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"The social representation of economic crisis in different social groups"

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Index

Introduction

The economic crisis has been a completely new and unexpected phenomenon. It has brought 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, crisis called into question the capitalistic and banking systems as they had been known until 2008, forcing banks, States, international institutions to face this deep change.

The world where we live is today a system where every element is always linked with all the others in every part of the globe. It is evident especially for economics, finance, bank activities, consumption behaviours, political choices of States about every subject as, for example, taxes. Crisis, in fact, hit indifferently all the countries 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 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, so, it becomes indispensable to analyze its declination into different countries, to compare every cultural context (as well as social) can product its own way to conceive crisis and to look for a relation between differences and the efficacy of the behavioural strategies of the different social groups.

According to Puaschunder (2012) if the Theory of social representations has generally the role to "describe the genesis of collective ideas, social norms and general moods.", in particular "by capturing social perceptions of socio-economic change in times of crises, social representations allow predictions about future behavior of social masses during economic upheaval." (p.1) as well as forecasting collective social trends (DeRosa, 1994; Moscovici, 1984a; Nisbett & Ross, 1980).

The aim of this study is to investigate the social representations of the recent economic crisis within different social groups. This purpose has been developed as soon as this crisis has shown its peculiar characteristics: it has been something completely shocking and unfamiliar for people and it has brought direct consequences to their way of living or, where it seems not to effect directly to it, it has penetrated communication and interactions through information and influenced their way of conceiving the functioning of economic phenomena, their "knowledge", intended as the way we usually give sense to the world; thus, using Moscovici' s (2001a) words, we can state that, "When we wonder how and why this knowledge changes, how and why it shapes and changes our economic life, there lies the problem" (p. 11).

The intention to investigate the relation between economic crisis and social practices can be better pursued within the widespread and focused on economics field of research developed within the Social Representations Theory. This field has already been filled not only by empirical researches but also by original methodological contributions, as it occurred with the Method of Evocation, made up to study the SR of money (Vergès, 1992a). These empirical, methodological and theoretical studies have contributed to give a definition of what social representations of economics are and how they can be studied:

> Lay concepts related to economy are at the same time images, feelings, opinions, fragments of ideology and cultural symbols. The theory of social representations enables the investigation of such a complex set, suggesting that representations of economic objects or phenomena should be examined as the form of knowledge that is called common sense". (Vergès & Bastounis, 2001, p.19)

The evolution of the research design

This study takes part into a wider international research, which has been continuing since 2009, realised inside the "Mediterranean Center for the study

of Social Representations (CeMeRS)", coordinated by Professor Ida Galli and carried out at the same time in different European countries (France, Greece, Italy and Romania). The research has involved prof. Galli, I. and Fasanelli R. in Italy, prof. Bouriche B. and Ernst-Vintila A. in France, prof. Geka M. in Greece, prof. Iacob L. & Iacob G. in Romania, prof. Markova in United Kingdom.

Initially the research design was made up in the 2009, during the explosion of the economic crisis and the debate on it.

The initial objectives were:

➢ Verify how the social representation of economic crisis has been developing within different social groups;

➢ Identify the differences between social representations of economic crisis in different cultural contexts.

The research design was articulated in three different phases characterized by different typologies of survey each:

1. a descriptive approach, to find out the structure and the content of the SR for every social group in each country;
2. an interpretative approach, to understand social situation in which positions, judgments and behaviors of involved subjects take place;
3. a comparative approach, to underline differences among representations worked out in different cultural contests.

Concerning procedural aspects it had been chosen to use both a synchronic and a diachronic approach.

Because of the complexity and extreme actuality of the analysis' object, it was decided to study the social representation of economic crisis with a multi-method approach, useful to investigate both the structure and the content of this representation.

Finally participants, in every country which takes part into this research project, was recruited among four different social categories: bank clerks, shopkeepers, laypeople (between 30 and 60 years old) and university students from Faculty of economics.

The method which has been used consists of a face-to-face interview.

The first study

At the beginning a semi-structured questionnaire was made up *ad hoc*.

Coherently with the structural approach assumption that as "Ensemble organisé, toute représentation a donc deux composantes: un contenu et une structure" (Abric, 2003, p. 59), the questionnaire was divided in two parts:

1. a first part, to reach the structure of the considered category's SR, constituted by a Hierarchized evocations method (Vergès, 1992; Abric, 2003) and enriched by the introduction of the adjectives (associated separately from substantives) and justification for every evocated term (Fasanelli, Galli, & Sommella, 2005);

2. a second part, organized in a semi-structured interview starting from the following dimensions: cognitive-evaluative aspects about the structure of the representation; 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, UE's role).

The obtained data were processed by an analysis of Hierarchized evocations (supported by *Evoc2005* software) and both categorial-frequential and thematic Content analysis (computer-assisted by *Atlas.ti* software) of the open answers.

The "spread" crisis and the research design modification in 2012

In the second part of 2011, the sudden development of the economic crisis as a "spread" crisis, has obliged to redefine the research design in its objectives,

organization and instruments.

First of all a third objective was added:

> Explore how the social representation of economic crisis has been developing from 2009 to 2012.

To realize it, it was decided to do a new data collecting with the same instrument, but modified. Under the suggestions of prof. Vergès and prof. Abric, which I met in Aix en Provence, it was decided to do the following changes.

First of all, as regards the part of the questionnaire aimed to reach the structure, a questionnaire of characterization was introduced, to do more complete hypoteses on the nature of the identified central cores, because " 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). It was possible to make up this kind of questionnaire, that provides a list of a multiple of 3 items (in our case 15), starting from the analysis of the hierarchized evocations and the related justifications from the first study.

As regards the content, a series of questionnaires of choice were made up, starting from the content analysis of the answers given to the open questions of the previous questionnaire.

The data analysis, still in progress, has been first conducted on the structures, with a hierarchized evocations analysis, well integrated by a similitude analysis. Both the analysis were possible thanks to the intensive training I had the possibility to do with prof. Vergès, on Evoc2005 and Similitude2005, whose outcomes I presented in occasion of two seminars (Laboratoire de Psychologie Appliqué of Reims and GRePS of Lyon) and an inter-laboratory

and methodological workshop (GRePS of Lyon – LPS of Aix en Provence), more focused on the methodological-technical use of these instruments.

A reflection was developed, thanks to the prof. Moliner's help, also on the method of the Hierarchized Evocations, in particular regarding the integration of adjectives and justifications. The problem, come out from our first findings, was the necessity to analyze the justifications of the associated terms. The potential of this introduction was already clear, as a qualitative added value to the information given by the hierarchized evocations, but the attempt was to read them at the same time as indicators of a central-peripheral but also of a functional-evaluative dimension, taking into account the Moliner's (1995) two-dimensional model. After my dialogues with prof. Vergès, prof. Abric and, in particular, prof. Moliner, it was clear that it was a useful idea to better operationalize the criteria to apply the model to the analysis of evocations. One of the future developments will be to better define, theoretically and methodologically, this application. It has to be clarified also the value and the role of the introduction of adjectives.

To sum up the objectives of this research, after the modifications post 2012, among the research questions we intend to investigate, firstly we can distibguish among *state* (Flick, 1998) and *generative* questions (Strauss, 1987). Flick (1998) in fact defines "state questions" those questions that allow to describe how a "given state", a determined representation "has come about (causes, strategies) and how this state is maintained (structure)" (p. 51), and "process" questions, those expressing "how something"- the SR taken into consideration - "develops or changes (causes, processes, consequences, strategies)" (Flick, p.51). Strauss (1987) on the other side identifies as "generative" those which stimulate investigative lines in advantageous directions, by giving to hypotheses useful comparisons or lines to face new and important problems.

Referring to these definitions, in this research we can identify two "state" questions which are:

- Do different social groups construct different social representations of the economic crisis?

- Which are the differences between SR of economic crisis produced by different groups in the different social contexts taken into account?

Another question, which, as "generative", has come out from the first research findings and which suggest new lines of investigation, is:

- Which are the differences between the SREcs from 2009 to 2012? Is there an evolution? What does it consist in?

- What kind of contribution does the application of Hierachical evocations method give to the research?

We are going to present the first answers we have tried to find to these questions, referring to Italian social representations of crisis, in comparison with the Greek ones.

First of all, in the first chapter we are going to briefly describe the object of research, the economic crisis, with a focus on its main consequences. In the second part of the chapter it will be illustrated the theoretical framework, with a regard upon the economic field of social psychology and social representations in particular; a synthetic review of the recent works which have tried to answer to research questions about differences in economic social representations in different categories and countries, especially those on the social representation of economic crisis; an illustration of the Structural approach theoretical principles to analyze structure and content of a social

representation, its transformation, its differences with other social representations.

In the second chapter we are going to describe the objectives and the complex methodology that has been realized during the evolution of crisis and of the research design itself. Methods and techniques for data collecting and analysis will be illustrated, explicating how they are theoretically placed in the Structural approach (Hierarchized evocations method; Qustionnaire of characterization; Questionnaires of choice; Similitude analysis) and how they were realized and adapted to the particular object. The chapter will focus also on the description of the sample, in particular the Italian and Greeks ones, whose data will presented in the third chapter, with a punctual description of Italian data with reference to the structure and the content of the social representation of crisis of every social category and an overview of the Greek social representations structures.

