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Anthropological and Sociological Thoughts on Financial Education and Economic Practices of Young People*

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Abstract

The contribution by humanities and social sciences with regard to economic education is modest and fragmentary. However, it gives tools to better understand it. We suggest that the relationship with money can be conceived as a process that is built up via tests or experience with economic dimensions; tests that are determined by specific historical, geographical and social contexts. We understand the mastering of them as being less a case of progressively taking possession of areas of autonomy and financial independence and more one of achieving the capability, i.e. mobilising and creating one's own social, relational, financial, administrative, psychological, and other resources in order to succeed with these tests. The way in which young people "pass" these tests will have economic and financial consequences but also social, status-related and emotional ones that will contribute towards forging the process and content of the learning process.

Keywords: Finance, money, economy, socialisation, literacy, learning, education

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Anthropological and Sociological Thoughts on Financial Education and Economic Practices of Young People

1. Questions relating to young people and money

In 2014, over 50 OECD countries developed national strategies on *financial literacy* within which one of the stated objectives was to develop "consumer financial literacy"(OECD, 2005 : 10); in other words, to give citizens sufficient knowledge in order to stimulate economic growth while remaining solvent. From an educational point of view, the focus was rapidly placed on young people, who were identified as being particularly vulnerable(OECD, 2014 : 27). Publications on financial literacy, which have been increasing in number over recent years, are mainly in the field of social psychology(Lusardi & Mitchell, 2011; OECD, 2005, 2013).

Mostly centred around the evaluation of financial knowledge and its impact on economic decision-making, they measure the level of knowledge by determining the degree of understanding of concepts associated with consumption, savings and investment, such as inflation or the calculation of interest rates(Lusardi & Mitchell, 2011; OECD, 2013). These studies reveal that the low level of financial knowledge – which seems to prevail in all of the countries examined – mainly concerns those in more precarious financial situations such as young people, women, those with less education, and immigrants(Atkinson & Messy, 2012; Lusardi & Mitchell, 2011; OECD, 2014). Although it is a cause for concern, this observation is questionable from a sociological point of view. This conception of a financial literacy based on a neoclassical, liberal approach to economics tends to consider individual ignorance as the main cause of an unsatisfactory economic situation, without taking the social conditions for acquiring and using financial knowledge into consideration(Henchoz, to be published).

However, although studies on the financial situation of young people exist (notably through the OECD and research focused on labour market inclusion and poverty), the contribution by social sciences with regard to economic education–or rather economic socialisation as we call it in this paper– or with regard to the financial practices of young men and women, remains modest and fragmentary. Following the historical transformations of inter-generational financial relationships, which have transformed children from being financially useful as a source of income in the 19th century into a "priceless child" who is a source of family expenditure(Zelizer, 1994), the financial activities of young people are today essentially handled in terms of consumption. This perception of young people as being passive, subjected to the constant demands of the consumer society, is hardly satisfactory given certain traditions within research into youth(Hoggart, 1970 [1957]) that highlight the capacity of young people to act, to invent and to become mobilised in areas as diverse as the public arena, employment or language(Ion, 2012; Plomb, 2005; Poglia Mileti & Ischer, 2012). Certain studies, for example, argue that consumption is also a testing ground for citizenship and for expressions of responsibility towards oneself and others(Quéniart, Jacques, & Jauzion-Graverolle, 2007), even among young people in the most precarious situations(Claussen & Würsch, 2014).

As Florence Weber argued in 2006 (translation from French):

An enormous amount of work remains to be done, both empirical and theoretical, on economic socialisation: how do individuals learn to consume, to save, to borrow, to invest, depending on their social position and on the moral demands by the various institutions that provide a framework for them and at the forefront of which are not only banks and companies but the family and school? And how could we forget that these types of economic behaviour have nothing natural about them; they are the product of intensive efforts towards socialisation without which economic policies would be built on sand?(F. Weber, 2006, 131)

The purpose of this discussion is not to provide a full review of literature but to identify lines of approach and of reflection in various specialised fields within humanities and social sciencesthat could be involved in developing this emerging area of research.

