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*Journal of Consumer Culture* 2010 10: 383

DOI: 10.1177/1469540510376904

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# Time scales of consumption: Children, money and transactional orders

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Journal of Consumer Culture

10(3) 383–404

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DOI: 10.1177/1469540510376904

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## Abstract

Recent research into children's consumption argues for the centrality of children and childhood in rethinking and revising notions of consumer culture. This article introduces the model of time scales of consumption for exploring children's talk about money. An analysis of short- and long-term cycles of exchange opens for scrutiny the complex ways in which children are affected by, and contribute to, processes of consumption. Culturally, money is usually an open resource; it can be converted into a collector's item, a bribe, a promise or a goal, and used for solidifying and transforming social relations. Children's notions of money talk about the cultural underpinnings of money and consumer culture that define and affect both children's and adults' future orientations. In addition, the perspective of children confirms that money is linked to everyday cosmologies that reproduce temporal dimensions and rely on the centrality of thrift. Ethnographic study of time scales of consumption thus offer important insights for exploring the reproduction and transformation of consumer culture over generations.

## Keywords

childhood, discourse, children, exchange, money, thrift, time scales, transactional orders

In a recent article, Daniel Thomas Cook (2008), one of the leading scholars of children's consumer culture, claims that despite important research in the area (e.g. Allison, 2006; Seiter, 1993; Zelizer, 2002), the focus on children and consumption has remained theoretically too narrow in scope. Consumer theory does not see value in the study of children and the focus on children and childhood has not

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refined more general theories of consumption. Few researchers acknowledge and investigate children's practices as constitutive of (and not simply secondary or subordinate to) consumer culture (Cook, 2008: 221). Cook emphasizes that research should not only include children in the study of consumption (Martens et al., 2004), but make children part of the 'epistemology of consumption' (2008: 222) by demonstrating 'that children and childhood can inform and re-form thinking about consumer culture' (2008: 221).

While the project outlined by Cook argues that perspectives gained from the study of children and childhood offer critique and analytical refinement for consumption theory, it is in line with ethnographic studies that bring to the fore the centrality of contextual study of epistemologies of consumption for conceptual positioning and orientation (Chin, 2001; Lareau, 2003; Pugh, 2009). Consumption is an inescapable aspect of children's connections to others, including generational relations and peer relations; children make consumer objects part of their own projects and in their play they actively appropriate them, making their own judgments while combining and reworking them in myriad ways. These studies suggest that the comparative study of children and childhoods is in fact particularly useful for rethinking consumption, because such a focus demonstrates that consumption is formative for cultural processes that aim at reproducing desired social orientations (Douglas and Isherwood, 1996).

This article builds on these theoretical and empirical openings and uses money as an entry-point for studying children and consumption. The discussion that follows is an additional demonstration of the various ways in which the focus on children informs research of consumer culture. The study explores conceptions and uses of money among Finnish preschoolers (six to seven year olds), with the aim of problematizing ways in which children, their socialization, consumption and money are customarily framed. Money, in the modern form, is often described as a unifying force that provides 'a universal yardstick against which to measure and evaluate the universe of objects, relations, services, and persons' (Maurer, 2006: 16). Yet ethnographic studies demonstrate the enormous variation in notions of money and their relations to conceptions of production, distribution and consumption (e.g. Akin and Robbins, 1999; Graeber, 1996; Parry and Bloch, 1989). Indirectly these studies support the investigation of the place of money, material goods and consumer desires in the lives of children by suggesting that it is worthwhile to focus on what is particular to children's notions and uses of money, how they differ from those of adults and what kinds of generational ambivalences and tensions such separation produces. Children's conceptions of money and consumption argue against the prominent idea that it is only adults who engage in economic activity (e.g. Levison, 2000; Zelizer, 2002). In addition, the child perspective disrupts individualistic assumptions about economic action by underlining the social aspects of money. The article highlights how children's understandings and uses of money are rooted in their own conceptions of consumption and exchange. Money becomes meaningful in the context of social aims and orientations: in the ways children use objects for organizing social relations

and in attempts to shake off the economic imbalances between adults and children. Recognizing and acknowledging the cultural work of children emphasizes the centrality of money in processes and efforts whereby people arrange their ideas about the world and orientate themselves towards desired futures.

## Time scales of consumption

One of the most important contributions to anthropological approaches to money is the seminal introductory article by Maurice Bloch and Jonathan Parry (1989) that aims to rise above customary distinctions between primitive and modern, special purpose and general purpose (modern) moneys by focusing on the different time scales according to which transactions take place. Bloch and Parry deconstruct western folk theories of money and demonstrate the moral conceptions embedded in them. Money is repeatedly described as 'the root of all evil' and, with its ability to create abstractions, modern money is represented as being able to disrupt social and economic relations. The authors (1989: 17) pay attention to the manner in which scholars such as Simmel treat money 'as giving rise to a particular world view' and to particular forms of sociality. They argue that instead of treating money as a fetish that has inherent power to alter social relations (1989: 3), it is much more fruitful to focus on how an existing world view gives rise to particular representations of money. Rather than flattening social relations, money can enable new ones just as multifaceted and complex (Maurer, 2006: 219).