In the final chapter the results will be discussed according to the objectives of the study to explore the structures and the contents of Italian social representations of crisis for each considered category and define the existence of differences among these representations, between 2009 and 2012 and, finally, in comparison with another country, in this case Greece.

1. Crisis is not equal for everybody

1.1. Economic crisis 2009/2012

The economic crisis began in 2007, deepened dramatically in 2008, got worsen in 2012, exposing first USA and secondly Europe and its monetary union architecture to deep rifts.

The 2009 report of the European Commission about economic crisis, underlines how "the financial crisis that hit the global economy since the summer of 2007 is without precedent in post-war economic history." (p.1). While at the beginning the crisis seemed to manifest itself as an acute liquidity shortage among financial institutions as they experienced ever stiffer market conditions for rolling over their (typically short term) debt, later a systemic collapse followed when the perception dramatically changed in occasion of the failure of a major US investment bank (Lehman Brothers) in September 2008. What followed was a never-ending spiral of confidence collapses, stock markets going into a tailspin, devastating damages on UE real economy, which entered the steepest downturn on record since the 1930s. "The ongoing recession is thus likely to leave deep and long-lasting traces on economic performance and entail social hardship of many kinds." (*ivi*, p.8).

"Economic expansion came to an end in the EU in 2012 with output still below that in 2008" (EuroMemorandum 2013, p.2). The recession was registered the euro area periphery, and output fell during the year by a further 3% in Portugal and 6% in Greece, but it invested also the rest of Europe. In Eastern Europe, in fact, most countries registered some growth in 2012, but output is still down on pre-crisis levels, except in Poland and Slovakia. Core countries, in the euro area, registered some growth although it was low. Even Germany, which grew strongly in 2010 and 2011, was affected as many of its trading partners in Europe were subjected to austerity programs, imposed first on Eastern Europe, and, subsequently, on the countries in the euro area periphery, finally involving

the European core too. Nevertheless in 2012 the member states acted, at German insistence, to introduce the so-called Fiscal Compact, a legal limit restricting each country's structural budget deficit to 0.5% of GDP, to effectively prevent countries pursuing an active fiscal policy in the future, the European fiscal policy has remained still focused on austerity in place of promoting socially and environmentally desirable investment projects or reducing unemployment.

In the EU the official unemployment rate in 2012 was 10.6% , with peaks in Spain and Greece to 25%; youth unemployment rate, besides, for the EU was 22.7%, in Spain and Greece it was over 50%.

"In place of closing tax loopholes, austerity policies have focused on expenditure cuts, resulting in the postponement or cancellation of infrastructure projects as well as reductions in recurrent expenditure in healthcare, education, social provision and welfare benefits. Public employment has been reduced significantly in many countries and, due to the recession and the impact of austerity policies, there has been a significant increase in the proportion of the population at risk of poverty. The poorest sectors have been hit worst but, in the crisis stricken countries, many middle-class citizens have also been affected." (EuroMemorandum 2013, 2013).

To give an idea of the crisis consequences on economy and quality of life in UE an overview of some representative data is shown below, with a focus on the countries involved in the research, in particular with regard to Italy in comparison with Greece.

First of all, the GDP (Gross Domestic Product) rate and final consumption expenditure of households trends indicate the consequences on the economic side of recession.

All the European countries (tab.I, fig.1), present a slump of GDP in 2009 (-4,9%), as consequence of the 2007/2008 phase of crisis and, after a brief recovery in 2010-2011 (2,1%; 1,5%), it register a second decrease in 2012. This is particularly evident for Italy, under the general European level, but especially for Greece, that differ from the rest of Europe because it never lived

the 2010/2011 recovery, and its GDP even got worst in that period (-4,9 %, -7,1%).

Tab. I. Gross domestic product at market prices rate. European Union, Greece, France , Italy, Romania - annual average, %

	Gross domestic product at market prices						
GEO/TIME	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
European Union (27 countries)	3,3	3,2	0,3	-4,3	2,1	1,5	-0,3
Greece	5,5	3,5	-0,2	-3,1	-4,9	-7,1	-6,4
France	2,5	2,3	-0,1	-3,1	1,7	1,7	0,0
Italy	2,2	1,7	-1,2	-5,5	1,7	0,4	-2,4
Romania	7,9	6,3	7,3	-6,6	-1,1	2,2	0,3

Source: http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/

Fig. 1. Gross domestic product at market prices rate. European Union, Greece, France , Italy, Romania.
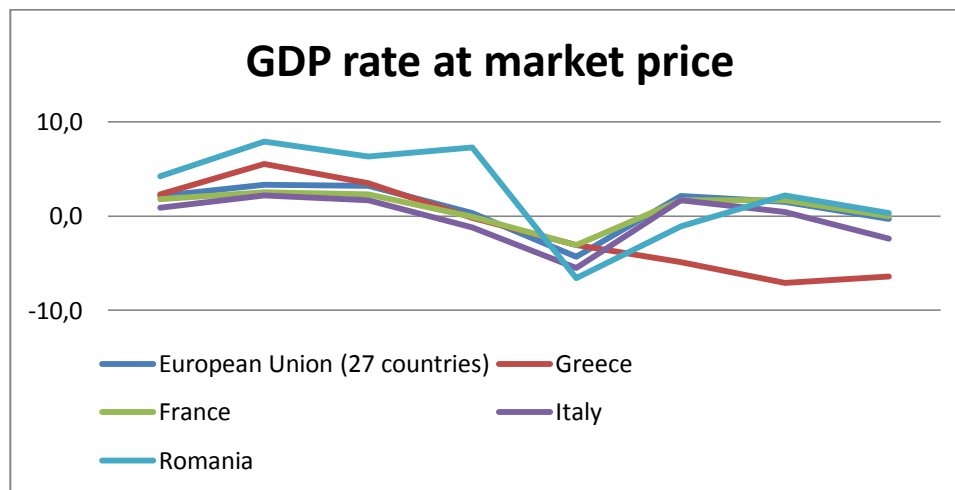
 As regards the final consumption expenditure trend (Tab.II), it follows the GDP trend, with a worse percentage of decrease for Greece as well as for Italy in 2012 (-9,1;-4,3).

Tab. II. Final consumption expenditure of households. European Union, Greece, France , Italy, Romania - annual average, %

	Final consumption expenditure of households						
	2006	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
European Union (27 countries)	2,3	2,2	0,3	-1,8	1,0	0,1	
Greece	3,9	3,7	4,7	-1,9	-6,4	-7,9	-9,1
France	2,2	2,3	0,3	0,1	1,4	0,3	
Italy	1,4	1,1	-0,8	-1,6	1,5	0,1	-4,3
Romania	12,9	12,0	9,0	-10,4	-0,2	1,2	0,6

Source: http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/

Fig. 2. Final consumption expenditure of households. European Union, Greece, France , Italy, Romania
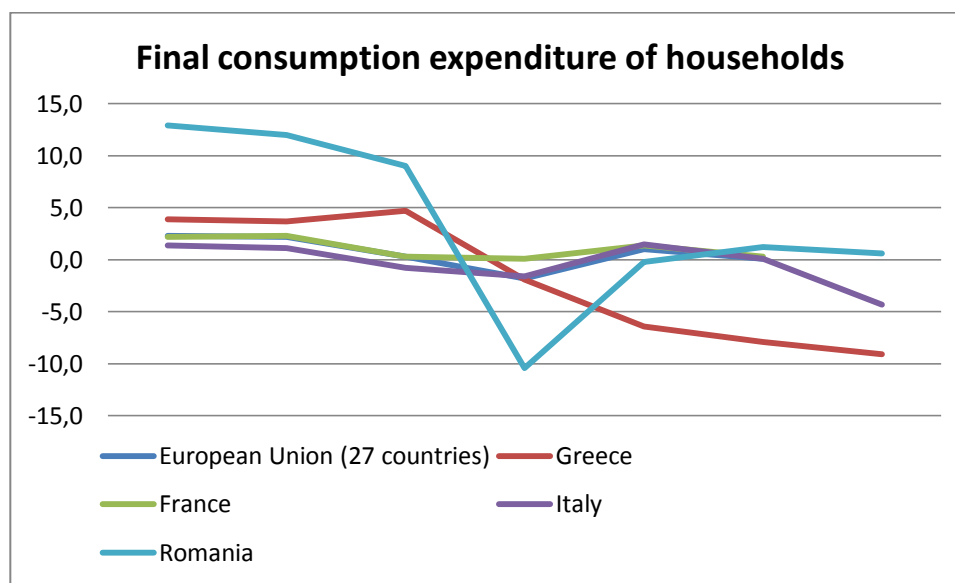
Considering the social side of the crisis evolution (tab. III, fig.3) instead, both Italy and Greece have percentages of at risk of poverty rate higher than UE, and both show an increment in 2011 (19,6%; 21,4%).

