Lay representations of an economic global crisis among different Italian and Romanian social groups

Anna LIGUORI[1], Roberto FASANELLI[2], Ida GALLI[2], Luminița IACOB[3]

Abstract: This research has been conducted inside the theoretical framework of Social Representations. By interviewing Italian and Rumanian subjects belonging different social groups we examined how "expert" and "lay" people face the unfamiliar phenomenon of the economic crisis. Starting from the SR's Structural Approach, data were collected through a multi-method strategy. Four groups of participants (N=120 for each country; group/gender balanced) were employed: university students, mid-level bank clerks, shopkeepers, and laypeople. Data were treated with rang/frequency, similitude analysis and mono/multivariate statistical analysis. Discussion focuses on the relationships between culture, group affiliation, SRs of crisis and economic behaviors. The main findings reveal culture and group affiliation differences in the ways participants define and foresee strategies to face the crisis. In both Italian and Romanian samples, differences were founded among *expert* and *lay* groups. Italian and Romanian SRs, differ with reference to the meaning of the salient elements and their organization.

Keywords: social representations, expertise, lay knowledge, culture, economic crisis

Introduction

The economic crisis has been a completely new and unexpected phenomenon. It has brought the USA and Europe bulwarks of global economics, into an economic catastrophe, similar to what Keynes described during the '30s (Krugman, 2012). For the first time, the crisis called into question the capitalistic and banking systems as they were known until 2008, forcing banks, States and international institutions to face this deep change.
The crisis hit all the countries indifferently determining consequences and adaptive strategies to what Ulrich Beck (2012) calls the new "world risk society", where the constant expectation of a catastrophe that could happen with an economic crisis becomes a threat whose effects are felt throughout the world, and that "people find themselves left to the mercies of the new risk" (p.73). To better understand this phenomenon, it has becomes indispensable to analyse its declination into different countries, to compare every cultural context (as well as social) can produce its own way to

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[1] University of Geneva – FPSE
[2] University of Naples "Federico II" - Departement of Social Sciences
[3] "Alexandru Ioan Cuza" University, Iași, Departement of Psychology
Corresponding author email: fasanell@unina.it

conceive crisis and to look for a relation between differences and the efficacy of the behavioural strategies of the different social groups.

Going into how the psychological processes making sense of the crisis, it is necessary to understand why the financial and economic crisis emerged and how it can be overcome. In order to analyse the "naïf theories" elaborated by the daily thinking with regard to theeconomic crisis, part of the economic thinking and acting, this research has been conducted inside the theoretical framework of the Social Representation Theory (Moscovici, 1961), in particular in the Structural Approach, which studies the SR as constituted of two parts, structure and content (Abric, 2003).

The idea of a relation between social representations and economic thinking and behaviour is not new in the research tradition of the Theory of Social Representations, neither in social psychology or economic psychology: "Economy oriented" social psychology is interested in the study of individual/group economic reasoning and behaviour in their psychological dimension (Roland-Levy, 2004).

The aim of recent studies in economic psychology is to understand the function of individual behaviours related to various economic phenomena (Roland-Lévy, 1998). Specifically, they focus on the analysis of behaviour and economic reasoning, both individual and collective, in their psychological dimension. Among the major criteria in the general economic analysis and in economic psychology in particular, consumption and related behaviours occupy important positions (Wolff, 1996). In this field, social representations of economics constitute a privileged domain. According to Roland-Levy (2004), social representations and their links with consumer behaviors are such a priority area of interest to combine social psychology and economics.

Thus, a formerly unfamiliar phenomenon, with its attributed features and meanings, becomes part of the social world of a social group and coordinates its actions. Unknown and unexpected social phenomena often fuel discussions among citizens about the unknown and stimulate a search for information needed in order to understand the new phenomenon, communicate successfully and to develop strategies to cope with it. Media reports, discussions, and debates in society serve the purpose of familiarizing the public with the unknown and developing shared representations of the phenomena (Rouquette, 1996; Wagner et al., 1999 as cited in Gangl, Kastlunger, Kirchler & Voracek, 2012, p. 604). Through capturing discourse and knowledge-exchange in the social compound, social representations thereby allow for a delineating dynamic processes of socio-economic adaptation (Kirchler, 2007). According to Vergès (1994a) a plurality of discourses exists on the economic field, whose validation is essentially of a social order: "Nous désignons par représentations économiques les

représentations sociales d'un domaine particulier: celui que la société dénomme économique" (p. 387). The objective of the study of social representations in the area of economics has to be "how ordinary people perceive an economic phenomenon" (Vergès, Tyszka, Vergès, p. 25). Assuming that what is transmitted is always a set of notions given by economists and that the main vehicle of economic knowledge is everyday personal experience, on the one hand, and media communication, on the other, it becomes interesting to understand if ordinary people uses those notions, in the same meaning and relations or work out their particular way of conceived economics.

As regards to the Structural approach, the principal assumption consists on the idea of a *central core,* which organizes the social representations and determines its sense and coherency (Abric, 1976). Therefore, Abric (2003) affirms that Social Representations must be considered "[…] organized groups of information, opinions, attitudes and beliefs about a certain object. Socially made, they are strongly influenced by values which correspond to the social-ideological system and history of the group which has carried them and are considered as an essential element in its world view. As an organized systems, all representations have two components: content and structure" (p. 59). According to the nucleus Theory (Abric, 1976, 1987, 1994a), central elements express the significations that individuals assign collectively to the object of representations, that values and history of the group have been consensually shared (Moliner, Rateau, & Cohen-Scali, 2002). At the same time, they influence the signification and the logic relations of the peripheral elements, which instead represent the knowledge and experiences that the group members have accumulated but inside a common logic, because of interpreted starting from the central elements. This means, firstly, that this approach gives the theoretical and practical resources to find the link between a social representation and the group which has constructed it and shares it, but also between every subject and their social environment.

Different social representations in different social categories: "expert" and lay knowledge

The first question, to inspire the entire research process, concerns how the social representation of an economic crisis developed within different social groups. This link between different social representations and different social groups is something that characterizes the SR development. It, indeed, regards not only different ways to access to information that different social groups have (Jodelet, 1984/1989), but also the whole articulation of the SR. Pierre Vergès (1994a) underlines that economic representations depend on the social structuring of their themes. Different social groups don't articulate economic or non-economic elements

in the same way, because social actors establish very specific economic/non-economic articulations, according to the different social practices and different signification universes they take part in. Also Tyszka (2001) expresses this concept, focusing on the direct experience that different social groups have and which "forms not only descriptive aspects of our economic representation but also our evaluations and attitudes toward objects" (p. 171). Works about the link between social practices and correspondent social representation (Guimelli, 1989), undeniably, let us suppose that to be part of a professional group can activate particular social representations (Mardellat, 1994) and it can also determine ways of judgements and memorization in relation with the central core of these groups' social representations (Michit, 1994b) starting from the empirical evidence (Michit, 1994a) that the social representation of the banking business and accompanying people with psychosocial difficulties had the same significant element but inverted their position in the central core/periphery. Michit (1994b) has also given empirical evidence to the fact that different professional groups - bankers and social workers in this case - can differently react to a given situation, in selecting, judging and memorizing information. Differences in activating social representations can depend not only on the professional environment, but also on the socio-economic and cultural context. Vergès (1994a) explicates the cultural fundament of an economic representation by saying that "as social productions, economic representations keep their content from different sites of determination: practice, ideology and cultural memory of social groups" (p. 446). Tyszka (2001), for his part, referring to empirical evidence from cross-cultural research, specifies that a social representation "may be different for individuals and groups living in specific socio-economic environments. Divergent experience of the economic worlds should lead to different cognitive representations of economics." (p. 171).

Different social representations in different countries

Cultural differences are what we want to investigate as our second purpose of research: we aim to understand if differences between social representations of economic crisis stand between social groups from different cultural contexts. Many cross-cultural researches have already tried to show these kinds of differences relating to social representations of economic objects. A cross-cultural research carried out in six countries (Brazil, France, Italy, Poland, Portugal, Spain), on the social representations of economics among students, showed: on one hand, that students from different countries do not consider business and society as completely distinct worlds, but as interconnected by the action of socio economic individuals; on the other hand, that students have different points of view on economy, related to the social and economic condition of each country of origin (Vergès & Bastounis, 2001; Zappalà, 2001). Tyszka (2001), trying to

shed light upon the influence of mass media communication versus influence of different socio-economic and cultural contexts on social representations of economics, examines two cross-cultural studies: the first one, part of wider research cited by Zappalà (2001); this focused on the perception of economic activities between French and Polish students (Vergès, Tyszka, & Vergès, 1994). They showed a difference in perception of consumption and household economy, The second cross-cultural research, about the perception of economic activities among full-time employees between 30 and 50 years, (Antonides, Farago, Ranyard, & Tyszka, 1997), tried to test the differences between social representations of economics in a state controlled vs. marked oriented countries (Hungary, Poland Netherlands and United Kingdom). These differences concern the way to evaluate socio-economical activities. As Legardez (2004) synthesizes, Vergès defines three levels of social determinations: A) a cultural matrix of interpretation which comprehends, on one side, elements of national culture, for example the global representation of economics is centered differently depending on the individual's nationality (especially among who has to deal with State, banks and enterprises) in a strongly stable way (Vergès, Albertini et Legardez, 1995); on the other side, it comprehends, some elements characteristic of the social group they belong to. The social representations of State role in economics could be different when it comes to the function of the milieu social of individuals (for example: independent profession versus salaries at inferior levels of the educational rank). B) Social practices (professional, monetary, consumption activities). C) The discourses that circulate in a determined moment in the society. These discourses come from the media, social organizations, influential people and more largely by all members of a society and can be considered as opinion discourses, discourses that everybody could have on the weight of a specialist in economics inside a society.

Objectives

This study aims to examine the structure and the content of different social groups' representations and their relation with social practices, which has been articulated in the following research questions:

Do different social groups construct different social representations of the economic objects?

Different social groups don't articulate in the same way economic or non economic elements do (Vergès, 1994a; Tyszka, 2001) and to be part of a professional group, they need to activate particular social representations (Mardellat, 1994). The first objective is to verify how the social representation of an economic crisis has been constructed within different social groups.

