Insider Trading? Exploring Familial Intra-generational Borrowing and Sharing

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Abstract

This paper seeks to explore the concepts of borrowing and sharing and their relevance for our understanding of consumer socialisation. Whilst previous research has tended to focus on the parent-child dyad, this study considers the role of siblings in relation to learning. Specifically this research focused on pairs of adolescent sisters and the way in which they managed the 'exchange processes' within their family home. The findings suggest that borrowing and sharing are different concepts with sharing being imposed and relatively simple whilst borrowing is voluntary yet complex. Strategies learnt and employed by the sisters including covert borrowing and conflict avoidance are described. Implications for consumer behaviour, marketers and policy makers are discussed.

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Introduction

Whilst it is recognised that the media, peers and school have an influence on socialising children, researchers of the past three decades have identified the family as the primary socialisation agent for this group of individuals (Neeley, 2005). It has been observed that parents' consumer socialisation practices include communication about consumption, autonomy for the child in consumption situations, children's influence and participation in family purchases and restriction of limitation of both consumption and media exposure (Carlson & Grossbart, 1988). Parents, then, influence the behaviour of the child directly through introducing and facilitating consumer skills and indirectly influence their children through the child's observation of behaviour [See for example: Ward, 1974; Gunter & Furnham, 1998; Roedder John, 1999]. However, there appears to be little if any research on the influence of siblings in relation to 'socialising' brothers and sisters although the social learning perspectives attribute consumption related behaviours to both environmental and social agent influences such as parents, siblings and peers (Moschis & Smith, 1985). This paper then seeks to explore the role of siblings in helping to develop and influence consumer socialisation practices. As many aspects of socialisation are learnt directly and indirectly at home, this research will focus on the concept of borrowing and sharing within families and how this may influence and facilitate the socialisation of siblings within the household.

Siblings

Little research currently exists that has examined sibling influence and extended family systems beyond the parent-child relationships (Lawson & Brossart, 2004). Yet siblings are likely to influence each other's behaviour given the long-term and emotionally close relationships most share (Robins, 1966; Dunn, 1983 & Waddell et al 2001). Siblings can and do act as a relevant peer group for each other and may socialize each other to similar attitudes and behaviours. However, it is acknowledged that siblings may also experience the family environment quite differently and may try to cultivate distinctions (Cotte & Wood, 2004).

Gender composition and the way in which it affects the dimensions within the family environment is not a new concept with birth order (particularly with reference to take up of further education), delinquincy and sibling number having a long history (Nyman, 1994; Sputa & Paulson, 1995; Zajonc & Mullally 1997). Parents' differential treatment of siblings and its impact (McHale et al, 2000) and levels of self esteem as a result of differing parent-child relationships have also been explored (Feinberg et al, 2000). Specifically in the consumer behaviour arena the majority of studies focus on either the parent dyad or the parent-child dyad [See for example: Tinson & Nancarrow 2005]. Recently a triadic analysis of sibling and parental influence considering innovative consumer behaviour has contributed to knowledge in this field although consumer socialization research would benefit from further study on factors that moderate sibling influence (Cotte & Wood, 2004) and a greater understanding of sibling relationships and consumption habits.

Siblings versus Peers

Siblings may have been largely overlooked in familial research as the sibling relationship is used interchangeably to describe the relationship individuals have with peers or friends. In essence, the line dividing friendship and siblinghood is easily blurred. Yet the sibling relationship is conceptually unique. Whilst friendships can be both voluntary and transitory, siblinghood is imposed, irrevocable and usually involves much more shared experience than a friendship. As friends associate closeness with similarity and siblings associate closeness with dependability (Floyd, 1994) it is clear that these unique relationships may have different referent influence although this may differ by family type and age difference between siblings.

Family Research

Family researchers have acknowledged that while marketers, social policy makers and consumer advocates have historically taken an interest in family consumption, the focus tended to be on decision-making within families. The variety of family structures that are "subject to change in a continuously changing society" require "rethinking both the concept of the family and consumption in a family context" (Ekström, 2005). Indeed research on non-consumption situations (Palan, 1998) and studies that focus on the mundane and 'day to day' behaviour of families (Emery & Lloyd, 2001) are needed to expand our understanding of socialisation and family behaviours. As such, this paper will focus on the concept of borrowing and sharing within families and how this may influence and facilitate the socialisation of siblings within the household. Sharing has been addressed in terms of cultural norms (for example see: Gerrard 1989 & Belk 2000), impediments to sharing (Belk 1990) and gift giving (Belk, 1993 & Osteen 2002). However borrowing has featured less as a

notion in research studies. As such, to underpin the notion of borrowing and sharing and to provide a foundation on which to build this concept, the authors have considered the facets of exchange theory.