Given that this article aims to explore how children's uses and understandings of money are rooted in their own conceptions of consumption and exchange, the point of view opened by Bloch and Parry is particularly helpful. A focus on children and money could easily replicate customary distinctions that frame discussions on money by focusing on children as not fully developed; this would mean that children's conceptions of money are treated as 'primitive' while adults have been socialized into the 'real' world of modern money. Children, particularly those under school age, are typically treated as uninformed about money, because they tend to value the concrete materiality of coins and bills instead of money's abstract exchange value. Small children have not internalized notions of adult economy, and models of economic behaviour that rely on the rational consumer-individual are foreign or insignificant to them. The point of this article is not, however, that children miscast abstract general purpose money as concrete special purpose money, but rather that the idea of general purpose money does not materialize in the world of adults either; money is constantly multiplying, being earmarked, set aside and designed for special purposes (Zelizer, 1994; Ruckenstein, 2010).

In order to focus on the culturally embedded negotiations that surround money, Bloch and Parry shift the focus onto broader patterning of monetary transactions that they refer to as 'transactional orders' (1989: 23). Even if money carries a variety

of symbolic meanings, monetary transactions suggest important regularities. The authors identify two separate but relational orders – short- and long-term cycles of exchange – that arrange conceptions and uses of money. A short-term cycle of exchange is characterized by ongoing transactions; the focus on individual gain and competition is accepted. In contrast, a long-term cycle of exchange reproduces more long-standing aims and is concerned with the cosmological reproduction of the community. The authors discuss examples from Fiji to Madagascar and show how long-term cycles of exchange are preoccupied with cosmological goals, such as chiefdom and ancestral rulers, while short-term cycles of exchange are associated with ‘individual appropriation, competition, sensuous enjoyment, luxury and youthful vitality’ (Bloch and Parry, 1989: 24). Short-term gain and enjoyment are morally permissible and even encouraged as long as they do not disrupt the long-term stability of social reproduction of cosmological order. Thus there is an element of negotiation in the model of transactional orders; the two orders need to be constantly balanced in order for short-term gain not to threaten and interfere with the fulfilment of long-term goals.

Bloch and Parry fail to examine ethnographic examples that would demonstrate how western ideology deals with this balancing of transactional orders. Instead, they argue (1989: 30) that western ideology has emphasized the distinctiveness of short- and long-term cycles of exchange to the degree that it is ‘unable to imagine the mechanisms by which they could be linked’. Representations of money suggest ‘a radical divorce between the two cycles’ by circulating disconnected discourses that describe money either ‘as devilish acid’ or ‘as instrument and guarantor of liberty’ (1989: 30). In other words, money is either ‘the root of all evil’ that is seen to destroy sociality or it guarantees the individual the freedom to extend his or her sphere of influence (Simmel, 1990). The empirical findings of my research suggest, however, that the radical divorce between the two cycles of exchange is not as absolute as Bloch and Parry suggest, and that the two cycles are in fact a vital part of everyday negotiations around money and consumption. Consumer society forcefully pushes forward a culture of short-term gain, appropriation and enjoyment that focuses on the individual. This short-term cycle of exchange is constantly being morally evaluated in light of longer-term goals of social reproduction of everyday cosmologies. As I will demonstrate, such constant balancing between short-term and long-term goals becomes particularly evident in relation to small children. Childrearing is a project that aims at transmitting culturally valued notions to children; parents and educators are committed to offering children moral positions that re-construct the world as it should be. Time scales of consumption make no exception in this regard; the data of this article brings to the fore how children are constantly being reminded of the importance of long-term goals of consumption. Thus, if consumption is indeed a vital part of cultural processes that aim to arrange the world according to ideals of desired life, it is an inherently moral process that seeks to relentlessly reproduce desired aims and distinctions in the ongoing process of cultural transmission. Temporal dimensions are crucial for these processes and suggest that consumption needs to be analytically untied

from an exclusively present tense, from the construction of desires and identities in the here and now (Cook, 2008: 222).

### **Discourse-centred approach to money**

The article builds on findings from an ethnographic research project on children and material culture (Ruckenstein, 2008, in press); the empirical material analysed here consists of 10 group interviews with preschool children. Group interviews have proven a good method for studying children: unlike in individual interviews, children can more freely raise and discuss topics that are meaningful for them (Lappalainen, 2006: 28–31). Sometimes this might mean that the adult interviewer has no idea of what children are talking about in focus group sessions, meaning that supporting ethnographic research is needed in order to deconstruct and interpret children's sayings. This was also the case in this study: the interview material only made sense after conducting fieldwork in kindergartens.

One of the themes in the focus groups was money and, in the following, children's talk about money is examined through the lens provided by a discourse-centred approach to culture (e.g. Sherzer, 1987; Urban, 1993, 1996), the basic premise of which is that discourse that circulates through a social entity constructs the social and even natural worlds in which the entity is situated or situates itself. In addition, this 'talk' is the means by which the group continually re-constructs social and natural worlds in the ongoing process of cultural transmission. Thus, ethnography that takes discourse as its object 'seeks to discover truths that are built up about the world' and explores 'how perceptual reality is construed' (Urban, 1996: 74).

