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

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Rules of economy and sharing in pre-school

Elisabet Näsman and Christina von Gerber
Linköping University (Sweden)

Young children deal with a number of issues that, to them, clearly concern power and morality in their everyday life at home or in pre-school. Young children are very much aware of their limited power resources: the opportunities for action they have or can acquire is therefore important to them.

Issues of equality, solidarity and obedience to common rules are all potential parts of citizenship education. In the social context of a day-care centre these issues arise in everyday interaction among children, and between staff and children. This paper presents results from a project where pre-school children and staff members at day-care centres were interviewed about economic matters, an area which illustrates these topics very well. We interviewed some 70 children aged 3-6 years in groups of 1-4 children at the day-care centre.[1] Some of the issues we raise in the paper are:

- Power, morals and toys
- Rule-making and rule-breaking
- Decision-making
- Sharing
- Responsibility.

Money of one's own

To have money of their own was very important to several of the young children. It was an issue they returned to all through the interviews. They stressed the fact that the money was theirs. How much money they had was also important and was often mentioned in detail. It was a matter of social status among the children to have access to their own money. Some comments linked the child's money to those of its parents, or stressed that the parents didn't have to pay because the child had its own money. With clear expressions of pride one child told how his parents had borrowed money from him since he was the one in the family who had money.

How can young children get hold of money? The most frequent was to get it from parents:

> *From their mother*
>
> *Or their father. Because I used to ask my father: Do I get money?, then he used to give it to me sometimes.*

[1] The sample was drawn from three geographical areas (a suburb of a large city, an industrial town and a small town community including countryside) and from two kinds of housing (single family house and flats). We interviewed 72 children in 25 groups - 8 all-boy groups, 4 all-girl and 13 mixed groups.

Pocket money was a well-known phenomenon in this age group, paid most often on a weekly basis. 'Week-money' and 'month-money' were well established concepts:

I get week-money every Saturday.

I get 5 SEK every Saturday and Friday.

I get a gold coin. I get a gold coin every Saturday.

Well I get a twenty-scrap.

Most children go from week-money to month-money, i.e. a longer interval and a larger sum, as they grow up. This transition had sometimes already taken place for these children:

I get 100 SEK in month-money. Earlier I had week-money and then I got 10.

Pocket-money was a matter of negotiation between children and parents: it was not a self-evident right of a child at a certain age. They had to ask their parents in order to establish the routine. The children described how they could influence the decision to give them pocket-money.

The pocket money contracts with their parents did not only vary in terms of sums and periods. Some were paid according to an age ladder, sometimes including all the children in the family.

Not all the children received regular payment. Some mentioned payment in kind, for instance when they were given sweets. This could take the form of children being allowed to spend a given sum on sweets for which the adult then paid. Some were allowed in the adults' presence to use their mother's money to pay for this kind of purchase and then returned what was left. In this kind of transaction the children did not see the money as theirs.

Some contracts seemed unreliable. The children did not always get their pocket money but lived with an uncertainty of income also found among older children and teenagers.[2]

The children could also obtain money in other ways. Some got money from grandparents and great-grandparents as birthday gifts, at Christmas or at the end of a visit. How much the children received varied between 100 SEK and a coin.

There was a large variation among the children in terms of money of their own: month-money, week-money, a coin given to buy sweets, payment in kind, and someone else paying for what the child buys. Some children had few experiences of ever receiving money - *I got some once.* A four year old girl was given three coins, but was not allowed to keep them for long. Asked about what she did with the money, she said *Mum, she just put them in her pocket.* Some children simply said *I never get money.*

[2] (Näsman & von Gerber 1999 and 2001).

Children's decision-making rights

To the children money meant an opportunity for economic action:

> *To buy a little themselves, sweets or something*
>
> *I save half my money so I can buy for myself.*

Children often stressed that they were buying *for themselves*. To some, the experience of shopping on one's own was a great step to take. This was clearly an area of adult regulation and restriction of freedom. Some parents prohibited this, and other children mentioned their own fears as a hindrance. Those who had been shopping on their own told about it with excitement and pride:

> *Once we had a lot of money, and then we bought two Kinder-eggs, one for my little sister and one for me. Then we walked to a shop, hand in hand. Then we went on our own, without mum and dad. Then we got two [coins] each from mum. Then we were allowed to buy Kinder-eggs. On our own! Then I have saved chocolate, only for myself.*

The way the children talked about this kind of situation implies that it was important that they were independent economic actors. This was part of what gave money its value to them:

> *I buy what I want to have, I buy that with my own money. And what Mum and Dad want they buy.*

One child bought Pokémon for 100 SEK without its parent's permission. This confirmed the importance of this kind of event and demonstrated the possibility of being disobedient. That money of their own allowed the children to buy things their parents didn't want to buy indicates that this is a matter of independence and power:

> *To buy some toys if the mother doesn't want to.*
> Have you done that sometimes?
> *Yes.*

Several children clearly expressed the view that they ought to have control over their own money and goods:

