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## **Social representations of risk and economics among young European citizens: a cross-cultural study**

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### **Abstract**

*In this paper, we are looking at the social representation (SR) of risk and economics across two European countries: France and Romania. Participants are similar because they are European citizenship, enrolled in university programs; nevertheless they are different on the cultural value of individualism, and also because of their historical background. The purpose of our study is to respond to two questions: Have the new aspects of life and economic contexts (e.g. economic crisis and its consequences: national debt, unemployment etc.) an effect on the lay perception of the economic world? Can the fact of being a European citizenship contribute, regardless of ones national and cultural specificities to sharing common discourse? Social representation is used to compare beliefs about relevant social objects in different national contexts (Human Rights, war and peace, crisis...). The content of the SR of risk, crisis and savings was identified thanks to a free association task with three target terms: 'risk', 'crisis', 'saving'. Participants were French and Romanian students. To analyse the spontaneous discourse provided, several methods and techniques were employed, including lexical and structural analysis (the identification of central core and peripheral zone). Associated feelings (positive, negative or neutral) were also examined for each element of the SR. Results confirm the existence of a SR of risk, crisis and savings among the students from the two countries. The SR of risk varies with the cultural context (an economic SR organized around 'gains' and 'losses' for the Romanian students, and a subjective SR organized around 'danger' for the French ones). The SR of crisis seems to be the same at the central core level ('economic', 'money'); the central core of the SR of savings contains two elements: while the first one is common for French and Romanian students ('money'), the second one is different ('future' for French students and 'save' for Romanian students). Future research should study the links between SR and behaviours, i.e. risk seeking or risk aversion. It would also be interesting to identify the weight of national versus European values on the lay perception of the economic world. Moreover, the results obtained with the risk analysis have to be put in perspective with the theories of decision-making analysis in the context of uncertainty. Thanks to common knowledge, citizens could be given with some elements to construct heuristics of judgment in their analysis of the economic world.*

**Keywords:** *social representation, risk, crisis, cross-cultural comparisons*

### **Introduction**

The present European context is tense because of the economic crisis, which brings challenges in terms of globalization, market pressure, and the overall financial context.

The goal of this research is to study the economic representations of young European citizens (students) having in principle a common European citizenship, but with a different historical and cultural background (France and Romania). Economic representations will allow us to understand how economic thinking deals with social indicators (oppositions, complementary...). Thus, we are asking here if European citizenship could be a factor contributing to sharing some common information regardless of the national and cultural specificities.

Despite the presence of different economic indicators, each individual has his/her own knowledge (common sense) about economic issues, such as the economic crisis, different financial behaviours (e.g. savings); the connection of these topics with risk in general can also differ. For example, in order to describe the crisis, people refer to a large number of ideas about society, politics, morality, public spheres and personhood (O'Connor, 2012).

Olson gave a minimal definition of citizenship, being a 'status of individuals in relation to a political unit' (2008, p. 40). From this point of view, European citizenship could be understood as status rising from political, legislative and judicial configuration, as well as practices in the European space; nowadays, it is accepted that being a European citizen is being a citizen of one of the member-states of Europe (Sindic, 2011).

Understanding how young European citizens perceive the economic concepts in the background of the economic crisis is important to comprehend how future professionals perceive economic models and the business world. Moreover, given the impact of the present crisis on future generations, it can be useful to identify areas for educational actions (orientation, career choice, or economic behaviours) for the future.

In this paper, in a cross-cultural perspective, we analyse the common sense of three main economic concepts: risk, crisis and savings within a student's population. We consider that to study risk and economics is a useful basis for empirical research on risk and economics. According to Triandis (1995) individuals internalize cultural influence as a 'structure of habits'. Moreover, Hofstede (1997) pointed out that cultural influence could constitute a mental program, a kind of 'software of the mind'. Introducing culture as a variable provides a way to stress the environmental influence at a general level.

To study and compare common knowledge of economics, the theoretical background of Social Representation (SR) was used. 'The social representation theory is relevant for identifying components, structure and developments of economic representations' (Zappalà, 2001, p. 200). The SR Theory was developed by Moscovici (1961), for whom SR is a psychological organization, a modality of specific knowledge based on units of images, concepts and meanings related to a social object, which is built as a combined reflection of both individual and social reality. The SR is determined by the structure of the social groups in which it develops; therefore, we can say that it is a form of knowledge, which is socially shaped and shared by the members of a given social group. Moscovici (1961), in the genesis of SR, identified two processes: objectification and anchoring. Objectification is about how complex elements are translated in terms of an understandable social reality. Anchoring classifies a new object in the pre-existing

mental systems as well as in the usual categories; consequently, it transforms a previously unknown object into a familiar one.