The group interviews were conducted in four different kindergartens in Helsinki, with a combined total of 32 children participating. Most children took part once, some twice. After a couple of preliminary interviews, it became clear that preschoolers tend to feel more comfortable in same-sex groups and girls and boys were interviewed separately. The article does not, however, analyse gendered aspects of money talk, because the data did not support such an approach. The selection of interviewed children was left to kindergarten teachers; sometimes they selected children on the basis of their verbal skills, at other times children that were simply available were chosen. Because the study focuses on the discourses concerning money that circulate among children, it does not matter that some of the children were very talkative and others mostly listened. Analysis of the data paid attention to the recurring themes of the interviews and topics that children wanted to discuss.

The interviewed children were well aware of the practical uses of money; they explained how you buy food and things with money and you get it from work, the bank, the ATM and the piggy bank. Some of the children suggested that you also get money by buying things, but other children quickly corrected this misconception. All children had personal experiences of money and most said that they had money of their own. Children had received money from the tooth fairy, their parents, grandparents or godparents, or they had earned money for doing work

around the house. Some children received money for good behaviour or 'for no particular reason'. In addition, children liked to tell stories of how they had found money on the street or discovered 'free money' that was lying around the house.

While children talked about their own conceptions of money, they repeatedly referred to those of adults too. Children replicated what adults had told them, but also commented on adult expectations: 'one should not spend, but save money'; 'the quality of the toy was too pricey'; 'I didn't get the doll, it was too expensive'; 'I already have too many toys'. Instruction on the importance of saving seems to be so widespread and self-evident that children were genuinely surprised, even annoyed, when asked about it:

Riku: I know that one needs to save.

*How do you know that?*

Riku: I have been told.

*Who told you that?*

Riku: Who told you that?

Sakari: Who told you that? Well, everybody.

Riku: Do you have some other questions?

(Group interview 19 March 2007)

The presence of adults in children's talk suggests that their talk can be fruitfully explored within the framework of Bloch and Parry's (1989) transactional orders. Group discussions tell us about adult attempts to transmit to children valued notions of money and consumption; it suggests that small children are at the focus of moral education that aims to secure what is at the heart of long-term cycles of exchange. Children are discursively enlightened about the 'enduring social and cosmic order within which that life is lived' (Bloch and Parry, 1989: 28). Thus I argue that adult talk about the importance of saving and thrift not only discursively re-constructs the long-term cycle of exchange, but it aims at transmitting its core values to children. Adults inculcate children with the importance of long-term cycles of exchange in order for children to learn how important it is to not be overwhelmed by short-term goals of individual acquisition and enjoyment. The moral project is focused on saving and thrift but, as I will demonstrate, much larger issues of everyday stability and predictability are at stake. Here I rely on the work of Daniel Miller (1998) that convincingly demonstrates the cosmological aspects of thrift in western ideology. Thrift is not only instrumental in creating a general sense that there are important future purposes to be fulfilled, but it gives rise to a temporal dimension that 'evokes something above and beyond their immediacy' (Miller, 1998: 104). In other words, thrift establishes long-term orientations and ideals of consumption that parents aim to transmit to their children. From this perspective, the particular value of a discourse-centred approach to culture is its recognition of the daily efforts made for the reproduction of cosmological goals; talk is not just talk, but continuing social reproduction and orientation.

## Transmitting the notion of non-consumption

Modern notions of childhood and the economy tend to exclude children from economic processes (Levison, 2000). This exclusion is, however, never static and fixed; children gradually become adults and they need to be prepared for economic realities. Thus understandings of childhood also require that children are instructed about the adult world (e.g. Golden, 2005: 80). A lot of research on the preparation and instruction of children is conducted within a framework of socialization that does not take into account the interactive elements of this process. The focus on socialization frames children as passive receptors of culture; children are meaningful only as future adults, as 'adults on probation' (Theis, 2001: 100). The critical research on socialization acknowledges children as 'beings' rather than incomplete 'becomings' (Qvortrup, 1994) by paying attention to children's own perspectives and experiences, their agency and roles in social lives. Childhood scholar Nick Lee (2001, 2008) has taken the argument further and developed analytic vocabularies that cover both childhood and adulthood despite the experiential and conceptual thresholds that so profoundly separate them. He argues for a notion of childhood 'as an emergent property of interactions between persons, discourse, technologies, objects, bodies' (Lee, 2008: 59).

While the theoretical focus on socialization can distort children's worlds, the preparation of children for the adult world remains important in the ways in which children come to appropriate, understand and approach economic realities. In the USA, for instance, parents visiting toy stores actively teach their children how to keep account of and manage money and make successful consumer choices (Williams, 2006: 145–8). Money and consumer practices are embedded in cultural realities and it is thus important to pay attention to the specificity of knowledge about the economy that adults transmit to children. For this study it is formative that small children are not only taught how to consume, but also how *not* to consume (see also, Lehtonen and Pantzar, 2002: 212). As I have already brought to the fore, the consumer preparation of Finnish children focuses on the necessity for thrift and the importance of saving; expressions such as 'one needs to save' and 'it was too expensive', which are replicated in children's talk, tell of the ongoing cultural transmission that resonates with what adults believe is vital for children and the future of their community (Urban, 1996). Historically 'the ethos of thrift' has been formative for Finnish notions of consumption; saving is crucial in a moral landscape that values work and self-restraint (Lehtonen and Pantzar, 2002). Consequently, consumption is often represented as a project of the self, a constant battle to control one's desires (Autio, 2006; Lehtonen, 1999). Adults include children in this cultural project by emphasizing the importance of thrift in a world where money is represented as a limited resource that 'does not grow on trees'. Thus, parents and other educators promote notions of premeditated and 'sensible' consumer practices in order to prepare children for the future.