> *My mother mustn't help me and decide for my money.*
>
> *Because it is their money.*
>
> *Yes, my daddy doesn't decide anything about my money. Nobody decides about my money. It is only me.*

It was also a matter of deciding about purchases:

> *Yes I decide that I want to buy.*
>
> *… if it was Saturday, we would buy sweets, I would decide which I would have, which sweets I would have. Otherwise I would never eat what I got. I decide about myself and my toys and my bed and [things] like that.*

Some children were motivated by this because it was *fun.* Another motivation was: *Because they don't have anything else to do.* To some children the answer was so self-evident that the question Why? seemed comically absurd:

> *Why then?*
> (laughter)
> *It is the children's money* (laughter) *and then they must be allowed to decide.*

Justice was the reason in one group:

> *It is not fun if only the others will decide.*
>
> *It is unfair.*

One boy stated as his opinion that children ought to be allowed to decide about their own money, including their savings: he drew a parallel with the parents' rights to decide. Some stressed that children decided about their own money and not that of the parents:

> *Not about the money of mum and dad*

Some children were not permitted to decide about their own money. The power rested with the mother:

> *I have my money until I may buy something for my mother.*

The repeated widening of this discussion to toys and other property shows that the children made clear linkages between ownership and control. They also wanted to decide in other matters that concerned themselves, such as the purchase of Saturday sweets. However a limitation in the decision-making power of children could be justified, according to some of the children, by their lack of competence or simply because of the power of parents.

Earning money

Could the children earn money? Asked this question some children said *no,* others laughed as an indication of the absurdity of the thought: *Only adults could do that.* In several groups however, children saw possibilities for children to earn money. To help adults was one way and mostly this was done within the household. Some children had to do domestic tasks in order to get their pocket money. The tasks the children were paid for doing were not always what would be considered work in the adult world. Children were paid, for instance, for searching for things adults had lost, such as keys. In some cases the pay for cleaning the house was not constructed as pay for work. Parents hid money that the children searched for during the cleaning. The young children did not see any moral problems in being paid for domestic work or what one might call self-services, such as making their bed or brushing their teeth.

It became obvious that whether a task was paid for varied, but this did not cause any discussion among the children.

The children could also obtain money from sources other than the family. Collecting recyclable cans was a familiar way of earning money, and search for it could be profitable. To an adult finding money on the ground seems like a fairy-tale, but for a child with its

limited cash flow it is a considerable increase of income to find a single crown. In these young children's world it is considered a reasonable strategy to search for money. For the same reason delivering cans for recycling is a lucrative source of income.

Two groups mentioned begging as a way for children to earn money. Begging in the streets has become more frequent in Sweden during the last two decades, but a more accepted kind of begging has for a long time been a tradition among children i.e. to knock on doors at Easter.

Pay for good behaviour

Some young children were paid for good behaviour, such as not eating sweets or refraining from swearing. Achievement-oriented behaviour such as swimming training was paid for in some cases. More generally the children said that they were paid when they were *good* or *nice*. Some were paid in kind for these reasons: *When I promised not to nag, then I was allowed to go to a movie and see Pokémon.* The pay-related behavioural repertoire was resisting temptations, achievement, good behaviour and stopping bad behaviour. Not all the children approved of this kind of system:

> *Sometimes I get money from daddy though I have not done anything. I want to be able to get that though I have not done anything, though sometimes I used to get money when I have been nice too.*

Doing business

Some children increased their economic scope of action via transactions. They explained a business transaction as *One gives money and then the other gives something.* Some children knew about organised forms of trade with used goods. Several groups gave examples of how they could earn money by trading. Mostly they thought about selling things they owned such as toys and games. Some described selling and buying things among their friends. Relatives were also customers. Some adults had tried to stop the business activities of the children, who could then do their business elsewhere or try to persuade the adults. It was obvious in the discussions of trade among the children that some of them had developed a competence in business.

Bartering

> *Swopping, do you know what swopping is, that you give one thing and then you get something back.*
>
> *I have swopped a Pokémon and then I got a thing back, then I got a Pokémon back*
>
> How do you [succeed] when you swop things?
> *You never get them back.*
> *Yes, you may.*

In several groups children mentioned that the swopping was voluntary:

> Which rules are there?
> *That you have to ask first if you may swop it.*

If Marie for instance has it, then you may say ' Shall we swop?' Then she may say 'Yes' and then you swop things.

The voluntary principle did not exclude problems in this trade:

You ought to give, if one gives Pokémon and then the others give a Pokémon back.
Yes.
What about if you give back what you got then*?*
You mustn't. (No) Because then you have already changed.

To give away by swopping rather than lending caused problems. That you couldn't get your old Pokémon cards back if you regretted the exchange was a problem mentioned by several groups:

Do you swop things?
No, it is not fun. You only regret it and then you want them back later.

Maybe you start longing for it.

And then, it is not kind to the other who bought it for you, and then you give it away.

