

RELATIONSHIPS WITH MONEY THROUGHOUT THE FAMILY LIFE CYCLE

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ABSTRACT

Family and money are fundamental themes for human survival. The first relates to the place where we were born, parents being the first with whom we learn to deal with themselves and with others, and money relates to the need to obtain minimum material conditions of survive. Understanding how money passes through the family's life cycle is being investigated from the doctoral research. The goal of this work was to understand how the process of financial / economic education is established in the dynamics of family relations in the middle class, in the phase of acquisition of the family life cycle, in order to construct a theoretical model that explains these relations at the present time. A qualitative research was developed through (Grounded Theory Methodology), in which it was adopted as tools for data collection, the semi-structured interview and the focus group. The type of sample was by accessibility and the rolling snowball technique was used. The participants in the interviews were 19 families and in the focus group 6 groups were performed, a total of 38 people. All the participants lived in different configurations in the acquisition phase, adolescent phase, mature phase and last phase of the family life cycle. As the interviews and the focus group presented the same results, the saturation criterion was used. Data analysis was based on the procedure of the theory based on the data that is configured by a constant comparison, systematic questioning, theoretical sampling and coding. In this last one, the micro-analysis was initiated that generates diverse concepts and involves the open codification, later the axial codification in which the categories form by the concepts grouped by being related in the same idea. Finally, the selective coding that guides and organizes all the axes already described, forming only a single phenomenon among the categories. The theory that emerged from the data was called "Relationships with Money: Building, Destroying, and Rebuilding Possible Paths with Money in the Family." That shows the relationship with money opening different and different paths in the family, these being steadily tracked while others present as difficult and harmful health. It explains how money shapes family relationships throughout its life cycle and demonstrates effective and harmful deals with money and the range of values attributed to it. It also explains how families are influenced in economic behavior and how the culture of consumption influences management with money. The whole theory was developed from a perspective of paradigmatic new thinking and discussed in the light of economic psychology, the family life cycle and compared to the current national and international liter.

Keywords: money, vital cycle of family, grounded theory methodology