The value of non-consumption is also analytically supported by Bloch and Parry's (1989) transactional orders. Cosmological aspects of thrift emphasize

deferment of short-term pleasures and link thrift to the transmission of long-term goals of stability and permanence; talk about saving thus discursively opens temporal dimensions shaping consumption. The emphasis on saving discursively bypasses short-term individual gratification and reaches out for the pleasures of a well-balanced future. Saving is desirably about the upcoming; it is not about the here and now, but rather attempts to temporally reach out for the future (Miller, 1998: 102). Because consumption practices are negotiated and become understandable in relation to temporal dimensions of monetary exchange, consumption is as much about purchasing things as about not purchasing them. By postponing short-term individual gain, saving promises potential gratification in the long term.

Allison Pugh's recent ethnographic research *Longing and belonging* (2009), supports the model of time scales of consumption by introducing everyday practices of balancing and negotiating between the short term and the long term. She describes the consumption of Californian parents, particularly in the Bay Area, and demonstrates how children at both ends of the class spectrum might end up having exactly the same consumer items. Yet parents' buying practices differ radically. Affluent parents practise a form of 'symbolic deprivation' to express and codify their ambivalence about spending; they point to goods and experiences that their children *do not have* as evidence of their own moral restraint and worthiness as parents (2009: 9). In contrast, low-income parents implement a form of 'symbolic indulgence' that ensures that they buy goods and experiences that have the most symbolic value for children (2009: 10). Thus the short-term cycle of exchange is constantly balanced with longer-term moral and social aims; affluence is actively downplayed by practices of moderation and deferred gratification, and economic scarcity pushes people to try to get the most symbolic value out of purchases. From this perspective, thrift is, as Miller (1998: 101) suggests, not a concern that is linked to income and need. It consists of contextual practices and orientations that can either be connected to instabilities and uncertainties of flows of money (see Pugh, 2004), or to regulation and moderation of too much money.

While the discursive emphasis on long-term stability and enduring social and cosmological order relies on the ethos of thrift, it tends to focus on the individual consumer. From this perspective, Finnish children are transmitted an idea of consumer culture as an entity that can be individually mastered; children are encouraged to reflexively control themselves as subjects of consumption. Such emphasis on self-control replicates the notion of the rational-consumer individual; the ethos of thrift represents the consumer as a rational agent that masters time scales of consumption, including his or her relation to money by saving or investing it. The individual is ideally knowledgeable about his or her needs and desires and understands how to control them when necessary (Huttunen and Autio, 2009). Although preschoolers' ideas and uses of money do not agree with adult ideals of consumption, such ideals, along with a more general critique of consumer culture that often discursively accompanies these ideals, are at the heart of Finnish long-term orientations that are seen as worth passing down across the generations. Both saving and

avoiding expensive purchases ensure that short-term individual gain does not hinder the long-term stability of an enduring social order. The transmission of long-term goals thus enforces a healthy ability to reflectively manage oneself; 'trimming one's desires' means becoming a responsible and independent economic actor (Lehtonen and Pantzar, 2002: 220).

## Money saved, money collected

Children's worlds give rise to particular representations and uses of money and the interview materials reveal the unique ways in which children understand and treat money. As Viviane Zelizer (1994) has demonstrated, by earmarking money people distinguish a bribe from a donation, a salary from an honorarium and an allowance from a wage. Preschoolers approach money in similar ways to adults and regard it as plural, classifying and separating it according to its different origins and uses; they differentiate between money in the wallet, money found in the street, gift money, pocket money and foreign money. Children have their own classifications of money, which might or might not coincide with those of adults. Even when they separate money into identical classes as adults, they can define them differently.

Finnish children are customarily trained in the importance of saving through the institution of pocket money. For many children a weekly or monthly allowance is taken for granted; sums of from one to three euros per week were mentioned in group interviews. An allowance resembles a salary that teaches children to plan their purchases; it establishes regularity in economic life from the children's first contacts with money that is theirs to control (Lehtonen and Pantzar, 2002: 220). In the 1950s, Finnish children were advised to keep an account book of daily expenses and to save in money-boxes (Maapallolippaan esiinmarssi, 1978: 14–17). The allowance, the account book and the money-box are all concrete means for teaching an appreciation of thrift and instilling restrained and sensible relations to money and consumption. Yet even if the weekly allowance aims at encouraging children to internalize the importance of long-term goals, including saving, preschoolers can associate it with short-term gain and individual gratification. As the following extract indicates, an allowance can be treated as a valuable spending opportunity.

*What about Eero? Where do you get money?*

Eero: I get a weekly allowance from my father and mother.

*Oh, you have an allowance.*

Eero: They say I cannot spend too much money, I have to wait for the allowance and then I can buy.

...

*Do you usually save it, or put it somewhere?*

Eero: No I spend it right away.  
*How much money do you get?*  
 Eero: How much, three euros and fifty cents.  
*What do you buy with the money?*  
 Eero: Candies.  
 Aarni: Don't you buy any toys?  
 Eero: Well, I buy them too.