Bartering was an economic action pattern that seemed to follow firm rules and where moral aspects were relevant and made some children refrain from taking part in it. The last quotation illuminates the risk of regrets, and the questionable ethics in giving away something you had got in your turn. To give away a gift was morally wrong to the donor. The no-return character of bartering was the cause of both kinds of problems. Returning goods after an exchange seemed to be regulated in some day-care centres:

Sometimes we give away some card but sometimes we want them back. Then they have to bring them back the next time, and if they are not there then you put [the card] on their shelves.
So you swop cards?
Yes, we borrow from one another like that.

One child had broken the rule of reciprocity in bartering and had been excluded from further participation in such trade. It seems reasonable that this, and the above-mentioned problems causing conflicts between the children, was the reason for the regulation of returns or the prohibition of bartering that we found in some day-care centres:

You are not allowed to do it at the day-care centre, you may do it at home.

Then they may get angry.

Are the teachers angry?

Yes.

When are they angry?

If they give out Pokémon cards [and] you mustn't do that.

> Are you not allowed to have Pokémon at the day-care centre?
> *Yes you may, but not give out.*
> *No you mustn't give to somebody else. But you may bring them with you.*
> *So, if I have Pokémon now, and I give to Emil and say 'I have given Pokémon to Emil', maybe the teachers says 'No, now you must go and tell Emil that you shall take it because you mustn't distribute them'.*

Regulation gave a child the right to get the traded goods back, which meant that the trade changed into a loan. Where bartering was forbidden by the staff, who actively intervened in order to stop the trade, some children solved this difficulty by trading elsewhere.

Borrowing

Some children made a clear distinction between swopping and borrowing things from one another. Borrowing means that you get back what you have lent to someone but swopping means that you get a thing in exchange but lose what you have given away:

> What do you do when you borrow from someone?
>
> *You ask 'May we borrow your things?' Then they say 'No', or 'Yes'. Then we listen to what they say.*
>
> *You take it home and then you give it back when you don't want to have it.*

Children mostly borrowed toys from one another when they were playing together, but also on a long-term basis, for instance borrowing from one child's home to another.

Some children were opposed to borrowing because it could cause conflicts. To others borrowing from one another was positive and conducted in all groups. This was a voluntary transaction: to ask for permission was an important norm: '*You ask'*. Another basic rule was that the borrowed goods had to be returned:

> Are there rules when you borrow?
>
> *That you have to give back. And if you turn over to, and if you want it back, when we are playing, then you must give back because else you get angry.*

Reciprocity in borrowing was stressed:

> *If I have something, then I give that to Martin, then I may borrow his things.*
>
> *Yes, that is borrowing.*

To borrow clothes from one another seemed to be a way of solving problems at the day-care centre when a child didn't have suitable clothes or when these had become wet. According to the children this was suggested and performed on the children's initiative.

Some children were only prepared to lend their things to specific children. The children saw a risk in this kind of transaction even among friends, a risk that the things borrowed might be lost because of children's difficulties in keeping things in order:

> *My friend who is called Nina, who borrowed from me … She lost a box for cosmetics.*
> *Yes, to my friend, but she has lost them, so I cannot get them back, clothes.*

Some children took things without permission. One victim solved this problem by waiting until an opportunity arose when his property could be reclaimed:

> *And then, like Thomas did with my helicopter. He wanted it and then he said ' No, that is mine'. And then when I was going to a party there, I brought it home.*

If it happened at the day-care centre the staff could be of help in resolving the issue.

The children reported several ways of getting access to money and goods. Their income mostly came from parents and relatives but the children's collective at the day-care centre was an important market for objects of collection, toys and clothes; a market they used mostly via bartering and borrowing, but selling and buying also took place.

Contexts of learning

We have found various ways in which children were aware of rules and rule-breaking in their economic transactions. They raised moral issues and described how they negotiated and resolved conflict. The children clearly expressed their desire for independent action and the right to make their own decisions. The question of power was visible in the relationships between children as well in those between children, parents and staff members at the centre. In the exchange of ideas during children's interaction their different experiences and competencies meet: the children develop their competence when they share and reflect upon that of others. In trying to understand the symbolic world of others they widen their own. The children's readiness to tell one another about who had and who had not any money, who had and who had not been shopping own their own, and so on, shows that there are good opportunities for exchange of experiences. In conversation, play and other interactions where children share their understanding, correct each other and explain to each other, they take part in creating and reproducing a culture of which these issues form a natural part.

To what extent does the adult world of parents and staff members see and understand what a rich source of understanding this children's culture is? What opportunities for action are they willing to offer young children so that they may use personal experiences as a basis for developing competence, and for sharing that with others?

Obviously both the children's homes and the day-care centre were contexts with large potentials for learning related to these issues. What the staff members did in practice was to regulate issues that appeared on the pre-school scene, such as the gap between poor and wealthy families and the conflicts of interest concerning toys and Pokémon cards. This regulation was focused upon reducing conflict and tension among the children and fostering empathy and an attitude of sharing. The staff did not appear to recognise that these issues could form the basis for a more planned support of the children's economic learning, which also is a matter of morals.