Tab. III. At risk of poverty rate. European Union, Greece, France , Italy, Romania

	At risk of poverty rate (cut-off point: 60% of median equivalised income after social transfers)					
GEO/TIME	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**
European Union (27 countries)	16,5	16,5	16,4	16,3	16,4	16,9
Greece	20,5	20,3	20,1	19,7	20,1	21,4
France	13,2	13,1	12,7	12,9	13,3	14,0
Italy	19,6	19,8	18,7	18,4	18,2	19,6
Romania		24,8	23,4	22,4	21,1	22,2

Source: http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/

Fig. 3 At risk of poverty rate. European Union, Greece, France , Italy, Romania
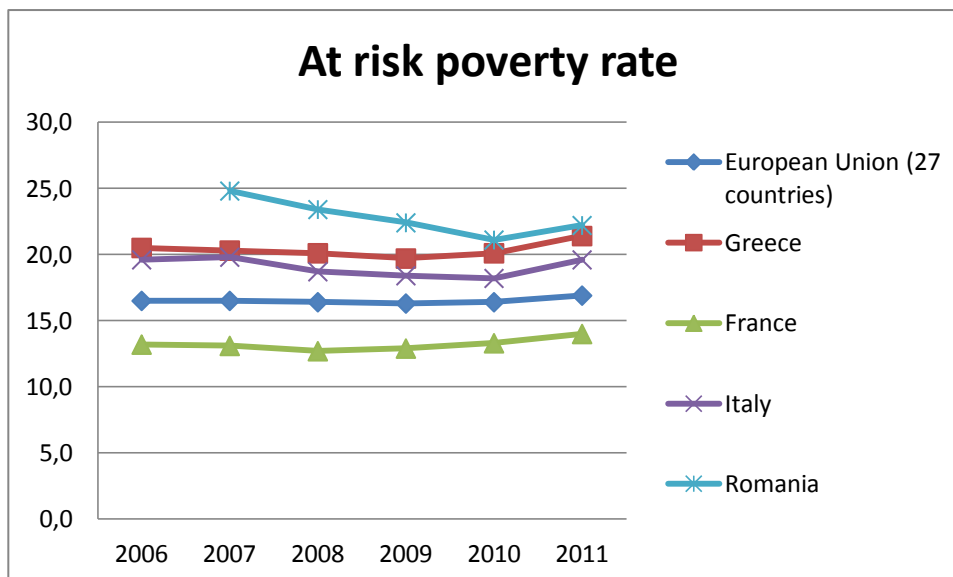
Finally the unemployment rate trend show that while Italy follows the general European trend, with percentages a little under the European ones, Greece, especially starting from 2010 (12,6%), registers percentages widely over the European average and constantly increasing until 2012 (24,3%).

Tab. IV. Unemployment rate - European Union, Greece, France , Italy, Romania annual average, %

	Unemployment rate - annual average, %						
	2006	2007	2008	2009	2010	2011	2012
European Union (27 countries)	8,3	7,2	7,1	9,0	9,7	9,7	10,5
Greece	8,9	8,3	7,7	9,5	12,6	17,7	24,3
France	9,2	8,4	7,8	9,5	9,7	9,6	10,2
Italy	6,8	6,1	6,7	7,8	8,4	8,4	10,7
Romania	7,3	6,4	5,8	6,9	7,3	7,4	7,0

Source: http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/

Fig. IV. Unemployment rate - European Union, Greece, France , Italy, Romania annual average, %
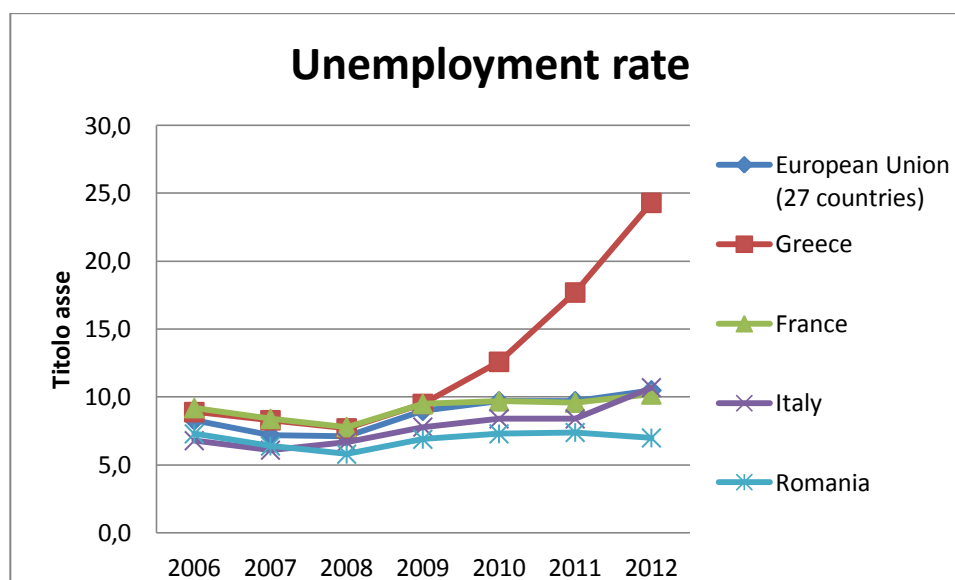
1.1.1.   The worsening of Italian scenario in 2012. Some data about crisis consequences

In the Bruxelles report about occupation (European Commission, 2013), it appears that Italy, besides Bulgaria, Cyprus, Ireland, Portugal and Greece, is the country where the financial stress has had the biggest consequences, with an increase of 15% of unemployment.

The record of the highest acceleration among the biggest countries in Europe, in comparison to the previous trimester, is again reached by Italy (+0,5%), followed by Poland (+0,3%), Spain (+0,1%) and France (+0.1%).

Data by the Italian national institute of statistics (Istat) reveal that almost a million of households live without working income. In details there are 955 thousands of households with all the members belonging to the work forces searching employment augmenting of 32,3% in 2011 ("Crisi un milione", 2013). Just in 2012, jobless families have augmented of 233 thousands; over the half of them (51,8%), 495 thousands, are in the South of Italy, followed by North (303 thousands) and Center (157 thousands). These numbers have highly increased during the crisis period. In fact while in 2007 households which corresponded to the identikit of jobless households were just 466 thousands, in five years their number is more than doubled (+104,9%). In general they are families with serious problems of unemployment and, consequently, economic disease. Households where there isn't any income, in other words where there is absolute job loss.

As regards the Italian firms health state, the 2013 has began with an hecatomb of firms, even worse than 2009, the worst year of crisis ("La crisi", 2013). In fact, in the first trimester of 2013, 31 thousands of firms in Italy have closed, registering the worse result since 2004 according to data of Unione italiana delle Camere di commercio, industria, artigianato, cultura, (Unioncamere), on the basis of the trimestal rilevation on natality and mortality of firms (Movinprese) conducted by the society of informatics of Italian Camere di Commercio (InfoCamere). The highest price is paid by artisans: 21.185 artisan enterprises between January and March have closed, beyond 2/3 (67,6%) of the negative total result of the trimester. In comparison with the first trimester of 2012, in 2013 it has been registered a worsening of almost 40%. The general strongest increase in relative terms has been registered in the North-East of Italy, where the stock of firms has decreased of 0,7% (-8350). Among artisans, instead, the most sensible losses are registered in the Center regions (-1,62% corresponding to 4689 firms less in the

trimester). With reference to the different sectors (excluding agriculture), in relative terms the most negative data are registered for constructions (-1,4% corresponding to 12.507 firms less, almost all artisan), of manufacturing activities (-0,88%, that is 5.342 firms less) and commerce (-0,59% that in absolute value corresponds to -9.151firms).

The increase of suicides documented by media appears as linked to the failure of firms. Unless Istat alerts about the possibility that this increase is not supported by data, it's always more frequent to learn from media about daily cases of suicide attributed to crisis. If in 2012 the suicides attributable to economic and financial reasons were 89, in the first trimester of 2013 they have already been 32, that is about 40% more of those registered last year in the same period (Cordasco, 2013).

As regards the daily life and economic behaviours of families, savings and investments have highly decreased ("Crisi, riunione", 2013). The last survey by Confederazione Generale Italiana delle Imprese, delle Attività Professionali e del Lavoro Autonomo (Confcommercio) and Centro Studi Investimenti Sociali (Censis) reports that beyond 11 millions of families are afraid not to arrive to maintain the actual quality of life, while for 14 million and half of them saving has become more difficult: too much to call into question the possibility to increase the actual quality of life. More than 13 millions of families, besides, have some economic difficulties to face sudden expenses, for example medical expenses, car reparations and so on, but also to pay taxes and tributes, that 28% of the households find it difficult to pay. In general, Italian families seem to face crisis using what Censis and Confcommercio has defined "the three R model": renounce-delate-save (in Italian: Rinuncia-Risparmia-Rinvia). They have registered that for the first six months of the year, families that have planned a consistent expense for house restructuring, or some furniture, or a car, result at a minimum level in comparison to what had been registered in the previous year, while the percentage of who delays this kind of expenses has augmented.

