

Book Review

Children and Money: Cultural Developmental Psychology of Pocket Money

By **Noboru TAKAHASHI & Toshiya YAMAMOTO**,
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Children's use and understanding of money has been studied by researchers from various disciplines, primarily developmental psychology and economics. Additionally, scholars taking a family socialization perspective have described parental practices and attitudes toward money and studied how these are "transmitted" to children.

The present volume explores the cultural meanings of the "pocket money" that parents often give children for small everyday purchases. In it, editors Takahashi Noboru and Yamamoto Toshiya, together with co-researchers from Korean, Japan, China, and Vietnam, present the results of a decades-long collaborative project called "The Pocket Money Project." The chapters delve into the parental practice of giving children money, attempting to obtain a descriptive account for each country of how much money is given and when, what the money is used for, and whether or not particular uses are acceptable to the child and to the child's parents.

However, this brief overview belies the complexity of the authors' goals for this volume. The single most apt term to describe this project may be "multiplicity," in the sense that it encompasses multiple countries and methodologies, entertains multiple research goals, and positively embraces variability, disagreement, and contestation among the study participants and, notably, among the researchers.

I begin by describing the data set, then characterizing the theoretical approach. From there I sketch out the structure of the volume, along with salient findings, and end with some personal observations.

The Pocket Money Project: Samples, Measures, and Analytic Approach

The research was designed around data collected mostly in the early 2000s using three research methodologies. An observational component was conducted in two cities within each country except for Vietnam, where all observations were carried out in Hanoi. Approximately 50 to 80 observations were conducted in each country. Children were observed shopping or socializing in stores and restaurants, and then, when they exited, were interviewed by a pair of researchers, one native to the country and a second not of native origin, to learn how they had decided what to buy, where the spending money came from, and what role their friends had played in the shopping experience.

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The researchers also conducted interviews with children in the family home, often with a parent present. As with the observations, researchers worked in pairs, one researcher from the country in which the family lived and a second researcher who was not a native of that country. Children were asked questions similar to those on the survey, with an emphasis on probing to understand the reasons behind their opinions about the use of pocket money. The number of interviews varied from 12 in China to 48 in Japan.

Survey data was collected from children in five major cities: Osaka, Seoul, Beijing, Hanoi, and Hai Phong. The surveys were administered in class to students in the fifth grade of primary school, the second year of middle school, and the second year of senior high school. The survey questions were designed by the Japanese, Chinese, and Korean team members subsequent to conducting the interviews and observations. The goal of the extensive survey was to elicit family practices and norms pertaining to pocket money. For example, participants were asked to evaluate whether 25 different purchasing behaviors were a good way to use their money. Approximately 700 students were surveyed in each country.

The Cultural Psychology of Differences

The project is guided by an overall perspective that the authors refer to as the “Cultural Psychology of Differences.” The following excerpt from the first chapter by Takahashi Noboru provides a succinct overview of this perspective:

We like to refer to money as a cultural “tool,” not as a “symbol.” Money is not just a symbol that carries some specific meaning, but it also is used as a tool to act with the outside world. We use money as a tool to realize our desires and trade it to obtain goods in return. In that sense, money is a tool that mediates human desires and goods. In addition, as indicated by examples of treating, money often stands between two people and serves as a tool to link the relationship between them...

...[C]hildren’s learning the use of money is not only to obtain necessities, but also to build relationships with their friends by using money as a mediator in the forms accepted in their cultures. In other words, learning the use of money also includes learning about the uses of money that are regarded as being appropriate in their own cultures and learning about the ways to construct human relationships through the medium of money (pp. 6-8).

In summary, Takahashi and his colleagues seek to discover the interpersonal processes of communication and contestation that may, at times, ultimately reveal communalities that can be considered “cultural.”

To achieve these understandings, the researchers employed a two-pronged “multivocal” approach. First, and more conventionally, in the interviews they probed carefully to discover the individual differences and communalities among their participants within a nation as well as across nations. Second, they attended to their own personal reactions to participant responses and particularly to interpersonal differences in terms of how they themselves (i.e., the researchers) interpreted the meaning of the responses. Throughout the volume, the researchers comment on the extent to which they experienced “amusement, discomfort, and conflict” as they discussed their own discrepant reactions to the data (p. 284).

As Takahashi notes (p. 16), “The researchers analyze children who belong to the other’s cultures and their own cultures, partially and unconsciously based on the researchers’ own cultures, and this naturally creates misalignment. By handling the dynamic process that results from such misalignment and arises among the researchers as a subject to study, the researchers repeatedly review and understand the process wherein cultural differences appear before us as firm and stable differences.”

