home, be returned several weeks later and served as basis for another interview. It was a productive method, as it assisted children in remembering what they did and intended to do with their money. In interviews, children would sometimes only mention

one item or would not know the answer. However, similar to the recall sheets, the drawing sheets were highly dependent on parents' cooperation and were only returned by 10 children (8 girls, 2 boys).

Focus-Group Discussions with Children

I used focus-group discussions as an additional method to elicit children's perspectives on their own money. It is a research method originally designed for adults but now well adapted to research situations with children (Kellett & Ding, 2004). The focus-group discussions allowed me to feed into my research questions from different angles, by not only learn about facts concerning the topic (e.g. how much children saved) but also about their evaluations of economic activities or particular situations. They also offer space for children to introduce issues that they deem crucial to discuss (Ibid.).

I designed four visual stimuli to lead the discussion (attached in appendix 3d): One child holding money in its hand and contemplating how to use it; two children going shopping alone vs. one child going shopping with their mother; one child asking for the permission to buy a toy – which is refused by the mother; and one child having their money taken away as a punishment by the mother. These visual stimuli were based on topics that emerged during the individual interviews with children and elicited the strongest and most emotional responses, which I wanted to explore in more detail during group discussions. Visual stimuli are a particularly useful method for children in the age group I studied, as issues become more concrete by using pictures instead of verbal representation only (Scott, 2007).

Focus-group discussions were conducted only twice during my fieldwork due to time constraints and practical challenges. The experience with focus-group discussions illustrated the important role of the composition of the group and the difficulty in foreseeing what strategies work and do not work. As I faced time constraints during my fieldwork, I was not able to observe groups of children and use the information about their dynamics for my focus-group discussions. Moreover, at the end of my fieldwork it became difficult to compose a group of children, as children either did not feel like to participate, were involved in other extracurricular activities or were picked up early by their parents. This is why I chose the participants as they were available, a strategy that created different results in the two focus-groups I conducted.

The first focus-group consisted of only girls, 4 in total. The group worked rather well with each other, although one girl preferred to listen rather than to talk. During the discussion, one girl

suggested to sit at the table and draw, instead of only sitting in a circle on the floor. My initial doubts that a discussion could probably then not be as lively disappeared in the first few minutes after the new arrangement.

My second focus-group consisted of two girls and a boy. This time no other children could be found who were willing and able to participate. One girl and the boy would sit next to each other and could not stop laughing and making fun. The other girl appeared more and more intimidated by this situation and I found myself unable to manage a discussion and contemplated either finishing the session or changing seats, so the boy and the girl would not sit next to each other anymore. I opted for the latter although I risked compromising my intention to be a different adult who does not decide over children. I asked to change seats and after a quick “*oh, nooo*”, the laughing turned into a real discussion that brought forward new aspects of the topic. This situation highlights that focus-group discussions can be very difficult to manage if the composition is not ideal. Yet, finding the ideal composition does not follow rules: Peers may be a facilitating factor in focus-group discussions but may also hinder them (Kellett & Ding, 2004). This suggests that a researcher is required to have patience and an optimistic attitude toward the outcome of a seemingly failed attempt to conduct a discussion.

Semi-Structured Interviews with Parents

Semi-structured interviews with parents were based on an interview guide discussing topics related to parents' motivations to give children money, conditions tied to the reception of money, children's decision-making power as well as the role of money in sibling relationships (The interview guide can be found in appendix 4b.). The semi-structured nature of the interview guide enabled the cross-checking of data and new insights into their children's dealings with money, especially in the sibling context.

All interviews were tape recorded which all parents agreed upon. Interview settings varied substantially, as I had to adapt to parents' schedules and be opportunistic. Many interviews were conducted in school classrooms and on or near the soccer field. One interview took place in the home of parents I was invited to for coffee and cake. In general I found the atmosphere in the classroom and in the home more research-friendly, as it was a closed room where interruptions did not occur or were only of short nature. The soccer field was livelier and interruptions by the trainer, children or other parents were more frequent.

The nature of the interviews was based on parents' schedules or what parents I encountered during my fieldwork. Most interviews were individual. Of 11 parents, I interviewed two married couples; one interviewed separately from each other, one interviewed together. Due to conflicting schedules, I interviewed one married couple separately.

3.5 Ethics

Throughout the research process, researchers are faced constantly with situations which may harm participants and the quality of data. This requires researchers to adopt an ethical attitude to protect their participants (Alderson, 2004). In line with regulations by the Norwegian Social Science Data Services and literature on ethics in child research, I informed my participants about ethical considerations at the start of each interview. Information was given on the voluntary nature of their participation as well as the possibility to quit the interview or the project at all times without naming a reason or fearing my reaction. The anonymity and confidentiality of information (including the deletion of data after data transcription) was emphasized as well. In interviews with children I set aside a longer time period to explain these ethical considerations to the children in simple terms and to be open to possible questions. Along with these explanations, I also paid particular attention to the research site, a school, in order to make the children understand that they could answer all of my questions openly. I stressed the difference between being in class and participating in my project. In line with Punch's suggestions (2002) to ensure that children understand the difference between school and the research context, I explained that in my project there were no wrong answers as in school, but only right, interesting and fascinating answers. Upon these explanations, the children were asked again if they would like to participate.

In the following I discuss some ethical challenges I met during my fieldwork.

Researcher's Positionality

A person never only has one identity that defines their actions but instead inhabits multiple identities that impact the ways we think and act. A researcher is no exception to this rule. Although in theory researchers are required to study a phenomenon free of all preexisting experiences and norms, the practice seems quite divorced from this wishful thinking (LeCompte et al., 1999). As a researcher studying children, I am not only a researcher who studies children and children's lives. I am also a sister, a future parent and a former child. All these roles influence my thinking and have inevitably impacted the research process in some ways or another. In order to mitigate these influences, it is

crucial to be aware of this possible bias, be reflexive and reflect around how a situation or the interpretation thereof may have been altered by my experiences, values and expectations.

Apart from the role as a researcher, I am also the sister of a 9 year old boy and a future parent and constantly contemplate the rights and wrongs of raising a child. Admittedly, usually I take on quite strong positions in terms of the rights and wrongs of child raising and I expected this tendency to affect my research process as well. Before the start of my field research, I did not take any position regarding children's money education but anticipated this would follow once I started interviewing. I intended to hold back this inner tendency to judge other parents' child raising practices and focus on understanding their perspectives instead. Surprisingly, the expected struggle against my inner tendencies did not become necessary. Upon starting interviewing parents of my study, I did not feel the tendency to judge. Instead, the more perspectives and arguments I listened to, the more I found myself thinking that there are multiple adequate ways of letting children handle their own money.

My role as a sister of a 9 year old boy also affected the rapport I built with some of the children and parents. My brother attended the same school as my child participants and was on a soccer team on which some of the boys and girls of my research project played as well. This additional relationship to the children and their parents of my study in some ways affected our relationship as researcher and participants.

Crucial in this regard is to mention that I was not a foreigner to the region my research took place in; I was an insider who spoke the same language and dialect, grew up in that area, frequently revisited and was thus familiar with the culture as well as the town, particularly the town's shopping possibilities. As a child and now as a sister of a child I have frequented the same stores. This prior knowledge made it easier for me to put myself into the children's shoes and to imagine from their stories what, for example, going shopping in the local toy store must have felt like.

Furthermore, my expectations of what results the study would bring forward may have played a major role in how I perceived the research process and the ensuing data analysis as well. During the research process, I constantly found myself being surprised at what the children responded, which led me to enjoy my field research even further. Expectations derived from a prior literature review as well as my personal knowledge about children's money matters. My literature review rather revolved around how much money children receive, the conditions tied to the reception of money as well as in what ways the money is used. Moreover, as was later confirmed by many parents, children's money education is not a subject parents find necessary or desirable to share their views on. I also experienced this in my personal life. My brother's and my money education were the only pieces of

personal knowledge available to me. The topic had never been discussed with other parents. Thus, the depth of children's perspectives on these practices was unknown which regularly caused my surprise.

Power Relations

As explained earlier in this chapter, I intended to be a different adult to children, a person they could openly talk to. Although many placed me in a teacher's role, they nevertheless seemed communicative in interviews and would sometimes confide in me sensitive information. Children's readiness to answer openly during feedback sessions at the end of each interview, give suggestions on how they would like to conduct the focus-group discussions or simply saying no to being interviewed signaled that they were not afraid of my reactions and regarded me as someone that is less authoritative and open to criticism. What became for me a challenge was reconciling what I had experienced in practice with what was discussed in the literature on power relations and children. Was I doing something wrong?

In discussions on ethics children are typically portrayed as shy and difficult to establish rapport with because they are afraid to talk to adults openly. As the literature goes, we as researchers need to mitigate these perceptions of adults and lift children's power position by giving them the feeling that they can openly express their views without fear (Punch, 2002; Kellett, 2010). This process is depicted by the literature as a rather artificial practice because we as researchers need to change children's power position first before the child can open up to us. When I met the children of my project, I realized how stereotypical the literature depicts children in research and how it falls victim to the same traps that it seeks to criticize. Children are not a homogenous group who are all powerless and initially too shy to open up to the adult researcher. My research experience paints a picture of children who are self-confident at the start, eager to talk and not afraid to tell me what I could have done better in the interviews.

This contrast between theory and practice illustrates that having powerless, shy children is not a given but rather presents a worst-case scenario for researchers. In my research setting, children did not harbor negative feelings to adults, not even to teachers, but openly communicated with them and gave me a similar treatment. In my view, the heterogeneity of childhood and in children's reactions is not adequately reflected in methodological discussions. Discussions focus too much on authority and how we as researchers need to minimize it and should rather stress that in some situations children may be in a power position without the assistance of the researcher.

Informed Consent

There exists a widespread adult-centrist assumption that children are not competent enough to give informed consent and should rather be asked for their “assent” (their agreement to participate) only (Kellett & Ding, 2004). I indeed shared similar fears in the beginning of my field research but would soon make observations to the contrary.

Although I fully informed the children of my study about my research project and ethical considerations, I often wondered if children really understood the given information, whether all children grasped that their answers, although anonymized, would be distributed among a wider audience and what this distribution really meant. From studying their facial expressions and gestures, I did not sense any confusion on their side. Nevertheless, some children may sometimes not communicate openly when they have not understood certain aspects of the research process or simply cannot imagine its dimensions. Indeed,

However, during my research process, I often encountered moments where children conveyed with their actions that they had fully understood the consequences of their participation in my project. The example of Elena is illustrative of this point: During the interview with Elena, Elena asked me to stop recording the interview several times, as she wanted to tell me secrets she did not want to share within my project but only with me. I stopped the tape recorder and listened to her secrets. After she was finished telling her secret, she turned on the tape recorder again and signaled that I could ask her questions related to the project again. Elena knew that all her words on the tape would be used for my research project. This illustrates that children very well understand what the agreement to disclose information entails and strengthens the recognition that children are competent, social actors.

Confidentiality

In line with discussions in class and readings about confidentiality (France, 2004), I intended to inform children about the confidentiality of their information but also give explanations of possible exceptions to this agreement, for example in a situation where the child mentions an intention to endanger themselves or others. In my first interview in my fieldwork, with Princess Annika, I followed the advice given in the literature and informed her about the confidentiality of her information as well as exceptions to this agreement. Upon my explanation, the girl looked at me in a puzzled and then frightened way, signaling me that she could not imagine why this would happen, as we were supposed to discuss money. From her reaction, I sensed that the given information felt

displaced and would change the interview atmosphere if children were now scared of my questions. Consequently, I dropped the explanations about the exceptions to confidentiality in all interviews and limited my explanations to the presence of a confidentiality agreement only. In case a child would report abuse or intended harm to themselves or others (which I judged as highly unlikely anyway), I decided to discuss a solution and further actions together with the child. I am aware of the fact that my actions may have breached ethical rules. Yet, it is inevitable that a researcher faces a situation that books discussing ethics cannot foresee. Abebe (2009) has drawn similar conclusions in his study and pointed to the inflexibility of Western ethical standards. Theoretical considerations thus need to adapt to circumstances in reality.

Privacy

The practical challenges I faced at the research site in terms of space (outlined earlier in this chapter) compromised the privacy of my participants and their information. During my interviews with children, school personnel, parents and other children would frequently enter the room to fetch books or other items from the classrooms and thus shortly interrupt the interview. My natural reaction was to stop the interview and resume after other people left the room again. However, I often realized that I was a lot more concerned and protective of the children's as well as their parents' privacy of information as they were themselves. The children seemed unaffected by the interruptions at all times. I assume for the children these interruptions appeared to be normal, as everyday life in the school and the classroom was not so much different. My participants would continue speaking in disregard of the fact that, for example, a teacher entered the room. I felt myself placed in an awkward situation between seeing the child as a competent actor who decides to proceed with the interview and becoming somewhat paternalistic and stop the interview to protect my participants' privacy of information. I decided to respect the actions of my participants and not intervene, as I felt the children would signal with silence if they would feel uncomfortable answering questions in the presence of others.

Reciprocity

Prior to starting my fieldwork, I contemplated in what ways I could reciprocate my participants, especially the children, for their participation in my project. I anticipated that children would not only provide me with information but would also enhance my mood, as I enjoyed working with children earlier before. But how could I return what I received from them? Children's reactions, even on the

very first day of fieldwork, let my doubts disappear. The children were very enthusiastic about being part of my project and excited about being interviewed. In feedback sessions at the end of interviews, children would often tell me how they had longed to talk about their own money for so long. In the course of my fieldwork, children would approach me and tell me details about their lives, such as their activities on the weekend. I took that as a sign that I was a lot more than just a person asking them questions but someone they could talk to about something that seemed to be of their concern – money. The children gave me a lot too. They not only provided rich data for my research project but talking to them would also make me feel good and make me lighten up on a bad day. Most importantly, their enthusiasm about the project gave me the feeling that I was doing something good and relevant, when other people in my life would doubt my project.

To openly say thank you to the children, I invited them for a little picnic and freshly-baked cake to the nearby woods. One of the boys in my group voiced an idea I had contemplated before (especially as this form of reciprocity was so relevant to the research topic): He asked me why I had not given them money to say thank you. It was an idea I rejected after listening to children's statements what amount of money counted as "a lot of money" and taking into account parents' responses on children's relationship to money. All respondents differed substantially on what "a lot of money" means and whether children should have money at their free disposal. Each child had a different concept of "a lot of money" as well as "little money" and I feared any amount of money given to the children at the end of the project would have at some point elicited a response, such as "Oh, only that much! Wasn't my participation worth more?" Moreover, I did not want to interfere with parents' child raising practices and risk being contacted about the inappropriateness of giving money to their children.

3.6 Data Processing

At the end of my field research, I had the following data material: children's recall sheets and drawings as well as tapes of my interviews and discussions with children and their parents. As I discussed all recall and drawing sheets with the children during interviews, I was able to process this data material along with the interview tapes. My conversations with children were transcribed verbatim, transcribing broken sentences and expletives as well (Roberts Powers, 2005). I refrained from transcribing dialect, as this thesis and its citations will be published in English only.

I only translated those sequences from German to English which would be used as citations in the methodology and analysis chapters. As suggested by Liamputtong (2010) about qualitative cross-cultural research, during the translation process I met some challenges which compromised the exact

meaning of words and sentences. It is impossible to translate the dialect the children spoke into English. I found it challenging to produce a one-to-one translation of grammatically incorrect sentences and wrongly applied tenses. It has also proved difficult to convey the exact meaning of certain words which have a fixed meaning in German, such as “Zeugnisgeld”. It is a fixed term in German which translates into English into a more loose form of “money given for report cards”. I have also encountered figures of speech whose translation has lost the vivid imagery of the word. One example is the expression used by one boy “Geld auf den Kopf kloppen”. The equivalent English translation is “spending money wildly”. However, translating the idiom as such loses the lively imagery of the term which suggests an activity when “money is knocked on the head”. Translating the linguistic styles of certain children has been challenging as well. Some children use words such as “eigentlich” (in English: “actually”) or “denn”/“dann” (in English: “then”) constantly as expletives which however do not carry meaning but are simply different ways of filling sentences or bridge lapses in conversations.

Throughout the translation process I used a personal friend fluent in both German and English to assist me in cross-checking difficult translations to ensure accuracy and remain as close to the original meaning as possible. Yet, it is still crucial for the reader to recognize that children have different linguistic styles which do not necessarily carry meaning and are not signs of insecurity. The above-presented examples illustrate that the moment sequences are translated a portion of their meaning is lost. Unfortunately, this also conveys a different interview atmosphere and may familiarize the reader with different children than those I personally encountered.

3.7 Data Analysis

The transcription of data was followed by analysis. I utilized the coding techniques developed by Strauss and Corbin (1998) to break down the material and make sense of my empirical data. Strauss and Corbin identify three consecutive ways of coding: open, axial and selective coding. In order for the first stage of analysis, the “open coding”, to be successful I needed to *know* my data and engage in thorough and repeated readings (Hammersley & Atkinson, 2007). During the process of open coding I read each interview transcript line-by-line and searched for emerging concepts or phenomena, i.e. “an abstract representation of an event, object, or action/interaction that a researcher identifies as being significant in the data” (Strauss & Corbin, 1998, p. 103) which then formed categories. Following that, I moved on to the stage of axial coding in which subcategories were developed and linked to their categories with regard to their features and dimensions. The third stage

constituted selective coding, in which the data was combined with theory. To demonstrate my approach, I would like to provide an example: During open coding one phenomenon repeatedly appeared in the data: “going shopping solo for the first time”. The axial coding brought to the fore the subcategories with its defining features and dimensions, such as “solo purchases are exciting” and “solo purchases are normal”. I then connected those subcategories to McNeal's (1999) stages of consumer behavior and in this way made sense of children's actions and statements.

