

## Children, money and work: Transitions to adulthood

Lindsay O'Dell

*The Open University, Milton Keynes, United Kingdom*

Sarah Crafter

*Institute of Education, United Kingdom*

Guida de Abreu

*Oxford Brookes University, United Kingdom*

Tony Cline

*University College London, United Kingdom*

*In this paper, we scrutinise how ideas about children's development and obligations in families affect the ways in which we understand the role of money and work in the transition to adult life. We seek to explore ways in which understandings of appropriate activities for young people and the expected obligations of parents towards their children are mediated by the contexts in which the children and their families live. The aim is to understand how young people from a range of backgrounds represent and experience work and the management of money within their families.*

As academics based in the United Kingdom (UK), our observation (and that of others) is that in British society and similar countries childhood is assumed to be a time for play, education and socialisation (Crafter, O'Dell, de Abreu, & Cline, 2009; Jans, 2004). From our location, debates about working children centre on a distinction between work and school in which these operate in contrast (Hobbs & Cornwell, 1986), with school attendance being seen as the 'proper' work of childhood and paid employment being associated with adulthood. The assumption is that the move to adulthood and citizenship is accompanied by a gradual increase in engagement in more adult style responsibilities and thus children's involvement with work increases with age (Hobbs & McKechnie, 1997). In this paper we argue that these assumptions and 'normative' constructions of the transitions to adulthood do not adequately account for the experience of children and young people in the increasingly social and cultural diverse British Society.

There is an established body of research concerning child *labour* (e.g., Woodhead, 1999, 2004). However there is little psychological research into the working activities in which children living in British society engage as they move towards adulthood. Furthermore, while there are considerable research and policy initiatives focussed on how families in the UK use

money and teach their children about it, there is very little that focuses on mainstream understandings of how money 'works' in families. British society has been marked by rapid changes as a result of economic policies in the UK, Europe and globally. These have produced new conditions in which children grow to adulthood and an increasing number of ways in which children interact with the world of work and earning money. For many British children there is an increased awareness of their role as consumers, but equally there are an increasing number of British children living in poverty. In addition, increased economic migration and the dispersal of the extended family have created situations in which more children and young people are involved in activities that are outside of those typically expected in mainstream British society. Similarly, changes in social policy and family structures in the UK have created situations in which children and young people are sometimes relied upon to care for a disabled family member (Aldridge & Becker, 1993; O'Dell et al., 2010; Olsen & Parker, 1997). These, and other, changes in British society mean that children and young people are engaging in increasingly complex ways with the world of work. There is little research evidence that children living in the UK work to contribute actively to their family's finances.

Work, particularly 'appropriate work' for children, is tightly defined and, in many

countries, subject to legislative actions. 'Work' is often assumed to be an activity that is paid and takes place outside of the home. Our position is informed by a feminist critique of this definition of work which stresses that many forms of work, such as those in a domestic context are invisible and often unacknowledged. Thus in our research and in this paper we include activities which are often invisible within definitions of work, including cleaning and child care. In our experience many children take part in types of work including activities that are not generally defined as 'work' in that they are normally unpaid and are undertaken for family members or friends within a nexus of obligations negotiated within a family or community.

In this paper, we revisit data from an empirical study of children's engagement in normative and non-normative working activities. We use the data and a discussion of the broader research field to illustrate the range of ways in which young people talk about work and money as part of understandings of dominant constructions of childhood, the move to adulthood and what is seen as appropriate work and appropriate ways of spending money.

### **Understanding Work and Money as Symbolic Tools in the Transition to Adulthood**

We draw on theoretical ideas from critical community psychology (Kagan, Burton, Duckett, Lawthom, & Siddiquee, 2012); critical developmental psychology (Burman, 2008) and sociocultural psychology to examine social practices and how these practices can shape trajectories of development (de Abreu & Hale, 2009). Social practices operate on two levels – at the micro context of practices where specific experiences occur (e.g., in face to face interactions) and in macro contexts where experiences may be shaped by larger socio-cultural influences on representations of what counts as normal child development; representations of acceptable work and money practices. We use the term 'money practices' purposefully to demonstrate our understanding of money as a symbolic cultural tool which serves to mediate

relationships in families and in society.