What are the differences among the SR of an economic crisis produced in different cultural contexts?

A good number of international cross-cultural studies have shown that people can have different points of view on economic subjects, related to the social and economic condition of each country (Zappalà 2001; Vergès & Bastounis, 2001; Vergès, Tyszka, & Vergès, 1994; Dehm & Muller-Peters, 2001; Meier & Kirchler, 1998).

The second objective is to identify the differences among social representations of an economic crisis in different cultural contexts.

Method
Participants
The non-probabilistic sample was composed of 120 subjects for each country involved (Italy and Romania) in the study, equally distributed in four social categories:
- university students (second/third year; Faculty of Economics)
- bank clerks of a medium level;
- shopkeepers;
- lay thinkers.

The participants have been balanced not only on each category (N=30), but also on gender (15 F – 15 M). They also had to be in a defined range of age (30-60 years old), and from the same geographic area.
Strategies adopted to contact interviewees have been diversified on the typology of each groups: students were reached at university, during their break were between courses; bank clerks were contacted and interviewed making appointments at their work place and choosing people from agencies in relation to their collaboration or geographical proximity; shopkeepers were interviewed on appointment and at their work place too; lay thinkers were contacted in the street, next to/inside shops.
Procedure
To investigate the complexity of the social representation of an economic crisis and the system of relations between economic and social objects which constitutes it, has used a mixed method approach. Agreeing with the Verges & Bastounis (2001) position about studying an SR of an economic object, "it therefore becomes necessary to take on complementary instruments and forms of analysis, able to provide an organized description of the data. Such complementary data would expand the information obtained illustrating the relationships that bind the concepts" (p. 35). In the direction also indicated by Moscovici (1989, as cited in de Rosa, 1994) which used a multi-method approach (de Rosa, 1990; Galli, 2003, 2006), articulating the study in three different phases. In particular were utilized:

a *descriptive approach*, to find out the structure and the content of the SR

for every social group in each country;

b. an *interpretative approach*, to understand the social situation in which positions, judgments and behaviors of the involved subjects take place;

c. a *comparative approach*, to underline differences among representations worked out in different cultural contests.

Data collecting strategies

Structures data collecting strategies and techniques

Studying a social representation, in the Structural approach (Abric, 1994a, 2003; Flament, 1994a, 1994b; Guimelli, 1994; Vergès, 1994a, 1994b, 1995), means, first of all, to find out the constitutional elements of the structure.

Identical contents can correspond to a totally different symbolic universe and, consequently, imply dissimilar social representations (Galli, 2003; Fasanelli, Galli & Sommella, 2005). As Zappalà (2001) suggests, "The theory of central and peripheral systems allows one to compare groups or countries, disclosing the structuring principles of a specific economic object and the network of associations which give them sense" (pp. 200-201).

In this theoretical framework, to reach the "significant elements" of the social representation of an economic crisis, and to reconstruct the organization of these elements, it has chosen to use the Method of Hierarchized Evocation (Vergès, 1992; Abric & Vergès 1994, Vergès & Bastounis, 2001; Abric, 2003). In the first part of the interview, after an open question about the social definition of the "crisis", the participants were asked to answer to a free associations and consequent hierachisation task, as Vergès' method provides (Vergès 1992; Vergès & Bastounis, 2001). The former request is to express the first terms they think from the inductor term ("economic crisis" in our case) and the latter is to order them, by expressing the level of importance the interviewees give to each one. The Association/Hierarchy task is proposed to the participants by asking not only the first five nouns but also, separately, the first five adjectives they thought of from the given inductor, to better understand the elements of the SR both in their normative/descriptive aspects (Moliner, 1995a). Besides, the free association task was completed by open questions about the subjective justification linked to every associated term, with the aim to avoid lexical ambiguity, which is typical of this kind of data (Fasanelli, Galli, & Sommella, 2005). The answers to these questions were useful in order to understand, through the given explanation, the meaning of every term associated with it and it was important for the semantic analysis of free evocations as well as to reach a specific representational process. The whole Method of Evocation wants to satisfy the necessity to achieve the three different cognitive processes that characterize the evolution of every social

representation (Vergès, 1992): a) the "selection" process (when social actors select the organizing principles of the social representation) which coincides with free association/hierarchisation tasks; b) the "connotative" process (when social actors judge and qualify the selected elements) corresponds to the request of the five adjectives i.e. attributes; c) the "schematization" process (when social actors enlighten how these elements have been put together) fits in the open answers. A 'questionnaire of characterization', was added to check the hypothesis of centrality of the elements identified by using the previous method (Vergès, 2001). It gives a kind of information which: "met en évidence la nature de l'item dans ses rapports avec l'objet représenté : dans quelle mesure un item fait partie du Noyau central d'une représentation. Pour en faire partie, il doit à la fois etre partagé par tous, c'est-à-dire fréquent, et organisateur de la représentation, donc essentiel pour chacun" (Vergès, 1995). The 'questionnaire of characterization' was realized starting from social descriptions and explanations of the crisis, identified in a previous study (Galli, Markova, Bouriche, Fasanelli, Geka, Iacob & Iacob, 2010). The participants were asked to order the first most important five statements and the first least important statements, among a list of 15 (according to the rule of a multiple of 3) to code every item with a score of 1 (less characteristic), 3 (more characteristic), or 2 (not chosen).

Only the combination of the two described methods can give the possibility of making a more complete hypotheses on the nature of the central core: "les réponses aux seuls questionnaires de caractérisation ne permettent que de formuler des hypothèses sur la centralité des éléments (comme l'utilisation des seules réponses aux évocations hiérarchisées)" (Abric, 2003, p. 69)[1]. Consequently, it seems necessary to utilize both of them to better understand the results : "la concordance concernant le noyau cntral obtenu par au moins deux outils différents étant une première garantie de la réalité de l'existence et de la nature de ce noyau" (Abric, 2003, p. 69).

Contents data collecting strategies and techniques

Vergès (1994a) states that with the interview we could be able on one side, to reach this structure and, on the other, to show how this structure can be translated in argumentation. For that reason, to access the content of an social representation of the economic crisis, a series of 'questionnaires of choice' was constructed starting from the results of the content analysis of the answers given to a previous set of open questions made up by an intercultural équipe (Galli et al., 2010).

This section of the questionnaire investigated the following dimensions:

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[1] Answers obtained exclusively by characterization questionnaires, only consent hypothesis about centrality of elements (such as using only responses to hierarchical evocations) [*Authors translation*]

- cognitive-evaluative aspects about the structure of the representation (central and peripheral elements);
- descriptive-defining aspects of the representation;
- informative sources and interaction networks;
- level of involvement/implication and distance from the object;
- relationship between representation and social practices;
- perceptions and categorizations (causes, responsibilities, duration/evolution, solutions, positive implications, the EU's role).

Data analysis strategies and techniques

The terms evoked by the participants were firstly treated with a lexical and categorical analysis. In the lexical phase, they were aggregated on the basis of the synonymy criterion in order to obtain clusters of terms substantially coincidental with the meaning of manifest (Bardin, 2003). We chose to analyze the "content" and not the "discourse" because, according to Vergès (1994a), the focus of this analysis has to be not limited to the argumentative form of the answers. On the contrary, one has to understand their content and their sense, in the conviction that the analysis of the form of social actors discourses, though natural logic can and must be associated with the analysis of the SR content determinations. Therefore, using a semantic criterion, terms have been further aggregated starting from their justifications. Each of the obtained clusters was associated with a new label. Every label was identified using, as a selective criteria, the high semantic proximity and frequency of occurrence inside every aggregation of terms. The obtained data was finally processed by the *software Evoc2005*. The hierarchized evocation analysis was allowed to reach the elements, which constitutes the central core and the periphery of the social representation of the economic crisis, for each group of participants. The output of this analysis appears as a "double entry" table, where elements can be interpreted from the position they have in the four cells. Specifically, the first one (the upper left cell, high frequency and rank) groups the most frequent and important elements, which delimit the central nucleus area. In the second cell (upper right, high frequency and low rank), there are the most important peripheral elements (the "first periphery" of the nucleus), which give useful information to better reconstruct the social practices related to the SR object. In the third one (the lower left cell, low frequency, high rank) are the contrast elements, that could configure a nucleus of an SR shared by a minority or be complementary to central elements. In the last cell (the lower right, low frequency and low rank), coincides with the area of the "second periphery", constituted by the elements less present and less important in the structural organization investigated. In this paper, only data from substantives' free association will be presented.

Similitude analysis (Flament, 1962; Vergès & Bouriche, 2009) was supported by the software *Simi2005,* with the advantage to better show the organizational structure of the significant elements of every SR. This analysis consists of an elaborate matrix of similitude starting from the selected index, which depends on the nature of the relationship among the considered variables: in our case the co-occurrences index was used for hierarchized evocated terms and choices and Kendall's tau for characterization data. The graphic output of this analysis consists of a graph, where the significant elements of the SR are showen with different kinds of links (more or less marked), on the basis of their value and selected threshold, which express the relations (and their strength) between structural elements and their network. The final graphs were elaborated using the logic of the *thresholds graph*, rather than the *arbre maximum*, in order to serve the maximum number of information about the clustering elements (Vergès & Bouriche, 2009).

Data from the questionnaire of characterization were explored using a descriptive analysis and a similitude analysis, both to confirm/not confirm the hypothesis of centrality of the elements intended to be in the nucleus.
Data from questionnaires of choices were to investigate using a Similitude analysis, not only in a traditional way, but furthermore in a multidimensional procedure, which consists of analyzing together more components of the social representation. In particular, *strategies* and *changes* registered in *social practices*, *attributions* and *solutions*, were involved in this reassessment of a multidimensional Similitude analysis realized by Abric & Vergès (1994) in their study on the social representation of the bank.
Moreover, a descriptive analysis (SPSS supported) was conducted on all the variables to verify the presence of differences among the samples (Chi-square test).

Results
The Italian social representation of a crisis: structure and content.
According to Abric (1994b, 2001b, 2003) and Moliner (1994), in the structural approach different social representations have different central cores. In this direction to compare the central cores of all the sub-sample representations of the crisis, tables of hierarchized evocations and the characterization questionnaire - just focalized on central cores - are presented.