2. Sociological and Anthropological Avenues for Reflexion on the Relationship with Money

By examining the historical, cultural and social anchoring of the exchange, circulation and distribution of resources, economic sociology and anthropology raise questions concerning the universality of the notions of need and rationality that are in the heart of today's economistic paradigm. The sociology of money, in particular, addresses the fact that money not only constitutes the material support for capitalist exchange, but is also responsible for affects and significances that will product concrete, symbolic and social effects(de Blic & Lazarus, 2007 : 5). In this sense, it questions the notion of value associated with money. The sociology of socialisation places emphasis on the process of learning and provides a better understanding of the way in which economic dispositions are created and become sedimented. Finally, the sociology of youth leads us to reflect upon the specificity of being an economic actor during this period of life. Addressing the issue of living conditions and that of the economic role of young people raises questions of the forms of (in)dependence / autonomy with regard to the other social actors (family, peers, institutions) and the way in which these forms evolve. Overall, these different perspectives invite us to conceive financial practices that are situated socially and historically, modelled by means of biographical temporalities and "embedded in concrete, ongoing systems of social relations" (Granovetter 1985:487) that will provide them with a sense and contribute towards defining their modalities.

2.1. How does one become a "*homo oeconomicus*"? A question of economic anthropology

The question of access to citizenship by children and young people is presented, beyond its objective dimensions, in the form of material dependence or independence. It is essentially addressed from the angle of access to economic competence and rationality, i.e. the capacity to handle rare resources rationally with a view to achieving aims and the competence to foresee and plan the future. According to this representation of the economic actor, based on neoclassical theory, *homo oeconomicus* is defined by a rationality that is informed, individual, disembodied, egocentric and devoid of moral reflection. Since the objective is to maximise his personal utility, he will exploit the information and resources available in order to best satisfy his interests and his preferences within the framework of a given budget. Economic autonomy as a mode of existence for emancipated citizens therefore appears to find its condition of primary possibility within a series of cognitive, moral and practical competencies: competencies that the studies on financial literacy described above notably attempt to identify and define.

In sociology, the tendency is more to approach these competencies via the notions of "habitus" or of "dispositions", developed by Pierre Bourdieu and Bernard Lahire respectively (Pierre Bourdieu, 2003; Pierre Bourdieu, 2000; Lahire, 2002). These notions describe a series of patterns of thought and action whose consistency varies once incorporated and subjectivised by the economic actors. Bourdieu perceives the economic habitus as a structure developed by means of a long process of socialisation and successive learning phases, and which becomes structuring and operative once it is sufficiently incorporated and naturalised by the individual. Seen in this way, the result will inevitably be one of building a historically and culturally variable conception. A given society participates in the structuring and socialisation process of the economic dispositions of its members, while remaining the fruit of bringing the acquired habitus up to date. In other words, what the "economy" means – its rules of play and the issues at stake, plus the behaviour and practical strategies mobilised by the actors – can vary considerably depending on the location, historical period and the culture.

In this sense, anthropology and economic sociology raise two fundamental sociological questions: "How does one become a *homo oeconomicus*" and "how does one attain 'the' modern economic rationality". These questions refer to two levels of observation and two processes whose articulation requires comprehension. On the one hand, there is the phylo- or socio-genetic level, which discusses socio-historical development towards modernity (the famous Western process of rationalisation and modernisation about which Max Weber speaks). On the other hand, there is the onto- or psycho-genetic level that raises questions regarding the formation of individuals' habitus, characteristic of such a socio-historical formation. When Bourdieu raises the question: "Does capitalism produce the capitalist, or, on the contrary, does the capitalist produce capitalism?", he is raising questions regarding the anthropological or historical status of *homo oeconomicus.* Is this status a sort of anthropological constant (with dispositions regarding calculation, strategy, interest and seeking maximum profits, which would constitute a sort of "human nature") or is it, on the contrary, a relatively recent product of Western history that is the result of a slow process of rationalisation and modernisation, characteristic of a limited territory of the planet? Economic anthropology and ethnology address a multitude of forms of economic practices whose compatibility with a modern conception of economic rationality can be seen as difficult. Some of these practices observed in so-called "primitive" or "traditional" societies, such as the "Potlatch", a ritual reported by researchers in different parts of the world, can seem extraordinarily "irrational" today. In the eyes of the modern *homo oeconomicus,* such practices are seen as openly anti-economistic and interpreted as a form of ostentatious waste.