The way in which money is experienced is not a pure, cognitive, individualised process but one which is socially and culturally situated. The notion of money as an impersonal, neutral tool does not capture the role that money plays in human relationships and in children's development. Money practices and possessions need to be understood within the cultural and historical settings in which young people are living (Yamamoto & Takahashi, 2007). Thus our focus is not solely on the study of the individual, but on how development and meaning unfold and are constructed through participation in communities (Burman 2008; Hatano & Wertsch, 2001; Rogoff, 2003).

Constructions of childhood are bound up with conceptions of what constitutes a 'normative' family, what can be expected of 'normal' parenting and how children are supported to become adult citizens. One element of this in countries such as the UK is the assumption that parents have a role in supporting their children to become engaged in the world of work through a gradual and supported route such as taking on Saturday jobs or newspaper rounds (both very typical jobs for young people in the UK). Growing autonomy in the control and use of money is also an important part of the transition from child to adulthood within British society. The preparation for adult life entails the child being inducted into particular culturally specific ideas about the obligations and responsibilities of family members. Therefore, we argue that how childhood is understood influences how money and 'children's work' is viewed within families. This is most evident in thinking about 'whose money is it?' (Pian et al., 2006) – do family members (including children and young people) work and earn money for themselves as individuals or to support the family as a collective? In some communities the treatment of money can express a collective family culture and so even when it is distributed to family members the responsibility for it and decisions about what to do with it remain collective (Pian et al., 2006). In other communities the treatment of money may symbolically express an

individualised family culture in which family members become responsible for their ‘own’ money. In this case the task of parents is to prepare children so that they can manage their individual financial responsibilities well in the future (Falicov, 2001). It is this second approach that dominates public discourse and policy in the UK.

### *Mapping Positions in Relation to Work and Money in Families*

In the discussion below we examine children’s engagement in work and the use of money as a symbolic resource to investigate diverse ways in which children living in the UK represent appropriate work and ways of contributing within their families. The discussion is illustrated with data selectively drawn from our previous research on young people’s representations of normative and non-normative work (funded by the Economic and Social Research Council in the UK). The project surveyed 1002 young people aged 15-19 in 6 schools and colleges in the South East of England. The institutions were strategically selected to provide a culturally diverse student group. From the survey, a selection of 48 young people were invited to an individual interview. Selection was on the basis of their engagement in particular working activities – young caring, language brokering (translating for family members) as well as engagement in what are considered to be normative jobs for young people in the UK (such as Saturday jobs, newspaper delivery or babysitting). The group of participants included 19 young men and 27 young women; 16 of the group self-identified as ‘White British’ and 30 self-identified as members of an ethnic and/or linguistic minority. In this paper we discuss young people’s talk about normative work and draw on the data produced from all 48 interviews (See Crafter et al., 2009. for details of the project overall and O’Dell et al. 2010 and Cline et al. 2011 for discussions specifically about young carers and language brokers).

The interview used vignettes of 4 characters all aged 14, to explore ideas about what the young people considered to be

normative working activities. A vignette methodology enables young people to engage with the research topic in a number of ways including discussing their personal experiences or speaking about the character of the vignette (“Eduardo would think that..”) or the opinions of a generalised other (“people would think that..”). This approach has been used in previous work on sensitive topics and was considered the most appropriate way of accessing representations of work in this project.

The four vignettes each briefly describing a 14 year old (and therefore slightly younger than our participants) who was involved in particular kinds of work: young caring, language brokering, babysitting and shop work. They were designed to be engaging and provoke reaction and discussion. The focus of this paper is based on the vignettes of Samuel and Mira who undertake part-time work that would be regarded as ‘typical’ for their age group in that society:

Samuel is 14 years old and has a Saturday job. He works in his local corner shop all day. When he gets paid, he uses his money to buy extra clothes, CDs, or computer games. He doesn’t do any jobs around the house for his parents because they feel he should be concentrating on his schoolwork at the moment. They say there will be plenty of time for those responsibilities later, when they hope he goes to university.

Mira is 14 years old. To earn some extra money she does babysitting for some of her parents’ friends at the weekends. She feels it is her responsibility to contribute to the household and when she can, gives some money to her mum to help towards food. The rest she spends on music and going to the cinema with friends. Mira also helps in the house such as the dusting and vacuuming.