Exchange

Houston and Gassenheimer (1987) suggest that exchange can serve as the theoretical hub around which other marketing theories connect to form an integrated structure. It may be possible then to explore familial exchange using the concepts and facets of exchange that have primarily been used to explore and explain business relationships. Essentially for exchange to take place each party has to own something of value to the other. In the case of exchange within families the 'value' may be 'intrinsic' (does not necessarily derive value from the market place) rather than 'extrinsic' (derives value from the market place) although this would largely depend on the subject or object in question. Of course the 'exchange' would be prone to subjective norms or normative behaviour. Within the family there will be 'rules' associated with 'exchange' whether that be the expectation that sharing will occur (for example the use of toiletries or cosmetics) and the amount consumed (only the volume necessary) and reciprocity principles (that exchange will be bidirectional). It may also be that there is potency value (not necessarily an immediate gratification) associated with the exchange or that 'stockpiling' occurs. That is, although an immediate incidence of 'borrowing' or 'sharing' is not necessary from the party exchanging an item of value, the item or object will be taken and 'saved' for later use and/or exchange.

Exchange Relationships

However, as 'exchange' is typically associated with business associates or acquaintances, it may be more appropriate to consider communal relationships often exemplified by family members, friends or romantic partners. As the focus of this study is siblings, the assumption may be that communal exchange is more relevant as benefits are given in response to needs or to demonstrate concern for the other. This rather supposes that communal relationships are largely unselfish and mutual and, although this may be the case for some family members, it does not necessarily compute that (a) there is equal power within family relationships (b) that the exchange obligates one family member to consider implications for the other. It has already been acknowledged that interest in consideration given by another to one's needs is greater when a communal relationship is desired. What happens when 'desire' for the relationship is less? It is possible that more dominant members can be more selfish and the process can be more business-like as opposed to communal.

Communal Relationships

"In communal relationships benefits…do not create a specific debt on the other's part to repay with a comparable benefit", (Clark & Dubash, 1998). Communal exchange is typically associated with unselfish relationships whilst exchange is akin to a selfish relationship (Batson, 1993). This has been questioned by Clark & Dubash (1998) who posit that exchange is embedded in communal relationships and that these relationships vary in strength. As such the 'responsibility' or 'reciprocity' within the relationship will correlate with the length of the relationship and the extent to which the relationship is 'desired'. As a sibling relationship has longevity and is typically supported and developed within a family environment, it could be suggested that

sibling relationships are more likely to be communal and reciprocal. It is known that family networks may operate with distinct patterns of reciprocal exchange which aggregate to form 'underground' economies (Fellerman & Debevec, 1993) but the examples often used to illustrate this form of exchange have drawn on the practices of the Amish or Mormons whose consumption patterns, as a result of self-sufficiency, have remained relatively unaffected by marketing trends (Schaeffer, 1984). This 'self-sufficiency' however may not be as relevant to families where consumption behaviour forms part of their daily lives.

This Study

Therefore, in order to explore sibling relationships and socialisation influences, it appears pertinent to consider brands, products or items traded inside the family home. This research will explore the concept of borrowing and sharing between siblings and will seek to understand exchange in this context. Implications for marketers relative to consumer behaviour and communication approaches will be sought.

Research Questions

1. To explore the expectations siblings have of exchange (borrowing/sharing) and the extrinsic and intrinsic potency value derived from borrowing or sharing

2. To examine subjective norms in the borrowing and sharing context and the environment in which exchange can take place (communal or transactional)

3. To consider the implications for theory and policy makers and practitioners

Method

Given the exploratory nature of this study and the complexity and sensitive nature of the phenomena (family life) in question, in-depth 'paired' interviews appeared to be the most appropriate method to address the issues raised. This would minimise socially desirability bias as well as allowing the researcher to explore issues in greater depth. 'Pairs' of respondents would be more inclined to engage in conversation than individuals (Melzer-Lena & Middelmann-Motz, 1998). Teenage participants were sought to take part in this study as they were considered to be most likely to be frequently engaged in borrowing and sharing during adolescence and would be relatively close in age. This would maximise the observation of opportunities to borrow and share. Whilst it is acknowledged that borrowing and sharing similarly occurs between brothers as well as sisters, it is female siblings that are the focus of this study. This is primarily because the study is exploratory and a greater level of depth would be achieved by considering only girls in the first instance. As the first author is the youngest of two female siblings it was also of interest to focus on 'sisters' and expand her own frame of reference.