It is crucial to note that the process of analysis is dialectical in nature: the researcher constantly moves back and forth between the empirical data, theory and background literature (Nilsen, 2005). I experienced this dialectical process as very productive and effective. For example, children's economic activities I discuss in chapter 6 of this thesis only made full sense when I discovered Zelizer's (2002b) review article providing different examples of activities. I borrowed her classifications of production, distribution and consumption practices but found some phenomena in my data to be not fitting into her scheme, which led me to formulate additional categories, such as “children's disclosure of finances”.

In order to grasp the complexity of children's experiences with and perspectives on their own money, I decided to integrate a multitude of theoretical perspectives. It allowed me to see that it is beneficial to consider every theory to be a resource on its own, as one theory cannot explain every detail. Using an integrated approach allowed me to theoretically triangulate and cross-check interpretations (Hammersley & Atkinson, 2007). By utilizing a research design combining multiple methods, I was able to run a respondent validation, in which I checked data from one set of sources, e.g. individual interviews with children, with a set of others, e.g. children's responses in focus-group discussions.

During the course of my data analysis I encountered the issue of reliability and validity of children's statements. For example, in one focus-group discussion Princess Annika starts talking about a recent incident when her sister made a forbidden purchase and then got caught and punished by their mom. Her sister's punishment of having her pocket money withdrawn, according to Princess Annika, was then also applied to her because their mom did not want her sister to be sad alone. Although Princess Annika was convinced of her innocence, I had difficulty in believing she was not involved given her mom's reaction to punish both children. I resolved my issue with her story by drawing upon Punch's (2002) experiences. Punch explains that a “difficulty which child researchers must confront is that they are often asked if they can ‘really believe’ children's accounts of their own experiences” (p. 325). I followed her advice of appreciating children's perspectives as they are, instead of looking for the true facts of situations.

The subsequent chapter introduces the theoretical framework I used to analyze children's accounts of their experiences with and perspectives on their own money.

Chapter 4: Theoretical Framework

This chapter introduces the reader to the theoretical framework through which I have made sense of the empirical data I present in subsequent chapters. I have chosen to integrate a multitude of theoretical perspectives into my theoretical framework, as my study has proven to necessitate a combination of theories to capture the complexity of the issue of children's perspectives on their own money.

4.1 Economic Sociology

Economic sociology constitutes the overarching theoretical perspective for subsequent analysis chapters on children's perspectives on their own money in this thesis, as it opens an analytical avenue to study children's economic matters and their embeddedness in social relations with others, such as parents, peers and siblings. Economic sociology is defined as "sociological perspectives applied to economic phenomena" (Smelser & Swedberg, 2005, p. 3) and thus examines the conjunction between economy and society. Economic matters, such as production, distribution or consumption of goods and services, are investigated through the lenses of social and cultural factors that have an effect on how economic matters are thought of and dealt with (Guillén et al., 2002). These factors may include aspects of personal interaction, such as power and solidarity, as well as social controls, such as norms and values, and how these are shaped by culture, ideology, gender and other variables (Smelser & Swedberg, 2005). The sociological analysis of economic phenomena and how they are formed by the above-mentioned factors may occur on a variety of levels, ranging from a macro-analytical focus on the economic system and the market to a micro-analysis of a household, a group or an individual.

Although scholars in the field of economic sociology lie focus on different aspects in economic sociology, ranging from the study of networks to organizational structures (Hass, 2007), they all depart in their theoretical orientation from the views of traditional economics, as they claim not to commit the following fallacies traditional economic analysis steps in (Guillén et al., 2002):

One of the principal premises of economic sociologists is the notion of the inseparability between the social sphere and the economic sphere. Traditional economics disregards social aspects of the economy and constructs a picture of the economy as entirely detached from social relations. Economic sociology instead asserts that all economic practices are tied to social processes, as the economic sphere does not exist in a social vacuum. The economy only exists and lives through

people and people stand in relation with each other. Thus, economic activities cannot be comprehended without reference to cultural contexts, symbols, institutional structures as well as networks of interpersonal relations (Ibid.).

Traditional economics places great importance on the study of the individual as a rational being who makes deliberate decisions on the rationale of maximizing utility. Economic sociology refutes the assertion and points to the presence of factors that tilt the individual towards actions that compromise the individual's maximal utility. The individual's actions may be distorted by feelings of ambivalence, role expectations, values and cultural norms, classifications etc. Thus the individual's decisions and actions are diverted by social and cultural relations and in this way challenge the assumption of an individual's strict rationality (Ibid.). Economic sociologists refer to this observation as "structural embeddedness": Individuals do not exist as atomized beings devoid of social relations. Social structures, such as networks, exist that constrain or enable an individual's actions, also in the economic realm (Hass, 2007).

One of the factors that exert an influence on the direction of an individual's action is trust¹¹. Trust as an economic concept refers to an individual's economic action which is not premised on self-interested decisions but is rather based on trust, as the individual can predict the other individual's actions based on past common experiences. An individual who is trusted by another individual is able to impact the individual's actions and emotions and may thus modify their course of action away from pure self-interested behavior (Guillén et al., 2002).

One visible area in which economic trust can be observed is in close relationships. Zelizer (1997) has formulated the term "intimate transactions", referring to monetary transactions in close relationships. Intimate transactions, such as between parents and children or between siblings, rely on extensive trust in order to be made. In order to examine the role of trust in social relations in the economic domain, it is crucial to distinguish between the levels of relationships on which trust is present. People may be connected through horizontal or vertical relationships: That is, people may be tied horizontally and interact on an equal footing - or - they might stand in a vertical link to each other, which assumes one person to be in possession of authority over the other person (Hass, 2007). Trust

¹¹ Trust as an economic concept may be discussed from two directions: It can either be analyzed from a macro-sociological view, e.g. examining trust placed in the economic system itself, or it can be approached from a micro-sociological perspective, e.g. studying trust between individual social actors (Coleman, 1994). I herein refer only to the latter study of trust – trust between individual social actors – as only the micro-sociological view on trust holds relevance in the study of children's perspectives on their own money.

is thus linked to the absence or presence of stark power relationships among people. In the former connection, such as in relationships among friends (provided that those friends interact on an equal footing), trust is symmetrical: one friend equally trusts the other friend (in money matters) and thus a mutuality of trust may be discerned. In the latter case, trust proves to be asymmetrical: the more authoritative power does not trust the lesser power, whereas the lesser power places great trust in the authoritative person. For example, a child may trust its parent (in money matters) more than the parent trust its child (Zelizer, 2002a). Thus, the individual who is trusted (in this case, the parent) by another individual (the child) can influence the behavior of the other individual (the child), although this may be contrary to their (the child's) self-interest.

Despite this consensus among economic sociologists with reference to the connection between the economic activities and the social domain, there exists disagreement on whether or not money can be considered a qualitatively neutral medium of economic exchange.

Many contemporary sociologists still adhere to the notion of money's qualitative neutrality. In this view, money presents a qualitatively neutral and objective medium, which is anonymous, replaceable and homogenous - and thus entirely impersonal (Zelizer, 1989; Zelizer, 1997; Carruthers & Nelson Espeland, 2002). Yet scholars such as Zelizer and Carruthers and Nelson Espeland dispute this perspective on money and point to the presence of emotions and the display of personalized features of money and in money exchange. Carruthers and Nelson Espeland (2002) assert that money may be impersonalized or personalized depending on context. It may be anonymous in form of general-purpose money or can exist as specialized money as a highly individualized form. Zelizer (2007) refers to the latter form of money as "earmarked", in which money as a physically identical medium is referred to by its source and purpose and thus takes on different meanings, such as a reward or an allowance. In this sense, "money is neither culturally neutral nor morally invulnerable" (Zelizer, 1989, p. 347). People bestow moral and social meaning on money (Zelizer, 1989), which however, can diverge considerably from one another, depending on what people consider to be money's adequate role in society and in social relations (Carruthers & Nelson Espeland, 2002).

This perspective on money's characteristics suggests that the meaning of money differs from individual to individual. Money may also have symbolic meanings, i.e. emotional values people attach to money. Money is an emotionally charged topic, which elicits a diversity of meanings from people, often including highly moralistic responses. Different socialization experiences make people respond to and comprehend money differently (Lau, 1998). An emotional attachment to money may already form early on in the process of economic socialization – even as children. People do not only

develop cognitive knowledge about money, such as the origins of money or the pricing of goods, they also form subjective associations with money. In other words, the diverse experiences people make with money have an influence on how they evaluate money emotionally. Money becomes symbolic for something else (Kühnl, 2006). A variety of scholars have investigated what money symbolizes for people. Wernimont and Fitzpatrick's studies (1972) have brought forward that money may hold equally positive and negative connotations. Some people deem money to be good and socially desirable, whereas others conceive money as an object of worry and anxiety. Money may present a part of one's identity and may be the extension of the self or a medium to obtain or do the things that enable self-expression (Kirchler et al., 2001). According to Haugen's study on Norwegian post-divorce children (2005), children associate a feeling of pride and the freedom to afford things when they receive and own money. Money may also be seen as an instrument of autonomy which increases children's sphere of influence. Ruckenstein (2010) reports how Finnish preschoolers view money as a means to extend their course of action in their own lives. Further, those children describe that giving money to peers bridges social connections and untangles tensions and ambivalences. Kühnl (2006) reports that children in her study linked the possession of money to being grown up. Scholars such as Hanley and Wilhelm (1992) have also discerned that money can serve as an enhancer of self-esteem. Thus, money is not an impersonal medium of money exchange; people form symbolic attachments and in this way personalize money.¹²

These theoretical concepts are to be understood as the overarching framework for all other theories and theoretical concepts I introduce in this chapter, as the conceptualization of the connection between the social and the economic realm in children's lives as well as children's attitudes to money are the subject of analysis in subsequent chapters.

4.2 Childhood Studies

The above-presented perspective of economic sociology has largely omitted children and childhood from its analysis. This may be due to the fact that childhood has long been conceptualized as being divorced from the supposedly "adult world" of the economic realm and the market, considering children "economic innocents" (Zelizer, 2002b). Yet, however, Levison (2000) and Zelizer (2002b) posit that children are indeed economic agents who possess and exercise the power they have to actively participate in the economic world. In my thesis I seek to merge economic sociology with the

¹² For a more comprehensive overview of research findings on the symbolism of money, please refer to the section on "The Social and Emotional Meaning of Money" of chapter 2.

angle of childhood studies in order to illuminate children's role in the economic world and how their role is impacted by social relations children are embedded in.

The study of childhood unites researchers from various disciplines in the social sciences and humanities in their endeavors to study children, children's lives and childhood. Their approaches to conceptualizing children and childhood have undergone major changes during the 20th century, also referred to as "The Century of the Child". The 20th century noted an increased interest in the lives of children which resulted in a surge of systematic studies of children by psychologists and other social scientists. With the help of psychological experiments, longitudinal surveys and other methods a comprehensive collection of empirical knowledge and theories of children and their development emerged. This body of knowledge informed a psychological discourse of children and childhood which linked children's biological immaturity to their social development. Children were said to be irrational, incomplete beings who would gradually grow into adulthood and then obtain the status of full, rational human beings. The evolvement of children's language, play activities and interaction were seen as signifiers of their developmental progress to adulthood. In the 1950s, psychological theories entered the field of sociology, giving rise to socialization theories. Theories of socialization conceptualized how children become full participants of society through gradually learning their social roles. These psychological and sociological accounts of childhood unified the notion of the universality of childhood: Childhood through their lenses was seen as a natural phenomenon which all children pass through in the same manner (Prout & James, 1990).

Yet, this approach to childhood began to totter when Aries (1962) published his studies of children and childhood throughout the centuries, leading to the contention that childhood is not a natural and universal phenomenon, but is indeed subject to historical and cultural changes. In other words, childhood is socially constructed. This theoretical angle on childhood continued to grow, culminating in the emergence of a new paradigm of childhood studies in the 1990s: the new sociology of childhood, which now forms the quantitatively most dominant framework through which childhood is currently conceptualized.

The New Sociology of Childhood and Deconstructive Sociology of Children and Childhoods

The new sociology of childhood comprehends childhood as a social construction. Childhood in this view is not a natural feature of human life courses. The way children experience childhood varies from historic period to historic period and from culture to culture (Prout & James, 1990). The time frame of childhood may differ according to context as well. Whereas traditionally the notion of the

“child” was not an age-bound concept and was rather grounded in the social dependency on others, the modern childhood increasingly witnesses an institutionalization of chronological age. An example provides the age-grading of children in schools, irrespective of the fact that children of the same age may not have achieved the same stages of psychological, intellectual and social development (James & James, 2012). Further childhood may also be differently lived among classes, ethnicities or gender. This suggests that there exists a diversity of *childhoods* rather than a universal *childhood*. One of the central features of this now dominant paradigm is the importance of seeing childhood and children's lives through the eyes of children, i.e. childhood should no longer be studied from an adult-centrist view but rather through the voices of children themselves (Prout & James, 1990). Children are not passive beings who are only in the process of “becoming” an adult. Children are already full social beings and actors who actively contribute to their own lives, the lives of others and society as a whole (James, 2009). The new sociology of childhood seeks to uncover children's lives from this angle and gain knowledge about children and childhood through eliciting children's perspectives (Prout & James, 1990).

There exists two additional strands of studying children and childhood: deconstructive sociology of children and childhoods and the structural sociology of childhood (Alanen, 2004). Deconstructive sociology of children and childhoods studies “the child”, “children” and “childhood” as social and cultural constructions. It investigates how these notions are represented over time and have formed into discourses of children and childhood which constitute the “truth” of their time. These “truths” often translate into “broader social models of action and cultural practices that provide cultural scripts and rationales for people to act in relation to, and on, children and childhood” (Ibid., p. 5). Academic scholars using this approach to studying children and childhood “deconstruct” or “unpack” (Ibid.) these constructions by uncovering “the actors, the interests and the circumstances and processes of their production, interpretation, communication and practical implementation” (Ibid.).

The next section discusses the latter branch of childhood studies in more detail, as it forms the theoretical basis for my analysis in later chapters.

Structural Sociology of Childhood and the Structural-Relational Approach to Childhood

Structural sociology of childhood analyses childhood as a structural form, in which not the individual child is the focal point of investigation but childhood as a structural variable comparable to class. Childhood is not studied as a transient period of life but rather as a permanent element of social life

(Alanen, 2004), which is defined by the actions of the members of childhood and the position childhood is ascribed by and in relation to other more dominant societal groups (Qvortrup, 2002).

Alanen (2001) pleads for a structural-relational approach to childhood, which studies children's lives through the generational relations they are embedded in. In her view, through "a complex set of social processes" (Alanen, 2001, p. 20) people are classified into different generational categories or positions: Some "people become (are constructed as) 'children' while other people become (are constructed as) 'adults'" (Ibid., pp. 20f.). Central to relations between children and adults as generational positions is the idea of internal (necessary) relationality, in which "the relations of any holder of one position (such as that of a parent) cannot exist without the other (child) position" (Alanen, 2009, p. 165). Thus, both positions presume each other's existence and are linked through interdependency (Alanen, 2009).

Adults construct the social world as consisting of two social groups with distinct "interests and relationships to the social order", whereby children become identified as non-adults (Mayall, 2001). These allocations are also performed in child-parent relations which represent according to Popora's understanding a social structure. A

"social structure is a nexus of connections among [human actors], causally affecting their actions and in turn causally affected by them. The causal effects of the structure on individuals are manifested in certain structured interests, resources, powers, constraints and predicaments that are built into each position by the web of relationships. These comprise the material circumstances in which people must act and which motivate them to act in certain ways."
(Popora, 1998, cited in Elder-Vass, p. 85)

For example, Mayall (2001) sees the lives of children as dictated by adults, their understandings, concerns and aims. Depending on what these understandings, concerns and aims are, child-parent relations as a social structure can either be enabling or disabling, either advancing or limiting their actions.

Commonly children are constructed by adults as "becomings" and "adults in the making" seen as knowing less than adults, which requires them to learn from them. Childhood thus becomes conceived as an apprenticeship for adulthood. Adulthood is conceptualized as the point of arrival, which is in many cultures marked by a rite of passage (James & James, 2012). Adults' treatment of children follows the notion of "futuraity", "the recognition, in the present, of the child's potential for

being different in the future and the predication of present actions on the basis of this recognition (Ibid., p. 57). In other words, children are treated by adults with reference to their future lives as adults.

Children's apparent lack of competence and adults' seemingly full competence entitles adults to regulate children's space, time and activities. According to Punch (2001), child-adult relations are grounded in asymmetric power relations between generations. This becomes visible in child-parent relations with regard to parents' legitimate authority, discipline power as well as resource power. Power, according to Scott (2001) constitutes "the capacity to influence others" (p. 138).