However, contrary to the point of view that the economic logics and practices observed in "distant" geographical regions and cultural contexts represent only the preliminary ("under-developed" or "retarded") states of a single evolutive logic, recent studies on geographically closer terrains reveal that "modern" man is not so distant from such types of behaviour. Some examples here would be the considerable spending on certain milestones in life, such as baptisms or weddings. The staging of events relating to family honour and the success of marriage – symbols of prestige or of maintaining social capital – have social reasons that economistic reason ignores, as Veblen (1899, 1979) already mentioned at the end of the 19th century with regard to leisure activities. This also applies to certain modes of consumption by young people who, demonstrating an affinity with this ostentatious dimension, can also be analysed as seeking social recognition from their peers(Arnould & Thompson, 2005; John, 1999). In other words, although the economistic vision of the world effectively indicates that rational choice, profit-seeking and strategic calculation represent universal dispositions, praxeological economic anthropology leads us to distance ourselves from taking economic thought patterns that are normally associated with the Western world for granted.

The economic anthropology of researchers such as Marcel Mauss(1950, 1985) and all those inspired by him today remind us that *homo oeconomicus* represents a type of human being who has nothing "natural" but who is, on the contrary, the child of an era termed "capitalism", at least in terms of what affects the realisation of his ideal-type.

2.2. Reflections on the economy: practical aspects

Like Max Weber(1904, 1999) and Anselm Strauss(1952), Alfred Sohn-Rethel(2010), Pierre Bourdieu(2003; 2000) or Aldo Haesler(1995) have, more recently, provided us with information on the way in which the monetary economy has contributed towards influencing the contents and the very forms of the reflections. The manipulation of money is involved in the acquisition of mathematical reasoning, abstraction and commensuration. The rational, instrumental, and individualistic or even egotistical "mentality" of this child brought up in the era of monetary economics has been described ever since the first studies on emerging capitalism(Marx, 1971; Simmel, 1987 [1900]; Sombart, 1902).

However, although the monetary economy leaves its imprint on the "spirit of western society", other research has included the fact that in their turn, social, cognitive, affective or relational aspects affect the capitalist economy. Behavioural psychologists such as Dan Ariely(2008) and Daniel Kahneman(2012), laureate of the Nobel Prize in Economic Sciences in 2002, for example, have studied the way in which economic decisions are influenced by cognitive but also by emotional and psychological factors. Although most of these experiments took place in the laboratory, sociological studies nevertheless reiterate these conclusions, as stressed by Eva Illouz(2006), for whom feelings are major actors within capitalism. Literature on forms of family solidarity demonstrates that the financial exchanges move away from a commercial rationale and are regulated by "a mixture of feelings and of obligation, rights and duties, of formal and informal constraints"(Attias-Donfut, Lapierre, & Segalen, 2002, 99). Financial assistance by older persons to younger ones is part of complex relationships, which begin with pocket money and continues within the framework of financing their studies(Attias-Donfut, 2000; Cicchelli, 2001), their access to the labour market(Attias-Donfut et al., 2002), setting up their home(Coenen-Huther, Kellerhals, & Von Allmen, 1994), purchasing real estate, the marriage or the birth of their children(Henchoz, 2008; Segalen, 2003).

Moving from an approach whereby attention was paid almost exclusively to companies and to the market towards a wider one, integrating interpersonal or alternative financial circuits in line with the proponents of the M.A.U.S.S[1], has provided additional input within critical reflection on the economism of the capitalist society and the utilitarian reductionism that is associated with modern man. In addressing the central role of compassion, empathy, and altruism, work on the economics of care and on social and solidarity economics is leading to a conceptual reversal by demonstrating that certain economic behaviour corresponds less to the egocentric utility of *homo oeconomicus* than to a collective, social utility(Petit, 2013). In France, the social and solidarity sector of the economy is stated as representing 10.3 % of overall employment and 13.8 % of private employment(CNCRES, 2014:15). Although young people aged below 30 represent a little less than one salaried employee in five in the said sector, this type of profession is gaining ground among the age group(Braley & Matarin, 2013, 7). The desire to become freed from market logic in order to favour mutual assistance and values other than utilitarianism and the maximisation of individual profit is not new, but it is taking on new forms in which young people are participating actively. Thus, contributions on the Internet can be perceived as a gift of time aiming to provide knowledge, advice or entertainment free of charge. This is the case of the online encyclopaedia, Wikipedia, for which the majority of French contributors are aged below 30 (Jullien 2011).