A local secondary school was most helpful in providing a purposive sample (Mills, 2001), a room and a timetable for the researcher to interview the respondents. The school was issued with the requirements for the sample and duly produced a cross sample of sisters varying in age, family type and socio-economic group. This research then involved 15 in-depth 'paired' interviews with 30 adolescent sisters. The school also carried the responsibility of writing to the parents and obtaining consent for the research to be conducted and during school time. It is important to note that the

interviews were conducted just prior to the school holidays and as such the girls missing salient information during class was minimised.

Researching teenagers is somewhat contentious, not least because children are considered to be vulnerable as research 'subjects' (Ahuja, Walker & Tadepalli, 2001). Two key distinct arguments are evident from the literature. Firstly, it is unethical to market to children (and use research in order to tailor marketing messages) and therefore marketing and research should not take place (Ruskin, 2003). Secondly, approaches for engaging children in research must carefully follow codes of conduct and guidelines and specifically include enabling informed dissent (giving children the opportunity to opt out). This second argument still allows the researcher to incorporate the very pertinent issues raised by the children in the findings and is clearly the view the author subscribes to. Research ought not to raise sensitive issues that may embarrass or cause discomfort to the respondent. As such appropriate parental or guardian consent was sought and the level of knowledge of the child was taken into account (MRS, 2000).

The interviewees were pre-tasked and the girls were asked to consider a week before the interviews what items they have borrowed or shared with their siblings and where possible photo these products, brands or items material. Photos (taken on mobile phones) were brought to the interviews and served as ice-breakers and as a way of building rapport quickly with the respondents. A collage of items the researcher thought the sisters may borrow or share (both high and low value items with the potential for various levels of involvement) was also introduced where appropriate during the interviews. The concepts of sharing and borrowing were then explored

utilizing the facets of exchange theory and communal relationships to underpin the semi-structured interview questions.

Data Analysis

The analysis of the data explored themes in the responses of siblings using the constant comparative method (Alvesson and Deetz 2000; Silverman, 2000) and analytic induction (Bryman and Burgess, 1994). Once the data was collected it was sorted before it was analysed. Interviews were taped and transcribed, field notes collated and observations written up. The raw data was then written up as a mini case and were informed by the case study approach (Gummesson, 2003). The mini cases were then compared and analysed to determine categories and general patterns of borrowing and sharing activity. Each incident was continually compared with others within the emergent categories to refine both description and explanation. Themes were identified and the data was examined and explored for detail relating to these themes. Nvivo was used to facilitate this process.

Findings

The overall findings from the interviews conducted with pairs of sisters illustrated that borrowing and sharing are commonplace amongst sisters but that whilst sharing is frequent between sisters it is quite a different concept to borrowing. Sharing tends to be imposed (usually by the mother and/or other family members) whilst borrowing is an 'exchange' only between the siblings (where family members are only drawn in when conflict arises). There are key characteristics of sharing and these include the necessity to share and lack of individuality. Conversely borrowing is complex and strategies are employed by the siblings to maximise the value of their exchange.

These concepts were readily understood and agreed by all the teenage respondents contributing to our understanding of socialisation and learning within the family.

There were however differences in response relative to the 'rules' for sharing and borrowing as well as the 'value' placed on specific goods or items. These will now be explored in the context of relationship type (that is the apparent need or desire for the relationship) and type of item (product/brand) borrowed or shared and the shared learning. Strategies learnt or employed to 'manage' the exchange of items will also be posited to illustrate development and facilitation of socialisation in the household.

Rules for Sharing

Sharing, comparatively with borrowing, was a relatively easy concept. The 'rules' were straight forward, clear and comprehensive:

 'It's just whoever gets on the computer first'

And although there was conflict there was an expectation that it would be rectified by either parent. The role of the parent (typically the mother) and other family members was also significant in items being purchased specifically for sharing:

'…we share the computer and that, expensive stuff. And Mum said 'Well I'm only buying you one pair of straightners cos you don't need two pair'…'

And in some cases sharing was imposed where the items were considered to be of substantial monetary value:

S1   *'We got straightners for me and Sinead's birthday.'*

M	*'Is your birthday the same day?'*
S1	*'No, it's just my Auntie said because they are too expensive for just Sinead's birthday they are for both of you.'*

Sharing was also a logistic issue as a number of the siblings shared a room with one another. Where a sibling had her own room there were often issues of ownership (which largely impacted on the younger sibling who had to 'share'):

'She's got the hair dryer, the mirror – everything in her room – if I get a computer in my room, I'll be in my room more often'.