(Group interview 31 May 2007)

The interviewed boy interprets his weekly allowance as a regular spending occasion. He recognizes that saving is a desired goal, but in practice this ideal does not materialize because he prefers to spend the money. The group interviews suggest that for children the reason for either spending or not spending is typically related to social aims and desires rather than to the educational goals of adults. Children do not spend if they have a reason to keep the money. Curiously, children repeatedly brought to the fore in the discussions how much money they had. This was obviously something that children wanted to share with others: both girls and boys carefully reported sums of money they owned. In the following extract, the interviewer insists that children should talk about their ideas of money, but instead children want to share how much money they own.

*What is money? Can you explain what money is?*  
 Sakari: I have 12 euros.  
*What about you Leo?*  
 Leo: When I see 'free money' and it is my father's, sometimes I take it and sometimes I ask my father.  
*What about you Pessi? What do you think that money is?*  
 Pessi: 20 euros.  
*And Riku what do you think money is?*  
 Riku: I have 90 euros.  
 90 euros.  
 Riku: Seriously.

(Group interview 19 March 2007)

'Book-keeping' among preschoolers can be read as a proof of children's thrift; children might also discursively emphasize that they save. Children's saving should not, however, be interpreted with adult assumptions. Few preschoolers save money in a calculated manner for bigger purchases or for a more secure future. Instead, children *collect* money. As child-centred research has demonstrated, collecting is an important activity for children; it creates valuable opportunities for comparisons between both children and objects. Preschoolers tend to see value where adults don't; they pick up sticks from the streets and collect almost anything: stamps, beer bottle caps, stones, pictures of celebrities or candy papers.

Similarly to trading cards or soft toys, money can be transformed into a collector's item (Cook, 2001; Virtanen 1972: 63–9.)

Collecting money obviously makes spending it less desirable: money is needed for comparison and display. According to the interview materials, children at the same preschool were well aware of who had the most money. To inform others that their situation has not changed, children might emphasize their saving and that they have not bought anything with their money. In general, exaggerating one's money ownership was seen as acceptable and humorous if it had nothing to do with comparisons among the children themselves. The adult interviewer was treated as an outsider whom the children could try to impress or fool with their thousands and millions. Yet in situations of mutual comparison children were expected to tell the truth about their money ownership. If somebody was suspected of not telling the truth, the others told the teller that they did not believe him or her. At times, however, exaggeration was allowed. For children, the quantifiable value of money is not the point; money is rather used for the purposes of ongoing negotiation of social position. In other words, for preschoolers there is no direct link between the 'collections' of money mentioned and purchasing projects towards which the money might be put. The collections appear to be valued ends in themselves, as the following brief extract illustrates.

Aino: I still haven't bought anything with my money. Mari [a preschooler] has 200 euros.

*200 euros? Is it a lot?*

Children together: Yes.

*Does anyone know what you get for two hundred euros?*

[long silence]

(Group interview 31 May 2007)

The importance of collecting transforms money into a collector's item and opens possibilities for comparison and exchange (see below). Thus, children's understandings of money are particular to children, but their logic of using money for social purposes is similar to that of adults. Children are equally capable of utilizing money in their long-term efforts to reproduce their social relations, though their long-term goals are not identical with those of adults. Notions of money are constructed in relational processes whereby people become active members of their own communities and children make no exception in this regard. Children evaluate and use money for realizing their own aims and desires.

### **Making sense of the market**

In his treatment of consumer theory, Cook (2008: 233–5) underlines the role of mothers as catalysts in the sociality of consumption; for instance, women's consumption is embedded in rituals of sacrifice and devotion to family members

(Miller, 1998). In order to further emphasize how social links are made through consumer choices, Cook coins a term 'co-consumption' that refers to the 'daily effort put into thinking about, caring for and reacting to children and their desires' (2008: 235). The notion of co-consumption resonates with preschoolers' ideas. Children repeatedly discussed the relational quality of consumption; they told stories of how they went co-shopping with their parents and grandparents; they recalled toys and games that they had desired or that had been bought for them. Affection for children is typically channelled through the purchasing and gifting of goods and services (e.g. Cook, 2008: 232); adult pleasure in children's delight is a formative characteristic of consumer culture (Cross, 2002). The topic of having or not having things intertwines with the desire for new goods, particularly toys. Beryl Langer (2004: 255) argues that the 'entertainment product cycle' of commodities aimed at children 'generates a state of perpetual dissatisfaction by stimulating desire for the new and redefining what preceded it as useless junk'. Interviewed children verbalized their desire by talking enthusiastically about the toys they had seen in toy catalogues, advertisements and as licensed characters in television programs. Other children already possessed some of the toys they wanted and the lucky owners were carefully named. The longing for a particular toy became evident when the child referred time and again to his or her object of desire: the hand-held Nintendo DS game console, the Bratz doll or the Transformer.