Also the possibility to save has decreased, testifying how economic crisis has hit Italian finances ("Crolla il potere d'acquisto", 2013). Households income has decreased of 2,1% in 2012, as registered by Istat, that indicates the reduction of 0,3% in comparison with the previous three months and 3,2% with the fourth trimester of 2011. The households purchasing power has also decreased in 4,8% during last year, the highest since 1995, getting worsening in the fourth trimester, when the purchasing power has slumped of 5,4% in comparison with 2011. The tendency to save in 2012 was 8,2%, with a decrease of 0,5% in comparison with 2011 and the lowest level since 1990 (first year of historical series). But this reduction it is explicated not only the slump of incomes, reduced just of 2,1%, but also by the fact that the expenses for consumption have not similarly decreased (-1,6%) generating the gap. Also households investments have been decreasing, in particular the gross fixed decreasing (given by the ratio between houses purchasing and available income): the reductions are of 4,6% and the rate is attested at 6,8%, in reduction of 0,2% in comparison with 2011.

No inversion in the general declining trend of consumptions that, as showen by Icc index (Confcommercio), register a reduction in February of 3,6% and a stability since January ("I consumi non ripartono", 2013). Anyway, other indexes confirm a tendency to limit expenses started in September 2011, when it has began the extremely critic situation of the Italian households, without any sign of inversion of tendency in the brief period. In particular the Icc of February indicates a reduction of 1,9% of the demand related to services and 4,4% of expense for goods. Goods and services demand has been decreasing of 25% in the last two years. In particular, significant reductions of consumption have interested food, drinks and tobacco (-4,7%), hotels and consumption/food out of house (-3,7%), wearing and shoes (-3,7%), goods and services for the house (-3,6%).

With regard to food consumption, Coordinamento delle Associazioni per la Difesa dell'Ambiente e dei Diritti degli Utenti e dei Consumatori

(Codacons) has given the alarm because it has reached the level of the end of '70. Besides, a big part of Italians doesn't be able to face the costs for a fundamental good: their house. With high probability 300 thousands of families should lose their own, for the levitation of monthly expenses for Imu-tax introduction; that risk to increase again because of the provided augmentations of Iares and Iva ("Casa, per tre milioni", 2013). Also house rents have been increased of 130% for the renewed contracts (arriving to the average of 740 euro par month in 2012) and of 150% for new contracts (1100 euro par month), while costs of houses have been augmented of 50% until the +100% of big centres.

More gravely, in 2012 it has been registered an augmentation of 9% of families that has demanded help to eat: they are totally 3,7 millions of people assisted with alimentary sustains and free meals in soup kitchens. It's what comes out from an analysis Confederazione Nazionale Coldiretti (Coldiretti), on the base of the national plan of distribution of aliments to indigent people in 2012, realize by Agenzia per le Erogazioni in Agricoltura (Agea) where it is evidenced that many families have fallen into poverty, with children and old people in economic difficulties, even to have guaranties of something to eat ("Crisi quasi Quattro milioni", 2013). Coldiretti specifies, as an effect of economic crisis and consequent job loss, that it has been registered an exponential augmentation of Italians without sufficient resources to eat: 2,7 millions in 2010, increased to 3,3 millions in 2011, arrived to 3,7 millions in 2012 (3.686.942). A dramatic situation that, as Coldiretti concludes, represents the top of the iceberg of the difficulties of many Italian families.

1.1.2. *The data of a humanitarian emergency in Greece*

The data with regard to the crisis in Greece are no more encouraging and even conducing to affirm the presence of a humanitarian emergency.

Real unemployment in Greece is even higher of 27,2% - on the base of Hellenic Statistics (Elstat) data of January 2012. In this period who loses his job arrives to lose everything, health included. The count that Greece is paying to limit crisis is very expensive and for many people it could be mortal. The half part of 1,2 millions of jobless citizens is today without any possibility to access to healthcare (Gobbi, Perrone, & Del Bufalo, 2013). That's just one of the so many effects of the agreements of the public expense reduction signed starting from 2010 between Government and troika (European commission, European central bank and International world Found).

In 2011, 31.4% of the population, 3.4 million people, lived with an income below 60% of the national median disposable income while 27.3% of the population, 1.3 million people, were at risk of poverty (Politaki, 2013). Referring to these data, on the basis of the EU criteria, Greece can be considered a country in serious poverty. Using further EU indicators, a large proportion of Greek households currently live in conditions of "material deprivation". A little more than 11% actually live in "extreme material deprivation", which means without enough heating, electricity, and use of either a car or a telephone. It also means having a poor diet, devoid of meat or fish on a weekly basis, as well as total or partial inability to meet emergency expenses or payments for rent and bills.

As regards unemployment, the adult unemployment rate stood at 26.8% in October 2012 (Politaki, 2013). Instead the so called "working poor", workers with such low wages that they cannot meet basic needs arrive at 13% of the workforce, they represent the highest proportion of the working poor in the eurozone.

As Politaki (2013) underlines on *the Guardian*:

There are three more indicators that point to a humanitarian crisis. First, the number of homeless people has risen to unprecedented levels for a European country: unofficial estimates put them at 40,000. Second, the proportion of

Greek beneficiaries of NGO medical services in some urban centers was recorded at 60% of the total in 2012. This would have been unthinkable even three years ago, since such services were typically provided to immigrants, not Greeks.

Third, there has been explosive growth in soup kitchens and general food distribution. The levels are not officially recorded, but the Church of Greece distributes approximately 250,000 daily rations, while there are unknown numbers of rations distributed by municipal authorities and NGOs. By recent government order, municipal rations will be expanded further because of rising incidence of children fainting at school due to low calorie intake. There will also be light meals provided to young students. (Politaki, 2013)

In Greece, more than in Italy, the derive to the increase of suicide is even more evident, as the poverty, inequality, and inability to access primary services, that confirms the increasingly desperate statements by people at the frontline. Official data of Greek Health Ministry, as reported by *Wall Street Journal*, testify an increment of 40% of suicides already in the first five months of 2011 in comparison to the same period of the previous year ("Grecia, è allarme", 2011). In reality there is a high probability of an underestimation, because in Greece the suicide has lived as a shame and many families try to make them appear as incidents. Nevertheless, somebody tries to have public suicides as it has recently happened in a bank of Salonicco. The organization Klimaka, which manages an helping phone for suicides prevention, used to receive about 10 calls every day. But now there are days when the calls arrive to 100, as signaled by the psychologist Aris Violatzis. People who call are mostly financially ruined men between 35 and 60 years, who have lost their identity of husbands which bring bread at home without feeling to be men anymore, on the basis of our cultural standards, as explained by Violatzis.

1.2. The inequality of crisis

If the 2008/09 World Financial Crisis' impact on economic markets, international financial policies and society is indubitable, representing what Alan Greenspan called a 'once in a century credit tsunami' (Duchac, 2008 as

cited by Puaschunder, 2012), these economic results are only the surface of a more complex and grave situation. "Crisis is not equal for everybody", says the title of a book written by the Italian economist Tito Boeri in 2009, because the biggest result and injustice of this crisis is not the slump of GDP and purchasing power, or the precariousness, or the unemployment provoked by crisis: it is the inequality, the phenomenon that weakens the economy, fragments society, distorts politics and in which all the previous consequences converge (Pianta, 2013)

Inequality has increased starting from 80's, but financial crisis of 2007/2008 has exasperated the trend: rich people become even more rich and poor people even more poor, while the middle class is disappearing. As result of a series of precise politic choices that, in the Occupy Wall Street movements words, advantage the 1% against the 99% on the basis of the so called "trickled–down economics" that should advantage everybody in the long period, unless this idea has been widely discredited (Stiglitz & Gallegati, 2013). A high inequality, in fact, can only make a less productive and efficacious economy. This inequality reverberates also on the political scenario, in particular of Europe, where

> the crisis is highlighting the deeply undemocratic construction of the EU, as the Commission assumes ever greater powers to control national budgets, without any serious oversight by the European Parliament. At the same time, the position of the core countries of the North, and in particular Germany, has been strengthened in relation to the countries of the periphery. But Germany's economy, which has depended on stagnant wages and a rising export surplus, cannot be a model for the whole EU. (EuroMemorandum 2013, 2013)

1.2.1. The Italian inequality

The situation of inequality in Italy can be expressed by some indicators, for example the inequality of market incomes that is superior to the European average, overcome only by Portugal and Great Britain (Oecd, 2008; 2011). In 2008 the medium familiar income of Italians in working age was 19.400 euro;

for the richest 10% it was 49.300 euro, for the rest it was 16.000, and in particular for the poorest 10%, it was only 4.900 euro. The 1% of Italians – 380.000 people in working age- had a part of total income of about 10% in 2008, versus the 7% of 80's. Even higher, the 38.000 which represented the richest 0,1% of Italians, had an income quote grown from 1,8 to 2,6% of the whole country: 19 billions, over 500 thousands euro per year for each.

The same amount is the sum that the poorest 10% of the population of working age has had to settle: 38 thousand people could spend like 3 million 800 thousand, so every rich man had the same income of one hundred of poor people.