### Children's Practices in Managing Work and Contributing to Family Finances

The young people who took part in our study largely drew on dominant understandings of childhood and families to make sense of Mira and Samuel's lives, as illustrated in the discussion below. All names of participants are pseudonyms.

#### *Working and Earning Money as a Transgression of Childhood and Parental Responsibilities*

As discussed at the beginning of this paper, in the UK and similar societies, the dominant view is that engagement in the adult world of work can disrupt or interfere with the normative course of development if it is not part of a gradual and supervised (by adults) entry into what are seen as 'age appropriate' working activities. Within dominant understandings of childhood invoked by all the participants in our interviews, certain forms of work were viewed as part of the adult world, whereas the work of childhood was seen as education and the work of teenagers is a blend of education and engagement with friends. In our study most participants considered that each of the four vignette characters should not be working. The argument was based upon a dominant construction of child development and age graded entry into working: these vignette characters were seen to be too young to be working:

'Cause they're only fourteen, it's like...really young when you're fourteen. [Interviewer - *So what should they be doing?*]. They should be just going to school and going home and stuff and going out with their friends... Not working. (Maricelle)

She's [Mira] supposed to be enjoying herself at that age and if she was a bit older like I'd give 18 then maybe they would be wise because at that age you have to pay rent as well and everything like that so she's only fourteen she's still young and it should be

like her savings her indulgence. (Shirin)

This participant discusses two 'age-appropriate' ways of using money from work at the age of fourteen. One of those reasons is for personal 'indulgence' so we presume that means items most associated with being a teenage in the UK (e.g., buying consumables). She also mentions savings, which suggests that for this participant at least, there is 'normality' to putting aside earned money for the future.

Many participants recognised that 14 was too young to be working but that by the time young people had finished compulsory schooling (currently at 16 in the UK) work and earning to contribute to the family was acceptable:

I've got a friend who does pay now but which is still quite surprising. Most people in schools don't, in sixth form don't pay but I think at this age it's slightly more understandable. I don't think I'd understand the situation at fourteen really unless they're a really poor family. (Nelson)

In discussions of Mira, there were some instances where participants considered it appropriate for her to be working because she was seen to be 'mature':

I think she's right cos, well she's getting money and at least she's giving some to her parents. I think she's right and quite mature, to give some money to the parents and them to get some from her. (Elena)

By contrast, the character of Samuel was viewed as selfish and immature because he did not take part in domestic work around the house:

I think that if he's got time to have a Saturday job then at least he should have time to, you know, pick up you know, dishes and clean it and help his mum and dad. Even though his parents are saying that he's got plenty of time to get responsibilities later at university he needs to have some kind of training that, when you are living at

university you'll be able to pick up after yourself and wash your dishes and be able to like, you know, do your clothes washing because your mum and dad is not always going to be there. (Damilola)

Undertaking domestic work, or saving money, was perceived by a large proportion of those interviewed as the appropriate and gradual move to adult responsibilities for a teenager. The participants also drew on dominant understandings of the role of parents as providers and children as recipients of care, support and financial assistance. The dominant view of the family is that parents provide for their children, they shouldn't take money from them:

But parents taking money off a fourteen-year-old child, that's not right. (Louise)

It's good that she's helping at home...and like giving her mum money but then she shouldn't have to. but she, she's the child not the parent. (Maricelle)

If I was a parent I wouldn't want her to give it me. [Interviewer – *Why not?*] Because it's just that I'm the one that's meant to be giving her money and looking after her. [*So how do you think it makes her mum feel?*] Bad. Like she's not doing her job. (Jorges)

In discussions focussed on Mira participants attempted to explain her actions in giving money to her family for food. The assumption is that there is something wrong with family if Mira is giving money:

The only curious bit is where she gives money to help towards food because either her mum needs that help and there's a bit of a money situation, so she's trying to help. But I've never heard of that before, people just giving money to their family, especially at fourteen. There must be some sort of situation otherwise she wouldn't give money to her mother, I don't

think anyway. Haven't heard of that before. But she seems to be the model child I would suppose. She does babysitting, gives money to her mum, helps with the dusting and the vacuuming, even if she does go to the cinema and spend on CDs of whatever, music. She still helps where she can, works quite well (Jake)