(Younger sibling)

In this case the need for the harmonious relationship was greater for the younger sibling.

Strategies for dealing with sharing included the sisters either asking the parents to buy the same products for them for Christmas to minimise sharing or to maximise 'borrowing' opportunities by asking for products they know their sister will want to 'exchange'.

Borrowing appeared to be much more complex than sharing as 'exchange' tended to be agreed between the sisters and did not involve a parent (s) unless there was a significant dispute. Consequently the rules for borrowing were more detailed and largely agreed and resolved between the siblings only, facilitating socialisation in the household.

Rules for Borrowing

Firstly, borrowing between sisters varied depending on the degree to which the sisters believed themselves to be similar. It was evident, for example, that where there was a greater desire to differentiate from a sibling there were fewer items the girls had in common to share and therefore less desire for the relationship:

'We're not that similar – so we don't share clothes but CDs and DVDs, stuff like that'

(Younger sibling)

Similarly, where the relationship between the sisters appeared to be less harmonious the need to cultivate distinctions (Cotte & Wood, 2004) was obvious:

'I'd wear her clothes but they are all minging [horrible]*'*

(Younger sibling)

Secondly the perceived monetary value of the items (and possible loss or damage that may occur as a result of being 'borrowed') excluded some products from being considered as a potential 'exchange'. Interestingly this 'rule' did not cause ill feelings and was readily accepted by the younger sibling who appeared to be learning from her elder sister:

S1   *'My Gran bought her them [earrings] but I'm not allowed to wear them and she doesn't even have her ears pierced. They're emerald with diamonds and she'll never let me wear them'*
S2   *'She's more careless'*
S1   *'I'm really careless with earrings – I've had these ones in for four months because I know if I take them out I'll loose them. So I understand that.'*

Thirdly the 'age' of the item being borrowed appeared to be central to the success of exchange. This exchange principally affected the younger sibling as it was apparent

that they had fewer resources and were more reliant on the good will of the elder sister if a relatively new (purchased) item was to be exchanged. It may be that the item was not refused but that there needed to be a time delay before the item was traded:

'If she buys eyeliner, she wants to be the first person to use it'

(Younger sibling)

And:

'I would just usually give her it if I didn't wear it anymore – if it's old to me – the I'd just give her it [to keep] but if it's something I wear regularly then I'll just say no.'

(Older sibling)

Finally, the 'rules' of borrowing and the way in which these rules were 'learnt' also suggested that the item to be exchanged was subject to referent group norms. That is, if friends of the sibling exchanging an item were able to identify that product as belonging to another family member then exchange could not occur. This was because it was *'embarrassing'* or *'shameful'* and would indicate that the family could not afford to clothe all the siblings individually (and would illustrate lack of family resource.):

'Just like tops and stuff. I don't want her wearing them. What if she sees people who ken (know) me?'

(Older sibling)

Reciprocity Principles

The types of items 'exchanged' were not confined to items that had extrinsic or market value. Nor items that were of 'equal' value. Indeed items that appeared to have no market value at all were readily exchanged and recognised as being items that

could be traded illustrating that the sisters were learning from one another about the way in which items could be bartered for:

S1 *"If she's got the cat, I've got the remote"*
M *"What does that mean?"*
S2 *"We trade the cat for the [TV] remote [control]. If you've got the [TV] remote [control] you get to choose what's on the telly. If you've got the cat [on your lap] you're toasty* (you stay warm)"

Items that were readily available within the home were supplemented with the 'chore' of going to fetch the agreed 'exchange':

'Sometimes if she won't give me something I'll say, 'Ok, I'll get you a biscuit if I can have it.'