Looking over the data, the main element is *Job loss,* that was not only spontaneously evoked (Tab.1, 3, 5, 7), but also confirmed as the central element by the characterization questionnaire, that revealed that it is considered as the most characteristic manifestation of the crisis for over 60% of all the participants (Tab. 2, 4, 6, 8).

Importance					
< 2,5			**≥ 2,5**		
Job loss	21	2,19	High cost of living	13	3,30
			Uncertainty/fear of future	11	2,50
			Less money to spend	15	3,80
			Ref. to economy	11	3,00
Increase of poverty	5	2,00	Bank at the origin	8	2,87
Incapacity of politics	9	1,77	Bank effect	4	4,00
Taxes	5	2,60	Causes	7	3,28
Victims	4	2,50	Crisis enterprises	4	3,75
			Ref. to finance	6	3,00
			Distrust	8	4,12
			Hope in possible solutions	3	3,00
			Social tension	2	3,50

(Rows grouped by Frequency: first group ≥ 10, second group < 10)

Table 1. SRs of Italian economic crisis structures – Hierarchized evocations: students subsample (n=30).

Importance					
< 2,5			**≥ 2,5**		
Job loss	17	2,17	Uncertainty/fear of future	21	3,00
			To spend less money	9	4,33
			Hope in possible solutions	11	3,09
High cost of living	5	2,40	Global extension	5	3,80
Victims	6	2,33	Incapacity of politics	7	2,85
			Insolvency debts and loan	8	2,75
			Necessity of change	7	2,80
			Reduction saving and invest.	7	3,85
			Red. purchasing power	4	3,50
			Social tension	6	2,83
			Ref. economy	8	3,87
			Ref. finance	5	2,60
			Distrust	4	3,75

(Rows grouped by Frequency: first group ≥ 10, second group < 10)

Table 3. SRs of Italian economic crisis structures – Hierarchized evocations: bank clerks subsample (n=30).

		Importance				
		< 2,5			≥ 2,5	
Frequency	≥11	Job loss	13	2,15	High cost of living	15	3,20
		Uncertainty./fear of future	14	2,42	Less money to spend	22	3,27
					Neg. exp. and feelings	13	3,00
					Incapacity of politics	11	2,63
	< 11	Increase of poverty	8	2,37	Euro	4	3,00
					Ref. to finance/economy	3	3,00
					Poor culture	3	3,66
					Possible solution	8	3,37
					Spec. enterprises	5	3,20
					Taxes	9	2,88
					Victims	6	3,33

Table 5. SRs of Italian economic crisis structures – Hierarchized evocations: shopkeepers subsample (n=30).

		Importance				
		< 2,5			≥ 2,5	
Frequency	≥ 11	Job loss	20	2,20	High cost of living	10	3,60
					Uncertainty/fear future	22	2,68
					Less money to spend	14	4,00
					Incapacity of politics	13	3,00
					Ref. to economy	11	3,81
	< 11	Possible solutions	9	2,55	Increase of poverty	7	3,00
		Neg. exp. and feelings	9	2,33	Aggrav. quality of life	5	2,80
					Ref finance	4	2,75
					Role Europe	4	3,50
					Causes	5	3,20
					Taxes	3	3,33

Table 7. SRs of Italian economic crisis structures – Hierarchized evocations: laypeople subsample (n=30).

Items	Least characteristic %	Not selected %	Most characteristic %
Job loss	3	13	**83**
Prices increase	13	27	**60**
Uncertainty, fear of future	23	23	**53**
Salaries decrease	7	43	**50**
Generalized distrust	20	**47**	33
Slump of consumptions and sales	3	**50**	47
Malfunctioning of banks and finance	20	**50**	30
Slump of purchasing power	7	**53**	40
Savings and investments reduction	20	**53**	27
Demand decrease/ offer excess	30	**57**	13
Stress and frustration	**50**	27	23
Phase of the economic cycle	**63**	20	17
Something inevitable	**63**	30	7
Media invention	**83**	17	0
Conspiracy, plot	**87**	3	10

Table 2. SRs of Italian economic crisis structures – Characterization analysis: students subsample (n=30).

Items	Least characteristic %	Not selected %	Most characteristic %
Generalized distrust	10	37	**53**
Uncertainty, fear of future	3	33	**63**
Job loss	7	30	**63**
Prices increase	20	**53**	27
Demand decrease/ offer excess	27	**50**	23
Salaries decrease	3	**53**	43
Slump of consumptions and sales	10	**43**	47
Savings and investments reduction	10	**50**	40
Slump of purchasing power	20	**37**	43
Phase of the economic cycle	**40**	30	30
Stress and frustration	**50**	20	**30**
Malfunctioning of banks and finance	**47**	**37**	17
Something inevitable	**73**	17	10
Conspiracy, plot	**77**	17	7
Media invention	**90**	10	0

Table 4. SRs of Italian economic crisis structures – Characterization analysis: bank clerks subsample (n=30).

Items	Least characteristic %	Not selected %	Most characteristic %
Job loss	0	30	**70**
Slump of consumptions and sales	7	27	**67**
Prices increase	13	27	**60**
Slump of purchasing power	10	**40**	**50**
Salaries decrease	7	**47**	**47**
Uncertainty, fear of future	23	**40**	37
Generalized distrust	**37**	**30**	33
Stress and frustration	30	27	**43**
Malfunctioning of banks and finance	**43**	23	33
Savings and investments reduction	13	**53**	33
Demand decrease/ offer excess	**43**	**43**	13
Something inevitable	**47**	**47**	7
Phase of the economic cycle	**60**	33	7
Media invention	**77**	23	0
Conspiracy, plot	**87**	13	0

Table 6. *SRs of Italian economic crisis structures – Characterization analysis: shopkeepers subsample* (n=30).

Items	Least characteristic %	Not selected %	Most characteristic %
Uncertainty, fear of future	0	20	**80**
Generalized distrust	23	33	**43**
Job loss	3	30	**67**
Malfunctioning of banks and finance	37	20	**43**
Stress and frustration	**47**	20	33
Prices increase	13	**53**	33
Demand decrease/ offer excess	33	**43**	23
Salaries decrease	30	**43**	27
Slump of consumptions and sales	7	**50**	43
Savings and investments reduction	0	**57**	43
Slump of purchasing power	13	**43**	43
Phase of the economic cycle	**47**	**40**	13
Media invention	**90**	10	0
Conspiracy, plot	**87**	10	3
Something inevitable	**70**	27	3

Table 8. *SRs of Italian economic crisis structures – Characterization analysis: laypeople subsample* (n=30).

Its symbolic and expressive value is not negligible together with its associative value: similitude analysis of evoked terms shows its centrality because of the high number of links and in its central position. In the characterization graphs (Fig.1, 2, 3, 4), instead, it is less central but in any case determinant in one of the crisis identified explanations, the "consequences oriented".
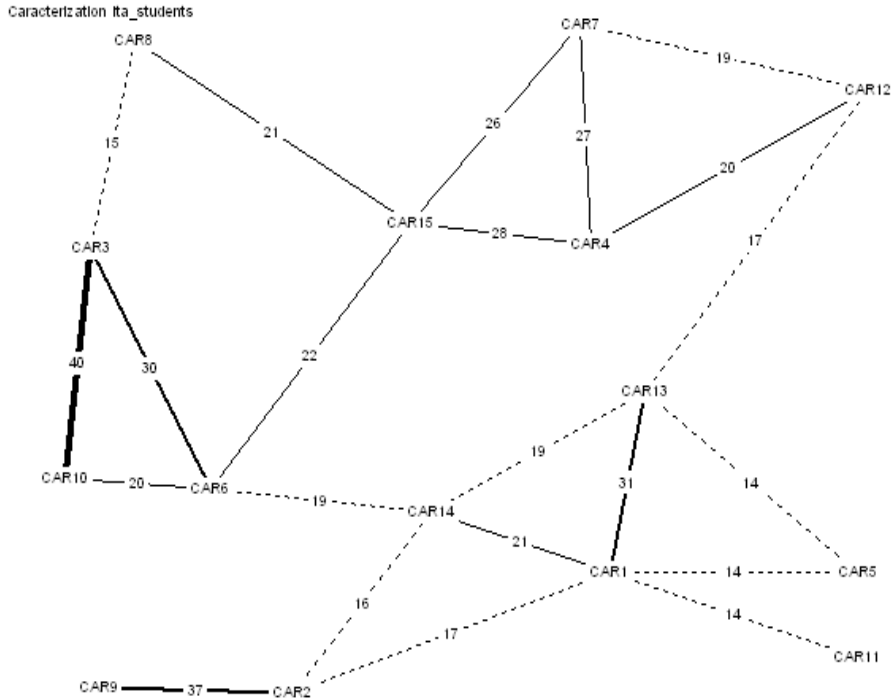

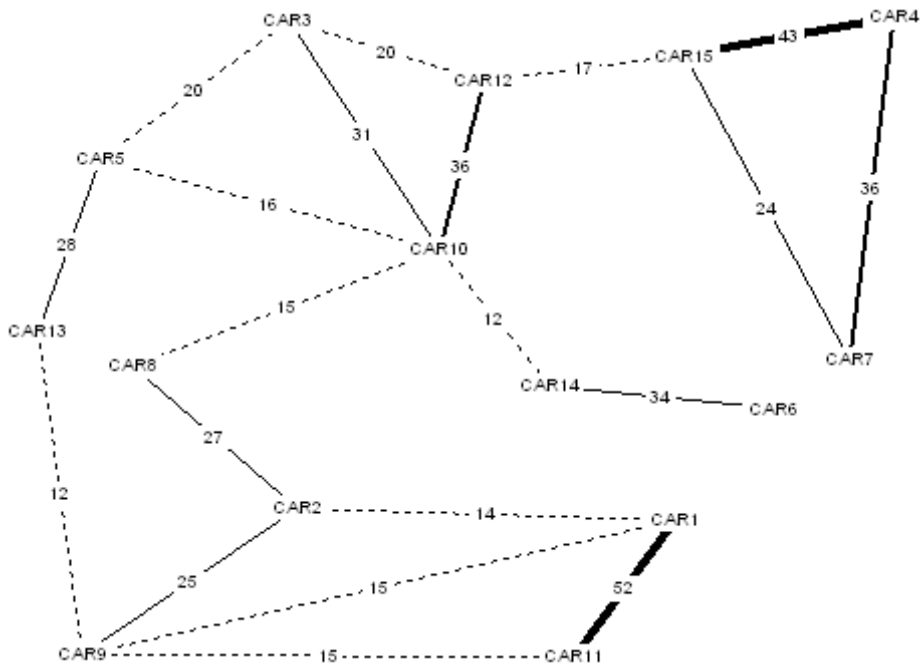Figure 1. Italian students' characterization similitude graph (threshold:14). Kendall's tau