Parents' generational position and their role as protectors and providers enable them to hold such power. They possess legitimate authority over their children and possess the power over household resources, such as income, material goods, children's time, space and activities. Their power allows them to use discipline power over their children to train and socialize them. Children and parents are thus connected through a dyadic interdependence, in which the child is more dependent on the parents than vice versa (Punch, 2005).

Despite the limitations imposed by child-parent relations as a social structure, adult power is not absolute and presents opportunities for children to assert their agency and take control of their own lives (Ibid.). Agency, according to James and James (2012), is "[t]he capacity of individuals to act independently" (p. 3) and can take on different forms. Children may resist and reject adult terms openly (Punch, 2005). But they may also assert their agency in more subtle ways and overcome adult power in an indirect manner (*reactive agency*). However, by conforming to adult expectations and wishes (*conforming agency*), children may also demonstrate agency by making the choice not to resist adult power (Robson et al., 2007).

These activities illustrate that children and adults are in constant interaction. Due to their dependence on each other as generational positions, a change in one position causes a change in the other position. Thus, the generational relationship is produced and constructed by adults and children alike (Alanen, 2009). As we have seen in chapter 2 of this thesis, parenting styles have become less authoritative over the years, giving rise to a child-parent relationship that is more based on discussion and negotiation.

4.3 Sibling Research

Parents are not the only vital actors in children's social lives. Many (although not all) children develop intense relations with other family members – their siblings. Siblings form a primary

relationship, i.e. a relationship which exists from the beginning of their lives and lasts until one sibling dies. Time-wise sibling relationships are the longest lasting relations people enter into (Kasten, 1999). Despite the fact that siblings are an elemental part of children's social worlds, sibling research has long been conducted only through traditional lenses focusing on the influence of structural variables, such as age spacing or sex, on personalities of siblings (Furman & Buhrmester, 1985). A change of direction in sibling research can be discerned from the late 1980s onwards, when research started to look beyond simple structural variables and brought to the fore processes and interactions observed in relations between siblings, partly through longitudinal studies (Kasten, 1999). In my analysis of the social role of money in the relationship between siblings in a later chapter of this thesis, I use theoretical concepts that emerged from this study of the qualities of sibling relationships.

One of the major ways sibling relations may be conceptualized is through the concept of "emotional ambivalence". Emotional ambivalence refers to the simultaneous existence of intense positive feelings, such as love, affection and support, as well as negative feelings in form of rivalry, envy and de-identification (Kasten, 1999). For my theoretical framework, I borrow from Wyndol Furman's and Duane Buhrmester's work on "Children's Perceptions of the Qualities of Sibling Relationships" (1985), in which they classify the emotionally ambivalent feelings in sibling relations into the category of "warmth and closeness" and "conflict". Warmth and closeness, according to Furman and Buhrmester (1985), can be observed when siblings show intimacy, affection, nurturance and prosocial behavior. This means, in times of anxiety and frustration, siblings display concern, comfort, cooperate, help (Dunn, 1983) and thus show solidarity. Furman's and Buhrmester's "conflict"-category refers to agonistic actions, rivalry and disputes. Kasten (1999) observes two additional elements in the display of negative feelings in sibling relations: envy as well as de-identification (i.e. an internal differentiation from the sibling). Sibling relationships are unique, as they can often be characterized by both warmth/closeness and conflict behavior and thus give rise to emotionally ambivalent feelings.

The subsequent analysis chapters 5 to 7 utilize the above-presented combined theoretical perspectives from economic sociology, childhood studies and sibling research to make sense of the research results on children's experiences with and perspectives on their own money.

Chapter 5:

Between Loving Money and Having Too Much of It – Introducing Children's Money Relations

The following chapter constitutes the first of three chapters of analysis which present the empirical data I collected during my field research. This chapter serves as an introductory part which gives the reader an insight into general aspects of children's money relations, giving an overview of when children of my study usually started receiving money, their sources and amounts of money, general rules they attach to money and the importance of money in children's lives. The second chapter, constituting the main analysis chapter, then uncovers the various economic activities children are involved in and their perspectives on these practices. The third chapter sheds light on the presence of money matters among siblings.

5.1 Starting to Receive and Use Money

Although many children start receiving money from the age of 4 or 5 onwards, the entry of school age (with children being 6 or 7 years old) marks the actual starting point for children's money relations. Lilli (7 yrs.) reports that she was allowed to use her money when she started school. For that purpose she also bought her own purse. Before being a schoolchild, Lilli did receive money

Lilli: but mom always pocketed it. I didn't have a purse then and such. I was littler back then. The money was in her purse and she bought clothes for me and such.

AG: But you weren't allowed to say "Mom, I want to buy this and that from my money!"?

Lilli: (nodding)

AG: So from 1st grade onwards?

Lilli: From the 1st grade onwards. Yes, then I was allowed to.

AG: And why from the 1st grade onwards?

Lilli: Because I am bigger then and in school. And in school, said mom, "When you are in school then you can take care of your money".

AG: I see. And do you think this is the case?

Lilli: Well, yes, it's a little bit different. And I always put it now into my desk drawers and keep an eye on it. And when I go out – I'll be going to the

Spree Forest [a vacation area in the east of Germany] on Friday – then I'll take it with me and buy myself something.

AG: And do you think you could have kept an eye on your money when you were still in kindergarten?

Lilli: I was a bit littler then.

Lilli and her mom see the entry of school age as appropriate for children to keep an eye on their own money. The entry of school appears to mark a rite of passage for children to enter into different relations with their money. This is consistent with Feil's (2003) observations which found many German children to start learning in the home as well as in the school setting how to deal with money when they start elementary school.

The narrative of a boy calling himself Mickey Mouse (6 yrs.) points to an earlier time from which on he was allowed to use his own money:

AG: When did you start receiving money?

Mickey Mouse: Well, actually when I was already big...when I could speak. I believe when I was 4.

AG: And what did it feel like to get money?

Mickey Mouse: Actually I thought it was great, that I get money for the first time or so. Somehow great. When I went shopping with mom for the first time, then I learned everything, how to go shopping alone. Mom often went with me. With 5 I could do it on my own.

AG: And what did your mom show you?

Mickey Mouse: She showed me: "There you put the money. There you get in line properly". And with 5 years I already have learned everything from my mom.

Mickey Mouse conveys a sense of pride to have learned how to deal with money when he was 5 years old. Age, not only in the views of parents but also in children's opinion, represents an important aspect in deciding whether a child is supposed to receive money or not. I asked the children whether they believed all children received money and from what time on children were supposed to receive money. Elena (7 yrs.) suggests,

Nope, certainly not. Not babies. Also not small children. Maybe from 7 onwards or so.

Princess Annika (8 yrs.) evaluates this decision based on her personal experiences:

- Princess Annika:* *Should younger children receive money? Actually not yet with 6. Princess Lisa [her sister, also participating in my study] is 6. And she gets money because she is turning 7 soon. Until then I wouldn't give children money. They are just too young. I have once lost money. That's why. I was I believe still 7. I lost money then and that wasn't so nice.*
- AG:* *And children don't lose their money anymore when they are 8?*
- Princess Annika:* *Not like that because then you have a purse where you can put it in. The small children can't deal with such things yet.*

Elena and Princess Annika illustrate that they have their own perceptions of what is age-appropriate behavior. It also indicates that they distance their developmental stage from younger children's as well as from theirs when they were younger. It serves as a way to reaffirm their own status as competent persons.

5.2 Children's Monetary Sources

Children draw on a variety of monetary sources, which most commonly originate from children's relatives: They receive money on special occasions, such as for birthdays, Christmas, Easter, their first day of school, or a visit from the tooth fairy. Money given to them on their birthdays is especially welcomed by the children of my study. They often prefer money over toys. Instead of money, children are often given gift cards for their birthdays from local stores they go shopping at. Lilli likes receiving gift cards for her birthday because "*my mom can buy clothes for me and stuff and I can buy myself something at the toy store*". Flower remarks, "*I think that's great because you don't have to pay with your own money and waste all your money*". In Flower's view, using gift cards may have the advantage that the amount of money she has at home does not diminish. Flower's comment may also suggest that gift cards are less personalized than the money children receive and save.

At times children are allowed to keep the rest of the money they are given for school trips. Money is also given for children's participation in house work or helping out in their parents' firms. Moreover, it is given as a reward for being good or achieving special things, such as obtaining their first swimming badge or money given for their report cards.¹³ These findings are consistent with those by Doss (1995) and the ProKids-Institut der PROSOZ Herten GmbH (2009).

¹³ For a more thorough overview of the various ways children obtain money, please refer to the next chapter.

Some money children receive already has a designated purpose. Some children report receiving money before they go on vacation. Lilli has told me about her grandma who gives her an “Eistaler” [in English: *an ice cream thaler*] of 2 euros every time she visits. Although her grandma has specified buying ice cream with the money, Lilli states that “[s]ometimes I buy myself something different with it.” What emerges from children’s statements is the practice of “earmarking”, in which money is referred to by its source and specialized purpose. In this way, money as a physically identical medium becomes personalized and takes on different meanings (Zelizer, 2007). Children receive money as a “reward” or for spending it on ice cream or during their vacation. This range of children’s monetary sources however cannot always be clearly demarcated as the enumeration above suggests. Some sources of money may at times exist in combination, for example, the reception of an allowance may be tied to the fulfillment of household chores, good behavior or good grades. For example, Lilly Anna only receives her weekly allowance if she tidies up her room. Her money thus constitutes an allowance, a salary as well as a reward.

Only 4 of the 17 children of my study receive an allowance/ pocket money [*in German: Taschengeld*], an amount of money which is administered by parents on a regular basis. Only those who receive pocket money actually knew what I meant by that term. Children either never heard the term in their lives or heard it but attached a different meaning to it. For example, Lilli asks puzzled, “What is pocket money?” For most children pocket money is just all the money they receive. Elena says, “Pocket money: so I have money. When we are out somewhere, then mom and dad think about how much I can take with me and then I put it into a different purse”. Mickey Mouse refers to pocket money being “something as if you get a stuffed animal, only it is valuable, only it is small and you can buy something with it”. Flower points to pocket money as “very important. So you can live well. Well, it is like money. You are not allowed to lose pocket money because you want to save it”.

Moreover, most children do not know the reason why they receive money from their relatives. Some children guess it is “because they [children] are nice” (Princess Lisa) or “because mom and dad think it’s nice” (Nina). Flower thinks she receives money in order to survive in adulthood:

AG: *Why do you receive money from your parents? I mean you could get toys instead.*

Flower: *Well, every person should have money. Because it is very important, because when I am big, then I am left without money. Then I can't buy anything to eat and nothing new. And the food is also very important.*

AG: *So, children get money, so they can save for being grown up?*

Flower: Yes. And children don't collect money, so they then start when they are big. Because then they can't buy anything from the beginning they are big and that is dangerous.

AG: Why is it dangerous?

Flower: Well, Jimmy [her mom's boyfriend] told me that you can only survive 10 days without food. And I don't believe it happens. And if not, then you'll die or so or you starve. And that is, I believe, not so good.

Given the fact that the literature on child-money relations is saturated with studies on children's allowance arrangements and the reasons why teaching money is important for children's economic socialization (as we have seen in chapter 2), it is interesting to observe that children of my study had little contact with pocket money so far, utilized the concept in a different manner and either did not know why they received money or had different ideas about their purposes.

5.3 The Amount of Money

The amounts of money children receive differ considerably, ranging from 1 euro for their birthday to 20 euros or more. Despite these differences, they all agree on one aspect: the amount of money is too much.

Having too much money was an often repeated term in children's accounts. Elena says,

Elena: I am happy that I get some money at all.

AG: Why is that?

Elena: Well, it rarely happens that I get money. But I also don't think it's bad because I already have so much. Not rich or so but I have a little bit of money.

Thaddäus earns his money with playing soccer. He takes active measures against the reception of too much money:

Too much money. So I sometimes tell my coach I don't want any money for my goals because I already get so much. Besides, he doesn't have so so so much money. He isn't a millionaire.

Lilli does not need additional money. She often runs errands for her family, going to the butcher or the baker.

AG: What happens to the money that is left?

- Lilli: *Mom gets it back.*
AG: *I see. So, you don't keep it?*
Lilli: *Hmm (negating). I have too much money anyway.*
AG: *Oh, I see. How much do you have?*
Lilli: *50 euros or so.*

Elena disapproves of the fact that her friend receives 5 euros each week because:

Just think about it. Then she has at some point more money in her pocket than her mom. Parents should have more money than children. Children should have money for knickknacks, for Monsterhai [a special candy for children] or so. I also wouldn't do it because when you have more money than your parents you need to fork over the money when they pay for something, food or so.

Elena refers to the generational positions of children and adults which differ in the resources they have available (Punch, 2005). In the conventional construction of a child-parent relationship, the child as the more dependent generational category is the receiver of money from the parent. The parent as the more dominant generational category possesses more household resources and thus functions as the provider of money to the child. In Elena's opinion, once children have more money at their disposal, the conventional child-parent relationship is overturned and the child would consequently need to contribute to household expenditures as well. This indicates that Elena considers children and parents linked by internal necessary relations, in which a change in one position (the child receiving more money) causes the change in the other position (the parent now has less money and can expect the child to use their resources to provide for the family as well) (Alanen, 2009).

Whereas Elena does not want to share her money, Flower would feel uncomfortable with having too much money:

- Flower: *Yes, I have a lot of cents but I actually don't have a euro coin. That's why I want to collect euros...But when I have too much money, I don't think that's so great either. Then I'd hand it out. If a poor child doesn't have money at all. But only if I know the child.*
AG: *What is "too much money"?*
Flower: *Well, when you have bought everything. But this isn't so good for other people. I also want that other people are happy.*

The children also differ in their perceptions of what constitutes “a lot of money”. Mickey Mouse presents a whole range of what is “a lot of money”: “5 euros, 20 cents, 20 euros, 100 euros”. Lilly Anna thinks a lot of money is anything from 50 euros onwards for which “you can buy a lot of magazines or a cell phone”. Princess Lisa believes 13 euros constitute “a lot of money”. All the children agree, however, on their perceptions of “little money”. Little money most often refers to either 0 euros or amounts of cents:

*Mickey Mouse: Only cents are too little money for me. 1 cent is not so much.
AG: And what can you buy with them?
Mickey Mouse: Well, bubble gum, a small one. I have never bought anything with cents. I don't really know.*

Children's narratives point to children's modesty. Most children feel they have too much money and consider relatively small amounts as constituting “a lot of money”.

5.4 Children's Rules about Money

The children of my study adhere to certain rules in order to receive and keep their own money but also have their own ideas about what rules should and should not be applied to their money matters.

One such rule was to be a good child. Mickey Mouse refers to the importance of “being good to mom and so, to the people. Helping out and stuff”. Thaddäus states that “it sometimes happens that I fight with my siblings. But it's not allowed to happen too often...I am not allowed to come home so late”.

Lilli and Flower point out the significance of not losing money:

Lilli: Yes, that I don't put the money somewhere. When I return I need to put it in my desk drawer. It happened once. I finally got a new desk. And at some point the purse wasn't in the desk drawer anymore and then I went looking for it. And it was in the closet. That was the rule: I can't have my purse lying around everywhere.

Flower: Taking care of the money, very much so.

Flower further ties rules to being a good consumer:

And before you go shopping, you should count [the money] again. When you go shopping, you buy something and then you don't have money anymore and they already beeped [scanned the item] or so and you already handed it over, then you need to pay later. That isn't so great.

Punishments

As parents hold due to their generational position legitimate authority over their children, children are sometimes punished by their parents for not being good. Parents use their discipline power to train and socialize their children (Punch, 2005). The children of my study report that punishments are sometimes imposed on their money as well. Although the majority of children do not get punished for not listening by having their money taken away, there are exceptions.

Some children's punishment for not being good is to not be permitted to go shopping anymore. For example, Princess Lisa once annoyed her sister and as a consequence was not permitted to go shopping anymore. This punishment made her sad "*because I wanted to buy food for my family*". She sees her money as a means to strengthen her social ties to her family (Ruckenstein, 2010) and to nurture her family. This option, however, has been taken away by her parents. Her parents limited her movements by banning her from stores.

Others receive less or no money as a punishment: Lilly Anna has to tidy up her room and change the bed sheets every week and in this way earns money. She does not enjoy this activity but nevertheless engages in it "*to get the money*". Thaddäus tells me, "*I do have to follow rules. If I am not so good, then I get fewer cents. But this isn't so bad. I already have so much money from my soccer tournaments*". For Lilly Anna's parents the imposed rule appears to be working. She engages in household chores in order to receive money in return despite the fact that she does not enjoy her chores. To the contrary, for Thaddäus receiving less money from his mom does not represent a genuine punishment or threat because he has other monetary sources he draws from. The two examples illustrate that parents' resource power (i.e. their money) can be used as an incentive and means to influence and socialize their children. However, when parents are not the only power in play, as in Thaddäus' case, then their influence is compromised along with the ability to train the child.

A form of punishment the children reacted very strongly against was withdrawing children's money. Only one child, Princess Annika, was affected by that consequence, telling her story in one of the focus-group discussions:

Princess Annika: I think it's sad actually. Because my pocket money was also taken away because of Princess Lisa [her sister] because Princess Lisa bought Shania a bag of chips. It was 1 euro. And that's why mom also took my pocket money away, because

Princess Lisa is then sad again about me still having my pocket money.

