

## LIVING WITH MONEY IN INDIAN AND AUSTRALIAN FAMILIES

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Growing up in India, I had taken for granted some aspects of living with money. I belonged to a refugee family who had moved from Karachi to Delhi at the Partition of India in 1947. My father started his medical practice again in Delhi. But my eldest sister, who began working in Delhi, also contributed her wages. My mother also brought in some money from teaching Punjabi in school. This pooled money was used for the family. It was 'our money'. The boundary of family money after Partition focused on the nuclear family. Before Partition, only my father was in paid work. But significant monetary support and gifts in kind flowed from my mother's grandmother when she was alive, and from extended kin.

Parents gave money to their children, and children gave money to their parents. My sisters moved away from home, but continued to send money to supplement the household income. For two years, my eldest sister took the responsibility of paying for my education in a residential school. There were times when my second sister's remittances paid the food bill. When I began to live and work in Malaysia, I too sent money to my mother. She did not need the money for food, but it was additional discretionary income. Often she kept most of it aside to gift to me when I visited her.

Growing up, my mother and I talked openly about money. By then, she had become the main wage-earner. I knew the household income and expenditure and hence knew how much money was available to spend and share. In later years when I was in Malaysia and Australia, my uncle – my mother's brother – would also ask if I was financially alright. It was not an idle question: he wanted to know if he could help with money, and he did.

I grew up receiving gifts of money on birthdays or when relatives came to stay. And when it was my turn, I also gave the ritual money gift, the *shagun*, packaged in specially decorated envelopes. This was prompted at births and marriages, or when a newborn child or married couple visited my home for the first time. When

leaving a family home after a visit, it was mandatory to give *shagun* to younger relatives.

I accepted without question that the amount must be ritually auspicious – Rs 101 rather than Rs 100, Rs 501 rather than Rs 500. How much to give was usually something I discussed with my mother. The social calculation took into account the history and quality of relationship and the give and take that had happened between the two families. It had to be an amount that reflected relationship as well as capacity. After my mother died I often got it wrong, not being able to gauge the adjusted amounts taking into account inflation and the different standards in metropolitan cities and small towns.

In the main I had developed a rosy picture of money in families in India. I heard stories and saw films of older people being abused by their children. Disputes over inheritance were rife (Singh, Forthcoming). However, the norms around money as a medium of care remained unshaken.

My sureties around money were challenged when I moved to Australia in 1986. Money was not seen as an appropriate gift. Grandparents often put cash in the birthday cards, but in general, money was seen as impersonal and signaled a lack of care. This is changing slowly with a greater number of de facto marriages and remarriages. In some of these cases, there is an explicit request for cash contributions. This happened with my oldest Anglo-Celtic friend's daughter's marriage, though with a big dollop of embarrassment. My friend found that most of the guests put in less than they would have spent on a present. There was little social guidance about the calculability of these money gifts. But the gift of cash elicited a thank you note just as a packaged gift. I received a 'thank you' card from my friend's daughter and her husband saying that the money would go towards their carport. However, soon afterwards they sold their house.

Attitudes are also changing because of relationships with other cultural groups in a multicultural Australia. In mid-2015 I went with the same Anglo-Celtic friend to a Somalian wedding in Melbourne. She had an important relationship with the family and gave them a set of beautiful glasses. I gave the mother of the groom an envelope containing money. Even today my friend talks of how normally the groom's mother accepted the envelope.

The emotional understanding that the way money is treated in Anglo-Celtic families in Australia differed from my experience in India came with my 1990s study of money in marriage and banking among middle-income Anglo-Celtic couples in Melbourne (Singh, 1997). I met a couple that was going through difficult times, but they had not talked about money with their adult children, who were still living at home. Another father said he did not ask his married children how they were doing in terms of money. Talking about money, he said, was like talking about sex. He sees they have bought a new car and they have a good home; he surmises they are doing alright.

My participants in the study did not give money to their parents. Money went only one way. Parents and grandparents gave money to children and grandchildren while they were young, but money did not flow back up the generations. There was one family group where the son and his family lived in an upper-middle-class suburb with a beautiful home, while his parents lived in council housing in a low- to middle-income suburb. With my own experience in mind, I asked his mother whether the son gave her money. She said she did not expect him to do that; he had his own responsibilities. Moreover, she said they, the parents, had enough and could manage with the welfare payments and any savings they had. She valued her independence.

This way of dealing with money in the family questioned my moral compass. When I sent money to my mother, she would talk of it proudly in inflated terms, for it meant she had raised a filial daughter. The morality of money in my culture revolved around reciprocal care between parents and children. I had grown up with stories about how a person's place in the world was displayed by how well he or she looked after his or her parents. When my mother told of how her grandfather and his brother had become rich, the story was about how her grandfather's mother no longer went out to work but could sit at home wearing heavy gold bracelets. The world knew she had sons who were doing well and were filial (Singh, 2013a). After this disturbing interview, I told my 20-year old son, who was living with me in Melbourne, that if he wanted to give me money when I was older, I would gladly accept it.

Reflecting on this and other interviews, I realized that the story differed with regard to money, but not with regard to care in the family. The

people I studied showed care, but not by giving money. One mother's son showed caring by telephoning and visiting her often. He mowed the garden, cleaned the gutters, and took her shopping, banking, and to the doctor. It was these family practices rather than money that "displayed" the quality of family relationships (Finch, 2007).

The way money is treated within the family may change within the same cultural group across generations. The same mother who did not expect money from her son had her mother living with her and her husband till her mother died. Parents and grandparents giving money to adult children and grandchildren have increased with the rising price of housing. A 2005 Australian study of 7,000 persons over 50 years old – the majority were home owners – showed that more than one-third had helped their children financially to buy a home. Help was more often in the form of an informal loan with no interest than in the form of a gift. However, the parents did not expect care in return. Only 4.2 percent said they had moved or would move to live with their children (Olsberg & Winters, 2005b). While studying Anglo-Celtic families in Australia, I felt that the Indian way was unusual. But as I extended my work on money to the Global South, I found that money was an appropriate if not a preferred gift in Asia and the Pacific, Africa, and Latin America. Money travelled in both directions across generations in a family. It was this sharing of money in the family that has resulted in international remittances becoming one of the largest international flows of funds – greater than foreign aid and foreign direct investment in most developing countries (Singh, 2013b).

It is the Global South that is now shaping the future of money. Next time around, perhaps my Anglo-Celtic friend will give an envelope containing money at a Somalian wedding.

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