Some children readily admitted that their desire for new toys was problematic. Going shopping, for instance, can be a distressing experience because of the plethora of seductive goods. Despite cultural understandings that discursively define consumer culture as a separate entity that can be individually mastered with self-control and self-reflection, children can experience their desire for toys as difficult to understand, control or manage, as the following extracts illustrate:

*Do you like shopping?*

Elli: Yes I do, although it is not easy, because of beautiful toys, these dolls. They are beautiful, I wanted them, but they were too expensive. I got something else for 5 [euros] or 2 or 3.

(Group interview 19 March 2007)

*Did you want toys that you could not get?*

Salli: I always want more. When I get something, I want another one.

*Why do you want more?*

Salli: I don't know.

Satu: Because toys are so good for children. They are a bit like one's children. Like my mother, she wants to have another child, but she can't, because she doesn't want to be pregnant.

Salli: At first the toy is great, but then it no longer is.

*Why is that?*

Salli: I don't know. Because you have already played with it.

(Group interview 22 May 2007)

The interviews make it clear that children are conscious of the desire for new that consumer culture encourages. Consumer society is committed to advancing the short-term cycle of exchange that emphasizes individual enjoyment and gratification. Children recognize this goal and they describe how, as soon as they get a toy, they might want another one; in the process some of the old toys are redefined as worthless. The desire for the new is intimately linked to the desire to get rid of the old, but not only because of the entertainment cycle that promotes the idea of old things becoming worthless junk (Langer, 2004: 255). The interviews point out that children have their own reasons for defining and redefining consumer objects; relational aspects of consumption remain formative for consumer desires in the midst of individual gratification. In her detailed analysis of children's peer cultures, Pugh (2009: 7) describes processes of consumption with the concept of 'the economy of dignity' that refers to the way children collect and confer dignity in order to have the right to fit in. Consumer items are central – but not all-encompassing – tokens for economies of dignity that determine social belonging; children's peer groups operate as sites where children use commercially produced objects for their projects. Preschoolers make use of toys as important markers of belonging, including age and maturity; they tend to be very aware of what kinds of toys they should play with. Thus, children actively use commercial culture, whether toys, games or television programmes, for distinguishing themselves from others (Kalliala, 1999: 58). Non-desirable commodities might be referred to as 'old', 'boring', 'childish' or 'babyish'. This makes children's relationships to things remarkably different from those of adults. Gift-givers, who expect children to be delighted by their purchases, can be deeply disappointed by a child's desire to give away new and expensive things, including birthday presents (Kalliala, 1999: 259). Children are influenced by the toy fashion cycles, but they do not simply internalize the short-term cycle of the market. Instead, they use the cycle for cultural projects of their own, complicating relations between children and markets.

The interviews suggest that children actively try to make sense of the aims of the market, including their own reactions to consumer culture. As the following extracts bring to the fore, children are aware of their consumer desires and can even parody the fact that trips to the store can end in tears:

*What do you do when you want something?*

Nelli: What do I do? I cry.

*Do you then get what you want?*

Nelli: I don't know, but it's like I need to do something. It just feels like that.

(Group interview 25 May 2007)

*How do you know that you want a toy?*

Sonja: I know, because it looks so beautiful.

*Does it feel bad, if you want something, but cannot get it?*

Sonja: (dramatically) I will die, soon I will die.

Mia: You'll die, if you don't get it.

Sonja: We'll cry the whole day.

[Girls mimic crying.]

(Group interview 31 May 2007)

The material collected in Helsinki suggests that the perpetual desire enforced by the market for children's products coexists with an understanding of the long-term goals transmitted by adults to children that emphasizes thrift and moderation of consumption. Children know that they might have to wait until a birthday or Christmas to get what they want, but this does not stop them from trying to get things while shopping. This tension is a defining characteristic of parent-child relations in consumer culture. Transitory desires aroused in toy stores and shopping centres tend to be short-lived; they are part of the short-term cycle of exchange that focuses on individual gratification, but have little to do with longer-term social aims and orientations. The more 'serious' consumer desires are linked to children's ongoing projects that include them in their peer groups. Toys and game consoles are needed in order to become part of social groups and as such they work as important markers of social belonging. In this kind of cultural landscape, money can transform into a token of appreciation in children's economies of dignity, or it can be seen as a means for fulfilling most pressing desires. As I will demonstrate, preschoolers also actively dream about having their own money with which to fulfil their social aspirations. It is understandable that small children *need* money if their social lives are entangled with commodities and services that cost money.

## Negotiating moderation

Small children are discursively encouraged to balance their desires for individual pleasure and gratification in favour of more long-term cosmological goals. From the perspective of children, it is, however, not so easy to pin down or define what is entailed in the balancing between short-term and long-term goals. Processes of symbolic deprivation and moderation require constant negotiation and this negotiation is typically not straightforward. Consequently, goods and services are purchased for children, even if adults talk about the importance of thrift and complain that toys are too expensive and children have too many of them. The group discussions highlight such inconsistencies of consumer behaviour. From this perspective, the particular value of child-centred research lies in its potential for demonstrating tensions and discrepancies between adult attempts to prepare children for economic realities and their everyday practices. Despite a discursive

emphasis on thrift, adults can buy things unexpectedly and with no moderation, as the following extracts suggest:

Salli: I get presents, Christmas presents, and sometimes I get them just like that. I have terribly many toys and my father and mother would get angry if I got too many toys.

*I see.*

Elina: My mother gets angry, because I have so many toys that one is always lying around and then another one and another one and then they all need to be put in place.