AG: *And now you were also punished because your sister didn't listen?*

Anna: *Yes, they were both punished.*

AG: *But Princess Annika, you didn't do anything, right?*

Princess Annika: *No, I didn't do anything.*

As her sister was being punished by having her money withdrawn, Princess Annika's mom punished her as well, so her sister would not be sad.¹⁴

Generally the children disapproved of the notion of withdrawing children's money as a consequence for not being good, as the following examples illustrate:

AG: *What do you think about parents who punish their children by taking their money away?*

Lilli: *You shouldn't punish like that.*

AG: *Why not?*

Lilli: *Well, then you can't buy yourself anything. I get punished by not being allowed to watch TV. I don't get more.*

AG: *And that's ok?*

Lilli: *Yes, that's enough.*

AG: *Are parents allowed to take their children's money?*

Lilli: *Only to put it into a purse, into the travel bag or so. That's what they could do.*

Elena thinks that *"They [her parents] wouldn't be allowed. Those are the house rules at our place. We don't steal money from those who are naughty at us"*. She believes withdrawing money is

"unfair. My cousin always gets money for grades despite being mean. He always spits at and kicks others. If someone is as mean as my cousin – and he is really horrible – then you should take the money away.

Mickey Mouse considers withdrawing children's money too harsh of a punishment: *"Hmm (negating). Well, money is something valuable and just for a punishment..."*

¹⁴ This is an account I have discussed earlier in this thesis in the methodology chapter about the reliability of children's statements.

Flower knows other means of punishment:

I don't think it's so good because you don't need to start with money in the first place because money is important and children need money. You can also try something different when they don't listen. Finish speaking slowly first and then resolve it with the mouth and when they still don't listen, you would speak a little louder.

She does not understand why parents would give children money if they intend to punish them by withdrawing it later. She believes in the possibility to resolve tensions with softer means.

Arielle empathizes with the punished child, stating that, “*because the child also doesn't think it's nice. It took them so long to save and then the mom just takes it away*”. Princess Lisa strongly believes in the motto “*Given is given. Taking is stealing! Because when you gave the money as a present, you can't just take it again. That just can't happen.*”

Children's evaluations of different rules tied to money illustrate their status as social actors (James, 2009) who enter the economic realm and form as well as attach their own social norms and values to economic matters. This attests to the inseparability of the economic and the social sphere (Guillén et al., 2002). Their strong reactions toward the possibility of having their money taken away and their references to money as being valuable points to the money's importance in their lives, as the next section uncovers.

5.5 Money's Importance

Their own money for the children of my study appears to be of great importance. Elena, for example, is afraid others could steal her money:

I put a pink glove over my piggy bank, so no one notices it. Because when thieves come and want to mug me, they don't know where it [the money] is. Most of my money is in there.

Money's significance is also tied to the quality of life. Lilli points to the freedom to afford things:

AG: *What does it feel like to own and get money?*

Lilli: *I think it's very nice. And I am happy about it.*

AG: *Why are you happy about it?*

Lilli: *Because it is valuable. Well, for example, you can buy something with it and such.*

Lilli and Flower also link having money to their future ability to afford things:

AG: *Is money important?*

Lilli: *Yes.*

AG: *Why?*

Lilli: *You can buy a house with it or a car. And you can buy many things.*

AG: *Would you also like to have a house and car later?*

Lilli: *Yes, but I still need to save.*

Flower: *Well, when I get so much money I am pretty happy then because then I don't need to save so much or when I get money again, then I am not left with empty hands as an adult.*

All three girls construct their own money as valuable and therefore confute the assumption of many sociologists that money constitutes a qualitatively neutral and objective medium which is entirely impersonal (Zelizer, 1989; Zelizer, 1997; Carruthers & Nelson Espeland, 2002). The three girls bestow social meaning on their money (Zelizer, 1989). They diverge, however, considerably on what this meaning precisely is. Wernimont and Fitzpatrick's studies (1972) have brought forward that money may hold equally positive and negative connotations. Some people deem money to be good and socially desirable, whereas others conceive money as an object of worry and anxiety. Elena's money represents for her an object of worry and anxiety. To the contrary, Lilli and Flower emphasize their money's positive aspects. The possession of money enables a certain life quality (Kühnl, 2006), as it offers Lilli and Flower the freedom to afford things (Haugen, 2005; Kirchler et al., 2001). Having money and being able to consume is part of their identity; money represents an extension of their selves and provides the means to enable their self-expression, i.e. their consumption (Kirchler et al., 2001). This symbolism has also been detected by Ruckenstein (2010) in her conversations with Finnish preschoolers, whose money is an instrument of autonomy, increasing the children's sphere of influence. Flower's statement above is indicative of another dimension of children's money: security (Kirchler et al., 2001). Flower notes that having money ensures that she is "*not left with empty hands as an adult*". The thought of being able to rely on already existing assets facilitates her entry of adulthood and provides security. Her comment also makes visible the notion of futurity (James & James, 2012) she has internalized. She is aware of the transient nature of childhood and recognizes that she is going to enter adulthood at some point. Her recognition of her future as an adult prompts her to save the money she currently receives for adulthood.

In Flower's opinion, money may also incite a feeling of being grown up. She reports once having paid with her own money the admission fees for the local open-air swimming pool, feeling "*as if I am already grown up and would go swimming by myself*". This is congruent with Kühnl's (2006) observations of German boys who associated money with being grown up.

Other statements of children link the reception and possession of money to feeling good. Lilli remarks, "*Well, when I get money, I feel beautiful and content*". Elena would feel "*poor and abandoned*" if she did not receive and possess money "*because I'd think somehow that nobody pays attention to me*". Thaddäus reveals

[i]t tingles! Well, it's just...like today when it was my turn to sing alone in the music lessons. I also sometimes feel it tingle in my belly then and that is funny.

The children's remarks suggest that the findings of Hanley and Wilhelm (1992) on money functioning as an enhancer of self-esteem in adults suffering from compulsive buying may also be applicable to children's feelings to their own money.

For some children money does not only signify an important but also an essential part of their lives. Nina "*can't live without money*". Lilly Anna notes that having money is important otherwise "*you don't have bread and then you can't eat anything and then you'll die*". Mickey Mouse "*couldn't think of anything that is more important than money*". This essentialist notion of children's money is not shared by every child. Princess Lisa feels "*money is not important...family is more important*". Elena concurs with her, stating that "*I'd rather be broke than having my family die*". Flower believes "*actually every person should have money. Because it is very important...but actually health is very important too*". Merlia's response to my question on whether there is anything more important than money is "*life*".

This chapter has offered an insight into general aspects of children's money relations. The children of my study usually started receiving and using their money between the ages of 4 and 6. They draw on a variety of monetary sources, yet their narratives do not confirm the research results of other studies who have found pocket money/ allowances to be major sources of children's money. This chapter has also highlighted children's formations and adherence to various social norms and values in economic matters. The chapter has exposed the importance of money for children and explored children's emotional and social attachments to their own money. The findings of this chapter may serve as a crucial basis for understanding children's economic practices and their evaluations thereof discussed in the next chapter.

Chapter 6:

Between Playing Money Games and Feeding the Piggy Bank - Tracing Children's Economic Activities and Perspectives

The ensuing chapter explores the plethora of economic activities children are engaged in. It traces activities beyond mere consumption and saving practices whose richness may be invisible to the common adult observer and dismissed as trivial child play. The chapter borrows from Zelizer's (2002b) and Ruckenstein's (2010) categorization of children's economic activities – production, distribution, consumption and non-consumption – but also introduces economic activities that have not been found in their classifications. The following pages illustrate the complexity of children's economic activities which are embedded in, enabled and constrained by social relations. It further examines children's evaluations of those economic activities and their attitudes toward those aspects of their lives.

6.1 Production

As the previous chapter has illustrated, children receive their money from a variety of sources. This section demonstrates that the origins of some of this money can be attributed to children's activities as producers. Production, according to Zelizer (2002b), defines “any effort that creates value” (p. 380). According to her, this definition encompasses activities which go beyond conventional understandings such as paid employment or market production. The children of my study reported a multitude of activities which may be categorized as production:

Production within the Household

House Work

Most commonly, children are involved in household chores. They help their parents clean the apartment or house, cook, set the dinner table, water flowers, tidy up and clean their own rooms. Some children are rewarded by their parents for these efforts. For example, Nina reports she is often rewarded with 50 cents for setting the dinner table. Flower receives money when she has “*done something really great. For example now, when I actually tidy up my room and I do it so great that no one else manages it so well, then I get a little something - 1 euro, 2 euros, 3 euros.*”

Children's accounts, however, differ in whether they enjoy these activities for earning money or not. Lilly Anna, for example, does not enjoy tidying up her room or changing her bed sheets every week but engages in these activities "to get the money". In contrast, Merlia actively initiates such activities in order to be rewarded with money, stating that "I had the idea that I help mom and we make a small list for one day and then we consider if we continue making such a list". The plan linked the chores Merlia could do, such as watering flowers and cleaning, to monetary rewards.

Moreover, children disagree over whether rewarding house work with money is at all appropriate. Princess Lisa is a supporter of the idea which however has not come true in her own life. "I cleaned the apartment and asked mom if I can buy something for it. But mom said no." Other children laughed at my question about whether children should receive money for their household chores. Lilli says, "Money for helping out? (laughs) No, I don't get money for that." Flower dismisses the idea as well, commenting "Well, only cleaning and stuff, what is so special about it? I don't need to get money or so for that all the time". Anna strongly disapproves of the notion of rewarding chores financially, answering "Why should you get money for that? That's like when you say 'I help you and for that you get money'. That's blackmail, so to say."

Being Extra Good

Some children have realized the productive potential of being extra good. Princess Lisa, for example, as we have seen earlier, does not usually receive money for household chores but wishes she would. She reports being extra good in the hope of being rewarded with money.

Princess Lisa: *On Wednesday...I had to tidy up my room and then I cleaned it.
But I actually didn't have to do [clean] it.*

AG: *And what happened then?*

Princess Lisa: *I got money.*

Her actions show that she seeks to expand her savings but knows that this cannot be achieved with conventional methods of following her mom's orders. She hopes that she gets paid by doing something her mom has not asked for. Instead of openly protesting against her mom's decision not to reward house work with money, Princess Lisa gains control over her life in an indirect and subtle manner and by doing so, in Robson et al.'s understanding (2007), asserts reactive agency.

Earning Money outside the Context of the Household

Helping Out in the Parents' Firm

One boy in my study, who calls himself Mickey Mouse, helps out in his dad's firm to earn money. In one interview he tells me *"I went off with my dad and my grandpa, building a fence. I got 10 euros from the lady. And another 10 euros from another client."* In her review article, Zelizer (2002b) presents similar accounts of children who help out in their parents' shops. Whereas in those stories children received money as a reward from their parents, Mickey Mouse of my study is not reimbursed by his dad but by the clients he visits.

Soccer Tournaments

Thaddäus is a boy who regularly plays in soccer tournaments for which he receives money. Upon my question about where he obtains his money from, he answers *"I earn it. Playing soccer. For playing well."* He is rewarded for his efforts by his coach: *"For 2 goals I get 5 euros."*

The example of Mickey Mouse and Thaddäus illustrate that children earn money outside the context of the household and act as producers of their own money.

Unconventional Methods of Production

Purchasing Lots

In the course of my field research, the school organized a school festival where families could purchase food and other items at market stalls. One market stall gave children the opportunity to buy lots which could be exchanged for material goods, such as toys, coloring pens etc. One lot could be purchased for 1 euro. Many children of my study enthusiastically bought several lots. Lilli states that she bought lots *"because I wanted to win"*. Elena hoped for *"a purse or a video"*. By purchasing a lot, the children knew that their money could be turned into a more tangible and possibly greater value. They thus acted as producers.

Requesting Gift Cards for Birthdays

For many children of my study it is a common practice to receive gift cards instead of material goods for their birthdays. Some children use the occasion of their birthdays to ask relatives and friends for gift cards instead of toys, as they try to avoid receiving toys they already have. Anna reports telling her mom *"that I already got that. And that I rather wish for gift cards instead of buying toys."* Anna's

request can be interpreted as an “effort that creates value” (Zelizer, 2002b, p. 380), turning her into a producer.

Finding Money

Finding money somewhere outside is another way children of my study obtain money. Mickey Mouse proudly tells me that he once found “*1 euro under a table in the zoo*”. This coincides with Ruckenstein's (2010) findings on Finnish preschoolers who frequently found money lying on the street. The children's actions can be interpreted as productive, as they recognized the money on the floor, picked it up and claimed it as their own.

6.2 Distribution

The children of my project do not only produce their own money, they also assume roles of distributors of their own money. Distribution, according to Zelizer (2002b), refers to “all transfers of value, not just those in which quid pro quo exchange occurs” (p. 385). This section demonstrates that children engage in distributive practices inside the household but are also active outside the context of the household in their peer communities.

Lending Money

Most children of my study engage in lending out money and generally assume a positive attitude toward this economic practice.

It is very common for them to lend money to family members. Thaddäus lends money regularly to his mom and brother:

Thaddäus: And my brother has given me his 2 euros he had because he owed me for 2 burgers at McDonald's. And my mom still owes me 18 euros, 10 euros for gas.

AG: And why did she take the money from you?

Thaddäus: Because she didn't have so much money to pay for it.

Thaddäus knows the exact amount of money his family owes him and his narrative suggests the interpretation that he engages in a kind of book-keeping, in which he tracks the exact amount of money people owe him. This is consistent with Ruckenstein's findings (2010) on the book-keeping and tracking activities of Finnish preschoolers.

Other children lend out money to their close relatives but do not expect the money back. For example, Princess Lisa reports that her “*mom didn't have money anymore*” and wanted to purchase a cell phone for Princess Lisa's dad. Princess Lisa lent her money and told her mom not to return it to her “*because I didn't want to have it*”. Lilly Anna once lent out 2 euros to her sister and 5 euros to her mom. Although they returned the money, she states that it would not matter whether they returned it or not “*because we need something to eat and not to play. Because we have enough toys*”. Elena is of a similar view:

But I am so nice and gave something to them [her parents]. For example, I gave my mom 1 euro. She once took something from my purse and wanted to give me 5 euros back. But I didn't want it. Mom should keep it because we need it for something really necessary...for example for groceries. And that's why she should keep it.

These accounts suggest that the resource power usually associated with parents (Punch, 2005) is compromised and even reversed when children lent money to their parents. Children contribute to household resources and in this way disprove the notion of children's dyadic interdependence in which children are more dependent on their parents than vice versa (Ibid.) In these situations parents are seen to be dependent on their children to provide resources. It offers an occasion for children to break the social structure of child-parent relations and thus their dependency on parents. The possession of money gives children the opportunity to assert their agency and gain control of their own lives (Ibid.). This is congruent with several studies on the social meaning people bestow on money. As adults in Furnham's study (1984), children in my study use money as vehicle for expanding their power (over their parents). The way children expressed their lending activities and their generosity allows the interpretation that they share a feeling of pride to own and use their own money, as Haugen (2005) has suggested for post-divorce children.

The children participating in my project also provided narratives of lending money to friends. Lilli and her friend once wanted to buy some ice cream but her friend did not have money with her. Lilli lent her friend 1 euro, so they could both have ice cream. The next day her friend returned the money. Upon my question what she would have done if her friend had forgotten to return the money, she responded “*I would remind her very often*”. Thaddäus reports that he often brings his money to school and has lent money to some of his friends one year ago:

My buddy owes me 60 cents and a girl in my class, she still owes me 30 cents.

Because I paid for and advanced two juice boxes for my buddy John and I advanced one for Laura.

About the fact that his friends did not return the money yet, he replies “*Well, it isn't so bad. As long as I can be sure that they pay it back, I don't need to get upset.*” He emphasizes that he would not lend money to strangers, “*only people I know because I don't know where they live and if they would really pay it back*”

Whereas Thaddäus expects his money to be returned at some point, Mickey Mouse shares his money for good but nevertheless defines his action as “lending money”.

Mickey Mouse: Lending out money. I have done that before. I lent 20 cents to friends. Then Alexander went forward [approached the snack stand] and asked what they had for 20 cents and got a lollipop for that [money]. Another friend's mom says he doesn't get money, he needs to buy it from his own money.

AG: And what did it feel like to lend money to your friends?

Mickey Mouse: I think it's great that I can share something with my best friends. But I actually only do that with my best friends.

AG: And they don't need to return the money to you?

Mickey Mouse: Nope.

Lilli, Thaddäus and Mickey Mouse all lent money to their friends when their friends were in need and did not have money to buy something. The three children were aware of their own beneficial position and decided to share their fortune with their friends in need. By doing so, they used their own money to strengthen ties between them and their friends. This confirms observations made by Ruckenstein (2010) of Finnish preschoolers who gave their money to friends to bridge social connections. The fact that children are willingly lending money to their friends indicates that children have a considerable amount of money and thus resources to share with others. However, children do not lend money indefinitely to their friends but limit the amount of money they lend out, as Thaddäus explains:

AG: Are you allowed to lend out money?

Thaddäus: Just a little bit...1 euro or so.