### *Young People as Consumers*

The vignette character Samuel stimulated a discussion of responsibilities of young people and ownership of the money they earn. The construction of young people as consumers is linked in the UK to arguments that young people should be able to work to pay for material goods but also to concerns about the pressure on parents to provide these goods, often referred to as 'pester power' exerted by children. There is a dominant, and largely negative, construction of young people as avid consumers for whom having the 'right' material objects is linked to identity and social inclusion (Croghan, Griffin, Hunter, & Phoenix, 2006; France & Wiles, 1997). Whilst this is alluded to in the design of the vignette of Samuel it was not picked up by the participants. For many participants, the overwhelming view was that he should be contributing to his family, not through giving money to the family finances, but by helping around the house. In the context of the interview, young people in our research sought to distance themselves from Samuel and his perceived laziness for not helping at home. For example Adesh in discussing Samuel commented:

I don't know most people are like that now. I don't know he seems a bit lazy like he doesn't have any responsibilities and I think his parents should give him more like responsibility so when he's older it won't be that hard for him to. (Adesh)

Whilst there is media concern and a general construction of children in the UK as avid consumers, an alternative view is evident in which children modify demands

and requests because of their understanding of limits and priorities in the family finances (e.g., Edwards & Alldred, 2000). In situations where young people were working and earning, the dominant view of participants was that the money was to provide 'extras' such as CDs, games and engaging in activities with friends rather than to support the family. Thus the money Samuel earned was symbolic of an individualised view of money and individuals in families.

The responses to Samuel illustrate a specific understanding of growing up as a move from dependency to independence in which money enables him to exercise his agency. For example in the excerpt below the talk of 'his money' draws on a dominant cultural understanding of individuals in families rather than a more collective view of the family:

I think it's good like getting a job because then he's got his own money he's earned his own money so then he can spend it on what he wants and he's not relying on his Mum and Dad but then when they say about the responsibilities to come later, later might be too late because when they say later on they mean when he moves out but by then it might be too late he should start getting into a routine now and learn how to do things.  
(Lucy)

The participants in the study were recruited from schools and colleges where there was a diverse student body in terms of many factors such as ethnicity and culture, including comparatively high numbers of immigrant families. An area where this was reflected in young people's talk was in links between family practices in the UK and those at 'home'. For example in discussions of the role of money, in contrast to the vignette of Samuel who earns money purely for himself, Ama and Laura discuss their experiences and observations based on life in the UK and elsewhere:

[Interviewer – *Would you say that's quite typical of people that you*

*know?*]. Yes not the money towards food bit because most people that I know of their parents can afford food cos over here I don't really know if people have to work to be able to help their parents to buy food like in Ghana I did know people but not here so yes everything else yes. (Ama)

I think it depends on the culture personally because for me yeah, I was born in Seychelles which is in Africa and sometimes my culture is different from like an African person's culture. But sometimes it's the same as the Asian because it's all mixed in my country so I can relate myself to different cultures in a way...

[Interviewer – *Do you know many people like Samuel?*]. Like Samuel, no I don't.

[*You think that's not very typical then?*]. No I don't, no I don't.

Because somehow you have to help out around the house it's inevitable. And Mira, I know some of them but it's in my country, so [*So in terms of the money?*]. Yeah. [*So you don't think people in this country..*]. I think it does happen in this country yeah but people try and keep it down, lower it down. But in other countries you know, it's something open, people talk about it freely. [*So if you were in the Seychelles would that be more normal, more acceptable?*]. Yeah, it would be more normal, yeah it would. (Laura)

The views of these two young women are bound up with their direct experiences with cultural contexts where children's position within the nexus of family obligations around work and money are often different from the normative practices among majority communities in the UK.

### *Appropriate Activities and Family Obligations*

Several participants offered a more nuanced explanation of the role of children as economic agents in families. For example, Cian below recognises that the family finances will impact on the children and young people.