2.3. The social face of money

As of the 1980s, social sciences studies on the uses of money and monetary practices also contributed towards the demise of *homo oeconomicus* and his – already reeling – rationality. As long as money was considered as a generalised, universal and neutral medium symbolising the value of exchange alone, mercantile rationality could still be seen as sufficient for an understanding of economic actions. Far from money being the uniform vector of commercial, interested calculation, however, anthropologists and sociologists have demonstrated that it also creates and represents symbols(Simiand, 1934), communication(Luhmann, 1988), social contacts, morals and affects(Dufy & Weber, 2007; Zelizer, 1997).

[1] ***Mouvement anti-utilitariste dans les sciences sociales***(Anti-utilitarian Movement in the Social Sciences).

Money possesses quantitative characteristics (the amount) but also qualitative ones – notably that depend on the supplier (who earns it), the medium (the form in which it circulates), the partners to the exchange and their relationship (those among whom it circulates), and more globally, on the context in which it circulates. All these aspects will orient its use and representations. In her study on the financial practices of American households between 1870–1930, Viviana Zelizer(1997) notes that the money given to children was marked by an educational objective: that of making them into actors aware of this emerging consumer society. As Langevin(1996) stresses, money given to children is still characterised by guardian-based means of accessing financial independence today. The donors – in most cases the parents – may restrict the amount, supervise the money, or impose conditions with regard to access to it or use of it. Thus, in contrast to the hypothesis of an "invisible hand" that is highly practical for regulating the accumulated egoisms of today's *homo eoconomicus:* "The restrictions on spending gift money did not work magically. At stake were the long-term intimate ties between donor and recipient" (Zelizer1997:114).

To introduce the intangible and social aspects of money into the equation leads to a revision of the classical concept of the rules of play in the mercantile society.

This notion postulates the fungibility of money in order to establish the rationality of *homo oeconomicus* on the principle of the decoupling of monetary resources and of their convertibility(Blanc, 2009, 696). According to this point of view, money –an overall, neutral equivalent – is only the support and the facilitator of exchange since it permits the comparison and exchange of goods and of distinct services. To address the affective, symbolic, moral and social dimensions of money calls for placing in question an unequivocal understanding of economic practices in terms limited to the exchange value, i.e. an abstract value fixed on a market that is independent of connections, locations, networks and eras. Studies on economic practices, on the other hand, reveal a multitude of practical, ordinary rationalities that refer to various types of socialisation, cultural frameworks and social scenarios that produce specific forms of calculation(F. Weber, 2009). As is the case for addressing economic logics and practices in distant societies, the integration of the social dimensions of money lead us to question, as does Pierre Bourdieu (translation of the citation):

Very naïvely,[...] all the conditions of Western life: [...] what is calculation? [...] What is credit? Or: what are savings? Or what is hoarding? What is the difference between hoarding and accumulating? What is setting aside? These, then are questions that are fundamental to the economy, and which may have provoked a sort of philosophical anthropology in the positive sense of the term[2]. (Schultheis, 2007, 139)

Taking the intangible aspects of money into consideration implies challenging the distinction between the areas of research on the part of the different disciplines, as economist Serge-Christophe Kolm(1984 : 34) notes (translation of the citation):

[The] economic system does not only produce goods and services alone. It also produces human beings and the relationships between them. The way in which society produces and consumes has a major influence on personalities, characters, knowledge, desires, pleasures, and types of interpersonal relationships.