As regards the stock of wealth, in 2010, the total Italians' wealth was estimated of about 9.5 trillion Euros, today grown a lot: (at constant prices) it is seven and a half times more than in 1965, the growth rate was 4.7% for year, a high record in comparison with the stagnation of the total income. The richest 10% of households owned nearly 45% of the total wealth, while receiving 27% of the income. The poorest 50% of households had only 10% of the total wealth. At the top of the pyramid, each of the ten richest people in Italy has a wealth equal to that of three hundred thousand Italians poor, data that could be registered in a feudal country. That's the origin of the impoverishment of nine out of ten Italians and the concentration of income and wealth in the hands of 10% of the privileged: a reality remained out of the spotlight of the election campaign and hard to understand for many people. The absence of a political perspective capable of intervening on these factors of social disease has fueled the electoral support of the Five Star Movement, subtracting votes in a center-left that in recent decades has not seen the problem of inequalities and has not intervened to limit them (Pianta, 2013).

*1.2.2. The crisis of the economic models and the rediscovery of the economic
common sense knowledge*

Many people have defined crisis as a degeneration of the capitalist system, or
rather the "failure of capitalism" and the market (Posner, 2009). However, what
seems to have gone into crisis it's, first of all, the set of theoretical models
traditionally used to explain its functioning and development. The problem, as
suggested by Skidelsky (2009), lies in the blind trust that until now has been
placed in the modern economy as a predictive science, generating a habit to
believe that economic science has always sufficient models to predict any
deviation. Instead economics, and economists with it, have been tragically
unprepared for the collapse which since 2007 has upset the world economy.
Until 2008 the world economy had grown as fast as never before: around 3.6%
per annum (1993-2008), compared to 0.33% (between 1500 and 1820) and
2.17% (between 1820 and 1992) (Maddison, 2008), until the point of making
unthinkable a possible arrest or anything but further increases. Only five years
ago no one would have thought that modern nations would have suspected of
being forced to endure terrible recessions to protect themselves from currency
speculation: "We found that global economy is far less reassuring than we ever
imagined," says Krugman (2008, p. 203). "We - Krugman continues - and by
this I refer not only to economists, but also to politicians and all those who
have a good level of education - did not expect it" (p. 203). The inability of
economists to predict the financial crisis that erupted in 2008 is believed to be
due in large part to the use of incorrect models (Schiller, 2009, 2009b). It was
therefore the lack of reliable models to ensure that the economic authorities and
central banks did not have any inkling of what was coming, or rather the
economic models didn't provide sufficient evidence to understand the
evolution of economy in progress. Among the models in crisis, first of all it is
surely the 'Efficient Market Hypothesis (EHM) or efficient market Theory
(Fama, 1970), application of the neoclassical school, which affirms that all the
possible information that can influence the price of a particular financial

product are reflected in the price of the product itself, so there would perfect information in the stock market available to economic actors and every deviation would be absorbed in the short term, allowing to make reliable forecasts. The problem of this theory, as well as the other models, is the lack of relevance to real situations, a problem already highlighted by Keynes in 1936, seventy years ago, but again actual because of the persistent inclination of the economy to describe an idealized human behavior, according to what Schumpeter called the "Ricardian vice excessive abstraction" (Skidelsky, 2009). With the efficient market theory is questioned also the set of concepts called "supply-side economics", which is a theory that works badly, and which would haven't got success if it hadn't practiced on the preconceptions of people; nevertheless in recent years, the economic thinking is more and more driven to emphasize the role of supply, rather than demand (Krugman, 2008). But it is mainly the model that forms the backdrop to all the other theories to go into crisis, because it considers man as a perfectly rational and acting in a perfectly predictable manner. In fact ordinary people, in their daily life, don't think or act in the complete awareness of the likelihood of future economic events and live in a world of ambiguous decisions. Some researches about decisions in condition of ambiguity have shown that parts of the brain and different emotional pathways (Huettel, Stowe, Gordon , Warner,& Platt, 2006) reflecting the fact that biologically it is not only the rational part of the brain that is involved in decisions. Another research, conducted by Brown and Santos (2009 as cited by Shiller 2009b) born from interdisciplinary studies conducted by psychologists and economists, investigate instead the alterations of the sense of security, which would lead to search ambiguity in periods of rising markets and avoid it during downward trends. As sentenced by Krugman, Nobel prize of economy in 2008, at the conclusion of his speech on how and with which consequences it has been possible to return to the "economy of depression", if "the only real structural obstacles to the welfare of the world are the obsolete doctrines that cloud the minds of men" (Krugman, 2008, p. 219), it is required on the one hand, a general review of the theoretical

models used by economists and, on the other, the adoption of a multidisciplinary approach to the economic behavior, which clearly can not only be explained in terms of rational action and which can be investigated from different perspectives, making it possible to shed light on the mechanisms not provided and branded as anomalies by the neoclassical models (Shiller, 2009). As the statistician Savage has shown in 1954 (as cited by Shiller, 2009b), if people would follow certain rational axioms, they should behave as if they knew all the odds and had done all the appropriate calculations. If that happened, if economic agents were always rational, then there could be no "bubbles", i.e. no irrational response of the market. Because obviously it is not so, here comes the need to admit that ordinary people in their daily economic decisions do not satisfy the axioms of rationality of Savage and that it is necessary to welcome new theoretical models to explain their thinking.

In this sense, the Theory of social representations can represent an alternative way to shed light on believes, attributions, attitudes that lead people to construct their common thinking with reference to the economic dynamics and to take their decisions to consequently act. It becomes more indispensible since ordinary people has been facing the crisis to find resources and models in a scenario where "the typhoon of the credit crisis and the euro crisis has swept over the continent and dramatically intensified social inequalities in every societies." (Beck, 2012, p. 73). The problem of which is the way of ordinary people to represent, reconstruct, face the crisis is again a hot topic in "world risk society":

> As was shown in Risk society, the expectation of global catastrophe reaches deep into the psyche of ordinary people; as such it constitutes one of the twenty-first century's great form of mobilization. This kind of threat, whose effects are felt throughout the world is what makes it possible for us to understand the often unwelcome interconnections between our own lives and the lives of people in other regions of the world. (p. 9)

Consequently, the focus turn on the comprehension of how people has been conceiving this new, uncontrollable, unfamiliar, overwhelming phenomenon

and how they have been constructing a social representation of it. The hypothesis is that different groups of people, according on their social, professional and cultural group affiliation, have been constructing their own particular social representation to face this phenomenon. What we want to test, to sum up, if the economic dynamics and inequalities displayed by crisis are equally or unequally perceived by different categories of people in different countries, to understand if, even in its social representation, "crisis is not equal for everybody".

2. Theoretical premises

2.1 Social representations of economics

The announcement of the recapitalization of the finance sector in October 2008 halted liberalization trends and perpetuated scepticism and mistrust in unregulated markets (Gangl, Kastlunger, Kirchler & Voracek, 2012). Going into how the psychological processes of sense making of the crisis is necessary to understand why the financial and economic crisis emerged and how it can be conquered.

In order to analyze the "naïf theories" elaborated by the daily thinking with regard to economic crisis, part of the economic thinking and acting, this research has been conducted inside the theoretical framework of 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:

"La psychologie sociale tournée vers l'économie s'intéresse ainsi à l'étude des raisonnements et des conduites économiques individuels ou de groupe, dans leur dimension psychologique. " (Roland-Levy, 2004).

From the beginning of '80 years various studies were realized on social representations of economics in a genetic or developmental point of view (Alberini et al., 1985 ; Vergès, 1984, 1987, 1989) as well as in a comparative point of view (Vergès, 1992, 1995). These studies, as underlined by Roland-Levy (2004) allowed a better comprehension of some constitutive elements of the economic socialization, but also to identify the structural elements of these representations.

Recent studies in economic psychology aim to understand the functioning of individual behaviours related to various economic phenomena (Roland-Lévy, 1998). Specifically, it focuses 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:

"Les représentations sociales et leurs liens avec les pratiques des consommateurs constituent par exemple un domaine privilégié des travaux alliant psychologie sociale et économie. " (Roland-Levy, 2004).

In this study, we are not simply interested in behaviours connected to the consumption of products, or in behaviours of saving (which can be seen as an opposite behaviour to credit taking since they are often related to postponing the consumption of goods). Our interest is to investigate the relationships between economic social practices and economic social representations (Moscovici, 1993; Kirchler, 2007). Jodelet and Moscovici (1990, p. 287), in the matter of it, argue that social psychologists very often considerate only atomized and not socially linked behaviours, while practices are systems of actions socially structured and founded in connection with specific roles. Flament (1994a) and Abric (1994a) also argued that social practices were a major factor in the determination of representations in a changing process. In the case of economic behaviour, the context of an economic crisis – compared to the one of no-crisis – implies new social practices, which could, in turn, modify the initial social representation.