AG: And why not more?

Thaddäus: Because it's my money and besides I still need the money. For everything I buy.

Thaddäus' last comment indicates that his parents do not appear to be the reason for limiting his lending activities but rather his wish to use his money for himself. This is inconsistent with Ruckenstein's (2010) research results, where children were eager to give their money to friends but their parents thought the children lending money would be cheated on or exploited by the children borrowing money.

The parents of two girls of my study, Nina and Elena, share the sentiment of the parents' in Ruckenstein's study who do not allow their children to lend money to their friends. Contrary to the Finnish preschoolers, however, the children of my study agree with their parents. Nina comments on lending money, "*I think it's a waste of money*". Merlia thinks "*Who knows what they'd do with it*". Elena gives a more detailed answer:

Elena: I wouldn't do it...because others would spend it for knickknacks...Well, and actually they [her friends] have enough money. Why should I lend something to them? Then they have more money than me. Then I only have one coin left and my friends have the rest! Somehow I don't like that.

AG: And if they wouldn't have any money?

Elena: A little bit. 10 euros or so. But 10 euros is already a lot of money.

AG: Do you think you would get the money back?

Elena: Certainly not.

Elena stated earlier in this section that she willingly and gladly lends money to her parents without expecting a return of her money. She does not extend this generosity to her friends and it appears she distrusts her friends to use her money wisely and return it. She seems to put trust in her family. Zelizer (1997) has referred to such money transactions in close relationships, between children and parents, as "intimate transactions" which rely on extensive trust in order to be made. Elena places such extensive trust in her parents but distrusts her friends. Her comments disprove the theoretical notion of economic trust in horizontal relationships (Hass, 2007), i.e. between friends, in which trust between friends is seen to be symmetrical and mutual (Zelizer, 2002a).

Borrowing Money

Interestingly, although we have seen children engaging freely in money lending, they declare they would not borrow money from others. This is illustrated by Merlia's and Thaddäus' statements.

AG: Have you borrowed money from someone else?

Merlia: Hm (negating). And if so I wouldn't accept it.

AG: Why is that?

Merlia: I don't really know...I mean it's nice but hm.

Thaddäus does not owe any money to others and would never borrow any money because

Thaddäus: I have enough money.

AG: And if you didn't have any?

Thaddäus: Nope, I'd stay calm. It wouldn't matter. I don't need to buy everything. I don't need to spend everything wildly.

Thaddäus refers to the importance of curbing one's own desires as a reason for why he does not engage in borrowing money from others. This may be indicative of "an ethos of thrift" (p. 389) and the ability to self-control one's consumption which Ruckenstein (2010) has found to be ubiquitous among Finnish children.

Giving Money Away

Some of the children of my study engage in economic transfers which go beyond quid pro quo exchange. Lilly Anna, for example, told me that upon returning from vacation she still had some of the money left she was given for vacationing. From her 10 euros she has given 5 euros each to her mom and dad. Flower reports once having given 3 euros to her grandma "*because I wanted to give her a treat*". Flower extends the pleasure of giving not only to family members but also gives money to her friends.

Flower: Well, for example, on other people's birthdays I look if I have too much or if I actually don't need something from my money. For example, I have too many cents. What should I actually do with them? Then I give them two or three pieces of my cents and then they also have cents if they have so little of it.

AG: And who do you give your money to?

Flower: My best friends.

Lilly Anna and Flower's accounts indicate that children do not only use their money for themselves but also for others out of pleasure of giving. The selflessness and social nature of children's economic practices has also been observed by Chin (2001) with African American children from lower economic classes.

We have seen that the above-presented distribution activities the children of my study are involved in occur within the context of the household but also expand to children's peer communities, matching Zelizer's observation (2002b) that "[t]hose transfers generally begin within children's own households, usually next turn to peers...from quite young ages" (p. 385).

6.3 Hybrid Form of Production and Distribution

There are economic activities that neither neatly fit into the category of production nor of distribution but which possess elements of both. Jay's money game during a break at school provides an example:

- Jay: We have played a game – who has more money.*
- AG: How is the game played?*
- Jay: I told them [his friends] we could take money with us and who has most of the money won...then we exchanged money all the time.*
- AG: How so?*
- Jay: If I have 3 euros and he has 4 euros, then I give him 1 euro and he gives me 2 euros.*
- AG: And you then had more money than before?*
- Jay: Yes, I was the winner.*
- AG: And if you don't want to exchange the money?*
- Jay: Then you don't have to.*
- AG: And the other who has less money?*
- Jay: Has lost...Who lost, has to give the money to the other person. If they have 4 euros and I have 2 euros, I don't want to exchange money then because they would have more anyway.*

Jay's game is a complex activity, as it requires mathematical competence and an ability to think strategically. Children need to know whether they have enough money in relation to the other players and what amount of money they should agree to exchange in order to have a chance of winning. The game has both distributive and productive features. At first sight it constitutes a distributive element,

as Jay refers to money being “*exchanged*”. The money can be considered to be distributed, although it is not a quid pro quo activity. Yet, at second glance Jay's game also involves a productive element, as the rules of the game intend the winner of the game to win not only his stakes but also the loser's money, thereby creating value.

Jay told me that this money game was secretly played. He was actually not allowed to take his money to school and “*would have gotten into trouble*” if his parents had known about his activities. He defied his parents' decision and secretly took control of his life. In this way, Jay negotiated his generational position as a child who has to listen to his parents being the more dominant generational category. He asserted his agency behind his parents' back, as he was aware of his parents' discipline power and their ability to punish him for his actions. Finnish preschoolers in Ruckenstein's (2010) study similarly engaged in money exchange although they knew their parents would forbid such activities.

Money games appear to be quite common on school courtyards. Webley (1996) has observed children participating in a marble economy, in which one child contributes the marbles, the other child offers the labor in form of participating in the game and the earnings are then shared between the children. However, games are often dismissed as children's play by adults. This way the richness of “peer production remain[s] invisible” (Zelizer, 2002b, p. 383).

6.4 Disclosure of Finances

Children are not only involved in producing and trading their own money, they also disclose their assets by telling or showing others.

Telling Others about Money

Many children of my study have a positive attitude toward telling others about their own money. Lilli, Nina and Flower tell their friends about their own money and also know what amount of money some of their friends have. Lilli says that she told her friend “*how much she has in her purse*”. Nina's friend gets less money than her and Flower's friends

Flower: *Depends. Sometimes yes [more money], sometimes the same.*

AG: *Does it bother you when your friends get more?*

Flower: *Actually not.*

Mickey Mouse does not share his money secrets with his friends but with his cousin Pia of the same age. He tells her,

Mickey Mouse: *That I have sometimes gotten 1 euro or so because I helped out. Pia then slowly becomes interested in it as well and tells me how much she gets.*

AG: *And how much does she get?*

Mickey Mouse: *She gets just as much.*

AG: *And what do you think about it?*

Mickey Mouse: *Actually I think it's good. You don't necessarily have to have more than others. Then we won't fight about me having more money or so.*

AG: *Why would you fight?*

Mickey Mouse: *Well, if we say for example: "Pia, I got 5 euros." And Pia says, "I only got 1 euro.", Pia would be sad then.*

All of the children above trust their peers with their money secrets. Lilli, Nina and Flower trust their friends, whereas Mickey Mouse has his cousin Pia as his confidante. The children of my study and their peers are linked by a horizontal, symmetrical relationship, in which they interact on an equal footing – i.e. mutually exchanging money secrets, indicative of a mutuality of trust (Zelizer, 2002a). Whereas Flower reports that she does not mind if her friends receive more money than she does, Mickey Mouse sees this inequality as a potential threat to his relation with his cousin and therefore prefers both to receive equal amounts of money. The preschoolers in Ruckenstein's (2010) study utilized money as means to untangle tensions and ambivalences. In Mickey Mouse's view, not the exchange of money bridges tensions between friends but only the possession of an *equal* amount of money.

Some children participating in my project do not consent to the idea of telling others about their own money. As for instance, Anna who does not share her money matters with others "*because I don't want [that] because the others may sometimes tell others, they tattletale and then they tell it to others, you know. Then they tell 'Anna has 10 euros in her piggy bank'.*" Winnetou concurs with not talking to others, including his friends, about his own money, as he fears "*someone could break into the house and steal it*". He only confides in his brother, as he does not think his brother would take his money, also given the fact that they share the same piggy bank. Moreover, for Winnetou money matters are a very private issue, believing that "*it [other children's money] is not of my concern. One is not supposed to talk about money.*" Their comments bring up issues of trust among peers again. Anna and Winnetou do not trust their peers (in Winnetou's case, he only trusts his brother) with their money matters, as they fear their friends could not keep the secret to themselves and tell others. In

their opinion, money is a personal matter and likely to invite others to steal it. Their statements can also be linked to the previous chapter, in which we have seen how important and even essential money is to children, making it an object to worry about.

Showing Money to Others

Children's accounts and perspectives on showing money to others relate to similar issues of trust. Flower, for example, shows the money to her friends in confidence, expressing "*But I hope they won't tell...my friends I can always rely on. And actually they don't tell others. Hopefully someone doesn't steal my money or so.*" Elena does not show her money to others "*because some friends also lie to me and they could rob me*". Showing money to peers is also prevented by parents' decision to regulate where children can take their own money. Lilly Anna told me that she does not know how much her friends receive because she is not allowed to take her money to school "*because mom thinks I'll lose it*". Lilly Anna does not agree with her mom's worry, as she thinks she would not lose her money. For her, the school represents the only opportunity to show her money to her friends. Lilly Anna's limitation of her money use is imposed by her mom and linked to Lilly Anna's generational position as a child (Alanen, 2009) and a non-adult (Mayall, 2001) who is apparently not competent enough to deal with her money wisely. Lilly Anna is constrained by the social structure of the child-parent relationship, in which her mom as a more dominant generational position is vested with legitimate authority and may enable or hinder her child's activities (Punch, 2005). Although she does not comprehend her mom's thoughts, Lilly Anna nevertheless chooses to comply with her mom's decision, thereby demonstrating "conforming agency" (Robson et. al, 2007).

Contrary to Lilly Anna's perspective, Flower does not mind not being allowed to bring her money to school.

Flower: No, I never bring my money to school. So someone doesn't take it or so.

AG: Are you not allowed to do it?

Flower: I am not allowed to but I actually never asked. But I know I am not allowed to.

AG: Who told you you're not allowed to?

Flower: Well, my parents. And I also know that I am not allowed to and you should actually not do something like that.

Flower agrees with her parents' choice that she should keep her money at home. As an alternative, she shows her money to her friends at home “*when we talk about money or so*” about “*how much euros I have or how much the other one has*”.

6.5 Non-Consumption

An additional common economic practice children engage in is non-consumption. In Ruckenstein's (2010) account, non-consumption refers to the act of saving money. The following section uncovers the ways children save their own money as well as what they save for.

How to Save?

The children of my study have developed their own ways of saving their money. Some children report setting themselves a certain limit up to which they save their money. Once they have reached that limit they engage in spending. Nina, for example, remarks, “*First I really need to save and save to buy myself something. At some point my mom says 'stop' and then I stop saving and can buy myself something*”. Lilli pursues a similar strategy:

Well, I have too much. And now I am not going to save for a while. I'll buy myself something now. And when I have 20 euros again or 30 euros, I save a little again. And then I buy myself something again.

Often children hesitate to spend money of greater value and hold on to it. Nina has 100 euros but does not want to spend the money “*because it's worth more than 50 euros*”. Thus, the thought of having less money through spending it keeps her from spending her money. Their saving strategies are constantly linked with consumption. As soon as they have saved up enough money, they start spending. Once they notice they cannot spend anymore, they start saving again. Children thus save to consume and consume to save.

The majority of the children participating in my study have bank accounts to which money is regularly transferred. Lilli reports regularly looting her piggy bank, from which her mom transfers the money to Lilli's bank account. Lilli's bank account is intended to be used as “*training money, not [as] showing money*” (Pugh, 2009, p. 169): “*I get a little bit. But most of the money goes to my account*”. Mickey Mouse also owns a bank account and regularly sees the account statements. Whenever his piggy bank is full, he takes the money to the bank: “*I am collecting again, so it [his piggy bank] fills up again*”.

In general, children's piggy banks and purses appear to be of special importance to them. Most children I interviewed have claimed possession of two or more piggy banks and purses which differed not only in their designs but also in their purposes. For example, Lilli owns three piggy banks; some are filled only with coins, others only with bills. When her piggy banks are full, she puts the money she receives into her purse. Mickey Mouse also owns several piggy banks; if one is filled up, he uses another one. Thaddäus does not own a piggy bank but distributes his money across all his five purses, which he numbers consecutively: He first fills up one purse and then moves to the other one etc.; taking out money follows the same principle.

In the different ways children use their piggy banks and purses one can discern an element of play. Elements of play can also be observed in the ways children keep track of their money through book-keeping.

Book-Keeping

"Book-keeping" is a practice Ruckenstein (2010) has observed in Finnish preschoolers' saving practices and also constitutes a crucial part of saving money for children of my study. When children count money, they again follow their own strategies:

AG: *Do you count your money?*

Lilli: *I counted it. I have a lot of bills and then I counted the 50 cent coins and then I counted the 1 euro coins and then the 2 euro coins. And then the cents.*

AG: *Do you like counting your money?*

Lilli: *Not often. Actually only when I get a little more and then I count the money again, how much for example I have.*

Nina is very fond of keeping track of her money and regularly counts her money.

AG: *So, when you can't go shopping by yourself, what do you do?*

Nina: *Then I count my money.*

AG: *Do you often count your money?*

Nina: *Yes.*

AG: *What does it feel like to count the money?*

Nina: *It's fun at first. But when I am almost done, it isn't so much fun anymore.*

AG: *Why is that?*

- Nina: I don't know.*
- AG: So, when you counted your money, what do you do then?*
- Nina: I write down how much money I have, on a note on my desk. Whenever I get money, I go to my room right away and write it down. There are a looot of notes on my desk.*
- AG: Why do you do that?*
- Nina: Because I like it somehow. It's fun.*

Children's statements illustrate that having money and keeping track of its amount is an important and serious activity. Yet it also contains some element of play. Lilli, for example, divides the money first before she counts; Nina uses counting money as a pastime activity.

What to Save for?

Children assign their savings a variety of purposes:

Immediate Personal Wishes

As we have seen earlier, children save to consume and consume to save. Saving is linked to larger wishes they cannot fulfill, as they do not have enough money to pay for it yet, such as Lego or Play Mobil constructions for boys and girls, PlayStation or vacationing.

Future Personal Wishes

Children's stories of non-consumption, however, stress less the importance of pursuing immediate personal wishes but rather wishes tied to their future adulthood.

Elena informs me about her collections of 1 cent coins which she intends to use "*for bridal shoes when I get married later with 20 or 29*". It is

I seldom spent money. I save it. So I can buy something later when I move out, so I don't have to be poor. Because it isn't that long anymore. It is a miracle how quickly the years pass by.

Elena owns a piggy bank but does not loot it because

- Elena: I am not allowed. Mom and dad said that.*
- AG: When can you open it?*
- Elena: When I emigrate [move] ...to a house, to another one.*
- AG: What do you think about that?*

- Elena: On the one hand it's good. On the other hand it's stupid.*
- AG: Why is good?*
- Elena: Because I realize it, because I have to find a job to earn something. I can't buy anything otherwise.*
- AG: And why is it stupid?*
- Elena: I think it's stupid because I have less pocket money then.*

Thaddäus' bank account holds 200 euros but he does not want to withdraw the money so soon. He rather saves it *"for electricity bills, to pay for house bills and car bills...it only takes 11 more years till I am grown up"*.

The statements of Elena and Thaddäus reveal children's connection to their future status as adults. The thought of being able to rely on already existing assets facilitates their entry of adulthood and provides security (Kirchler et al., 2001). Their comments also make visible the notion of futurity they have internalized. They are aware of the transient nature of childhood and recognize that they are going to enter adulthood with all its changes and responsibilities at some point. They feel they need to be prepared for adult life (in this case for paying bills) and need to treat themselves accordingly (James & James, 2012). Their recognition of their future as adults prompts them to save the money they currently receive for adulthood. In this way Elena and Thaddäus can be said to socialize themselves into adults.

Saving for Others

Saving for their families represents another purpose for children's money. For instance, Princess Lisa does not seek to spend her money because *"I then don't do something good for my family"*. Thaddäus saves *"later for mom when she's going to move in 2 years from now"*. He also highlights the importance of saving for emergencies:

- Thaddäus: For example my sister got 190 euros for her birthday and spent it all wildly on one day and no single cent was left. I think it's stupid because one shouldn't spend everything when you have a boyfriend.*
- AG: Why only when you have a boyfriend?*
- Thaddäus: Because her boyfriend Toby may need something at some point, maybe a surgery and his parents may have some euros too little. And if she really likes her boyfriend, then she can pay for that sometimes as well. If Toby for example will have cancer once or something else, an illness to die, and they don't have enough money or aren't medically ensured.*

The examples are illustrative of the notion that in the economic realm people, including children, are influenced by the social relations they are embedded in, choosing to act against their own self-interest (Hass, 2007).

6.6 Consumption

Consumption is an economic practice children of my project provided the most detailed accounts on. According to Zelizer (2002b) consumption defines the “acquisition of goods and services” (p. 388). This section discusses the items children consume and where as well as how they do so.