Salli: I have the same problem. My room is still messy.

(Group interview 22 May 2007)

*Do your parents also think that you have too many toys?*

Sofia: Yes, the whole room is full of toys and always a mess. My father and mother would like to throw my toys into the garbage, because my room is always a mess. I never clean it.

Juulia: Neither do I.

Elli: I do.

(Group interview 19 March 2007)

These interview extracts remind us of the nature of consumption not as a series of solitary actions or personal practices, but as temporal activity whereby consumption is constructed in relational processes into which people enter and become part of various kinds of everyday arrangements (see also Miller, 1998). Adults can think that they are rational and sensible consumers, but a lot of their consumption is context dependent and therefore inconsistent. Parents are also whimsical, emotional, and incoherent in their buying practices. The negotiation of moderation, of balancing between time scales of consumption, is thus a constant process that children learn about when they listen and observe their parents' doings. A theme that children brought up in the interviews was that of their having 'too many toys'. The interview extracts above can be interpreted as children bragging about the amount of toys that they have, but I read them as evidence of how aware children are that adults see their toys as creating undesirable disorder and mess. Children might see themselves and their toys as being poorly adjusted to the adult order. Processes of consumption are used for making sense of the world; they organize the environment in a manner that seems rational and intelligible (Douglas and Isherwood, 1996: 43). Attempts to socialize Finnish children into consumption moderation not only entail consumer practices, but also illustrate more general principles of organizing life: a tidy home with a decent number of toys says that people have found a good balance between short-term and long-term transactional

orders. In contrast, an overwhelming number of toys suggests that the short-term cycle has interfered with the long-term stability of an enduring social order. Children thus refer in the discussions to adults talking about potential disruptions of social reproduction of the cosmological order. 'Too many toys' is not simply abundance of stuff, but also symbolizes interference in the fulfilment of long-term goals. The balancing of transactional orders is a constant project, an ongoing effort to maintain a morally sustainable stability.

### The Transforming power of money

Money plays an important role in children's economies of dignity when children use money for making comparisons. In addition, money is important for creating and strengthening social ties. It is not uncommon for preschoolers to give money to each other in order to reinforce their mutual bonds:

Leo: I sometimes give Riku a euro or two.

*Why do you give it to him?*

Leo: I can go to his place.

Riku: We spend it together. Once we took money from a piggy-bank with a screw-driver.

Pessi: What did your mother say?

Leo: We didn't tell her, or anyone.

(Group interview 19 March 2007)

According to western ideology, money disrupts and even destroys social relations (Bloch and Parry, 1989); in consequence it is understandable that parents in Helsinki do not want their children to use money for creating and strengthening social ties. Children can learn very quickly that it is better not to tell adults if money is gifted or used for making promises or redeeming them. The group discussions suggest that in children's exchange, money can be used as a bribe that firmly ties it to the social context of its use. Money can be treated similarly to collectibles that have no meaning irrespective of their social context; the value of a coin derives from its previous ownership or where it was found rather than from its actual monetary value; a coin is Ville's or Rita's or from mother's handbag. Values of objects vary from one group of children to another; they are constantly negotiated in exchange. Successful exchange, particularly when money is involved, requires a firm understanding of cultural and social distinctions. Preschoolers, who have not yet mastered these distinctions, may avoid exchange, because they do not feel confident participating. In addition, children are aware that adults do not want them to engage in money exchange. Preschoolers reason that the negative attitude of adults to their exchange or trading has to do with the possibility of wasting, or as the children say, 'losing'

money:

Timo: My cousins have them [Gogos], but they cannot exchange them.

*Why can't they exchange them?*

Timo: Because their mothers and fathers have bought them: they do not want to lose [waste] the money.

(Group interview 31 May 2007)

Children's exchange relations are generally poorly understood by adults, even if they are at the heart of children's long-term social goals. Child-centred research brings to the fore the importance of exchange for children's peer relations (e.g. Chin, 2001: 77; Katriel, 1991). Using a variety of things, including money, food, marbles, comic books and trading cards, children engage in transfers of value. While adults inculcate the importance of economical stability and self-sufficiency, children aim at securing and strengthening their ties with elaborate exchange relations. Finnish parents tend to associate children's exchange and trading with money loss or, even worse, with the bribery or the exploitation of children. Children's transactions involving money are interpreted as interfering with the long-term goals of desirable moral order; money is understood as having power to destroy the essence of childlike activities by introducing forces that threaten them. Paraphrasing Cook (2001: 87), money draws children out of the circle of play into an arena of impersonal and possibly damaging monetary exchanges. Children can, of course, be exploited and cheated in their exchange relations; money and other objects can be grabbed, stolen or borrowed and never returned (Pugh, 2004: 244). This was not, however, what preschoolers in Helsinki spontaneously wanted to talk about; the possibility of exploitation and cheating was not even mentioned. For preschoolers money is typically not 'lost' if it is given or lent to another child. Money is rather treated as a powerful social facilitator that creates possibilities for social connections. As with objects, money can be used for securing and transforming existing relations. Children do not treat money as a fetish that has inherent power to alter social relations (Bloch and Parry, 1989: 3), but they do recognize the opportunities for social transformations that money opens up.