Figure 2. Italian bank clerks' characterization similitude graph (threshold:12). Kendall's tau
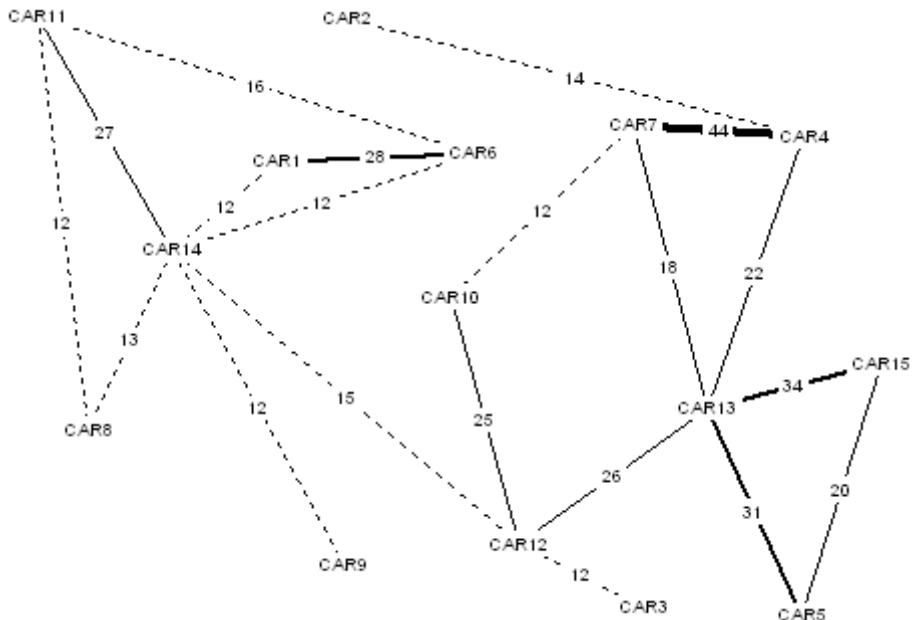
Figure 3. Italian shopkeepers' characterization similitude graph (threshold:12). Kendall's tau

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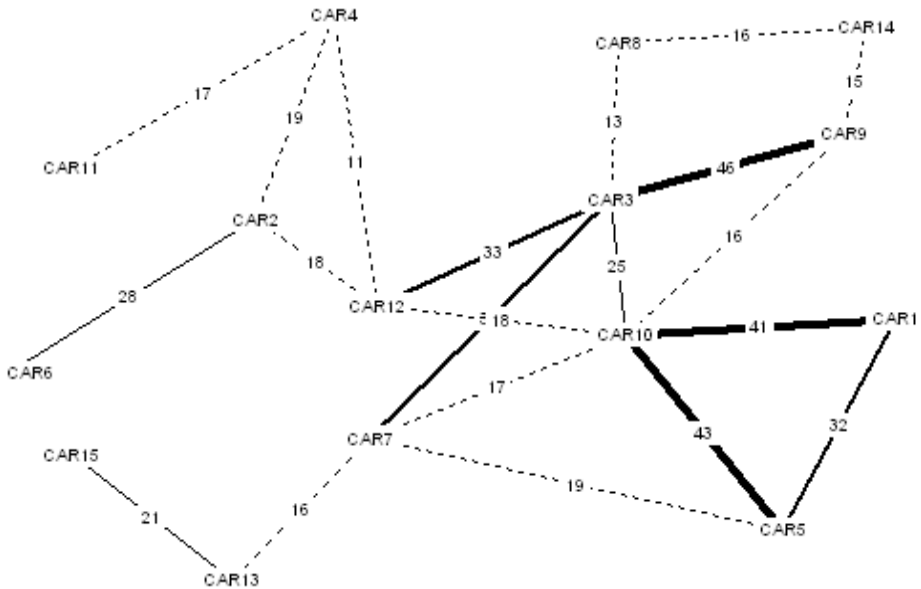
Figure 4. Italian laypeople' characterization similitude graph (threshold: 11). Kendall's tau

Job loss denotes the stable part of the representation, with the exception of the shopkeepers' one, which also includes *Uncertainty, fear of future*. This element does not appear in the other hierarchized evocations central cores, but at the same time, it is considered as one of the most characteristic elements, always over 50%, with a peak of 80% for laypeople (Tab. 2, 4, 6, 8). Shopkeepers are an exception again. This is probably due to the specificity of the shopkeepers' representation that is also testified in the other social representation components. Its associative value is displayed by evocations similitude graphs too, as well as by characterization similitude graphs (Fig. 1, 2, 3, 4), where it determines the explanation labeled as "Distrust, frustration and fear of future" centred.

As regards the meaning of this new element, the participants expressed their *Uncertainty, fear of future* in these ways:

- students, when they refer to *fear*, *loss* of hope, "because hope in a better future has been lost" (Stud12_F7), *young people* and their *future* "we, young people, don't know what is going to happen in our future" (Stud12_M26) and "data with reference to young people are what is most worrying; a country that is not able to give possibilities to grow for young people, is a country without a future" (Stud12_F14);
- bank clerks, when they mention *fear of future and lack of guaranties*, referring to the *dismissal* "linked to the fear of future, there is no more

guarantee " (Bank12_F3), but also to a *child,* it expresses "worry for the future of our children" (Bank12_F10);

- shopkeepers, when they refer to their *sons* "because we don't know how we'll die and whoever has children can't rest because of the thought of feeling bad" (Shop12_F13), or genericaly to *young people* who "don't have future" (Shop12_F3);

- lay people, when they refer to *sons*, to whom "we would like to offer a better life with the certainty of helping them to conquer a better future" (Lay12_F19) and because there are many "doubts if it's better to continue to make their own sons live in Italy" (Lay12_M21).

Other elements that are largely considered among the most characteristic (Tab. 2, 4, 6, 8) and, for this reason, as central elements, seem to differentiate social representations among the different subsamples. In particular, *Generalized distrust*, shared by bank clerks and laypeople, *Prices increases*, by students and shopkeepers and, finally, *a slump of consumptions and sales* by shopkeepers.

The first ten categories appear significantly differentiated not only among the evoked elements ($\chi^2=57,919$; p = 0,000049) but also among the most characteristic elements, in particular *Decrease of salary* ($\chi^2=14,463$; p =0,024) and *Uncertainty, fear of the future* ($\chi^2=19,086$; p =0,004). This last difference confirms the shopkeepers' diversity from the other groups of participants.

As regards to how elements are linked together, from the characterization similitude graphs (Fig.1, 2, 3, 4), three general explanations of crisis can be identified: "Consequences focused", "Distrust, frustration and fear of future centred", and "Media-fatalistic-conspiratory oriented". The last one in particular is generally constituted by less characteristic elements, suggesting the agreement on considering it as a less inherent explanation of crisis. These main explanations of crisis, identified in the whole sample similitude graph, appear combined with different nuances in every group of the participants. While the students' organization of elements (Fig. 1) reflects the general one, modulating the three different groups of elements/explanations of crisis, bank clerks (Fig. 2) seem to inaugurate a new justification, a "technic-economistic" one. In this kind of explanation, a particular role is played by the element *Phase of economic cycle*, which, differently from the general trend, is not considered a less important element but a contrast one (Tab. IV): chosen as the most important by a minority of the subjects (30%). Also among shopkeepers (Tab. VI; Fig.3), this element aquires a different value becoming a "contrast" element, with a certain percentage of importance (43%) accorded by the participants, giving a different nuance to the "Consequences focused" explanation. Other contrast elements, for these participants, are *Generalized distrust* and *Stress and*

frustration. Their association with *Uncertainty, fear of the future* (not so characteristic, 23%) and especially with *Job loss* and *decrease of salary* (most characteristic, 47%) shows that the two crisis explanations, "future centred" and "consequences focused", are mixed in this case. *Malfunctioning of the banks and finance* is a contrast element for laypeople interviewees (Tab. VIII, Fig. 4), where it is opposed to *Phase of economic cycle* and *Inevitable choice*, but associated with *Savings and investment reduction*. Particularly interesting is that the laypeople characterization similitude graph (Fig.4) is completely different from the previously described. Its main elements are weakly and sparsely linked with a group of stronger relations among the least characteristic/without relation elements.

It might be interesting to observe that economic theories are not completely absent in some groups explanations. Economic experts, in particular financial consultants and bank employees - that handle customers' savings and investments-, elaborate abstract theoretical knowledge, linking the financial and economic crisis to empirically proven theories. Laypeople get their notion of the crisis mainly from the media (Lo Monaco & Guimelli, 2011 as cited by Gangl et al.). Other research evidences reveals that experts have structured complex, differentiated and internally consistent understanding of a particular issue, whereas laypeople with superficial knowledge and lack of abstract theories are likely to refer to concrete aspects (Ernst-Vintila et al., 2011; Moscovici, 2001b as cited by Gangl et al.). The organization of the elements in the characterization similitude graph reveals once again, the importance of the so-called "distance from the object" criterion of sampling (Galli et al., 2010). In fact, while the three "professional" subsample gave a clear and articulated definition of *what a crisis is*, the laypeople's subsample offered a coherent explanation of *what a crisis is not*.