What to Consume?

Children pursue different purposes when they engage in spending their own money:

Fulfilling Personal Wishes

The most commonly assumed purpose of consumption by the literature constitutes the fulfillment of children's personal wishes. According to studies such as the KidsVerbraucherAnalyse 2007 (KidsVerbraucherAnalyse 2007, 2007), German 6 to 9 year olds most value traditional toys, such as jigsaw puzzles, stuffed animals and dolls. They use their allowances to fulfill personal wishes, purchasing candy, cookies, bubble gum, ice cream, drinks and magazines.

In my study children use their money mainly to buy small toys, often collection items, such as soccer cards and Filly's (a small collection item, shaped as a horse, which is very popular in Germany among girls). This is reflected by Flower's statement about purchasing “*a little something*” only:

AG: *How is it to go shopping?*

Flower: *Well, great actually. There you see such beautiful things for children and girls. I am a girl. And I think that's so great. There always are such beautiful things. I wished I had them all but I buy myself something really great, a little something.*

Many children also spend their money on candy and chips, such as Mickey Mouse.

Mickey Mouse: *I don't buy anything special. Bubble gum or so.*

AG: *No toys?*

Mickey Mouse: *No, toys are too much. I rather let mom do that [pay for them].*

AG: *Are they too expensive?*

Mickey Mouse: Nope, well, I already have my whole room full [of them]. I don't need so much then.

Mickey Mouse expresses a notion many of the children in my study expressed: Having too many toys. This in turn leads their parents to forbid spending their money on certain items. Lilli remarks, “*I already have so many stuffed animals and toys*”. Merlia tells me she is not allowed to buy “*Barbie dolls and so because I have too many and I don't play with them anymore*”. Some parents forbid things they consider unhealthy, such as lollipops or chips, so their children, such as Elena “*wouldn't get caries*”.

Consume for Own Care

An aspect that has been neglected by the literature but has surfaced repeatedly from the empirical data is children's consumption for their own care.

AG: What would happen if you didn't have any money?

Lilli: Well, then I couldn't buy myself something. Then mom would have to pay for everything.

AG: And do you think your mom would pay for everything then?

Lilli: (laughing) Nooo.

AG: Are there things your mom doesn't pay for you?

Lilli: Yes, some toys...the Filly. Well, those things which I choose and which aren't too expensive, I pay.

AG: I see. For example?

Lilli: Filly or so. Or a hairband. Or hairclips. Those I pay myself. I bought my bathing suit from my gift card.

Lilli takes it for granted to use her own money to purchase small products for her own care, such as hair items or clothes. She also told me she uses her own money regularly to go swimming from school.

Thaddäus shares her sentiment and buys “*coke, candy, chips and salami*” from his own money “*because mom doesn't buy that for me anymore. Because mom says I am old enough to buy something from my own money. I am not a baby anymore*”.

Lilli and Thaddäus' accounts illustrate that German children as young as 7 use their own money to buy items to care for themselves. They actively contribute to goods that parents normally buy for their children due to their children's economic dependency and in this way reverse their parents'

monopoly on resource power (Punch, 2005). Thaddäus and (in his perception) his mom link his partial economic independency from his mom to his age status. He is now old enough to buy himself something, as he is not "*a baby anymore*". We have seen this linkage to children's age status in the previous chapter as well. Buying something for their own appears to be a rite of passage which distinguishes them from younger children. McNeal (1999) sees this stage as a marker for being grown up and independent. Lilli and Thaddäus confirm their newly assumed status as a full consumer by purchasing things for their own care.

Consume for Others

The children of my study also reported of instances, in which they purchased items not for themselves but for family and friends. On vacation Lilli Anna used her money to buy something small for her grandma and dad who stayed at home. Princess Lisa expresses the wish "*from the money I would like to buy my mom earrings*". Consuming for others is particularly common on other people's birthdays. Princess Lisa "*bought a boy's necklace for 5 euros from my savings for my dad's birthday*". Lilli takes it for granted to contribute to birthday presents for her friends which her mom usually pays for: "*A little thing, like a pencil case, I pay for myself*". Children's consumption for others disproves the notion suggested by conventional consumption literature that children consume individually (Cook, 2008). Quite to the contrary, we see that the children of my study purchase items for others. Thus they put aside their self-interest and utilize their money to strengthen social ties to others. This observation has also been made by Chin (2010) and Ruckenstein (2010) who found children to use their money out of pleasure of giving.

Where and How to Consume?

Children consume in different locations and in a variety of ways. Least common is using the internet to consume. Only one child, Princess Lisa, gives an account of her online consumption. In an interview, she tells me she "*wanted to order something nice for my mom, for her birthday, on the internet*". Her dad taught her earlier how to use the internet. Princess Lisa bought a black table for her mom, got caught by her mom and got into trouble for buying something expensive online without her mom's permission. Lilli comments that she has not yet used the internet to buy something from her own money because "*if they are so expensive, my mom pays for them. I'll do it later*". She demonstrates her willingness to consume online when she is older.

More common was for children to consume at school and at the open-air swimming pool they attended with the after-school program during summers. Most common, however, was to go shopping at the store.

The Store – Children's Solo Shopping Experiences

Flower argues that before one can go shopping at the store, one needs to learn how to consume. She reports having been given

Flower: [A] children's bank, so I learn how to deal with money, to count with money.

AG: And do you think you can already do it?

Flower: Well, a little bit, yes. A little bit more and then I actually am.

AG: I see. And how do you practice?

Flower: Well, I take some play money and then I always count somehow, pretending my apartment is in the city center and then I always go shopping. Then I play with my mom going shopping.

Nina has a certain technique how she decides which of her money to spend: *I first spend the money that's worth less: First 5, then 10, then 50 euros...because the 50 euros are worth more*". Before Merlia enters a store from now on, she adheres to the following principle: It is ok *"if they [children] buy something which they really play with. I realized it just recently. Because I have so many toys and I hardly play with any of them"*. It appears that she has come to the conclusion that her over-consumption is not worth spending her money.

Children of my study, although they were all between 6 to 8 years old, differ greatly in the way they consume, ranging from a child's wish not to go shopping alone to a child whose solo shopping experience has become a normal routine in their lives. Most children, however, do not make solo purchases yet for different reasons:

Not Wanting To Go Solo

Although most children purchase things on their own without the presence of their parents at the local open-air swimming pool they attend with the after-school program, many children express their reluctance to go shopping without their parents. Flower tells me she does not go shopping alone *"because I am only 7 and I don't dare to do it quite yet...if I am all alone I don't really like it"*. Elena only goes shopping with her mom but makes assisted purchases, where her mom accompanies her

and Elena gives the money to the cashier's herself. Anna asks her mom whether she can take Anna's money and give it to the cashier's because "*I am not shy. But...it's embarrassing.*" According to McNeal (1999), it is very common for children around the age of 5 ½ to engage in assisted purchases with her parents. It marks the fourth stage of a child's life as a consumer. As a prerequisite for such behavior children need to be in possession of their own money. McNeal's observations suggest that most children do not enter the next stage of consumerism – solo purchases – before the age of 8.

Wishing To Go Solo

As can be seen from the following statements, there exists a strong desire among children of my study to go on a solo shopping trip, which is constrained by their own fears but also by their parents. Princess Lisa, for example, expresses that she is saving already now for her first solo purchase:

Princess Lisa: I am saving for drinks.
AG: Doesn't your mom buy you drinks?
Princess Lisa: Yes...but I would like to buy something myself because every day I only go shopping with my sister and I think that's unfair.

Merlia has made similar experiences:

AG: Do you go shopping alone?
Merlia: Hm (negating). I'd like to but mom doesn't allow it yet...because she says I am too little for that.
AG: What do you think about that?
Merlia: I don't know now. But I'd like to see how it is to be alone, when you go shopping alone.

Princess Lisa and Merlia are accompanied by notions of being "*too little*" to go shopping by themselves. This can be linked to adults' views of children as less competent beings which place children into a social position in which they are subject to limitation of their movements. According to Arielle, however, this assumption may not be unwarranted:

I once was with my parents at Penny [a supermarket]...and I was allowed to go to EDEKA [another supermarket, adjacent to Penny] and then a man asked "Do you want candy?" Then I didn't accept them because he already peered at me in such an evil way. My parents said, "But be careful!" I went back to the magazines and there was a man with chocolate but I didn't accept it because I knew why.

Despite her experience, Arielle still wants to go shopping alone “*because I then feel so happy [using the English word happy in her account]...because then you can buy something that you want, then your mom doesn't say, 'No, not that, not that, not that.'*” Arielle appears to be tired of her mom saying no to everything she would like to buy and expresses her wish to break this constraint imposed by her parents and make her own decisions. Whereas Arielle accepts her fate, Nina secretly goes shopping alone. In an interview she told me “*I had to tidy up my room but I secretly left the house because I wanted to go to the supermarket. When I came back my mom was still asleep.*” Nina breaks her parents' restraints in a subtle, secret way, although she risks getting caught.

Flower sees not her parents but herself as impeding her solo shopping trip.

AG: *Do you buy birthday presents for your parents?*

Flower: *I'd like to buy her [her mom] a bunch of flowers, her favorite flowers or so.*

AG: *Why is that?*

Flower: *I actually never did it before but I want to do it once.*

AG: *How so?*

Flower: *Well, I never did it before. And I am glad when I can buy everything I want, the flowers, and then I have accomplished this as well. Well, then I am glad, I have a beautiful present for my mom then and I have given myself a treat then too.*

AG: *And why have you given yourself a treat then?*

Flower: *Well, well, because it's the first time I do it. It's pretty exciting just like getting my “Seepferdchen” [in English: sea horse; it also refers to the first swimming badge one can obtain].*

Flower envisions her first solo purchase to be a truly special experience, in which she not only gives her mom pleasure but also herself. She equates the feeling of going shopping for the first time alone with the feeling she had when obtaining her swimming badge. Obtaining the first swimming badge – the “Seepferdchen” – is a major marker of children's development in Germany and a major achievement in children's lives. Her comparison between her imagined feeling of a solo purchase and the reception of her swimming badge allows the interpretation that she sees her first solo purchase as a rite of passage and a major achievement in her life. This coincides with McNeal's (1999) observations that children's first solo purchase evokes feelings of pride.

Solo Purchases Are Exciting

Sometimes Flower goes shopping with her mom but nevertheless feels she is shopping on her own, as she hands her money over to the counter herself.

Flower: I once paid the entrance fee for the open-air swimming pool from my own money.

AG: Why that?

Flower: Because I wanted to see if it works with the money, if I can do it alone.

AG: And what did it feel like?

Flower: It was as if I am already grown up and would go swimming by myself.

Flower ties her solo shopping experience to being grown up. McNeal (1999) commonly observes this in children who have entered the fifth stage of consumer behavior and feel they have achieved something extraordinary. Flower's last comment also implies that she sees herself in future terms as a future adult. It appears that paying with one's own money is something commonly associated with being an adult. Her happiness to feel like she is grown up makes visible the unequal power relations between the generational positions of adult and child (Punch, 2005). Children are non-adults who are not competent enough to deal with money and therefore restricted by adults in their money use. Flower seems to long for reaching adult status, in which she can freely move and use her money as she likes.

Solo Purchases Are Normal

For some children solo shopping trips represent a normal routine in their lives. For example, Nina has told me in an interview that she often goes to the cosmetics section of the drug store and tests products. She most often purchases nail polish but is not nervous when she puts the item on the counter. Princess Annika goes shopping every day.

AG: When did you start going shopping alone?

Princess Annika: Oh, that was, when I was 6 to 7 years old. I was at the Müllers' and my mom had bad bellyaches. And she forgot to get milk and then I went shopping without someone for the first time. Since then I have gone shopping almost every day. And since then I have gone shopping alone.

AG: And what does it feel like to go shopping alone?

Princess Annika: Well, with me it was a nice feeling at first to go shopping alone. I think it's ok to go shopping alone.

AG: And what is so great about shopping alone?

Princess Annika: Well, you have some rest because my sister plays Cars and I always hate that because she's going "brumm, brumm". And when I am outside alone for one day then it's nice, when I have some rest from Princess Lisa.

It is visible that for Princess Annika going shopping has become a normal activity, a time when she can even get rest from her sister. Although she talks about solo shopping trips in a favorable way, the excitement the other children above express appears to be gone. Princess Annika has reached the fifth stage of McNeal's (1999) classification scheme in which she uses every opportunity available to her to go shopping on her own and confirm her status as a full consumer.

The previous pages have illustrated that the experiences of the children of my study with consumption differ greatly despite the fact that the children are all of the same age. This contributes to the idea that there is no universal *childhood* but rather several *childhoods* (Prout & James, 1990) whose defining features are context-dependent.

6.7 Children's Decision-Making Power Between Parent and Child

The accounts of the children of my study indicate that children's decision-making power mostly becomes an issue during shopping trips with their parents. Although we have seen earlier in this chapter that their freedom to pursue economic activities is sometimes hindered by their parents, the following responses of children suggest that they react to issues of decision-making in consumption situations most strongly.

Decision-Making in the Hands of Parents

The children of my study have all made similar experiences concerning their decision-making power over the spending of their money: They are all restricted in their spending choices by their parents and have to ask permission from their parents first before they can purchase an item. Their decision-making power is thus limited. This condition can be linked to the positions of children and parents in generational relations. The child is constructed as occupying a minor position based on their lack of competence in comparison with the parent (Alanen, 2009). The parent thus ascribes themselves a more dominant role, holding the power over resources, such as material goods as well as children's

activities. In this way, parents can legitimately limit their children's access to resources (Punch, 2005) and constrain their children's decision-making power.

Despite the fact that all children of my study were limited by their parents to use their money freely, they nevertheless present different evaluations of those limitations.

Some children are very understanding of their parents' role as decision-makers over children's spending choices:

Merlia: When I am not allowed to buy something, I don't buy it because I wouldn't think it's nice when I do something forbidden.

AG: What do you think about your mom deciding what you can buy?

Merlia: Actually it is great because she knows what I play with and so. And she knows what is good and what is stupid.

AG: And do you also know what is good and what is stupid?

Merlia: I am not so familiar with it what I really play with and what is really right for me to play with.

Flower sees both positive and negative aspects about her mom's authority to decide whether she can buy things or not:

AG: Are there any things that are forbidden to be bought?

Flower: Barbie dolls.

AG: Why that?

Flower: Because I already have so many Barbie dolls, my mom has barred me from buying Barbie dolls. Although some were not so expensive.

AG: And what do you think about it?

Flower: Well, actually I would like to have them so badly because I don't actually have them yet. For example, shoes for Barbie dolls. I almost have no pair, that's why I always have to take different shoes. I have pink and shocking pink on one [Barbie doll] and I don't think that's so great.

AG: How do you feel when your mom says no to them?

Flower: Well, actually sad because I am not allowed to. But actually I don't want to waste all my money.

AG: Could your mom have reacted differently?

Flower: If it costs so much money, then it's right. Because the mom has to know what's right and what's wrong and to teach the child. Mom has to decide if I am allowed to buy something or not.

AG: Why your mom?

Flower: Well, she is the mom. And I still need to learn all this. That's why she has to decide, for now.

AG: And if your mom wouldn't decide?

Flower: Then I think it's stupid. Then I can't learn so well.

It is evident that both Merlia and Flower place great economic trust in her moms, as in their personal experience, their moms know best what is appropriate and right for them to play with. The girls' economic trust may be fostered by their notion of their own incompetence as children and their moms' competence as adults. Merlia and Flower have internalized their position as children to be apprentices for adulthood. Both want to be good consumers and see their mothers legitimate authorities to teach them how to. Yet it appears that Flower doubts her mom's decisions at times when she holds the desire to fulfill her personal wishes.

Mickey Mouse is more negative toward his mom's decisions but nevertheless acknowledges her authority. He decides to comply with his mom's choices and thereby displays "conforming agency" (Robson et. al, 2007).

AG: And who decides?

Mickey Mouse: Sometimes I decide it on my own. But most often mom decides if I am allowed to buy something with the money. So my mom doesn't say, "Oh no, you are not allowed to."

AG: And what do you think about that?

Mickey Mouse: Actually I think it's a pity because sometimes I want to buy some great things.

The above-presented accounts of children portray that children generally do not decide over the use of their money but rather follow their parents' decisions. This is in contrast to previous German studies, such as the LBS study (ProKids-Institut der PROSOZ Herten GmbH, 2009), which states that only 10% of parents decide over the usage of their children's money, whereas 47% of children jointly decide with their parents and 43% make their own decisions.

Decision-Making in the Hands of Children: Children's Strategies

Despite the fact children's parents of my study hold a monopoly over their children's money, some children of my study employ a variety of strategies to negotiate the limitations to their decision-making power imposed by their parents.

One reaction upon hearing a "no" from their parents is simply selecting another item to purchase parents approve of:

- AG: *Who decides over your money?*
Lilli: *I do it alone. But I ask mom if I can buy something from my money. And then she says, "yes, yes and no, no or so".*
AG: *Do you listen to your mom then?*
Lilli: *Yes.*
AG: *What do you do then?*
Lilli: *I took something different. It wasn't bad.*

This presents a subtle method to extend children's decision-making power and indicates Lilli's reactive agency (Robson et al., 2007).