Along the same lines, Nancy Folbre and Julie Nelson (2000) stress that taking into account the interweaving between the emotional, interactional dimensions and monetary and mercantile exchange's requires and offers the opportunity of an innovative approach that integrates what is brought in by disciplines as diverse as psychology, sociology or economics, and places in question the distinction between the disciplinary or intra-disciplinary fields of research. This is precisely what is revealed in studies on the financial management of households(for example Henchoz, 2008; Nyman & Dema, 2007) or in the concept of "earmarking money" developed by Viviana Zelizer(1997), which questions the disciplinary distinction between the production, management and use of economic resources. The former authors demonstrate that within households, collective and individual consumption is closely linked to their preferred management methods, and that these methods depend on the household's income and who provides it. The latter author observes individuals' affectation of "specific types of money" for certain types of spending, depending on how the money was acquired (salary, gifts, etc.) and the significance attributed to its use.

[2] Extract of a discussion between Pierre Bourdieu and Franz Schultheis on 26 September 1999 at the Collège de France, Paris.

As a result of their dependency/independency, notably with regard to their parents as the main providers of income at a certain time in their lives, young people are most particularly inserted within a field of economic activity in which mercantile and monetary transactions are closely linked to the emotional dimensions and to personal contacts. As such, altruism, donations and counter-donations constitute an inherent part of the financial sources and modalities.

3. Avenues for reflection on economic socialisation and young people's relationship with money

Examining economic socialisation raises two central questions: In what respect and why do young people have a specific relationship with money? In what respect and why would this be different from that of their parents? In our opinion, this relationship is specific for two main reasons. On the one hand, it forms part of a specific historical context; on the other, it takes place at a specific moment within the biographical trajectory. The conjugation of these two elements contributes towards making this relationship unique.

3.1. A generation

As Mannheim(1928, 1990) noted, young people as a generation share common historical potentialities and a common horizon. Although the situation of young people differs spatially and socially, we observe several common traits specific to this generation. The main trait is perhaps that of a generation defined by a specific relationship with money. In terms of resources, young people have never been so wealthy, since throughout history, they have never previously benefited from as many inter-generational flows(Baudelot, 2000). It is, however, also a generation familiar with conditions for entering adult life (notably in terms of employment and of autonomy in terms of residence) that are precarious and subject to fluctuation(Van de Velde, 2008).

In terms of the use of money, this is a generation that is defined – some would even say that is built on, and constituted by – consumption(Brusdal & Frønes, 2013; Gunter & Furnham, 1998), and whether its own consumption or in relation to the consumption of others such as their elders or the members of capitalist societies, as already noted by several researchers during the 1970s(McNeal, 1979; Ward, 1974). The term "materialism" was brought into use in a certain number of studies by English authors to stress the close link that existed between the relationship with material goods and personal satisfaction(John, 1999, 202), notably among young people(Goldberg, Gorn, & Peracchio, 2003). Excessive consumption and its derivatives such as debt have thus been the subject of growing interest for several years(Blankson, Paswan, & Boakye, 2012; Duhaime, 2001; Henchoz & Wernli, 2012; Streuli, Steiner, Mattes, & Shenton Bärlocher, 2008).

The other common trait among young people today is the result of the increase in the financialisation of social relationships and the dematerialisation of money(Haesler, 1995). The relationship between the young generation and money is constructed around new vectors such as technology and information technology. If we consider that economic reasoning is closely linked to the concept of time and space(Pierre Bourdieu, 2000), we can hypothesise that this opening up (by means of information technology) of temporal, geographical and historical horizons can lead to an upheaval with regard to the uses and representation of money, and not only in terms of cultural consumption(Beuscart, Dagiral, & Parasie, 2009). Within a context of mobility, accessibility, rapidity and an abundance of information and resources, we can ask ourselves to what extent competencies such as the capacity to select data; managing time, speed, space and complexity; or even the precariousness of knowledge and of achievements, are becoming central in today's economic activity. Is the development of new monetary forms such as virtual money leading to the development of new practices or new forms of human thinking (Haesler, 1995)?

3.2. A period of life…

Another avenue for reflection that permits an understanding of the originality of young people's relationship with money is the one centred on the particular aspects of this biographical period. In literature, this period is basically perceived as a phase of life directed towards the future and learning about adult life, and one marked by the specificity of relationships – notably financial – that young people maintain with their entourage (for example in terms of independence or dependence)(Poglia Mileti, Plomb, & Henchoz, 2014).