Several theoretical extensions have been elaborated; principally, the structural approach and the central core theory (Abric, 1984; Flament, 1981). These approaches sustain the arguments of a hierarchical organization of SR in terms of a central core and peripheral zones. The central core is, by definition common and shared by the majority of the members of a group, whereas the peripheral zones provide space for individualization of social knowledge. To be identical, two SR must to have the same central core.

The relationship between SR and practices are clearly established (Flament, 1994; Abric, 1994). Nevertheless, SR does not automatically determine behaviour or social practice; a change of behaviour may also modify a SR (Guimelli, 1994; Roland-Lévy, 1998). Recent studies (Roland-Lévy et al., 2010) showed that the social representation of crisis influences credit taking and savings behaviours. Some studies (Ernst-Vintila et al., 2010) stress the link between social thinking about the crisis and the intention for action; it also anchors general knowledge around fear and trust. Also, Gangl et al.'s (2012) research has explored lay people and experts' social representation of the financial crisis. In the same field of studies, an international one (Galli et al., 2010) on the crisis' SR has been conducted in four European countries (France, Greece, Italy and Romania); it confirmed that there is a social discourse to describe crisis ('unemployment' has been identified as a structuring element of the crisis in these countries). Studies of social representations of savings show that there can be a conflict between the need to save for the future and the difficulty of saving in a difficult economic context (Minibas-Pussard, 2003).

According to the Oxford Dictionary (2013), risk is a situation involving exposure to danger, harm or loss. Crisis is defined, according to the same dictionary, as a time of intense difficulty or danger. Saving is an economy of or reduction in money, time, or another resource. According to Roland-Lévy saving capacity involves to be 'able to project in the future, to anticipate and to connect the present to the future' (1998, p. 300).

By studying the SR of economic concepts, one can learn about social identity, as a representational thinking is considered as a relevant of psychosocial identity (Zavalloni, 1973). We are interested here in understanding, when people have to deal with economic concepts, how they identify themselves, in terms of collective attributes of the group they belong to (specific to their own country or to the European community).

## **Method**

Data collection was carried out by using a widely employed technique in the study of social representations: a free association task. It is an exploratory technique which allows us to highlight latent dimensions structuring semantic world; it also allows to access the figurative nucleus of a SR (De Rosa, 1988). As pointed out by Moliner et al. (2002), analysis of verbal productions is obtained, beyond the descriptive level, and provides access to relationships that can connect different concepts and ideas together. The underlying assumption of this technique is that the development of the structural relationships between the word elements is possible. According to Vergès and Bastounis (2001), this technique, based on spontaneous evocations, allows the structure of both the

central core and the peripheral parts of the SR to be defined. It also allows determining the hierarchy of the spontaneously mentioned terms, both at the individual level and at the collective one.

### ***Population***

The study presented here takes in account students, in the present European context struck by crisis, as students are 'acculturated beings whose subjectivity and motivation are, in part, culturally constituted, yet also as agents who are capable of resisting, modifying, and reflecting on cultural meanings and practices' (Miller, 1997, p. 112). The choice of students also provides a methodological comfort because they are similar in terms of age and training; they can be easily differentiated by their specific contexts, which are linked to their cultural and historical specificities.

We compare French and Romanian participants, as both belong to Europe, but with a clear difference in terms of socialization, due to the differences in terms of history and cultures. Choosing Romania and France is based on the different historical backgrounds; Romania belongs to the former communist East-European 'block' of countries, whereas France has had the experience of democracy for many years ago. The distinction between the cultural values of individualism and collectivism, as an objective reality enables us to state that these two countries differ on the cultural value of individualism.

Our participants were 732 French students, from Rheims, France, with an average age of 22.71 (from both the university and a business school), among which 76% were women. 97 Romanian students, enrolled at University of Constanta, with a mean age of 21.50 years, with 67% women, were questioned on a voluntary basis. The gender distribution shows a high proportion of women in both samples. Responses were given via a computerized questionnaire, distributed by email. Cities from where the students come from are considered similar (almost 200 000 residents for Constanta and 300 000 residents for Rheims).

The French students were enrolled in five different programs: Economics / Management (N = 206) (Economic and Social Administration, Business Law, Management Science, Finance, Business), Social Sciences (N = 314) (Literature, History, Psychology, and Philosophy), Scientific (N = 75) (Medicine, Pharmacy, Engineering, Chemistry, Physics), Technique (N = 70) (Civil Engineering, Transport, Logistics), School trade, continuing a financial orientation (N = 67). The Romanian participants were enrolled in two main programs: Social Sciences and Economics / Management.

Participants were told that they were contributing to a study of students' economic representations, and that their responses would remain anonymous and confidential. After answering a few demographic questions (age, sex, education, career aspirations, duration of any work experience), they had to provide 5 to 7 words or expressions in response to the question 'What do you think about when you hear the term 'risk'?' For each word or expression they had produced, participants then had to say whether it evoked something positive, neutral or negative. The same questions were asked for the target terms 'crisis' and 'savings'.