The importance of these practices relates to the fact that they are rooted in time, and allow to reach specific goals. The practice of saving, related to specific social representations of the economy or of the crisis, for example, involves the capacity of being "able to project in the future, to anticipate, and

to connect the present to the future" (Roland-Lévy, 1998, p. 300). Historically, in the Western culture, saving is considered as a virtue, which provides independence to the households. Lunt and Livingstone (1992) have shown the existence of a paradox connecting a negative image of credit taking to the positive image related to saving with the fact that, nevertheless, households can at the same time save and contract loans. According to Minibas-Poussard "the representation of savings recounts the existence of a conflict created by the need to save for the future which is parallel to the difficulties connected to saving in today's problematical economic contexts" (2003, p. 7).

According to Christine Roland-Lévy et coll. (2010) unfortunately, precise hypotheses are difficult to make due to the scarce literature on the perception/representation of crisis. However this study aims to examine the social representation of the economic crisis and to understand how this representation can affect the social representation of specific financial components, such as credit or saving, and related to social practices. In particular the purpose is to know if different groups construct different representations of the economic crisis and which differences characterize these representations.

If "social actors operate under a basic imperative to construct explanations for the events that surround them" (O'Connor, 2012, p. 453), so because an individual "cannot look into the world and directly perceive a macro-economic process, the only way in which to 'know' the issue is through the mediation of other people or institutions, including experts, media outlets and conversational partners. Understanding how lay explanation of economic crisis develops therefore requires a theoretical framework in which the constitutive role of social context and communication processes is central" (*ivi*, p.455).

As regards, social representations "offer a sophisticated understanding of economic phenomena's impact on social masses" because the Theory of social representations "contributes to our understanding of the societal process of sense making when an unfamiliar external shock comes down on society" (Puashunder, 2012, p.15), by rending familiar the unfamiliar and usual the

unusual (Moscovici, 1984b) and granting orientation in times of change (Moscovici, 1984a).

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 about it 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

of developing shared representations of phenomena (Rouquette,1996; Wagner et al., 1999 as cited in Gangl, Kastlunger, Kirchler & Voracek, 2012, p. 604).

"In times of economic turmoil," specifies Puashunder (2012) "individuals are prone to exchange information to make sense of their perturbed world. Common knowledge emerges in society when individuals engage in social discourse with the desire to understand their world. In an attempt to control their conditions, public and private sector leaders are prone to discuss current world events, express their feeling about their social reality and generate societal meaning from external shocks" (p. 3). Through capturing discourse and knowledge-exchange in the social compound, social representations thereby allow delineating dynamic processes of socio-economic adaptation (Kirchler, 2007).

For these reasons, in line with the tradition of economic psychology, the study of social representations of economics is important to identify different types of financial behaviours: "L'étude des represéntations sociales et économiques sert de support à la mise en évidence de facteur discriminants entre differénts types de comportaments financiers (épargnants et non épargnants, par example). […] Selon les représentations qua l'on aura, on optera pour tel ou tel comportement de consommation." (Roland-Lévy, & Adair, P., 1998, pp. 299-300).

According to Vergès (1994) it exists a plurality of discourses on the economics field, whose validation is of an essentially social order : "Nous désignons par représentations économiques les représentations sociales d'un domaine particulier: celui que la société dénomme économique " (p. 387).

As Legardez (2004) synthesizes, Vergès defines three levels of social determinations:

- 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 individuals 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 of appartenance: the social representations of State role in economics could be different in function of the social milieu of individuals (for example: independent profession versus salaries at the inferior levels of the educational rank).
- Social practices: professional, monetary, consumption activities.
- The discourses that circulate in a determined moment in the society. These discourses comes from media, social organizations, influent people and, more largely, from all the members of society; that's what Vergès nominate the "débat idéologique ". Discourses on economics can be considered as opinion discourses: discourses that everybody could have on the weight of a specialist in economics inside society.

Legardez (2004) describes the economics fields, saying that it is not isomorphic, defining three dimensions of these fields:

a)Le champ des savoirs scientifiques en économie est défi ni par la communauté des scientifiques du champ (autolégitimation, classique dans les domaines scientifiques).

b) Le champ des savoirs naturels en économie a des contours mal définis et évolue au rythme de la société elle-même et de la place occupée par l'économie dans la sphère idéologique et médiatique. […]

c) Le champ des savoirs scolaires en économie est alors une résultante du double travail de transposition didactique (Chevallard, 1991 ; Legardez, 2001) : transposition externe qui, partant des savoirs scientifiques et de la demande sociale, produit des "savoirs à enseigner", puis transposition didactique interne par laquelle l'enseignant élabore ce qu'il considère comme "enseignable" . (Chatel, 1995 ; Chatel et al., 2001)

As regards the field of economic knowledge, Vergès (1996) affirms that the acquisition of an economic culture is a decisive element of the economic development, especially in every country where the organization of economy has known radical transformations. Stating in this way the independent status of this particular knowledge in an era of conflict between global economy and cultural identities anchored in the history of every country, he thinks that:

> 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)

Inside this specific field of economic knowledge, Vergès identifies in this way a particular place and role for social representations of economics:

> Nous nous intéressons au caractère cognitif et collectif des représentations. Ce parti pris théorique est fortement déterminé par notre objet: l'économie. Ce domaine est l'objet de recherches scientifiques voulant avoir une efficacité sociale. Les représentations économiques sont alors une forme de connaissance: un savoir partagé et un champ de significations pour notre société. (Vergès, 1994a, p. 390)

The objective of social representations studies in the economic area has to be "how ordinary people perceive economic phenomena" (Vergès, Tyszka, Vergès, p.25). Assuming that what is vehicled is always a set of notions given by economists and 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 conceive economics:

> Several intriguing question arise in this context. Economists regularly use various notions such as enterprise, production, investment, employment, taxes, etc. Do ordinary people use similar notions, or quite different ones? Economist describe various relationships within economic system, such as "consumption-production-investment-credit-saving-consumption". The intriguing question is how various economic notions are interrelated in the perception of the people, i.e. which of them are linked in an average person's mind. How the various goals of the enterprise are perceived and ordered, e.g. profits, working conditions, prompting employment, etc. Are the basic cognitive representations of economics sensitive to particular experiences and specific economic situations in a country? (Vergès, Tyszka, Vergès, 1994)

The nature of a social representation depends not only on the different point of view of every social group, but also on the object (Vergès, 1994a).

The value and the importance of the application of the Theory of social representations to the study of critical objects is reminded also by Jean Claude Abric (1996), who in the *Avant-propos* of a work significantly titled "Exclusion sociale, insertion et prevention", affirms the wish to diffuse how the Social representations could symbolize an "outil essential au service de l'insertion et de la prevention" (p. 8). In its words we can find the sense of the choice of both the Social representations and of a socially important object:

> Mais notre volonté est également pragmatique: convaincre les différent agents sociaux engages dans le lutte contre l'exclusion – des éducateurs aux magistrats, des policiers aux professionnels charges de la lutte contre le chômage, des enseignants aux responsables politiques de l'action sociale-que la théorie des représentations sociales et les travaux des chercheurs qui lui sont associées peuvent leur apporter une aide importante dans la compréhension des problems complexes qu'ils traitent et dans la définition des principes et des modalités de leurs actions concrètes. (ibidem)

In this sense, the application of the Theory to objects like economic crisis, resides in the fact that

> contemporary events, experiences and objective knowledge of groups are reflected in social representations. Social representations shed light on the collective changes of people's mindset in times of crisis and upheaval, during which people are more willing to talk and express their perceptions spontaneously. (Puaschunder, 2012, p.3)

In many other historical and economic world changes, studies on economic social representations were done in this optic. Social representations were collected during the introduction of the European currency to measure the societal receptivity of a novel currency (el Sehity, Hoelzl & Kirchler, 2005). The social representations of experts on the global competency of the U.S. citizenry were captured by the U.S. Department of Education in early 2008 in order to respond to international challenges in the era of globalization (de Sam, Dougan, Gordon, Puaschunder & St.Clair, 2008).

Financial Social Responsibility social representations held by the finance community were depicted at the New York Financial District right before the outbreak of the 2008/09 World Financial Crisis (Puaschunder, 2010).

During the late summer of 2011, the social representations on intergenerational equity, impacted by crisis which stressed over indebtedness and uncertainty, were studied by Puaschunder (2012) and revealed new attention to the promotion of solidarity, ethicality and social responsibility but also innovations and future investment, as prerequisites of intergenerational equity, obtained by efficiency, humane values and behavioral changes regarding conscientious consumption.

2.2. Different social representations in different social categories/countries: scientific and lay knowledge

The first question to inspire all the research process, concerns how the social representation of economic crisis has been developing 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 the different 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 in the same way economic or non economic elements, because social actors establish very specific economic/non economic articulations, according to the different social practices and different signification universes they take part. 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, brought to 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, 1994) that the social representation of the banking business and accompanying people with psychosocial difficulties, had the same significant element but inverted for their position in the central core/periphery, Michit (1994b) has given empirical evidence also 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, cultural memory of social groups" (p. 446). Tyszka (2001), for his part, referring to empirical evidence from cross-cultural researches, 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).