Since the 1970s, the deterministic and functionalist approaches to socialisation are increasingly replaced by constructivist and interactionist approaches, which lead to socialisation no longer being conceived as the privileged process of learning during childhood but rather as an ongoing process within which a multitude of instances and agents of socialisation are involved (Darmon, 2006).

It must be noted, however, that studying the learning of economic practices (via research into financial education, pocket money and consumption) has to date been strongly focused on the periods of childhood and of early adolescence. This being the case, it is often the point of view of the agents of socialisation (the adults) that has been considered(Webley & Lea, 1993), thus neglecting the analytical perspectives suggested by studies on socialisation: those on the socialiser system – whether this is defined as an "ensemble of consensual institutions", a "class structure", a "dominant instance or emerging reality" – and those on the actor in the process of becoming socialised(Dubar, 2005, 650).

…turned towards the future and learning

In studies on pocket money, learning is mainly perceived from the parents' point of view as an educational process of inculcation by means of punishments and rewards(Durkheim, 1968). Recent studies(including those by Henchoz, Poglia Mileti, & Plomb, 2014; Solheim, Zuiker, & Levchenko, 2011) are founded more on the point of view of those who are socialised, but nevertheless note that explicit transmission by means of discussion and education appears to carry less weight than implicit education, in which young people play an active role. This role can take various forms, such as observation, listening and learning via imitation. Experimentation whereby "direct practice or training"(Lahire, 2002) has also proved to be central within the learning of economic competencies.

These observations are in line with those of youth sociologists(Galland, 1991) who at the end of the 1908s were already proposing that the change which had taken place in Europe with regard to the transition to adulthood should be considered as the move from a "model of identification to a model of experimentation"(Galland, 1990, 544).

… by means of tests[3]

In keeping with Luc Boltanski and Laurent Thévenot(1991), and adapted here for the needs of our reflections, tests are events that lead individuals to learn and develop all kinds of economic and financial knowledge linked to coming to terms with reality, and which will lead to making changes or reconsiderations with regard to dependency, self-esteem, the distribution of goods or the transition from one social or civic status to another. Starting school or university, leaving the parental home, entering the labour market or the social welfare can in this sense be seen as a test that will bring into play modes of coming to terms with reality, linked to the economic and financial representations and practices related to each of these transitions. In this sense, we are suggesting here that the relationship with money is also constructed via tests, which function as contexts for learning and experimentation regarding economic activities. These events are involved in the constitution of practices and knowledge that are anchored in experimentation. Overcoming them will in itself constitute a test that is the qualification for entering into adult life.

… defined biographically and socially…

These tests form part of an individual biography and take place within historical, social and relational contexts that determine their type, the rules of play and the issues at stake, and the resources available to the individuals. For example, higher education is a test that is common to numerous young people in the West following their schooling, but the way in which it is approached in financial terms will depend on the opportunities and constraints defined by the context. Thus, the costs of university education that are higher than in Switzerland and an accessible, attractive loan system are factors that lead many young people in Quebec to take out loans for their studies, whereas this solution is only adopted by a small number of Swiss students[4].

The biographical dimension invites us to integrate transitions or forks in life paths as being tests with an economic dimension. In Quebec, educational reorientation or taking university courses in a sector that is not profitable on the labour market can adversely affect the capacity to handle these debts(Pérez-Roa, 2015). The biographical dimension also leads to not considering learning as a process only oriented towards the future, but also as a process that is part of the young people's past trajectory and their social heritage.

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[3] The notion of « épreuves » is translated by test, experience, situation in « On Justification: Economies of Worth » Luc Boltanski & Laurent Thévenot, Translated by Catherine Porter (2006) Princeton University Press. We have chosen to respect the initial translation, however we suggest that hurdles could be more appropriate to our purpose.

[4] 13 % of Swiss students state that they have debts, (Boegli, Inversin, Müller, & Teichgräber, 2007) while in Quebec, this percentage is 65% (Fédération Étudiante Universitaire du Québec, 2011).