Belonging to France or Romania and to Europe were the invoked variable, whereas structures of SR were dependent variables of our study.

## Results

We intersected the frequency of the evocations (i.e., mentioned more or less often, this is an indicator about the degree of words sharing among participants) with the order of appearance (i.e., among the first or the last to be mentioned; this an indicator revealing the degree of proximity between the target word and associated words or expressions (Vergès, 1992) or an indicator of the word's accessibility in participants memory (Abric, 2003)) to define the SRs' hierarchical structure. In an association task, the words produced among the first (lower rank) with a high frequency are considered as salient and important to the participants. This becomes an indicator for the typicality (Rosch, 1973) of words cited with two characteristics: great accessibility (typical elements are cited among the first) and shared accessibility (elements the more typical are cited by an important amount of participants). Based on these elements, we assume that these terms are most central, thus belong to the common and shared central nucleus.

In our population, the results obtained with this technique are shown in Tables 1, 2 and 3, showing both the French results and the Romanian results in order to facilitate the comparisons. In these tables, we have, in parentheses, for each word or phrase identified, the frequency of occurrence, the percentage of the frequency relative to the total number of participants, the average rank, followed by the valence (F; F%; mean rank; valence: negative -, + positive, neutral =)..

**Table 1: Structure of the SR of risk (central core and 1st peripheral zone)**

		Low rank ( $\leq 2,50$ )	High rank $> 2.50$
High frequency ( $\geq 20\%$ )	France	Danger (487; 67%; 1.81; -)	Fear, Anxiety (236; 32%; 2.87; -) Courage, Confidence (182; 25%; 3.41; +) Adrenalin (147; 20%; 2.99; +)
	Romania	Losses (28 ; 29% ; 2,32 ; -) Gains (23 ; 24% ; 2,50 ; +) Risk (19 ; 20% ; 1,84 ; =)	

The SR of risk (Table 1) varies with the cultural context. The SR risk's structure is organized around 'gains' and 'losses' for the Romanian students and around 'danger' for the French ones. The Romanian SR of risk appears as an economic knowledge, whereas the French SR of the risk could be characterized as subjective. The principle of danger is commonly shared, but has a subjective connotation regarding the level of experienced danger by each participant. For Romanian participants, danger is not a part of the central core nor of the 1st peripheral zone.

According to SR Theory, SRs of crisis are identical across French en Romanian students (Table 2).

**Table 2: Structure of the SR of crisis (central core and 1st peripheral zone)**

		Low rank ( $\leq 2,50$ )	High rank $> 2.50$
High frequency ( $\geq 20\%$ )	France	Economic (288; 46%; 2.00; =) Money (195; 31%; 2,30; =)	Unemployment (187; 30%; 2.81; -) Problems, difficulties (185; 29%; 3.19; -) Fear (180; 28%; 3.46; -) Finance (165; 26%; 2.74; -) Political ref. (137; 22%; 3.47; =) Other crisis (127; 20%; 3.65; -)
	Romania	Economic (26; 26%; 1,77; =) Money (24; 24%; 1,71; =)	Fear (19, 23%, 2,79, -) Shortage (17, 20%, 2,65, -) Problems, difficulties(17, 20%, 3,53, -)

The central core is the same ('economic' and 'money' with a neutral valence). Moreover, some elements of the 1st peripheral zone are the same for French and Romanian students ('fear', 'problems', and 'difficulties' with a negative valence). This finding confirms that the SR of crisis is an economic representation which is globally shared, regardless of national specificities.

For both French and Romanian students, the central core of the SR of savings contains two elements (Table 3). There is a common element ('money'), but the second element of the central core is 'future' for French students and 'save' for Romanian students.

**Table 3: Structure of the SR of savings (central core and 1st peripheral zone)**

		Low rank ( $\leq 2,50$ )	High rank $> 2.50$
High frequency ( $\geq 20\%$ )	France	Money (296 - 42%, 2,08, =) Future (255 - 36%, 1,89, =)	Bank (315 - 45%, 2,69 = ) Saving (200 - 29%, 2,7 +) Invest (175 - 25%, 3,31, +) Economies (174 - 25%, 2,72, +) Interest (143 - 20%, 3,41 =)
	Romania	Money (22 - 27%, 2,13, +) Save (21 - 26%, 1,61, +)	Restrictions (37 - 45 %, 3,00, -) Bank (22 - 27%, 2,61, =) Difficulties (21 - 26%, 3,66, -)

This difference is mainly about how students from the two countries project themselves in the future when they have to deal with savings. The French social perception remains more optimistic.