Princess Annika tries to bypass a "no" by her mom in another way:

- Princess Annika: *With me mom most often says no. But when we are at the toy store and mom says, "No, you certainly won't get that", I put it on the counter and then it is already paid.*
AG: *And your mom?*
Princess Annika: *She doesn't notice it.*

Although Princess Annika manages to purchase the item behind her mom's back, her action nevertheless runs the risk of being detected. In this way, one can assume that she is aware of the possible consequences she may await and prepared to take them. Her action is thus indicative of a more assertive agency which however appears to be conforming to her mom's face (Robson et. al, 2007).

Anna points to the possibility of asking her other parent for permission to buy an item as a method to circumvent the limitation imposed on her decision-making power:

- Mom says yes, dad says no. When I ask dad, "Can I have a surprise egg [a chocolate egg with a toy inside]?", he says, "No, that won't happen today.", and then I ask mom, "Can I have a surprise egg?", and then mom says, "What did dad say?". I say "I*

already asked. He said no.”, and then mom always says, “Well, just take it”. But I am not allowed to tell, “otherwise he grumbles again”.

Anna acts conformingly (Robson et al., 2007) towards her dad but dares to assert her agency openly (Punch, 2005) toward her mom.

If Anna's strategy does not work out this way, she resorts to a different means:

I already have so many of the strange Filly's. But when there's a new one, I always would like to have it. And I always beg as long as mom says, “Yes, take it. You're going to beg as long as I say yes anyway”.

This example is illustrative of an open form of agency which is demonstrated to her mom in an overt manner by rejecting her mom's decision and protesting against it (Punch, 2005). Interestingly, one can observe an interaction between the child and her parent which results in a change of generational positions. Anna does not accept her generational position as a child who can be constrained by her mom's actions and thus defies her mom's generational category as the dominant adult. By openly protesting her mom's decision, she asserts agency and in this manner reconstructs the child-parent relationship. As generational positions are dependent on each other due to their internal relationality, a change in Anna's position to a more assertive role results in a change of her mom's position into a less assertive role (Alanen, 2009).

And even more openly lived form of agency is portrayed by Nina. Nina went shopping alone and bought a toy cell phone without asking her parents first. Upon returning home, her mom got angry and told her to return the recently purchased item immediately. Although her mom threatened Nina with the punishment of being confined to the house for a while, Nina accepted the consequences of her actions instead and got grounded. Nina openly rebels against her mom's decisions (Punch, 2005) – and the common social structure of the child-parent relationship – and is prepared to take the consequences instead. Her purchase and freedom to decide on her own appear to be more important to her than her freedom of movement she would otherwise have. Nina's desire for the toy cell phone was thus greater than her parents' discipline power (Punch, 2005).

6.8 What We Have Learned About Children's Economic Activities

This chapter has offered vast accounts of children's economic practices and perspectives and has made their economic lives visible to the adult observer. Children produce, distribute, disclose, save and consume money in a variety of conventional and creative ways. Their economic activities are

deeply intertwined with social relations with others, pointing to children's "structural embeddedness" (Guillén et al., 2002). For example, children save and consume for others but are also hindered by their parents from exercising their economic practices. This testifies to the inseparability of the economic realm and the social sphere. Economic activities are not pursued in a social vacuum but are linked to people with social norms and values (Guillén et al., 2002). We have seen the children of my study holding their own social norms and values, evaluating what economic activities are (in)appropriate and (un)desirable. This is exemplified by children's perspectives on their parents' decision-making power and their actions to mitigate it. Their actions to circumvent the power relations between them and their parents attest to children's ability to assert their agency in diverse and often creative ways. These examples strengthen the notion that children are indeed social actors (James, 2009) who engage in a plethora of economic activities whose richness and complexity disprove the adult assumption that children's economic activities are mere child play.

Chapter 7:

Between Creating and Resolving Tensions – The Social Role of Money in Sibling Relationships

The previous chapter has portrayed the rich accounts of children's economic lives and illustrated children's economic activities in interaction with their parents and other children. The following chapter sheds light on the role of money in sibling relationships. This aspect of children's lives has been an unforeseen topic of discussion in my thesis, as it has not been a major line of questioning during my interviews with children. Instead, the topic emerged from the data as a dominant and recurring theme which appeared to be a vital element of children's economic lives. The topic emerged from the narratives of 12 children who have one or more siblings. This chapter, however, portrays only three examples of sibling relationships, as they have provided the most detailed insights into money relations among siblings.

7.1 Princess Lisa and Princess Annika

I was fortunate enough to count two sisters among my research participants who have offered detailed information on the social role of money in their relationship. Both sisters attend the 2nd grade of elementary school. Princess Lisa is the younger sister and 6 years old; Princess Annika is 8 years old. Their accounts point to the presence of emotional ambivalence in their relationship. Emotional ambivalence refers to the simultaneous existence of intense positive feelings, such as love, affection and support, as well as negative feelings in form of rivalry, envy and de-identification (Kasten, 1999). The following examples illustrate how children's money plays into such ambivalent feelings. As sisters of approximately the same age, both sisters share a strong emotional bond which is characterized by prosocial behavior and solidarity. This is illustrated by Princess Annika's narrative about the question whether she should receive pocket money:

Princess Annika: Princess Lisa doesn't get pocket money because she is still too little, said mom. And I can't get pocket money because Princess Lisa doesn't get it. And then Princess Lisa would be sad.

AG: Ah, I see. And what do you think about it?

Princess Annika: I think it's ok. Because if I have pocket money and buy myself a pretty doll and Princess Lisa is standing next to me and

doesn't have money... That's why I told mom it's ok if I don't get pocket money.

AG: So, your mom offered money to you but you said you don't want money?

Princess Annika: I don't want to have money for now.

Princess Annika's account suggests her structural embeddedness in her social relations with her sister. She empathizes with her sister's situation and out of solidarity and affection opts to act against her own self-interest, i.e. receiving more money. This confirms Dunn's (1983) observation that in times of difficulty they show concern and display solidarity.

Princess Lisa displays a strong sense of solidarity with her sister as well. In one interview Princess Lisa reported that Princess Annika sometimes secretly takes money from their mom's purse. Although she would have the option to inform her mom about her sister's activities, she decided not to tell, as she knows her sister "*would never get any money anymore*". Money in this situation creates a dilemma, as Princess Lisa needs to decide whether she tells their mom about Princess Annika's action and thereby would create tensions within the sisters' relationship or whether she decides to strengthen their relationship by choosing not to tell their mom. Her ultimate choice may indicate that her solidarity with her sister and keeping harmony within their relationship is more important than being honest to her mom. The dilemma money creates gives another dimension to Ruckenstein's (2010) findings on children's uses of money for resolving tensions and strengthening social ties. Whereas in Ruckenstein's study money is used as a means to resolve issues, the example of Princess Lisa and Princess Annika illustrates that money can both be the cause of tensions as well as the solution to tensions.

Despite the positive behavior toward each other, the sisters' relationship was also characterized by tensions. Princess Annika comments on her sister's dealings with her money:

Princess Annika: Well, I think it's ok what Princess Lisa does with her money but we have purses we put our money in but Lisa leaves it lying about everywhere.

AG: Oh, really? Where does she leave it?

Princess Annika: Oh, most often when we are at the playground and mom is sitting on the bench.

AG: And what happens then?

Princess Annika: Then her purse isn't gone but mom still says, "Why don't you wear it or bring it over to me and don't leave it lying on the other bench?" That's why.

Princess Lisa leaves her money openly lying around, violating the important rule of watching out for one's money we have seen children construct earlier in this thesis. Her words and the fact that she has initiated the topic of our conversation allows the interpretation that Princess Annika is trying to distance her actions and behavior from those of her sister's by emphasizing what Princess Lisa is doing wrong and thus engages in de-identification (Kasten, 1999).

Going shopping constitutes an event both sisters most strongly diverged on. Upon my question why going shopping alone is such a pleasure for Princess Annika, she explains:

Well, you have some rest because my sister plays Cars and I always hate that because she's going "brumm, brumm". And when I am outside alone for one day then it's nice, when I have some rest from Princess Lisa.

My mom doesn't bother me but my sister. She dawdles and dawdles at shopping. She takes a seat somewhere and sits in front of the window glass and looks into the store and I already go in and shop. That's very very strange with Princess Lisa.

Princess Lisa also does not enjoy going shopping with her sister and prefers going alone:

AG: *What is it like to go shopping with Princess Annika?*

Princess Lisa: *Not nice. Because she says, "No, we won't buy that", although it's on the shopping list.*

Although they both like going shopping, they do not like to go shopping with each other. Each one dislikes some aspect of going shopping with the other sister. Princess Annika enjoys her freedom and peace. She feels annoyed by her sister not shopping the way she intends to. Princess Lisa does not like the way her sister shops either. Consumption and the question of "how to consume" thus becomes an object of tension between the sisters.

7.2 Thaddäus and His Siblings

Thaddäus is 7 years old and has two siblings: his brother is 8 years old; his sister is 14 years old. Thaddäus' narratives of his every day life point to the role of money in the way he thinks and feels

about his siblings. Thaddäus displays nurturing behavior (Dunn, 1983) in his consumption practices. He reports "3 bags of chips at home" he bought from his own money and expresses,

- Thaddäus: But I am going to give one bag to my brother.
AG: And does your brother need to give you money for that?
Thaddäus: Nope. He doesn't have to.

These positive feelings toward his brother in economic matters however are outweighed by negative thoughts. Thaddäus reports getting money "*from my sister and sometimes from my brother*" for his birthday, but "*only a little bit because he never saves. He spends all his money on chips.*" He comments, "*I think that's very stupid of him. Because he needs the money for later. Then he still has to live with mom for a long time and he won't like that*". In contrast, Thaddäus saves his money for later to pay "*electricity bills, car bills and water expenditures*". Thaddäus disapproves of his brother's spending practices, stresses his economic values of saving for adulthood and his brother's future entrapment in prolonged dependency on their mother. In this manner, he de-identifies himself from his brother, displays negative emotions toward his sibling and at the same time reaffirms his status as a good consumer.

7.3 Anna and Her Brother

Anna is 7 years old. Her only older brother is 10 years old. In one of our conversations, Anna provides a long account of the emotional ambivalence she feels toward her brother:

- AG: *Do you get as much money as your brother?*
Anna: *Well, he is a little older. Well, I mostly get 5 euros and he gets 10 euros. But I don't think that's so bad because he always spends it right away, for his Star Wars, but I, I rather wait first, if there's still something more, you know. And I already have some of it and that's why I always still wait, if there's more, you know.*
AG: *What do you think about your brother spending his money right away?*
Anna: *Well, for me it isn't so bad. It's not my money, you know. And that's why I think...it would be stupid for me.*
AG: *You wouldn't do it?*
Anna: *Nope. But always ration. When I buy something for 30 euros and after that I buy something again.*
AG: *And what do your parents see that?*

- Anna: *Well, my parents always say, "If Anna still has something and you don't, then you shouldn't throw a tantrum". Because I have more and you don't have anything left. You know.*
- AG: *Does he sometimes do that?*
- Anna: *Throwing a tantrum, yes.*
- AG: *And then he tells your parents he wants to have more money?*
- Anna: *Well, I sometimes gives him 10 euros because I don't want him to throw a tantrum. That's nerve-racking. Because mom says we are supposed to share and not always say "That's mine. You are not allowed to play with that."*
- Anna: *And what does your brother say when you give him money?*
- Anna: *He says thank you. And then he understands that he is not supposed to spend his money so quickly.*
- Anna: *Excuse me, did you say "he does" or "he does not understand"?*
- AG: *It depends if he has switched on his brain or not.*

Anna disapproves of her brother's spending practices. She emphasizes the differences in how they utilize their money. Whereas she waits for a more advantageous opportunity to arise, he cannot self-control himself and spends his money right away. She distances herself from her brother's actions and engages in de-identification (Kasten, 1999). In her view, she is a good consumer, whereas her brother has to learn from his mistakes first before he realizes the importance of self-control. When her brother starts complaining about not having enough money left, she feels annoyed and uses her own money to put her brother at rest and resolve the tension her brother's lack of money created. The way she chooses to resolve tension is demonstrative of the emotional ambivalence she feels toward her brother. Her action simultaneously displays her negative attitude toward her brother (she is being annoyed by his crankiness) but also points to positive feelings for her brother (she is willing to share her money with her "nerve-racking" brother although her important money). She uses her own money to show concern and nurturance for her brother (Dunn, 1983) and in this way resolves a tense situation.

The above-presented accounts of children illustrate the ubiquity of children's money in sibling relationships and vividly portray their feelings of emotional ambivalence. Siblings' actions and statements show the presence of warmth and closeness as well as conflict situations, as has been observed by Furman and Buhrmester (1985). Although they display prosocial behavior and affection,

siblings simultaneously hold negative feelings toward each other. Money and consumption thus fuel siblings' ambivalences. On the one hand money creates opportunities for strengthening siblings' relations; on the other hand it leads to tensions among them.

Chapter 8: Summary of Findings and Concluding Remarks

8.1 Summary of Findings

The purpose of the previous chapters was to investigate the following research question -

“What are German children's experiences with and perspectives on their own money?”

- which sought to trace the various experiences of German children with their own money, going beyond simple classifications of consumption and saving money. The question further intended to explore what attitudes children hold toward diverse aspects of their economic lives. In order to illuminate the research question, my research project asked German children aged 6 to 8 years old and their parents from a middle class and non-migration background to participate in my research and contribute their experiences and perspectives. With the aid of individual semi-structured interviews, focus-group discussions using visual stimuli, recall and drawing sheets for children as well as individual interviews with parents, the project was able to gain a rich account of children's economic lives.

This exploration was accompanied by four sub-research questions to emphasize certain aspects of children's economic lives that have remained underresearched in previous academic literature.

The purpose of the first sub-question *“What social and emotional value do children attach to their own money?”* was to point to money's personal characteristics and investigate what social and emotional meanings children give to their own money. Children's accounts have illustrated that money is not a neutral, physically identical medium but rather holds a variety of social and emotional meanings. It is associated with self-expression and consumer freedom. Money provides security and facilitates the entry of adulthood. It is also a vehicle for extending children's sphere of influence, as having money reverses children's lack of resource power. Money can be linked to negative feelings of anxiety and worry but also to self-esteem and feeling good. We have seen the capability of children of my study to hold various social norms and values and reflect on them with regard to economic matters.

The second sub-question *“What different economic activities and practices are German children involved in and what perspectives do they have on these practices?”* explored the diverse economic activities and practices children are engaged in and examines children's evaluations thereof. We have witnessed children to be engaged in a variety of unconventional and creative economic activities -

producing, distributing, playing with, disclosing, consuming and saving money. Their economic practices are deeply intertwined with social relations with others, pointing to children's structural embeddedness. For example, children save and consume for others, testifying to the inseparability of the economic realm and the social sphere. Economic activities are not pursued in a social vacuum but are linked to people with social norms and values. We have seen the children of my study holding their own social norms and values, evaluating what economic activities are (in)appropriate and (un)desirable. Their accounts have strengthened the notion that children are indeed social actors who engage in a plethora of economic activities whose richness and complexity disprove the adult assumption that children's economic activities are mere child play.

The purpose of the third sub-question was to provide an answer to *"How much decision-making power do children hold over their own money and its use? How do they evaluate their degree of decision-making power?"* Their narratives suggest that their decision-making power is most limited when they intend to consume things. The majority of children experience imposed restrictions on what to consume and how. Despite their common experiences, they nevertheless hold diverse perspectives on their limited decision-making power. Some children have devised strategies to mitigate their constrained decision-making power. Their actions to circumvent the power relations between them and their parents attest to children's ability to assert their agency in diverse and often creative ways.

The fourth sub-question has explored *"What social role does money play in the relationship between siblings?"* intending to investigate children's money relations in the sibling context and to shed light on the social role money occupies in sibling relationships. Money is a ubiquitous element in sibling relations. It fuels a feeling of emotional ambivalence between siblings, i.e. the presence of both intense positive (solidarity, prosocial behavior, and nurturance) and negative feelings and actions toward each other. Children's money creates dilemmas for siblings which provide siblings with opportunities to strengthen their ties or deepen their tensions.

8.2 Policy Recommendations

The profound insights into children's economic lives we have gained hold relevance for parents, teachers, policy-makers and other stakeholders. Firstly, the thesis can be particularly valuable in current public debates on juvenile indebtedness in Germany. My findings give stakeholders some indication of children's economic competence and provide knowledge based on which educational

programs can be designed to intercept juvenile indebtedness early on. Current preventive projects are launched when children's monetary behavior and attitudes have already been manifested. For example, the Johannes Gutenberg University Mainz started a pilot project in March this year (2013) with teenagers between 14 and 17 years of age to develop measures preventing the formation of debt among young people (Johannes Gutenberg University Mainz, 2012). Yet, those young people may already be accumulating debt. My research topic can use smaller children's knowledge to implement preventive measures from an early age.