In Switzerland and beyond, the choice of training is closely linked to the process of socialisation by gender. Since income expected from a "feminine" career path is lower(Branger, 2013), are those who opt for this type of path faced with specific tests: obtaining less advantageous loans or encountering more difficulties in order to reimburse their debts?

... that orientate the content of the learning process

When considering the various contributions in this issue, we postulate here that the content of the financial learning process is evolutive – which not a new theory is – but that it is also historically, culturally and socially variable. This, notably, goes against studies on financial literacy that postulates the universality of financial knowledge.

The procedural character of financial education has been widely demonstrated. Most research on financial literacy and pocket money is in fact founded on a perspective in line with that used by Piaget to account for the cumulative process behind the learning of increasingly abstract economic knowledge: knowledge that is supposed to lead to the creation of a financially independent economic actor. This independence is usually evaluated in terms of paid employment and of the capacity to consume and to manage spending and debts in an autonomous, individualised way.

Studies on pocket money also raise the fact that increasing the money paid out by the parent leads to the progressive transfer of decision-making power and of handling personal expenses from the parents to the children(Barnet-Verzat & Wolff, 2001). These studies also underline the role of pocket money in the learning of financial competences such as saving and managing money. Studies on consumption, notably initiated by Scott Ward(1974), show how children progressively become economic actors in their own right, with power, competencies and desires that they are capable of achieving in an increasingly autonomous way.

In understanding the processes of learning in terms of dispositions and ethos more than in terms of content, the articles brought together in this issue confirm that learning regarding the relationship with money goes beyond the purely cognitive point of view. As Anselm Strauss (1952, 286) already noted:

"Cognition and behavior are not separable phenomena. Shifts of conceptualization are shifts in emoting, perceiving, willing, and valuing."

As certain studies on psychology have noted, *noncognitive skills* are central to learning(Heckman & Rubinstein, 2001). Beyond knowledge and content, young people acquire dispositions – such as self-discipline, reliability, forward planning, and the capacity to delay taking possession of an item and to plan – through their experience. Although these are central aspects within the balancing of budgets, these competencies are not the result of cognitive skills only but also of a sense of practicality that is acquired in a given social milieu. Precarious finances lead to acquiring competencies in managing and implementing restriction(Faure & Le Dantec, 2015). More generally, economic insecurity constitutes a central test with regard to the development of economic competencies. To a lesser extent than the evaluation of how increasingly abstract economic concepts are mastered, an approach in terms of tests leads to favouring analysis of capabilities(Schultheis, 2009), i.e. the capacity to learn, to mobilise and develop various resources, knowledge and relationships in order to face the events (meaning the various economic realities anchored within specific historical and social contexts).

3.3. A network of specific relationships

As Bernard Lahire(2004) notes, one particular aspect of youth is that it is built up within relationships of interdependence, constraints, and relationships of reciprocity specific to the parental, school and fraternal network. Taking the economic role of this network into account, (see for example Poglia Mileti, Henchoz, & Plomb, 2014) in association with the desynchronisation of the official milestones (end of schooling, coming of age, age for entering training) and the biographical ones (first job, housing transition, becoming a couple, first child, etc.) that has been observed since the 1990s has led certain sociologists (including de Singly, 2000) to distinguish between the concept of autonomous lifestyle and financial independence. In contexts where mutual support within families is strong, many young people today are relatively autonomous yet remain financially dependent(Maunaye & Molgat, 2003; Singly de, 2004). The family framework and the peers (particularly as far as studies on consumption are concerned) are considered in literature to be the principal agents of economic socialisation(A. Furnham & Kirkcaldy, 2000; Adrian Furnham, 1996; Kim, LaTaillade, & Kim, 2011; Lassarre & Roland-Levy, 1989; Leiser, Sevon, & Lévy, 1990; Lunt & Furnham, 1996).