A social representation "consists of a body of information, beliefs, opinions and attitudes about a given object. These elements are organised and structured so as to constitute a particular type of social cognitive system" (Abric, 2001b, p. 43). To reconstruct the content of the SR of an economic crisis we choose to operationalize this particular social cognitive system in the following main components: *daily changes, causes, strategies, solutions*. Multidimensional similitude (analysis and) graphs show all the interrelations among these dimensions (Fig. 5, 6, 7, 8).
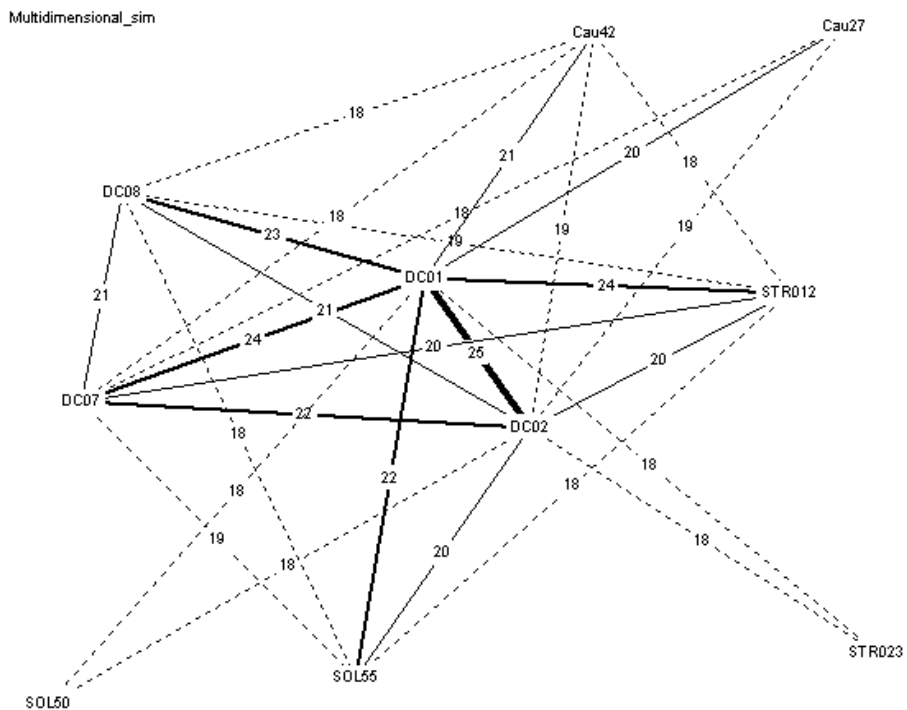
Figure 5. Italian students multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (threshold: 18). Co-occurrence
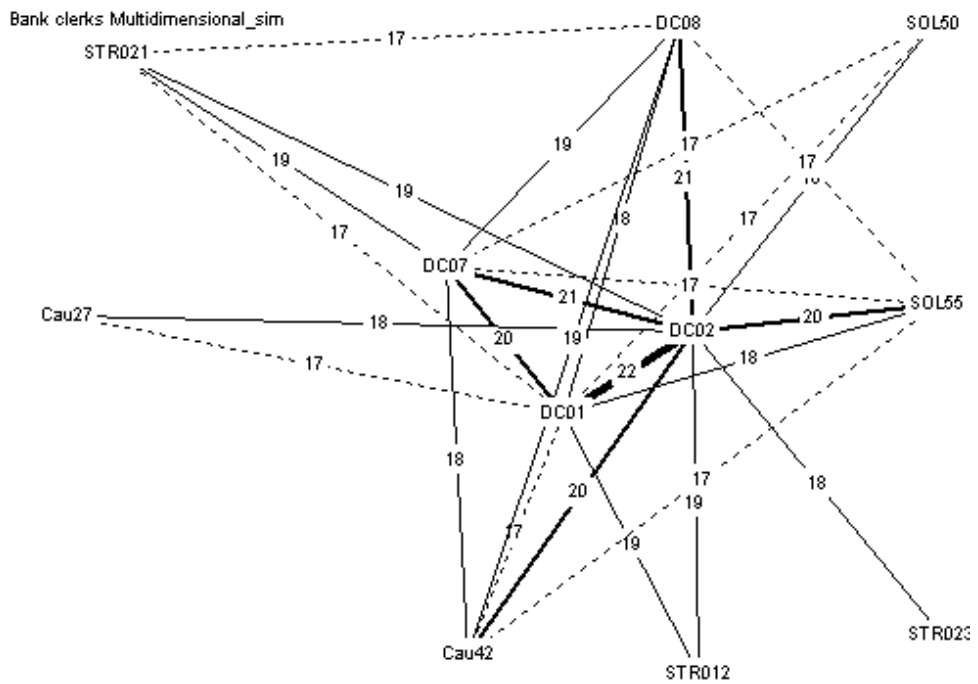
Figure 6. Italian bank clerks multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (threshold: 17). Co-occurrence
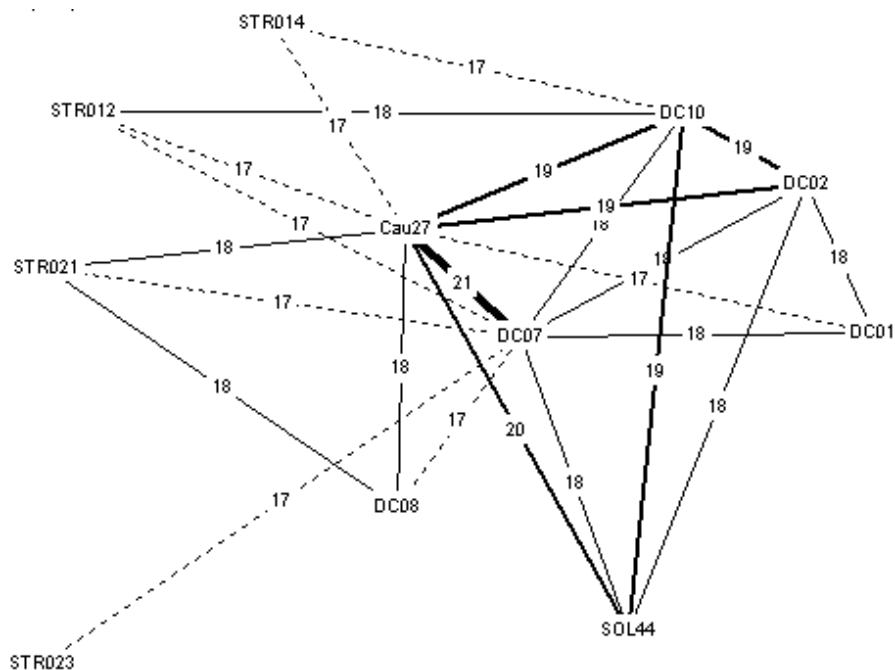
Figure 7. Italian shopkeepers multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (threshold: 17). Co-occurrence
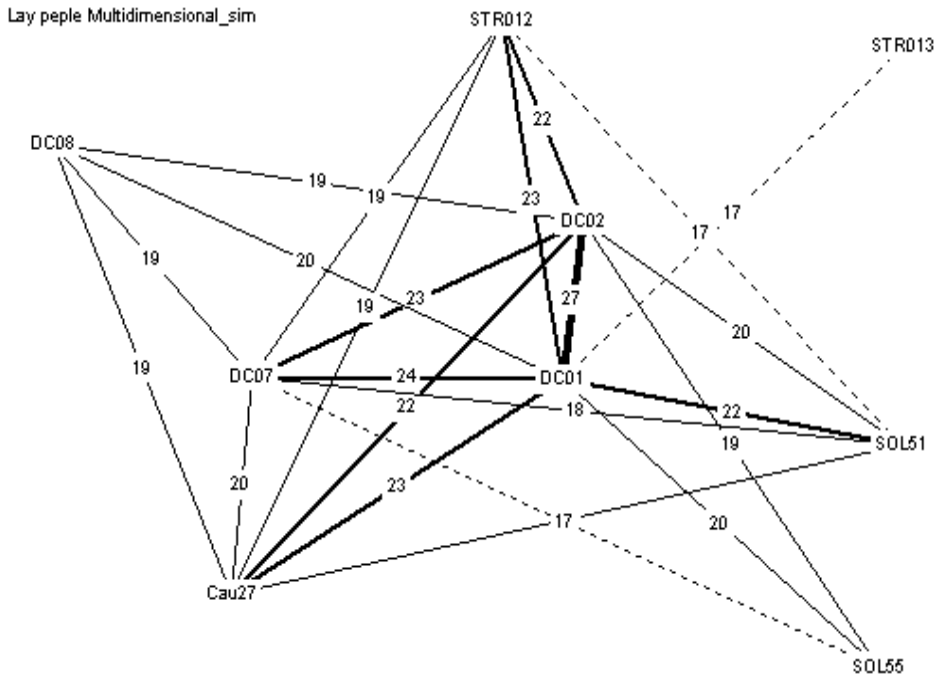
Fig.8. Italian laypeople multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (threshold:17). Co-occurrence

Configurations of all subsamples seem to have a good number of similarities and some specificities. Students and bank clerks share more or less the same network of co-occurrent elements. Laypeople and in particular shopkeepers choose different patterns of description of their relation with the crisis. Similarities are mostly represented by the clusters constituted by the main registered changes in daily life. Coherently with the previously identified central elements, the *Uncertainty of the future* (DC07) appears in all the graphs. In the shopkeepers one (Fig. 7), the *Job* dimension (DC10) became significant and strongly associated with the other elements. It seems noteworthy that the new daily necessity of *Prudence, reflection and information* (DC01), the changed *Relation with money* (DC02) and more attentive *Consumption decisions* (DC08) play an important role in the representational content of all the participants. Causes associated to these strong clusters of elements are *Incapacity of politics* (CAU27) - also appeared in the first peripheries of internal structures - and the *Financial speculation and immediate profits desire* (CAU42). Among the strategies to cope with the crisis, we find the general effort to *Keep more informed about politics and economics* (STR12), shared by all the subsamples and the *Alternative way to have fun* (STR23) common to students, bank clerks and

shopkeeper (Fig. 5, 6, 7). In the laypeople graph (Fig. 8) the category *Waiting for the market equilibrium* (STR13) also appears. Unless it was not prevalent in their first choice answers (10%), it also recurs in their semantic universe associated with the crisis. It is interesting to note that these conceptualizations derive from the same theoretical framework that generated the global crisis. The presence of the market equilibrium theory, within the articulation of the representation of the crisis, shows that social knowledge can be built even from the same constituent elements of the "unfamiliar" that is trying to make it "familiar".