As pointed out by the SR theory, because the elements of the central cores of risk and savings are different, there are two different SR. Risk and saving are both social objects; however, they are perceived differently between the two cultures. Risk is an economic representation for Romanian participants, whereas French students' SR of risk is organized around 'danger'. For saving, there are two different economic SR, as their central cores contain two different ideas (future versus to save), therefore they are to be considered different. French students are more subjective and future oriented when they perceived risk and savings. Romanian students are more economically oriented when

they have to deal with the same concepts. These differences may be due to social and cultural anchoring. Similarities between the two SR of crisis might illustrate that there is as global anchoring in a wide economic space (e.g. Europe) for the concept of crisis.

### **Discussion**

Risk and saving appear as specific knowledge among French and Romanian students; it is as if students evaluate these notions as a unit within a specific national context (French or Romanian) with particular habits, practices and history. Social positions of individuals are found in their judgments or their SR about economics (Furnham, 1982; Lunt & Livingstone, 1991; Roland-Lévy, 2001). Social knowledge about the crisis reflects an understanding of this phenomenon as a global problem which overlaps cultural specificities. We presume that students facing crisis identify themselves in the same social positions, whether French or Romanian, basically as European citizens sharing the same overall crisis.

If we refer to the first study carried out by Moscovici (1961) on the SR of psychoanalysis, particularly the transformation of scientific theory in the SR, we have shown, by the analysis of lexical productions, the process of objectification that allows to move from scientific (scientific definitions of risk, crisis and savings) theory to a 'figurative model'. Students produced information concerning risk, crisis and saving, which are circulating in society, in order to build objects imaged and consistent with the values and norms of their group.

For risk and saving, students have anchored their comprehension about economics in their own experiences, practices, or education, but also in their historical background. These differences illustrate different level of practices and personal implications with risk and savings. Money, as the element supposed to be central for SR of crisis and of saving 'has always been a symbolic marker in nation-building efforts and is strongly related to collective national identities' (Risse, 2003, p. 487).

For Romanian students sharing knowledge around risk could be linked to the history of their country, which was found, during many years, under an oppressive system. Thus, the Romanian students had to develop a strong pragmatism, a need to be able to rely on practical issues to address difficulties experienced. This is consistent with the fact that, given their age, Romanian students are from families who lived under the old Regime. 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.

We do not find this kind of common sense illustration of the economic model in the discourse of the French students; instead they share an organizing element, 'danger', which is more prone to subjective knowledge changes. With their subjective approach of risk, French students provide an explanation of risk which is more individualistic (personal action and responsibility, needs and desire), whereas Romanian participants seem to share concrete knowledge shaped for the needs of a group embedded in historical facts.

Uncertainty avoidance (Hofstede, 1980; Fernandez et al., 1997) furnishes another explanation of the way in which risk and savings are perceived. In cultural contexts with uncertainty avoidance, rules and procedures are established to cope with the uncertainty and cover a broad range of possibilities. The Romanian perceptions of risk and savings could be the expression of a more formal and constrained knowledge. For French participants, because of low uncertainty avoidance, they shaped information that allows them to feel freer in reacting more spontaneously when facing risk and to be more able to project themselves in the future, even if the future is uncertain. This might furnish an explanation for why French students share a future oriented knowledge when associating about savings.

For crisis, the European space provides an environmental influence, in the present context; moreover, European economic norms require its members to think and behave in specific ways. There is a kind of 'cultural conformity' (Savicki, 2002) to the economic environment of Europe.

These findings are also consistent with Douglas and Wildavsky's (1983) conclusions indicating that there are no general and abstract criteria to evaluate risks; and this is true for individuals, groups, institutions or experts.

### **Conclusion**

Studying these concepts should help understand how a shared European citizenship impacts the construction of a shared social knowledge. Furthermore, cross cultural studies of SR allow identifying the relation that individuals, within a cultural social group, have with their context, history and culture, as well as with the European community. This approach is necessary to understand how an economic context can impact the public perception of the economic world; and how it could be linked with a wider reflection about the crisis and its impact on the future in terms of career choice and orientation of young citizens.

Differences observed between cultures in saliency of a lexical level could be the consequence of linguistic properties of the target terms and lexical inventory available (Dubois & Poitou, 2002). Consequently, it would be interesting to study these concerns more deeply in order to explore if there is an evolution of the lexical field around the theme of crisis since the beginning of this phenomena five years ago.

Future research should also study the links between SR and behaviours, i.e. risk seeking or risk aversion. It would also be interesting to identify the weight of national and European identity, not only on the lay perception of economic world, but also on actions and on understanding European policy. Moreover, the results obtained with both risk and crisis analyses have to be put in perspective with the theories of decision-making analyses in the context of uncertainty, in order to understand how, because of common knowledge, European citizens construct heuristics of judgment in their analysis of the economic world.

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