I would say that most of the people who I know have jobs just keep it for their own selves and buy things for themselves such as clothes and CDs and things

[*Interviewer – Would you change anything about Mira's life?*]. Um no, probably not cause she seems to be going about her life in the right way, getting a job early and getting some experience at home. Giving money to help towards food so she is getting the idea of the value of money. Dusting and vacuuming she's, yeah, she's getting used to house life and socialising as well so that should all contribute to a good future. (Cian)

Participants recognised the need to contribute to the family. For example, in the extract below Louise talks about her parents borrowing money from her. The distinction between Mira's situation which 'isn't right' and her own situation is their age:

The fact that they're taking money off a fourteen-year-old girl to pay for the food, I don't think that's right, I do not think that's right. My parents they have, they have had financial troubles in the past and they still to an extent have financial troubles and they will borrow off me and my sister but me and my sister, we're eighteen and twenty years old. (Louise)

In the two excerpts below, Su discusses first her response to Mira, and then her own life. She is seeing both Mira and herself as part of a family and in which your contributions can 'take the pressure off' others.

I think that's good 'cause it's

taking the pressure off her mum and when she's got a job like that and she does have money it's good to give some to your parents if they need it, for like food and that so you're not depending on them all the time. It's like, if you're paying some towards food it's feeling like you're getting it yourself. [...] (Su)

'Cause my mum works nights and my dad works during the day so it's like, my mum's like asleep during the day while we're at school or like Saturday morning sometimes when my dad's not at work and cause she [...] she comes and picks me up and then we go home and then she's got to run my brother around sometimes. It's like, I just help around and on Saturday and Sunday I do like the washing and the cleaning and that so the house is tidy. (Su)

Similar to Su in the excerpt above, Sarah, drawing on a discussion of Mira, talks about wanting to help contribute to the family:

It's probably not because her mum's asked her for it, it's probably because she wants to cos sometimes parents do ask, when they have jobs, to ask for rent money from their children. But not at fourteen, no. (Sarah)

### *Balancing Work and Friends*

For many young people in our project working activities and supporting their family in a variety of ways were simply 'normal' and part of their life. The balance of work and friends was the key consideration for many participants in making judgements about the working activities that they participated in or were reflecting on in a discussion of the vignette characters. For example, when considering the vignette character Mira:

[*Interviewer – What do you think about what Mira is doing?*] Brilliant. [*Like just right?*]. Yes.

[*In what way?*] Just she's also playing with her friends and helping out her parents. (Alan)

This is also evident in discussions of the Samuel, where participants picked up on the need for a balance between work and home:

It's good that he's got a Saturday job and that he pays to get his own stuff, but I also think that he should help around the house cos your parents can't do it all the time cause they have, if like they have jobs as well its gonna put more pressure on to them when they do it. So I think he should help around the house more. [...] I think he would still be dependent on his parents to do everything for him, [...] I think he really needs to start doing stuff around the house. (Su)

### **Developing New Constructions of Childhood, Families and Transition**

In summary, the participants articulated a view of money and work that draws on dominant constructions of childhood and family responsibilities. Money is seen as a symbolic resource to foster a sense of agency and individual development as young people move towards adulthood. However, the participants discussed their lives, and those of the vignette characters, in complex ways which illustrate a range of engagement in working activities both within and outside the home. The illustrations provided in this brief paper are drawn from one specific project and thus subject to the limitations inherent in its research methodology and potential sampling issues. Vignette methodology has been widely discussed and critiqued. However we argue that, if designed effectively, they can facilitate an effective investigation of the broad cultural constructions that are dominant in mainstream, culture (see O'Dell et al., 2012). It is clear, from the illustrations we have provided and from a wider research field (see for example, France & Wiles, 1997), that the role of work and money in child development cannot be understood simply by treating children and young people as consumers, or as passive recipients of

parental support.

A critical engagement with developmental norms and assumptions about age graded entry to the world of work is needed to understand young people's lives in the UK. Hence policy and practice could benefit from understanding and working with children from a cultural-developmental perspective which acknowledges that children's lives are not fixed entities but shifting and fluid, depending upon a variety of factors including their cultural, geographical and temporal context as well as specific issues within their families. The transition to adulthood and the world of work is configured through assumptions about what are 'appropriate' activities for children and young people largely dependent on the construction of the child as developing and dependent on adults to support their transition. Implicated within this are taken for granted ideas about what children and their families should do. We argue that these ideas need to be made visible and the broader range of ways in which children are active within their families acknowledged and worked with.

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#### Address for correspondence

Lindsay O'Dell  
Lindsay.odell@open.ac.uk