Finally in the described multidimensional networks, we found also some solutions to the crisis proposed by all the participants. In particular, in students and bank clerks graphs (Fig. 5, 6) the necessity of a *Proper tax evasion management* (SOL55) and *Wealth distribution* (SOL50) prevails. Shopkeepers (Fig.7) focus their attention especially on *Taxes reduction* (SOL44), according to their professional needs. Laypeople (Fig.8) underline the *Necessity of proper politicians* (SOL51).

The Romanian social representation of a crisis: structure and content.

In the Romanian SRs of an economic crisis structures, the most shared central element is *Money*, more than *Job loss*. It is present in the central core of students, shopkeepers and laypeople with the exception of bank clerks, where it appears in the first periphery (Tables 12,14, 16, 18).

		Importance				
		< 2,5		**≥ 2,5**		
Frequency	**≥ 7**	Money	17	1,82	Job loss	8	2,75
					Salaries	7	2,71
	< 7	Employment	6	1,66	Debt	4	2,75
		Prices	5	2,40	Failure	3	3,00
					Inflation	4	3,25
					Globe	3	4,33
					Food	3	3,66
					Poverty	6	2,50
					Politics	3	4,30
					Privations	3	2,66
					Sadness	3	4,66
					Economy	3	3,00

Table 12. SRs of Romanian economic crisis structures – Hierarchized evocations: students subsample (n=30).

			Importance			
		< 2,5		≥ 2,5		
Frequency	≥ 5	Job loss	5	2,20	Money	16	2,50
		Poverty	5	1,60	Failure	5	2,60
					Salaries	5	2,60
					Stress	5	2,60
					Holidays	5	4,00
	< 5	Analysis	3	1,33	Bank	4	3,00
		Prices	3	2,00	Inflation	3	3,66
					Market	4	3,75
					Privations	3	4,33

Table 14. *SRs of Romanian economic crisis structures – Hierarchized evocations: bank clerks subsample* (n=28).

			Importance			
		< 2,5		≥ 2,5		
Frequency	≥ 6	Money	16	1,81	Job loss	6	3,16
		Failure	6	2,50			
		Salaries	4	2,25	Budget	3	3,00
	< 6				Employment	4	3,00
					Uncertainty	4	4,00
					House	3	3,00
					Food	4	3,00
					Poverty	4	3,75
					Prices	3	3,00
					Stress	4	2,75
					Car	4	4,50
					Economy	4	3,25

Table 16. *SRs of Romanian economic crisis structures – Hierarchized evocations: shopkeepers subsample* (n=27).

			Importance			
		< 2,5		≥ 2,5		
Frequency	≥ 7	Money	15	2,00	Job loss	7	3,42
					Poverty	8	2,75
	< 7	Annuity/monthly	3	2,00	Prices increase	4	3,50
		Debts	4	2,00	House	4	2,75
		Employment	6	2,00	Food	6	2,83
		Children	3	1,66	Politics	3	3,66

Family	3	1,33	Privations	3	3,00
Economy	5	2,40	Salaries	3	2,66
			Problem	4	3,75
			Stress	5	4,20

Table 18. *SRs of Romanian economic crisis structures – Hierarchized evocations: laypeople subsample* (n=29).

Looking to results from characterization analysis (Tables 13, 15, 17, 19), it is worth noting that while students and laypeople's central cores are filled only by *Money*, in the shopkeepers' one there is also *Failure*, probably linked to the professional attention they have on the consequences of a crisis on enterprises and commercial activities. Finally the most different central core is the bank clerk's one, that presents *Job loss* and *Poverty*, two elements that appear in any case in the other subsample structures but in different places and with different relevance. *Job loss*, in particular, appears in students, shopkeepers and laypeople's first periphery, close to the central core, while *Poverty* appears in laypeople's first periphery and in students as well as shopkeepers' second periphery. This means that it is not central for all the subsamples. Another relevant element is *Salaries* that appears in students and bank clerks' first periphery and, less shared, in the shopkeepers' contrast zone and in laypeople's second periphery.

Items	Least characteristic %	Not selected %	Most characteristic %
Salaries decrease	0	33	67
Job loss	10	23	67
Stress and frustration	23	33	43
Uncertainty, fear of future	27	23	50
Price increase	10	37	53
Savings and investments reduction	10	37	53
Generalized distrust	33	40	27
Slump of consumptions and sales	37	43	20
Phase of economic cycle	37	40	23
Slump of purchasing power	0	57	43
Demand decrease/ offer excess	17	67	17
Something inevitable	80	10	10
Media invention	90	10	0
Conspiracy, plot	73	20	7
Malfunctioning of banks and finance	50	30	20

Table 13. SRs of Romanian economic crisis structures – Characterization analysis: students subsample (n=30)

Items	Least characteristic %	Not selected %	Most characteristic %
Price increase	17	33	50
Slump of consumptions and sales	17	27	57
Uncertainty, fear of future	7	37	57
Stress and frustration	30	27	43
Generalized distrust	10	47	43
Salaries decrease	7	47	47
Slump of purchasing power	7	47	47
Job loss	3	47	50
Savings and investments reduction	10	50	40
Demand decrease/ offer excess	37	47	17
Something inevitable	60	40	0
Malfunctioning of banks and finance	57	33	10
Phase of economic cycle	50	27	23
Media invention	93	7	0
Conspiracy, plot	67	17	17

Table 15. SRs of Romanian economic crisis structures – Characterization analysis: bank clerks subsample (n=28)

Items	Least characteristic %	Not selected %	Most characteristic %
Stress and frustration	10	30	60
Generalized distrust	30	30	40
Slump of consumptions and sales	7	37	57
Savings and investments reduction	3	43	53
Uncertainty, fear of future	27	23	50
Malfunctioning of banks and finance	30	20	47
Price increase	33	43	23
Demand decrease/ offer excess	27	60	13
Salaries decrease	13	53	33
Job loss	10	53	37
Slump of purchasing power	7	57	37
Phase of economic cycle	37	33	30

Something inevitable	77	17	7
Media invention	90	10	0
Conspiracy, plot	80	10	10

Table 17. SRs of Romanian economic crisis structures – Characterization analysis: shopkeepers subsample (n=28).

Items	Least characteristic %	Not selected %	Most characteristic %
Price increase	7	27	67
Stress and frustration	13	33	53
Salaries decrease	0	27	73
Job loss	0	13	87
Uncertainty, fear of future	7	33	60
Demand decrease/ offer excess	40	57	3
Generalized distrust	40	47	13
Slump of purchasing power	3	67	30
Slump of consumptions and sales	10	73	17
Savings and investments reduction	10	43	47
Something inevitable	77	17	7
Phase of economic cycle	70	27	3
Media invention	97	3	0
Malfunctioning of banks and finance	50	27	23
Conspiracy, plot	73	10	17

Table 19. SRs of Romanian economic crisis structures – Characterization analysis: laypeople subsample (n=29).

The Characterization analysis gives us the possibility of also catching the centrality of the psychological dimension. It emerges that *Stress and frustration*, *Uncertainty, fear of the future* and *Generalized distrust*, through this technique, seem to play a more important role than that of evocations. *Stress and frustration* is a central element for students (43%), shopkeepers (60%) and laypeople (53%). *Uncertainty, fear of the future* is central for bank clerks (57%) and laypeople (60%). *Generalized distrust* is central for shopkeepers (40%).

Confirming the differences among the subsamples, some of the most characterized elements appear to be significantly differentiated. In particular decrease of salary (χ^2=16,182; p =0,013), Price increase (χ^2=14,976; p

=0,020), Slump of consumptions and sales (χ^2=29,160; p =0,000), Job loss (χ^2=20,296; p =0,002).

Observing the characterization similitude graphs we can see that central elements are combined differently in all the subsamples.
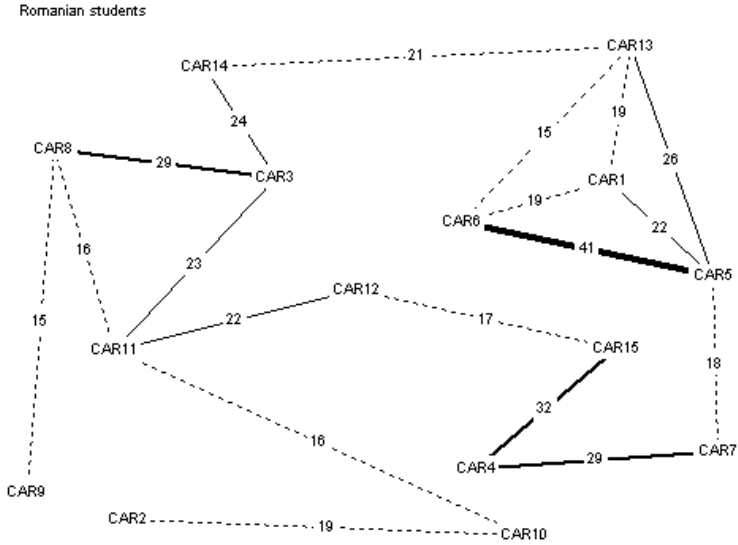

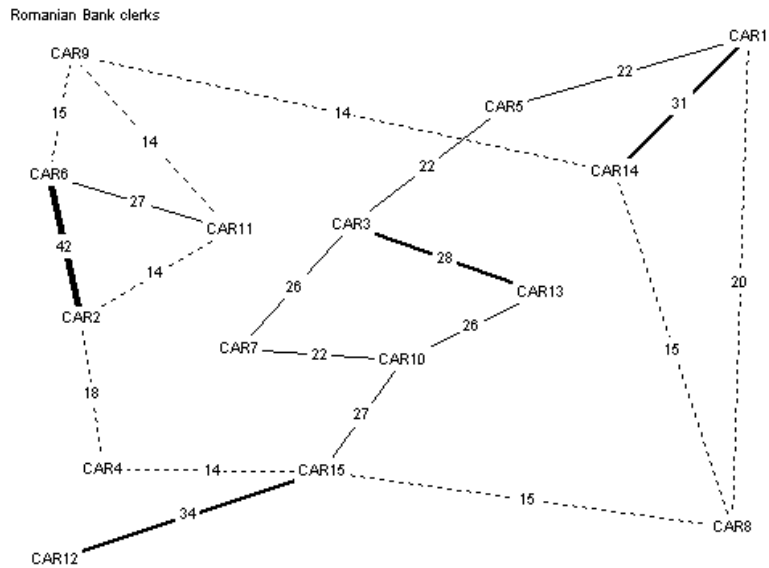Figure 9. Romanian students characterization similitude graph (threshold: 15). Kendall's tau