In the final chapter Yamamoto Toshiya presents a detailed account of his notion of an Expanded Mediation Structure (EMS), “a scheme for a general structure of the social interactions of people

[that] serves as a tool to show the elements that are necessary for the analysis of culturally living people, and their relationships” (p. 322). Yamamoto also contextualizes the EMS approach and the associated “Cultural Psychology of Differences” approach by describing their relation to other ideas stemming from early work of Michael Cole and other cross-cultural psychologists, as well as more recent framing by Jaan Valsiner and Tatsuya Sato, the latter a participant in the Pocket Money Project.

Volume Structure and Key Findings

The volume begins with an Introduction by Takahashi, which provides an overview of the Pocket Money Project, the objectives of the research and the book, and the methods.

Chapters 1 through 3 are data oriented, each exploring findings from all four countries on the children’s own understandings, parent-child relationships, and peer relationships. These chapters are written by, respectively, project members Pian Chengnan, Takeo Kazuko, and Oh Sunah.

Chapters 4 through 7 are each written by national “insiders” about the data from their own home country, interpreting the findings through their own perspectives as well as reflecting on the topics raised in the first three chapters. Chapter authors in this section are Choi Soonja and Kim Soonja, Zhou Nianli, Phan Thi Mai Huong and Nguyen This Hoa, and Takahashi Noboru.

Chapters 8 through 10 take on matters of theory and method. The authors comment on the construct of individuality and communality, offer an overview of the Trajectory Equifinality Approach, and explore how a multivocal approach can generate conflict but ultimately result—after some “swaying and settling”—in a firmer idea of culture. Authors are Pian Chengnan, Sato Tatsuya, and Oh Sunah.

In the Conclusion, Yamamoto Toshiya offers a detailed description of the conceptual frame that guides the authors’ approach. A final chapter, authored by Watanabe Tadaharu, presents descriptive statistics from the survey data and offers an additional written summary of project findings from the perspective of a relative newcomer to the team.

Comments

As an American who has conducted cross-national research on early childhood education and family life I resonated with the descriptions of “blazing rows” (p. 322) among researchers, although I would have described the dynamic as one of “simmering resentment” rather than outright battle. I was, however, surprised that they viewed each researcher’s country of origin as the most important index of “culture” and therefore the source of disagreements. I found myself reflecting on other structural dimensions of identity that may have affected their response to the data. For example, could an interpretation provided by a male researcher trigger a dissenting response from a female colleague based on gender, or based on the intersection of gender and national membership? Moreover, how does a researcher’s status relative to others on the team affect the ability of each to engage deeply and honestly in this dialogue? Would a junior person feel comfortable “blowing her stack” at a senior colleague? And how should we factor in relative exposure to the “foreign” culture? Would someone with extensive experience in Japan have a more nuanced view of reasons why many Japanese students said they would not use pocket money to treat a friend to a snack than someone who had little knowledge of the country? And finally, what is the best method for eliciting, capturing, and analyzing these interactions? Might a close linguistic analysis of the inter-researcher interactions be a promising approach?

No one book can do everything, and this volume was already trying to cover a lot of ground, but I would have liked to see the authors call upon the literature on cultural models that might contextualize and help interpret children’s developing understandings of money. Regarding Japanese children’s reluctance to treat their peers, for instance, I reflected on the many times I heard Japanese mothers say that their primary parenting goal was to teach their children “not to bother others.” Could this cultural model about “what it means to be a good person” come into play in understanding the responses of the Japanese students? For instance, might the act of treating be seen as likely to draw attention to another

child's inability to pay, hence embarrassing that child? In my view, mid-level constructs like cultural models, which are available to members of a community but not necessarily endorsed by everyone, can help connect the macro "country as culture" idea with the micro level represented by two individual people hammering out a mutual understanding. Perhaps this discomfort reflects my interest in the construct of cultural models, which are available to members of a community but not necessarily shared by all.

In conclusion, I want to acknowledge that, true to their multivocal philosophy, the authors of this book offer a multiplicity of ideas, interpretations, and conclusions. Don't just take their word for it – or my word for it. Explore the book and add your voice to the chorus. I echo the words of Watanabe in his closing chapter: "I want the readers to look through this book once again and think about what discussions could be developed from your personal viewpoints" (p. 399).