Although the prevention of juvenile indebtedness is important, this should not be the only objective. Society needs to see children more as "beings" than "becomings". Using the knowledge created in this thesis to assess and make use of children's status of economic competence only strengthens children's status as "becomings". My thesis advocates a turn to see children more as "beings" who, as they have vividly illustrated in my thesis, engage in a variety of economic activities and hold diverse perspectives thereof, which are to be taken seriously by adults. Many children reported being relieved to have finally talked about their own money, as families, friends or the school place do not always offer space to voice their opinions and share their experiences. I recommend to create such arenas, in which children do not only learn how to deal with money – an aspect they would like to learn as well – but also have the possibility to express their concerns, joys and ambivalences toward using their own money. As school constitutes a major meeting place for children in today's modern society, such "sharing spaces" should also be created in school, becoming a natural part of school culture.

I would also like to point to the importance of researching (in the eyes of adults) more "trivial" topics which may not be of direct interest and importance for policymakers but may be for children. We can only design child-friendly policies if we know the subject of study: children.

8.3 Future Directions for Research

My thesis sought to fulfill existing knowledge gaps, such as children's economic activities, decision-making power, their evaluations thereof, the social and emotional meanings of children's money as well as the role of children's money in sibling relations. Despite the fact that I have offered detailed and diverse accounts of these topics, these knowledge gaps are not yet sealed off. Future research needs to be directed to the following aspects of my research topic:

Other studies are advised to use my research questions as a point of departure and investigate these aspects of children's lives with a different set of participants. The topic needs to explore possible

differences in results depending on different socio-economic statuses, ethnic background and gender differences. Conducting longitudinal studies may also present an interesting opportunity to observe children's economic activities and perspectives change over time.

As I was unable to use participant observation as a method of investigation due to time constraints and lack of access to children's lives outside the school context, it is vital to rectify this limitation to my research and observe children's money matters in the home context, thereby enriching our existing knowledge of children's economic activities.

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Appendix

Appendix 1: Table Showing Utilized Research Methods and Participants

Research Methods	Participants
<p>Semi-structured individual interviews with children</p> <p>Coloring sheets to assist interview atmosphere</p>	<p>17 children: 11 girls, 6 boys</p>
<p>Recall sheets</p>	<p>9 children: 7 girls, 2 boys</p>
<p>Drawing sheets</p>	<p>10 children: 8 girls, 2 boys</p>
<p>Focus-group discussions with children, using visual stimuli</p>	<p>2 focus-group discussions: 7 children</p> <p>1st focus-group discussion: 4 children (all girls)</p> <p>2nd focus-group discussion: 3 children (2 girls, 1 boy)</p>
<p>Semi-structured interviews with parents</p> <p>Individual interviews</p> <p>Interviews with both parents present</p>	<p>11 parents: 6 mothers, 5 fathers</p> <p>9 parents (5 mothers, 4 fathers)</p> <p>1 couple (mother and father)</p>

Appendix 2: Information Letters and Informed Consent Forms (in Original Language)

Appendix 2a: Information Letter and Informed Consent Form for Children

Informationsbrief für Kinder

Forschungsprojekt: „Kinder und ihr eigenes Geld“

August/ September 2012

Hey du!

Mein Name ist Anja und ich werde nach den Sommerferien Kinder aus der dann 2. Klasse im Schulhort zum Thema „Kinder und ihr eigenes Geld“ befragen.

Es ist mir wichtig zu verstehen, wie **Kinder wie du** die Welt sehen und was **ihr** über Geld denkt!

Hast du Lust mir zu helfen und an den Befragungen teilzunehmen?

Ich werde dir Fragen zu den folgenden Themen stellen:

Welches Geld bekommst du, wie viel und wie oft? Musst du bestimmte Regeln einhalten, damit du das Geld bekommst? Was machst du mit dem Geld und wie sehr kannst du darüber selbst bestimmen? Und wie fühlt es sich für dich an, Geld zu bekommen und zu besitzen?

Um diese Fragen zu beantworten, werden wir reden, malen und auch spielen.

Natürlich kannst du an den Befragungen freiwillig teilnehmen und jederzeit sagen, dass du nicht mehr befragt werden möchtest.

Alles, was du mir sagst, werde ich niemand anders erzählen. Die Ergebnisse aus den Befragungen werden veröffentlicht. Aber ich werde deinen Namen so ändern, dass niemand weiß, was du mir erzählt hast.

Ich würde mich freuen, wenn du Lust hast mir zu helfen und an den Befragungen teilzunehmen.

Danke für deine Hilfe!

Wenn du Fragen an mich hast, kannst du mich gern unter meiner Adresse erreichen.

Liebe Grüße,

Anja



Meine Adresse

Einverständniserklärung

Ich möchte gern an Anjas Projekt „Kinder und ihr eigenes Geld“ teilnehmen.
Ich weiß, ich kann jederzeit aus dem Projekt austreten.

Unterschrift des Kindes

Datum

(Auszufüllen bis zum Freitag, den 15. Juni 2012. Bitte gebe diesen Zettel bei deiner Horterzieherin ab.)

* Die Unterschrift des Kindes ist aus Rechtsgründen selbstverständlich unverbindlich und dient lediglich dem Gefühl der Mitbestimmung seitens Ihres Kindes.

Appendix 2b: Information Letter and Informed Consent Form for Parents

Informationsbrief für Eltern

Forschungsprojekt: „Kinder und ihr eigenes Geld“

August/ September 2012

Liebe Eltern,

mein Name ist Anja Gebauer und ich führe im Rahmen meines Masterstudiums im Bereich Kindheitswissenschaften ein Forschungsprojekt mit Kindern durch, in dem sie zu dem Thema „Kinder und ihr eigenes Geld“ befragt werden. Es ist mir wichtig, Kinder und ihre Lebenswelt verstehen zu lernen und ihre Sichtweisen auf die Welt einzufangen.

Das Projekt wird im August und September diesen Jahres im Rahmen des Schulhorts mit Kindern aus einer dann 2. Klasse durchgeführt. Das Forschungsprojekt wird sich mit folgenden Fragen beschäftigen:

Welche Geldquellen beziehen Kinder, wie viel und wie oft? Ist der Bezug von Geld an Regeln und Bedingungen geknüpft? Wie verwenden Kinder ihr eigenes Geld? Wie viel Entscheidungsfreiheit haben sie bei der Verwendung ihres eigenen Geldes? Wie empfinden Kinder es, ihr eigenes Geld zu bekommen und zu besitzen?

Die Fragen werden mit kinderfreundlichen Methoden ergründet. Gruppen- und Einzelbefragungen werden mithilfe von Zeichnungen und Spielen begleitet. Ich werde die Kinder auch bei ihrem Umgang mit Geld im Rahmen des Hortes beobachten.

Hierbei bitte ich Sie als Erziehungsberechtigte der Teilnahme Ihres Kindes an diesem Projekt zuzustimmen. Befragungen jedes Kindes werden nicht täglich stattfinden, sodass Ihrem Kind genug Zeit zum Spielen im Hort bleibt.

Selbstverständlich ist die Zustimmung zu diesem Projekt vollkommen freiwillig und Ihr Kind kann jederzeit ohne die Angabe eines Grundes das Projekt verlassen. Das Forschungsmaterial wird vertraulich behandelt und anonymisiert, sodass Ihr Kind anhand des Materials nicht identifizierbar ist. Die Ergebnisse meiner Befragungen werde ich in einer Masterthese veröffentlichen.

Ich würde mich freuen, wenn Sie sich entscheiden, Ihr Kind an dem Projekt teilnehmen zu lassen und mir einen Einblick in den Umgang von Kindern mit Geld zu ermöglichen. Ich danke Ihnen für Ihre Bereitschaft und Mithilfe. Falls Sie weitere Fragen haben, können Sie mich gern unter der unten angegebenen Adresse kontaktieren.

Mit freundlichen Grüßen

Anja Gebauer

Meine Adresse

Einverständniserklärung

Hiermit stimmen wir, und,
der Teilnahme unserer Tochter/ unseres Sohnes,
am Forschungsprojekt „Kinder und ihr eigenes Geld“ zu. Zudem stimmen wir zu, dass Frau
Anja Gebauer die erhobenen Daten aus dem Forschungsprojekt für die Veröffentlichung
ihrer Masterthese verwenden darf.

Die Zustimmung erteilen wir freiwillig. Uns ist bekannt, dass diese Zustimmung jederzeit
ohne die Angabe eines Grundes widerrufbar ist.

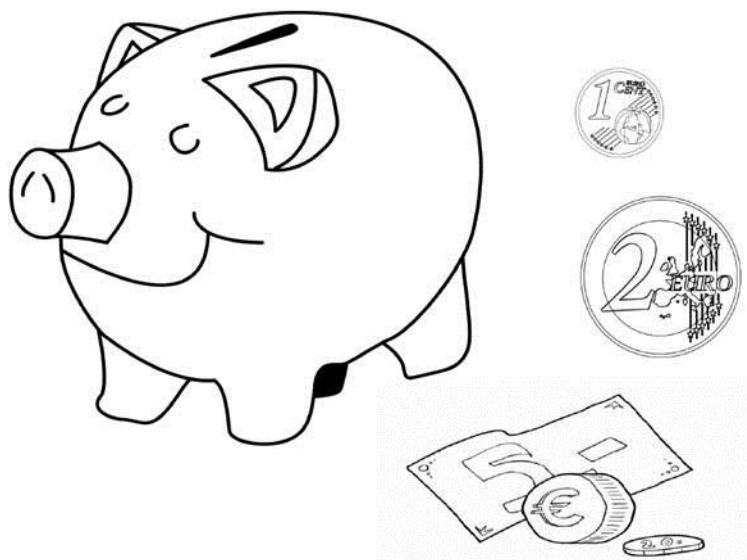
Unterschrift der Erziehungsberechtigten

Datum

(Auszufüllen bis zum Freitag, den 15. Juni 2012. Bitte geben Sie diesen Zettel bei der
Horterzieherin ab.)

Appendix 3: Utilized Materials for Research Methods (in Original Language)

*Appendix 3a: Coloring Sheets for Individual Interviews with Children –
Piggy Bank and Purse*



Appendix 3b: Recall Sheets

Wie ich mein Geld verwende...



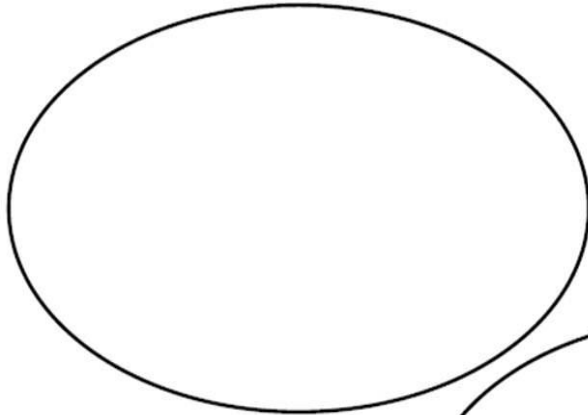
Name:

Höhe des Geldes	Datum, an dem ich das Geld bekommen habe	Ich habe es verwendet für...	weil...	Die Person war dabei	Datum, an dem ich das Geld verwendet habe

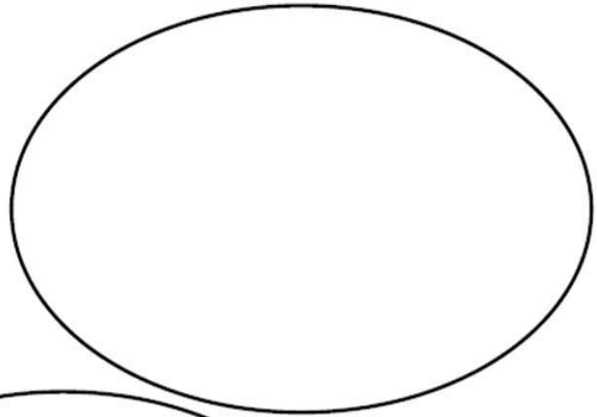
Appendix 3c: Drawing Sheets

Name:

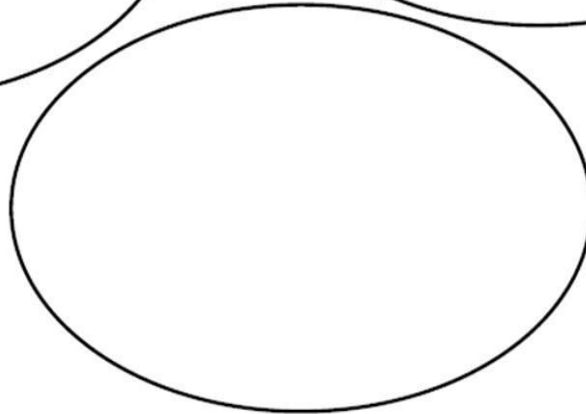
**Diese Sache kaufe ich mir
am meisten:**



Auf diese Sache spare ich:



**Diese Sache darf ich
mir NICHT kaufen:**



Appendix 3d: Four Visual Stimuli for Focus-Group Discussions with Children





Appendix 4: Interview Guides (Translated Versions)

Appendix 4a: Interview Guide for Individual Interviews with Children

I. Getting to know the participant

- a) Who lives with you at home?
- b) Do you have siblings?
- c) Do you have pets?
- d) What hobbies do you have?
- e) What do your parents do when you are in school?

II. Sources of money

- | | |
|--|---|
| <input type="checkbox"/> pocket money | <input type="checkbox"/> money for school trips |
| <input type="checkbox"/> money given for birthdays | <input type="checkbox"/> money for good grades |
| <input type="checkbox"/> money given at Christmas, Easter etc. | <input type="checkbox"/> money given for report cards |
| <input type="checkbox"/> tooth fairy | <input type="checkbox"/> rest of what has been given to go shopping |
| <input type="checkbox"/> money for helping out in the house | <input type="checkbox"/> gift cards |
| <input type="checkbox"/> money given for work outside the home | <input type="checkbox"/> bank account |
| <input type="checkbox"/> money given for vacationing | <input type="checkbox"/> |

III. Amount of money given

- a) How much money do you get?
- b) How much money do your friends get?
- c) How much money do your siblings get?
- d) What do you think about the amount of money you get? Are you satisfied with the amount?

IV. Persons giving money

- a) Who gives you money?

V. Frequency of money given and other conditions

- a) How often do you get money?
- b) When did you start getting money?
- c) Why do you get money and not something else?
- d) Are there rules for getting money?
- e) Do you think there should be rules for getting money?
- f) Is the money taken away for punishment?
- g) If so, do you get it back?
- h) How do you feel about money being taken away for punishment?
- i) Should one punish children with taking money away?

VI. Uses of money

- a) What do you do with your money? And why?
- b) Do you buy something with your money? What? Why? Why not? How much money do you use for buying things?
- c) Where do you buy things for your money? Do you use the internet?
- d) Are there things you need to buy with your own money your parents do not pay for?
- e) What do your parents buy for you?
- f) Do you buy birthday presents from your own money?
- g) Are there a lot of possibilities to spend your money in the place you live in? Or is there something missing?
- h) Do you save your money? Why? Why not? What for? How much?
- i) Where and how do you save your money?
- j) Do you have a piggy bank? How much is in your piggy bank?
- k) Do you have a purse? How much is in your purse?
- l) Do you lend your money to others? To whom? Why? Why not? Are there rules for that? Do your parents know about it? Do they allow it?
- m) Do you spend as much as your friends and siblings?
- n) Do you save as much as your friends and siblings?

VII. Decision-making power

- a) Who decides what you do with your money?
- b) Does someone advise you how to use your money?

- c) How do you feel when you are not allowed to use your money as you like?

VIII. The feeling of receiving and owning money

- a) How does it feel to get and have money?
- b) Do you count your money? How often? What does that feel like?
- c) Do you show others how much money you have?
- d) Do you tell others how much money you have?
- e) How would you feel if you did not have money? What would be the things you would not be able to do anymore?
- f) Is money important? Why? Why not? What is more important? What is less important?

IX. Others

- a) Do you have a lot of money?
- b) What is "a lot of money" for you? What is "little money" for you? What can you do with it?

X. Drawings

- a) What have you drawn/colored?

XI. Feedback

- a) How did you like our conversation?
- b) What do you think about the questions I asked?
- c) What did you like about our conversation?
- d) What did you not like about our conversation?
- e) Is there something I could have done better?

Appendix 4b: Interview Guide for Interviews with Parents

I. Feelings and thoughts about their children's money

- a) Why does your child receive money? Do you think your child knows why he/she receives money and what it is supposed to be for?
- b) What do you think about the amount of money your child receives?
- c) Is your child satisfied with the amount of money he/she receives? Does your child negotiate about the amount of money he/she receives?
- d) In your opinion, what does it feel like for your child to receive and own money?

II. Rules

- a) Is the reception of money tied to rules? What rules? Are the rules always followed through?
- b) Does your child follow these rules? What happens when the rules are not followed?
- c) Is the withdrawal of money used as a means of punishment? Why? Why not?
- d) Is money used as a motivation tool?

III. Siblings

- a) Do your children receive the same amount of money? Why? Why not? Are there any fights between your children about money?
- b) Do your children use their money differently? Do you think they influence each other's money usage?

IV. Children's decision-making power

- a) Does your child decide what his/her money is used for? Why? Why not?
- b) Do you advise your child how to use the money? Why? Why not?
- c) How does your child deal with these situations? Are there any disagreements or fights about it?
- d) What things and economic activities are forbidden?
- e) Do you wish your child would use his/her money differently?