Figure 10. Romanian bank clerks characterization similitude graph (threshold: 14). Kendall's tau
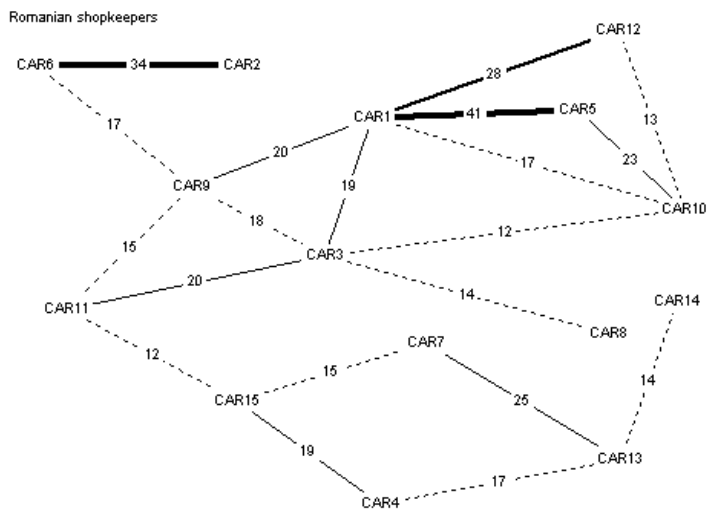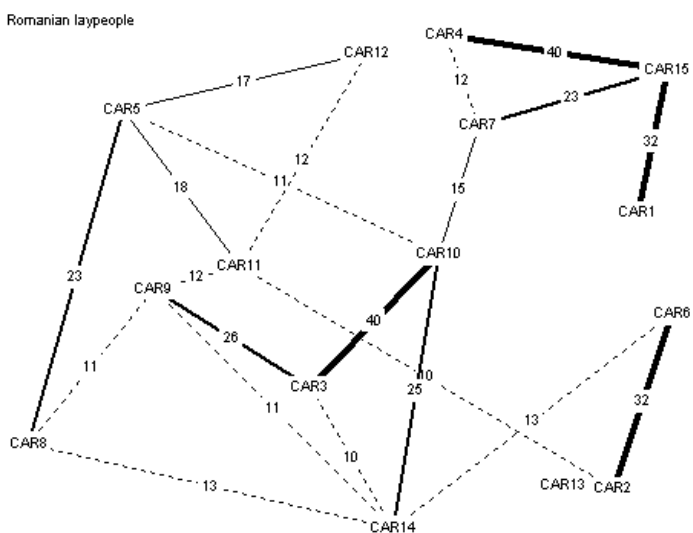
Figure 11. Romanian shopkeepers characterization similitude graph (threshold: 14). Kendall's tau

Figure 12. Romanian laypeople characterization similitude graph (threshold: 10). Kendall's tau

In the Romanian students' graph (Fig.9) there are three groups of elements. The first one is constituted by economic consequences of crisis,

Slump of consumptions and sales (CAR6), *Decrease of salary* (CAR5), *Price increase* (CAR1) and *Job loss* (CAR13). The second group by psychological consequences, *Stress and frustration* (CAR15), *Generalized distrust* (CAR4), *Uncertainty, fear of the future* (CAR7). Finally, the third group is made up of "not characteristic" or "not selected" elements as *Phase of economic cycle* (CAR8), *Something inevitable* (CAR3) linked with the *Slump of purchasing power* (CAR11).

Other subsamples show different configurations. In the Romanian bank clerks graph (Fig.10) as well as in the Romanian shopkeepers graph (Fig.11), the economic consequences area, split in two groups. In the case of bank clerks, the first group, similar to the students' correspondent cluster, is constituted by *Price increase* (CAR1) and *Decrease of salary* (CAR5) but associated with *Malfunctioning of banks and finance* (CAR14). A second group is composed of *Slump of consumptions and sales* (CAR6), *Demand decrease/offer excess* (CAR2), *Slump of purchasing power* (CAR11). In the shopkeepers graph (Fig.11) there is first a strong link between *Slump of consumptions and sales* (CAR6) and *Demand decrease/offer excess* (CAR2). Another cluster aggregate *Price increase* (CAR1) - which is the most central element - with *Savings and investments reduction* (CAR9), *Slump of purchasing power* (CAR11) and the "not characteristic" element *Something inevitable* (CAR3).

Concerning the "psychological consequences area", it disappears in the bank clerks graph (Fig.10) where a third central group is instead formed by two "characteristic" elements *Job loss* (CAR13), *Uncertainty, fear of the future* (CAR7), and two "not characteristic" ones *Media invention* (CAR10) *Something inevitable* (CAR3). In the shopkeepers' graph (Fig.11) *Uncertainty, fear of the future* (CAR7), *Stress and frustration* (CAR15), *Generalized distrust* (CAR4), are associated to *Job loss* (CAR13). In the Romanian laypeople graph (Fig.12) *Uncertainty, fear of the future* (CAR7), *Stress and frustration* (CAR15), both "characteristics" elements, are linked to the "not selected/not characteristic" ones *Generalized distrust* (CAR4) and *Increase in prices* (CAR1). In this case, *Job loss* is not included.

Finally in the laypeople's graph (Fig.12) in the first cluster, the *Savings and investments reduction* (CAR9) is associated with "not characteristic" elements as *Something inevitable* (CAR3), *Malfunctioning of banks and finance* (CAR14) and *Media invention* (CAR10). Another ramification starts from *Decrease of salary* (CAR5), associated with the least characteristic *Slump of purchasing power* (CAR11), *Phase of economic cycle* (CAR8) and *Conspiracy, plot* (CAR12).
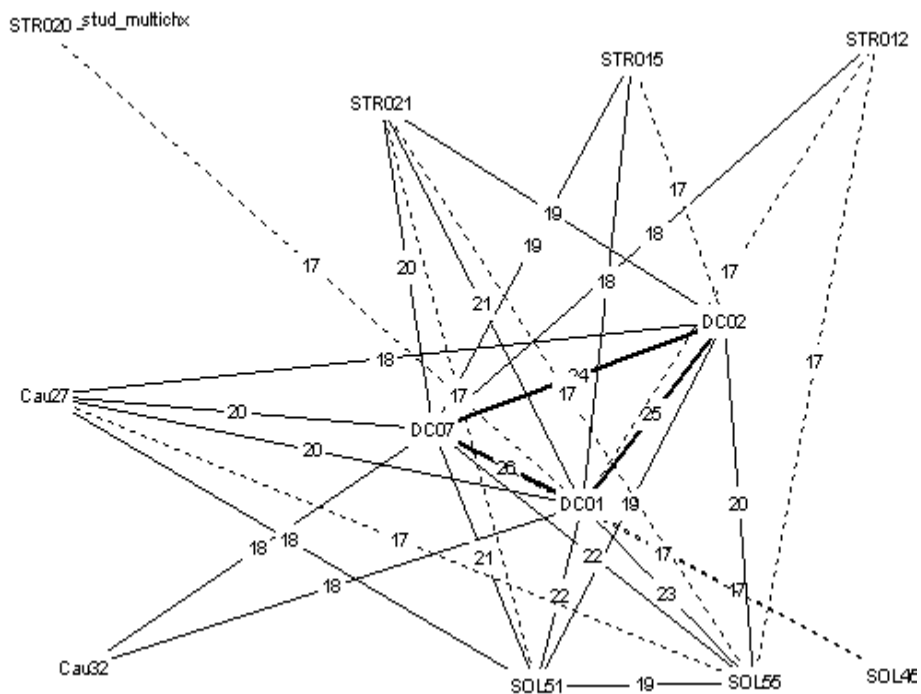
Figure 13. Romanian students multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (threshold: 17). Co-occurrence
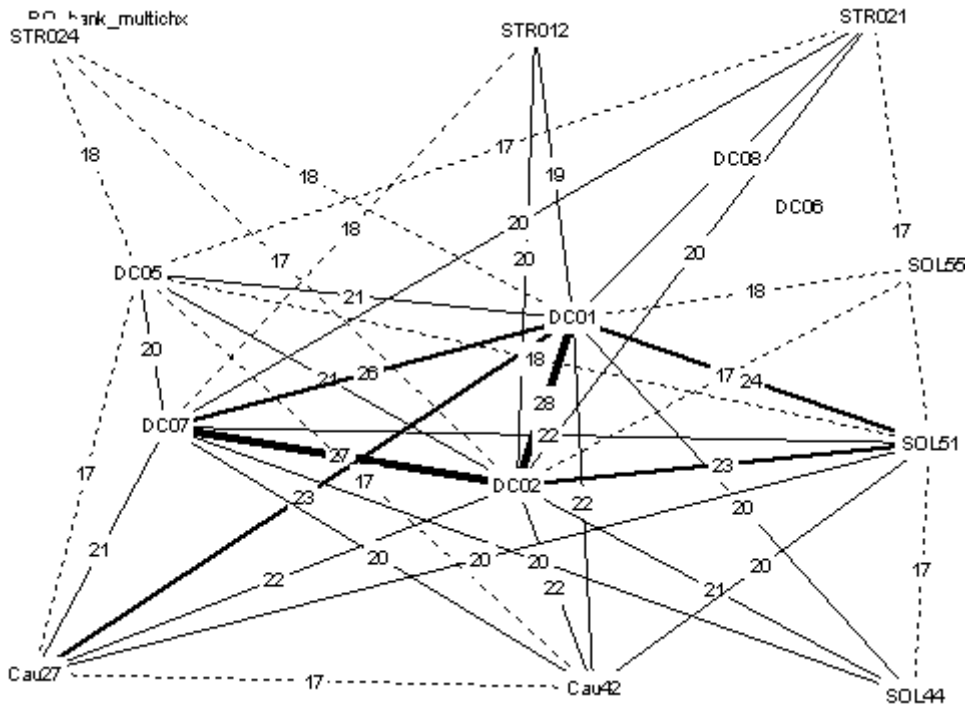
Figure 14. Romanian bank clerks multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (threshold: 17). Co-occurrence
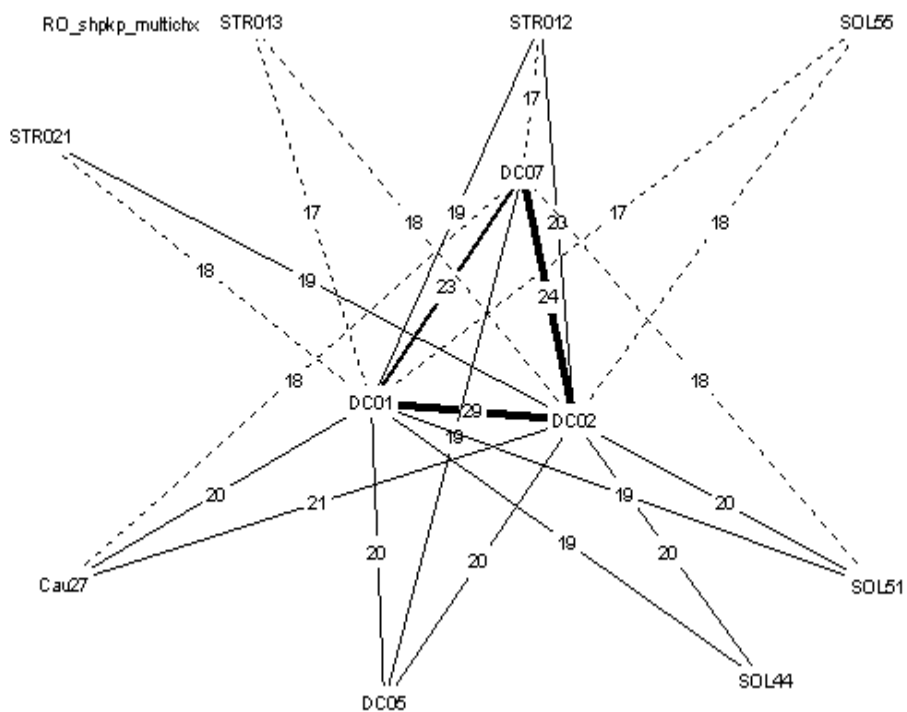
Figure 15. Romanian shopkeepers multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (threshold: 17). Co-occurrence
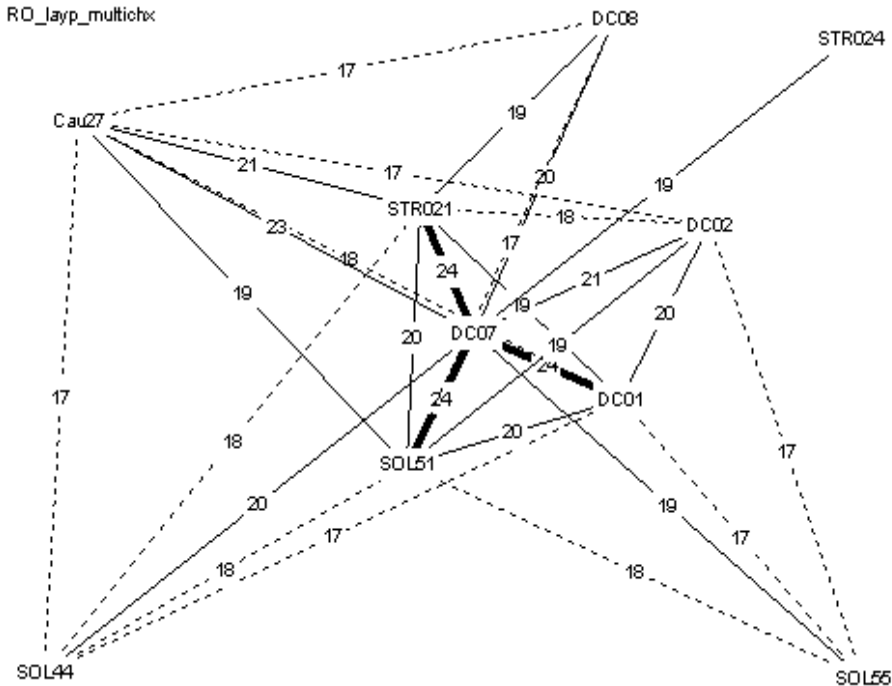
Figure 16. Romanian laypeople multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (threshold: 17). Co-occurrence