The transformative power of money is useful for dignity purposes in children's peer groups, but it can also be of value in relation to adults. Children commented on the fact that without money they cannot influence the course of their own lives as much as they would like. One of the boys, for instance, said that he would prefer to buy Christmas gifts himself. That way he would not only get exactly what he wanted, but he could purchase things with the most symbolic value. Some children continued the topic by relating that they had taken or stolen money from their parents.

*What about you Saku, where do you get money?*

Saku: At times I steal from my mother, like 5 euro bills.

*Mother gives you money?*

Saku: Yes and sometimes she gives a 20 euro bill.

*I see.*

Risto: I have sometimes stolen.

Leo: Me too.

*Where did you steal from?*

Risto: From my mother's wallet.

[The boys get carried away talking about the money they have stolen. They all talk together and it is not possible to understand what they are saying.]

(Group interview 19 March 2007)

It is impossible to know whether these boys have actually stolen from their parents, and from a discourse-centred perspective it is not even relevant. What is relevant is that children repeatedly referred to their desire to have more money. The talk about the desire to have money, along with stories about stealing money, references the fact that money distinguishes children from adults; with their stories of theft children discursively overturn this economical inequality. When children steal money from their parents, they no longer perform as economic dependents. They do not ask for money, but make decisions about getting it. At least momentarily money helps to transform existing hierarchies and to overcome the defining generational separation between the adult and the child. Ethnographic research has repeatedly demonstrated how money is viewed as a powerful means for transforming social relations; this applies to both gender and generational relations (e.g. Cole, 2007; Pietilä, 2007). Even if money does not carry inherent power to alter social relations, it can become a catalyst for transforming them; money can be converted into a means for altering or reversing social inequalities and hierarchies. Children's excited stories about money tell us that preschoolers understand one of the key principles of consumer capitalism; they see in money an instrument of freedom, a possibility to extend their sphere of influence (Simmel, 1990). Preschoolers know that money can be used for establishing and re-establishing both autonomy and social connections (Pugh 2004: 244).

## Conclusions

Preschoolers' conceptions and uses of money prove the point made by Cook (2008: 221): children's perspectives inform our thinking about consumption in important ways. Unlike what is often assumed, small children are not outside the realm of economic life; rather they actively make sense of consumer culture and contribute to it. Thus, the focus on money opens the worlds of children in a much wider context than that of family and education. Children's notions of money illustrate the cultural underpinnings of money, consumption and the economy. By focusing on time scales of consumption the study has identified defining differences in children's and adults' social aims. While children's long-term goals focus on

strengthening social belonging, adults concentrate on transmitting the values of self-restraint and moderation to children. As this study is conducted from the perspective of children, the nuances of the adult perspective are beyond its scope. What it demonstrates is the centrality of saving and thrift for everyday cosmologies. Thrift is connected to ideals of restraint and respectability; it promotes practices of moderation and symbolic deprivation. Overall, thrift operates as a long-term point of reference that provides an opportunity to reflect on and resist the short-term cycle of exchange forcefully advocated in consumer culture.

The study demonstrates that the transactional orders introduced by Bloch and Parry (1989) open a fruitful perspective for looking at both adult's and children's negotiations around money and consumption. Money is used by children in imaginative ways for creating and strengthening social connections and orientations; it might also be a vehicle for resolving tensions and ambivalences. Money can be collected, gifted or given away; it can be stolen or dreamt about. In this article, particular attention has been paid to how children use money for cultural projects of their own, and a similar discourse-centred approach could be replicated for exploring other aspects of money and consumption. Overall, comparative work on the time scales of consumption and ongoing balancing between short-term and long-term goals would offer important insights for studying temporal dimensions of both consumption and non-consumption.

Thus, a child-centred perspective on consumption supports the study of temporal dimensions of consumption by emphasizing how consumer culture 'reproduces *and* transforms itself through the lifecycle and over generations' (Cook, 2008: 222). It points towards processes of co-consumption by emphasizing reciprocal understandings of money. This study confirms findings from ethnographic studies that demonstrate the links between money and questions of value, power, desire, agency and reproduction (Akin and Robbins, 1999; Graeber, 1996; Parry and Bloch, 1989). The article has opened for scrutiny these themes, but more work is needed for a fuller understanding of the complex ways in which children's and their parents' notions and uses of money are affected by and contribute to processes of consumption. A more detailed exploration of the transformative power of money, for instance, could shed greater light on generational tensions and transformations that define consumer culture today. Thus, the findings of this research call for further comparative research on generational relations, obligations and reciprocities created and maintained through consumer culture. By opening a window to less-explored aspects of consumer culture, the study of children and childhoods contributes to a more nuanced understanding of epistemologies of consumption and by doing so benefits consumption theory as a whole.

### **Acknowledgements**

For insightful comments on an earlier draft of this article I want to thank Marie-Louise Karttunen. The article was substantially improved with the assistance of critical comments

made by three anonymous reviewers. The research for this article was funded by the Academy of Finland (SA 212781) and Niilo Helander's Foundation.

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**Fonte: Journal of Consumer Culture, v. 10, n. 3, p. 383–404, 2010. [Base de Dados]. Disponível em: <[www.sagepub.com](http://www.sagepub.com)>. Acesso em: 14 dez. 2010.**