Comparative studies show that transfers from the State can prove to be central for young people regarding access to financial independence(Herpin & Déchaux, 2004; Paugam & Zoyem, 1997; Van de Velde, 2008). Recent studies have also addressed the role played by certain institutions (banks or welfare institutions, for example) in the development of economic rationalities, i.e. how turning to them leads to developing or presenting an economic mode of thinking and reasoning that is congruent with the normative, institutional model(Lazarus, 2012; Perrin-Heredia, 2013; Plomb & Henchoz, 2014). These relationships offer young people the opportunity of developing competencies that go beyond the strictly economic framework. The degree to which these competencies are mastered may nevertheless have major financial implications. This is the case, for example, of administrative competencies acquired by young people without papers who act as substitutes for their parents in relations with State administrations(Carbajal & Ljuslin, 2015). Another actor within socialisation seems to be emerging – the market. Insertion in the labour market, as a public place for the production, diffusion and distribution of wealth, is taking on an increasing role in the life of young people(Morell Meliki, 2015; Plomb & Poglia Mileti, 2015). This insertion implies new relationships, the learning of forms of discipline, responsibility and investments that are inherent to this type of relationship and that can be linked to the learning of a professional ethos, or of a work or trade ethos.

Taking the particularity of the relational network of young people into account makes it possible to observe that economic independence is not defined by access to individual revenues alone, and that autonomy cannot be resumed by the fact of following one's own laws. The relationships within which young people are involved must not only be conceived in terms of potential economic resources to activate but that, depending on their social milieus, they may also contribute towards restricting their access to financial independence(Wernli & Henchoz, 2015). In this sense, we feel that considering the articulation between autonomy and economic independence in relational terms, as suggested notably by Axel Honneth(1998, 2006), is particularly stimulating. This permits young people to be considered as individuals who manage, drive and "produce" relationships(Ramos, 2003). From this point of view, economic socialisation can also be conceived as the learning of creation, and as the mobilisation and management of relationships that will make it possible to face tests and to offer access to a certain economic independence. This approach also makes it possible to gain a better grasp of inequalities regarding the conditions for gaining access to economic independence and of the cost of the said inequalities (Cicchelli, 2001; Herpin & Déchaux, 2004; Paugam & Zoyem, 1997). Like that of Bernard Lahire(2004), this approach suggests that depending on a person's social background, it is possible to handle incentives that are, to varying extents, contradictory. This can lead the poorest individuals to use strategies for negotiating between several normative models applied by their family or by institutions (such as welfare or the world of labour)(Perrin-Heredia, 2013).

4. Reflecting On Money in Terms Going Beyond Those of Money

This discussion invite us to conceive the relationship with money as a process that is built up via tests with economic dimensions; tests that are determined by specific historical, geographical and social contexts. In line with studies on consumption that have stressed their role in the construction of identity(Dubuisson-Quellier, 2009), these successive tests can themselves be considered as the tests that qualify for adult status. We understand the mastering of them as being less a case of progressively taking possession of areas of autonomy and financial independence (where the individuals act according to their own laws) and more one of achieving the capability, i.e. mobilising and creating one's own social, relational, financial, administrative, psychological, and other resources in order to succeed with these tests. As is the case for any test, young people can succeed or fail. The way in which young people "face up to" or "pass" these tests will have economic and financial consequences but also social, status-related and emotional ones that will contribute towards forging the process and content of the learning process. Tackling economic socialisation in this way makes it possible to suggest several directions for research. As work on practical rationalities (F. Weber, 2009) has already addressed to a certain extent, if we consider skills and economic dispositions to be constructed pragmatically and socially, they should be conceived less as an stock that is accumulated over time and more as resources that are developed and activated in diverse and different ways, depending on the tests encountered. In this sense, as Danilo Martuccelli(2006) suggests, the tests facing young (and less young) people, the challenges they represent, and the way they are brought into play, could constitute an interesting analytical operator for developing and refining our understanding of the process of acquiring economic dispositions. However, this does not mean forgetting the point of view of the actors, but of reinstating them within a biographical path.

Thus, a dynamic approach in terms of tests or events implies that the contents of the learning process are not independent of the processes, and that to tackle the former, it is necessary to retrace the latter. It therefore seems futile to take only financial competencies and knowledge into account in order to gain an understanding of the process of economic socialisation. What is acquired during this process is above all the dispositions for adapting, acting and developing the tools and know-how to face unforeseen or expected tests, whether those an individual has taken on or those that are imposed, and which call for an economy in the etymological sense of the term, i.e. forms of the management, administration and of the governance of assets (of which money is one), of oneself, and of others.

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