Discussion

Considering the multivariate similitude analysis (Fig. 5-8; 13-16) of daily changes, strategies, causes and solutions, we can figure out some elements of comparison between the Italian and Romanian social representations of a crisis. In fact the Italian multidimensional similitude graphs shows three different visions of a crisis, a "theoretical-financial vision" shared by students and bank clerks, a "professional-oriented vision" built by shopkeepers and a "practically/politically-oriented vision" typical of the laypeople. We can't find the same visions in the Romanian graphs. Despite this general difference between Italian and Romanian similitude graphs there are common elements, organized in a different way.

In particular it impossible to note that the main Italian cluster of changes in daily life - *My relation with money has changed* (DC02*), I feel anxious and the future worries me* (DC07), *I've become more prudent, reflexive and I keep more informed* (DC01), *I buy only less expensive and essential things* (DC08), also constitute the main Romanian semantic constellation.

With reference to *attributions*, in all the Romanian as well as Italian similitude graphs, the main associated cause is *Corrupt, dishonest politicians and unable to govern* (CAU27). Nevertheless, while in the Italian similitude graphs this category is central only in the case of shopkeepers (Fig. 7) and laypeople (Fig. 8), in the Romanian ones, inversely, it is always well linked for all the groups of participants, except for the shopkeepers. Indeed, the Romanian explanations of a crisis attribute a fundamental role to the incapacity of politics. Italian students (Fig. 5) and bank clerks (Fig. 6), as well as Romanian bank clerks (Fig.15), also explain the crisis by *Financial speculation and immediate profits desire* (CAU42).

As regards to the ways the participants face the crisis, the most chosen Italian strategy *I keep more informed about politics, economics and finance* (STR12) is also frequent in Romanian students, bank clerks and shopkeepers (Fig. 13-15). In addition, *I buy low quality brands products* (STR21) is an important strategy to manage the situation for all the participants. Among the Italian bank clerks (Fig. 6) are considered effective strategies to cope with the crisis: *I keep more informed about politics, economics and finance* (STR12) and *I buy low quality brands products* (STR21). Italian shopkeepers (Fig.15) choose only one strategy, *I had to change my priority order of values* (STR24) shared also by the Romanian bank clerks and laypeople.

The Italian and Romanian participants (even if in different sub-samples) propose the same way to solve a crisis. One of the most frequently and strongly associated solution, for students, bank clerks and laypeople are *Fight against tax evasion and proper management of taxation* (SOL55). Romanian students (Fig. 14), link that solution to *Election of more proper and capable politicians* (SOL51) and *Tax and imposts reduction* (SOL44). Italian students and bank clerks (Fig. 5 - 6) share an ideal solution *More equitable wealth* distribution (SOL50) that is completely absent among Romanian students. These participants are more oriented to practical solutions (Fig. 13-16) as the *Election of more proper and capable politicians* (SOL51). This confirms a higher awareness, for the Romanian participants, of the responsibility of politics and politicians and the necessity to act directly on it to solve a crisis. This kind of consciousness seems to be shared just by Italian laypeople participants. According to Kmiec & Roland-Lévy (2013) the strongest pragmatism of Romanian interviewees, is consistent with the fact that they lived under a Regime (directly or indirectly, as in the case of the students).

Although the country has changed over the last twenty years, the transmission of the former values, which are deeply rooted in the collective memory and carry a sense of history, continue to exist through the

socialization of the intergenerational transmission in collective thinking and social cognition (Kmiec & Roland-Lévy, 2013, p. 631))

An interesting difference between Italian and Romanian SR structures is certainly the value that the Italian sample attributes to the *Uncertainty of the future*, an element totally absent in the Romanian evocations. The Romanian interviewees, instead, focus themselves more on *Money*, rather than on *Job loss*. In addition, *Poverty* and *Failure* appear to be shared concepts in the Romanian semantic universe.

Some elements, like *Decrease of salary*, appear to be problematic. They are central for some groups and not central for others, in both Italian and Romanian representations. Other elements indicate that between the Romanian subsamples there are not the same differences as among the Italian ones. It is remarkable, for example, that while among Italian subsamples *Job loss* is a widely shared element; it is not the same for Romanian subsamples.

In conclusion, as regards the field of economic knowledge, Vergès (1996) affirms that the acquisition of an economic culture is a decisive element of economic development, especially in those countries in which the organization of economy has been known for radical transformations. The author underlines the independent status of this particular knowledge, in an era of conflict between the global economy and cultural identities, anchored in the history of every country.

> Le concept de "représentation sociale" permet d'analyser ce conflit. En effet chaque personne gère ce conflit en se construisant une schématisation mentale où les notions et phénomènes économiques voisinent avec les valeurs culturelles. Les représentations de l'économie interviennent fortement dans l'interprétation des faits économiques et influencent directement les comportements. Ces représentations sont une forme de connaissance qui n'est pas dénuée d'efficacité dans la vie quotidienne et qui, en tous cas, conditionne les apprentissages (Vergès, 1996, p.14)[1].

The nature of a social representation depends not only on the different points of view of every social group, but also on the object (Vergès, 1994a). The value and importance of the application of the Theory of social representations to the study of critical objects, is also mentioned by Jean

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[1] "The concept of social representations allows to analyze such a conflict. Really, every person manages this conflict by building a mental schematization where notions and economical phenomena approach cultural values. Economical representations strongly affect the interpretation of economic events and directly influence economic behaviors. These representations stand for a kind of knowledge, which shows a strong efficacy in everyday life and which, anyhow, affect social learning." [*Authors translation*]

Claude Abric (1996). In the *Avant-propos* of his work, significantly titled "Exclusion sociale, insertion et prevention", He affirms that Social Representations could symbolize"outil essential au service de l'insertion et de la prevention" (p. 8). In this sense, the application of the Theory to objects like an economic crisis resides in the fact that contemporary events, experiences and objective knowledge of groups are reflected in social representations (Puaschunder, 2012).

Acknowledgments

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