These 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 context. Many cross-cultural researches have already tried to show this kind of differences relating to social representations of economic objects. Referring to a cross-cultural research carried out in 1993 (Vergès & Bastounis, 2001) in six countries (Brazil, France, Italy, Poland, Portugal, Spain), which studied the social representations of economics among 200 students in each country involved, Zappalà (2001) underlines how the findings of this research showed, on one hand, that students from different countries consider business and society not as completely distinct worlds, but as interconnected by the action of socio economic individuals, on the other hand, they have different points of view on economy, related to social and economic condition of each country. For example, students from Italy and Spain, seemed focused on the social impact of economy, students from Brazil on the negative and critic consequences of economic choices, students from Poland to the business and monetary developments of the free market economy and, finally, students from France and Portugal take more into account the critical, social and business consequences of the economy, thus with a more balanced point of view. Also

regional differences where explored in the Italian sample (that had a double sample North, South); in fact, students from the North of Italy seemed to put on the new economic agents with respect to the students from the South, whose representations were entrapped within the dialectic between the state and big companies (Zappalà, 2001). Tyszka (2001), trying to shed light upon the influence of mass media communication versus influence of different socio-economic and cultural context on social representations of economics, examines two cross-cultural studies: the first one, part of the wider research cited upon by Zappalà (2001), focused on the perception of economic activities between French and Polish students (Vergès, Tyszka, & Vergès, 1994), showed a difference in perception of consumption and household economy, which were really frequent and linked concepts, among the French students, while absent and weakly linked, among Polish students. This seemed to be the result of the specific historical and cultural experience of Polish students which, differently from French students, felt the influence of the last decades centrally planned communist economy, that, by its definition, ignored consumption and consumers, reducing household economy to a private and marginal problem (Tyszka, 2001). 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 state controlled vs. marked oriented countries (Hungary, Poland Netherlands and United Kingdom). The come out differences concern the way to evaluate socio-economical activities. Ownership of a casinò, a newspaper, a bank, or investing in enterprise, were considered more profitable, while a lot of socially unacceptable activities, such as gambling on horse races, giving and receiving bribes, cheating on taxes, etc. were judged less negative, by people from the former communist countries. Probably the phase of transition which caracterised countries of provenance of these students, had rendered this kind of practices, not very widespread until that moment, more frequent and desiderable.

Cross cultural studies have been also conducted to better understand new and important phenomena: as it has been happening for the economic crisis, another imponent, unfamiliar and full of consiquences economic transformation was the introduction of the Euro. In 1996-1997, a cross cultural research project called "Psychology of the European Monetary Union" (Muller-Peters, Pepermans, Wahlund et al., 1998) involved 15 European member states (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, and UK), in investigating the attitude towards Euro before its official introduction. The results of this study showed the strong influence of the national background on the attitude to the Euro. Past events and national currency histories seemed to influence the ambigous perception of Euro (Dehm & Muller-Peters, 2001), which showed, for example, how the social representation of European Monetary Union in Germany was dominated by the fear of being proud of their country, because of the Germany's History of National Socialism and, at the same time, by the German Mark, symbol that objectified the German virtue and ability to rebuild a country from scratch after the second world war. Advantages of Monetary Union were more diffuse and based on peripheral information processing withouth leading to stable positive attitudes. The results for Austria (Meier & Kirchler, 1998), where the basic questionnaire was integrated with a free-associations task, showed, instead, the presence of different social representations of Euro that influenced the individual attitudes towards it and brought to identify five groups: strong opponents of the euro, moderate opponents, neutral or indifferent respondents, moderate supporters, and strong supporters. Social representations of these groups were accomunated by peripheral elements but differed in central elements: while supporters of the euro were most likely to emphasise economic advantages for nations and individuals, opponents' attitudes seemed to have a more emotional tone, where negative feelings, fear of losing money, unjust distribution of costs and benefits among the EU member states, were associated to a perceived decrease in national autonomy and identity. National identity, in

particular, powerfully characterized the social representations of strong euro opponents, which claimed the threath that euro represented for Austrian identity, and tough supporters, which instead held to the vision of a stronger Europe. Identity issues, therefore, correspond to peripheral elements of social representations, which have impacts on the evaluation and future behaviour towards the euro (Meier & Kirchler, 1998).

In a study focused on the difference between social representation of indebted and not indebted people, Roland-Levy (2004) underlines the presence of relevant differences in the structures, unless the terms, freely associated by subjets with reference to savings, credit, economy and debt, were more or less the same. The analysis of the reppresentation of the field of economics has showed that, according on the indebted or not indebted character, the structure of the representation is completely different: in fact the vision of the indebted people is satured by debt, and the link between credit and economy does not appear anymore.

A group of studies on economic social representations in different groups have been made also on the specific object of economic crisis. Roland-Lévy, Pappalardo, Boumelki and Guillet's research (2010) analyze the social representation of the financial crisis in relation with social representations of other social objects, credit and savings. They have found out that this relation was relevant only for credit and only for the group of participants worried about the consequences of the crisis, but it did not bring them to assume different type of behaviours in terms of credit taking. This kind of approach, that tries to understand the functioning of individual behaviours related to various economic phenomena (Roland-Lévy, 1998), focuses on the analysis of economic behaviour and reasoning, both individual and collective, in their psychological dimension.

Some studies, after 2009 crisis, affirm the broad consensus about the crisis confidence weakening brought by crisis and trust erosion in market economies in general, in economics and in political stakeholders in particular (Earle, 2009 as cited by Gangl, Kastlunger, Kirchler & Voracek, 2012) or the not clear understanding of the causes of the crisis, the capabilities of economic and political stakeholders to take efficient measures, or what the future developments might be by neither financial experts nor consumers (de Rosa and Bulgarella, 2009). Nevertheless, other studies hypothesized and explored the differences between experts' and laypeople's social representations of the financial and economic crisis.

Initial empirical evidences about public sense making of the phenomenon has indicated that laypeople either explain the crisis as a natural development of economic cycles, or favour attributing the crisis to stakeholders' myopic strategies and moral corruption. In particular the Leiser et al. (2010) study conducted in France, United States, Russia, Germany, Israel and sub-Saharan Africa revealed two major conceptions of the economy post crisis, the prevalent one which sees economy as constructed by individuals with failings of moral or cognitive character and another conceiving economy and a second level of explanation of economy as a system largely independent from human intentions, endowed with some resilience, functioning in cycles.

Laypeople also seem to focus on unemployment when they think about the crisis and differ in their notions of the crisis depending on whether they are afraid or unafraid of its consequences (Roland-Lévy et al., 2010).

Ernst-Vintila, A., Delouvée, S. & Rouquette, M.-L. (2010) compared the social thinking about the financial crisis of 2008, the behaviours and the intentions for action of two groups of participants, senior managers of the financial sector and lay citizens, who were different in their level of praxis related to the financial sector. In both groups, the representation financial crisis showed a prevalent normativity. This type of representation explains its reduced effectiveness in prescribing behaviour (*inertia*), and also characterization of the

crisis as a threat, together with avoidance behaviour; by contrast, managers reported representations of the crisis more functional, with a more practical orientation.

Kirchler et Kastlunger (2010) instead verified that two categories of Austrian participants, differentiated by their practices in the financial sector - bank employees and ordinary citizens - asked to give free associations related to different economic objects with regard to crisis, had different central elements, so different social representations of economic crisis. In particular, bank employees did not mention banks as culprits of crisis as, instead, laypeople did. Experts' and non experts' (laypeople) social representations of the financial and economic crisis are also object of research in Gangl, Kastlunger, Kirchler & Voracek, (2012), who focus on financial experts and laypeople with low versus high confidence in the economic recovery. Among the different elements that constituted their representations, they observe that the references to economic elements (unemployment), as well as the negative attitudes and opinions are transversally present in both expert/ laypeople social representations of crisis, but with some differences in attributions with regard to stakeholders. In particular, all the participants blame politicians but experts blame the media and laypeople blame the managers. Other differences are in the level of confidence in economic recovery level, higher among experts, testifying a relation between expertise-knowledge of economics and confidence and, finally, in the abstractness of explanation, more concrete for laypeople.

With regard to the potential effect of previous subjective knowledge, Scheiddeger and Tuscher (2010) have studied hegemonic social representations of the economic system as a function of academic majors and subjective knowledge in economics, evidencing that studying particular subjects (as social and political sciences and literature) could have a link with hierarchy attenuating orientation, and gear to a subversive stance towards the market; this kind of influence could be further polarized by subjective knowledge.

O'Connor (2011) instead, exploring deep lay explanations of Irish recession using semi-structured interviews, tries to bring the debate back to the laypeople

knowledge, founding that "for most people, the recession was not a strictly economic event" because "instead of recruiting formal economic concepts, people found material for explanation in their social world, drawing upon a wide range of ideas about society, power, morality, public spheres and personhood" (p. 466). The Author, focused on three main areas: power of the "triad" politics-banks- developers; ordinary people, who were seriously hit but at the same time involved in the process that brought to it and in charge of sacrifices to resolve it; fatalism, seeing recession as something inevitable and unpredictable reinforced by the representation of the Irish passivity and of some uncontrollable structural forces.