Or:

'I'll let you on MSN if you go down and get me a drink'

However, items that were 'exchanged' largely appeared to have some extrinsic market value and/ or could be exchanged for something that would allow external trading. In this way, exploring the mundane or day-to-day activities in this research facilitated an understanding of the development and socialisation of siblings within the household. For example goods or items could be traded for money if an item was not sought in 'exchange':

'If she asks for something like, I'll say gies [give me] *a pound'*

Further to this items that were branded were more likely to have potency value although the risks and implications of exchange were readily communicated:

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S1 *'The other day she borrowed my top for PE and she ironed it and burnt it. I only had one – and I went mad because she has another anyway – but she said mine was better'*

M *What was better about it?*

S1 *'A name. I think it was Adidas or something. But hers didn't have a name – so she wanted to borrow mine – and she burnt it – and now neither of us has it.'*

As such the siblings sought to minimise the risks associated with lending and borrowing items by learning to manage the exchange process. These strategies employed were not exclusive to either the older or younger sibling (socialisation was bidirectional) and were not often used in isolation. That is, more than one strategy could be employed during an exchange scenario and the immediacy of the need for the item largely dictated the bargaining power. Whilst it appeared that older siblings were less inclined to 'borrow' the evidence suggested that this was not necessarily the case but that the borrowing of the older sisters tended to be more covert (that is they 'borrowed' the item without consent and/or knowledge of the younger sibling). Similarly the older sisters were inclined to 'empire build' and 'stockpiled' items in their rooms that they knew their sibling would want to use (CDs, DVDs etc). On the surface, then, it seemed that the younger siblings tended to put forward more requests to 'exchange' items but this was in some way manufactured by the elder sister. Stockpiling was not the only way in which exchange was managed and the most frequent strategies are summarised in **Diagram 1.1**
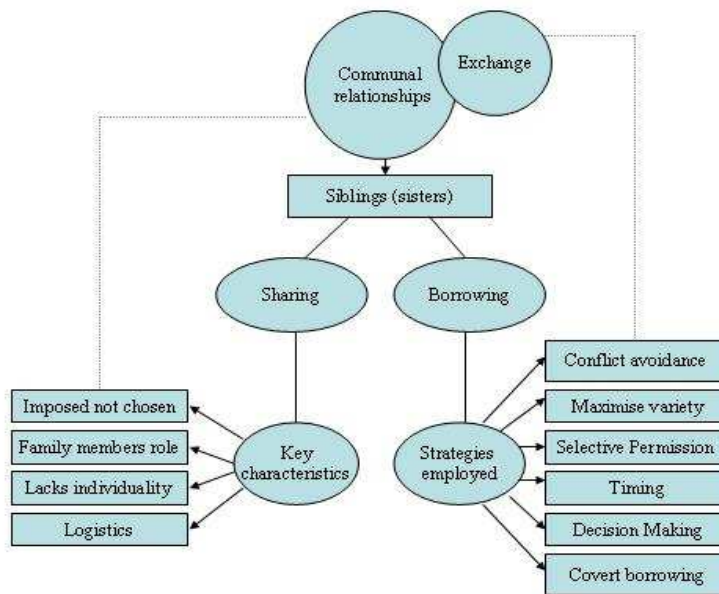
Diagram 1.1 Summary of Findings

Strategies Learnt & Employed to Manage Exchange

Conflict Avoidance

Borrowing or lending was recognised as an activity that could cause conflict. Both sisters learnt how to avoid conflict in the context of borrowing and sharing:

'Sometimes I hide them but I don't always know when she's got PE and sometimes she just takes my [Adidas] *t-shirts or* [Nike] *trainers and when I go to look for them they are away.'*

(Younger sibling)

Maximise Variety

The respondents appeared to have learnt how to use the items of other family members to be perceived by others (typically friends) as having multiple clothing items. In this example the younger sister was inadvertently learning from her older

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sister about how to maximise opportunities to be perceived as having more resource (money) than was the case in reality:

'People thinks she's got loads of trainers, she wears mine – and she's got her own – and she wears my Mum's [trainers]'

(Younger sibling)

Selective Permission & Timing

Probably a readily recognisable strategy was that of selective permission – otherwise known as asking to borrow the item when they were already wearing it. The sisters had learnt from one another that it was more difficult to refuse the 'exchange' if the item had already been taken. Selective permission was akin to timing in as much that when selective permission occurred, timing (typically an emergency) was given as an excuse:

S1 *'If it was an emergency I'd use it – but only a little bit'*

(Older sibling)

S2 *'But if I found out there would be a screaming match'*

(Younger sibling)

This did not mean that either selective permission or timing was acceptable but that it was acknowledged that these strategies were learnt and employed even though they often led to conflict.

Decision Making

Interestingly, the concepts of borrowing and sharing and the learning associated with these (non consumption) notions also appeared to influence consumption. For example, decision making strategies were learnt and employed to maximise resource

for purchased products:

S1   *'She's into sport, like PE, and I'll need to borrow her trainers or her trackies (track suit bottoms) because I don't wear that normally. I would rather have [buy] a pair of jeans rather than trackies so I just borrow hers'*

S2   *'But then when I go to wear them they are in the bottom of the wash basket covered in foundation (make-up).'*

And:

'Like when she's sitting deciding what she wants for Christmas and she'll say 'I don't know what CDs to get', I'll say 'Get that and that and that' and then she can get it and I can borrow it and get something else for myself'

          (Older sibling)

Covert Borrowing

Perhaps the most conflict observed during the interviews was when the sisters realised that they had 'borrowed' items from one another without asking or intending to ask on the morning of the interview. Incidences such as the following were commonplace during the interview:

S1   *'I don't like her using my good jewellery…why have you got my bracelet on?'*

S2   *'I know I wouldn't be allowed to borrow them so I just take them'*

And:

'Is that my make-up you're wearing'?

Alternative Approaches

There were alternative approaches relative to the concepts of borrowing and sharing but the data was not necessarily rich enough to allow a full interpretation of the 'learning' or the strategy being employed. For example there appeared to be incidences of 'imposed borrowing' where the older sister wanted the younger sister to look good and/or not embarrass her. In some cases the younger sister would ask to borrow from the older sister because her age precluded her from being able to obtain

that particular item on her own merit (transcending boundaries). However, these would certainly be areas for further research as at this exploratory stage these initial findings were inconclusive.

Discussion

This research has explored sibling relationships and the way in which sisters learn from one another relative to borrowing and sharing. Exploring these relatively mundane or day-to-day activities illustrated that non consumption situations were informative in terms of understanding consumer socialisation and influence within the household.

It appeared that borrowing and sharing were different concepts and were recognised as such by the siblings. Sharing was 'direct' learning proffered by the parent whereas borrowing was both an exchange and learning process between the sisters only. Together the sisters learnt skills from one another and developed strategies to manage the exchange process. Intrinsic values of items within the household were identified (for example the TV remote control being exchanged for the cat). Products with extrinsic value were also illustrated (e.g. branded goods). Multiple strategies were employed to manage products or items with intrinsic or extrinsic value and most interestingly the sisters appeared to learn from one another (bidirectional learning) as opposed to the elder sister simply 'teaching' the younger. Perhaps not surprisingly, however, the older sister tended to be more 'savvy' (in the know) in terms of borrowing and sharing. As 'savvy' tends to increase with age (Brace et al, 2006) this finding supports current work on this aspect of consumer socialisation [For example see: Tinson & Nancarrow, 2005].

This exploratory work concurs with the assertion of Clark & Dubash (1998) who posit that exchange is embedded in communal relationships and that these relationships will vary in strength. That is, where there appeared to be less harmony between the sisters the borrowing was more of a business arrangement (more akin to a selfish relationship as described by Batson, 1993). Of course this research has only considered a relatively small number of siblings and only females with the research being conducted in only one locale. It may be that with further research that considers males as well as females and families that have a gender mix in their family composition would find greater support for the work of Batson.

However this work has been insightful in developing an understanding of the family and consumer socialisation. It was clear, for example, that decision making within families was influenced by the concepts of borrowing or sharing. Strategies were employed by the sisters when drawing up 'Christmas lists', where the older sister would encourage the younger sister to choose items she would like to borrow. In this way, she would be able to have access to twice the number of items (as she could then make her own selection). This knowledge may be useful for communication campaigns especially during the festive season. Additionally sharing was encouraged by parents and generally accepted by the children. Again, manufacturers who produce items that can be shared may benefit from incorporating this in their communication messages.

Policy makers may wish to note that there are incidences where boundaries are transcended by younger sisters. That is, younger sisters obtain items from older sisters that they would be unable to obtain on their own merit as a result of their age.

Targeting older siblings to illustrate the importance or significance of this relative to the welfare and social well being of the younger sibling may be effective.

Interestingly, although perhaps not surprisingly, there were clear differences between the relationships sisters had with one another and the relationships they had with their friends. On the whole, the sisters demonstrated a certain lack of reverence for one another and were less concerned with conflict (which they assumed would either be resolved or was part of family life). Conversely, when the respondents discussed their friends in the context of this research it was with some deference. There appeared to be a need for them to position themselves within a group where a positive perception of them by their friends was the primary aim. It may be useful in future research not to automatically regard 'friends and peers' as one group who may influence consumer socialisation but as separate entities that may influence behaviour but in quite different ways.

Big sisters are the crab grass in the lawn of life.

Charles M. Schultz
1922-, American Cartoonist, Creator of "Peanuts"

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