Other studies were more focused on the optimistic/pessimistic continuum. Zaleskiewicz (2010) asked in February 2009 predictions about the crisis to four categories of Polish participants: financial analysts, lawyers, economics students and ordinary citizens. Their predictions were higher pessimistic than the reality was at that time, and, more interestingly, there was no difference among samples in the undifferentiating pessimist trend. Egan, Merkle and Weber (2010) find a similar result interviewing German participants, and in particular that "optimistic", as well as "pessimists", believe that the majority has unfavourable forecasts and expects that the market would have continued to decline in the long term.

2.3. Differences among social representations in the structural approach

Our research is placed in the Structural approach to the study of Social representations, that was developed by the Aix-en-Provence researchers, since 1976, around the concept of "structure" of a social representation, born with the hypothesis of the central core (Abric, 1976, 1987, 1994a). Starting from the Heider's works (1927) on the attributional processes that create an "unitary

core" which is "center of the causal weave of the world" (Heider, 1927, as cited by Abric & Tafani, 2009), and developing a concept of generative nucleus introduced by Moscovici (Galli, 2006), Abric affirms the idea of a *central core* which organizes the social representations and determines its sense and coherency: "The organization of a social representation presents a specific characteristic: it is organized around a central core constituted of one or several elements that give the representations its meaning" (Abric, 1976 as cited by Abric 2001, p. 43).

According to this hypothesis, a social representation would have a structure constituted by two components, a central core and a periphery.

The central core is constituted by the elements most shared of the representation which has two main functions (Abric, 2001a):

- A generating function: the central core is the group of elements though the meaning and the value of the other elements is generated or transformed;
- An organizing function: the central "determines the nature of the links that unite the elements of the representations to each other" (p. 44), giving to them a stable structure.

The central core is, in other words, the most important and stable part of the social representation, "the one that ensures the perennial nature of the representation in moving and evolving contexts" (p. 44) and, thus, the most resistant to chance.

Around this central core are placed the other elements of the representation, defined as *peripheral elements*. They represent the most accessible part but also the most lively and concrete.

> Depending directly on the context, peripheral elements result from the anchoring of the representation into the reality. They constitute the interface between the central core and the concrete situation in which the representation elaborates or realizes itself. (p. 44)

Flament (1989) assigns to them three main functions:

- Prescription of behaviours and stances: they give information on what is normal to do or say in a certain situation, taking into account is finality. They lead directly to the action or the reaction of individuals, without necessarily referring to the central elements.

- Personalization of social representations and related behaviours: they contain the elements that allow individuals to have their personal appropriation of the representations, generating its variable manifestations but always compatible with the central core.

- Protection of the central core in case of necessity: they function as a "protective shield", absorbing new elements and protecting the central core from them. In fact, if the central core is the part more resistant to changes, peripheral elements are instead the first part that is touched by a transformation process.

These functions refer also to two further functions assigned to peripheral elements (Bonardi & Roussiau, 1999, as cited in Galli, 2006):

- A regulative function, which regulates the dyscrasias between interior parameters of the representation and the new information coming from the social environment;

- A concretizing function, that, as affirmed by Abric (2001) "serve a concretizing function, permitting the formulation of the representation in concrete terms to render it immediately comprehensible and transmissible" (p. 44).

Central core and periphery seem to be constituted by a double system, a central system and a peripheral one (Rouquette & Rateau, 1998), specific but not complementary. The central system is linked to historical, sociological and ideological conditions. Being directly associated to values and norms, it defines fundamental principles that organize social representations. Peripheral system,

instead, is linked to contingent and immediate context and allows the adaptation and evolution of the representation, protecting the central system from the transformative pressures.

To sum up, according to the nucleus Theory, central elements express the significations that individuals assign collectively to the object of representations, that values and history of the group have made 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 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 his social environment. This faculty is given by the nature of the central core itself:

> The central core is determined by the nature of the object represented, by the type of relations that the group maintains with this object, and, finally, also by the system of values and social norms that constitutes the ideological environment of the moment and of the group. (Abric, 2001b, p. 43)

Secondly, the nucleus Theory suggests that studying a social representation means to identify the elements of the central core:

> Finalement, selon cette conception, l'étude d'une représentation va consister à identifier, dans l'ensemble des opinions et croyances relatives à l'objet, les éléments appartenant au noyau. Ainsi, au-delà de la variété des discours, on pourra comprendre les significations que le groupe attribue à l'objet de représentation. (Moliner, Rateau, Cohen-Scali, 2001, p. 24)

A further development of this theory regards the comparison between different social representations and in particular, according to Abric (1994b, 2001b, 2003) and Moliner (1994), it would be high the probability that different social representations have different central cores. In effect, due to the organizing

function that the central core has as the "unifying and stabilizing element of the representation" (Abric, 2001b, p. 44), it is also the most stable element and the element in the representation most resistant to change.

> In fact, all modifications of the central core involve a complete transformation of the representation. Thus, we will suppose that it is the identification of this central core that permits the comparative study of the representations. (ibidem)

It means that two representations are considered different if they are organized around two different central core; so unless they have the same content they could be differentiated by their organization.

With reference to the transformational process of social representations, an effective transformation of a representation is possible only if the central core is questioned (Moliner, 1992, as cited by Abric, 2001b).

First of all, in the evolution process of a social representation it is possible to distinguish three phases, when it is possible to observe different elements of the social representation (Moliner, Rateau, & Cohen-Scali, 2001):

- A phase of emergency, characterized by a wide variability of opinions and a weaken structuration of them, when it is possible to identify the phenomena of anchorage;
- A phase of stability, which is distinguished for the presence of elements strongly consensual and linked to each other, when it is possible to focalize on the structures and the structuration of the elements;
- A phase of transformation, when the ancient contents cohabitant with new ones, usually contradictory and that gives the possibility to examine the amplitude of the observed evolution.

Besides, according to Abric (1994a), starting from the assumption that a transformation of a social representation starts when new practices appear in contradiction with the representation system, there are three types of transformation of a social representation, due to the perceived reversibility of

the new situation and to the positioning into the structure (centre/periphery) modified by their integration:

- Resistant transformation: if the new practices are not perceived as permanent and irreversible, they are assimilated inside the peripheral system, without bringing into question the central core;
- Progressive transformation: if the new practices are perceived as quite irreversible but not totally in contradiction with the central core, they are progressively integrated into the central core and absorbed into a new one, generating a new representation;
- Brutal transformation: it happens when the new practices, perceived as permanent and irreversible, call into question directly the central signification of the representation, without recurring to any possible defensive mechanism into the peripheral system, generating a complete transformation of the representation.

For this reason, it appears extremely important beyond the analysis of the structure, to go deep into the analysis of the content of the social representation of crisis in its transition from 2009 to 2012, with particular attention to the perceived changes and the strategies that participants put in place to face crisis, but also to the economic social practices that they declare to change. In this direction the previous methods were integrated by questionnaires of choice to elicite all these aspects, as well described in the following section.

In presence of differences between two social representations, the problem could be to evaluate which is the nature of the relation beween social representations.

The most important typology in the literature of Social representations is the Moscovici's one (1986, 1988) that distinguishes among:

- Closed/hegemonic SR: the representational elements are uniformly distributed and shared with the same characteristics throughout the whole population;

- Agonal/critical/polemical SR: the representational elements are approximately the same in the entire population, but their meaning is determined by differing and even contrasting values;

- Open/emancipated SR: the representational elements are distributed among the various subgroups of a population, so that it is necessary to bring them together to find out their coherence.

Recently, some works have contributed to this theoretical issue, demonstrating that all the representations are in relation with an ensemble of other representations, which constitute the symbolic and social environment for individuals (Abric, 2001b; Valence & Roussiau, 2006, 2009; Jeoffrion, 2009).

Researches done in the structural approach (Abric, 1976) have shown three types of relations between social representations:

1. The relation of reciprocity, proposed by Abric and Vergès (1996) in their study about money and work. In this type of relation, object of representation are in relation of reciprocal influence but not of dependence; they refer to each other but the central cores of their SR are autonomous, because of the different and specific central elements (Guimelli & Rouquette, 2004).

2. The relation of antonymy, proposed by Guimelli and Rouquette (2004) starting from their work about security and insecurity, but also given of empirical evidence in Milland's papers (2001, 2002) about work and unemployment. The SR fields are crossed by common themes, that origin the structure of the SRs, which remain autonomous because of the different specific central element for each central core.

3. The relation of «*emboîtement*", determined by Abric and Vergès in their studies on the SR of bank and money (Vergès, 1992; Abric & Vergès, 1994). This kind of relation, different than the previous, is founded on a relation of hierarchy and dependence between objects of SR. Representations, in this case, refer to the same values: normative judgements expressed about the objects depend on the nature of the object of the SR.

Referring to the relation of «*emboîtement*", Milland (2001) proposes to conceive the non-autonomy of the SR «*emboîtee*" as a transitory phase in the process of structuring of a new SR. So the study of pre-existing representations becomes important to understand the genesis of a new social representation (Pianelli, Abric, & Saad, 2010). Pianelli et al. (2010) gives empirical evidence to the relation of emboîtement between SR of LAVIA (automatic system for velocity limitation) and SRs of velocity and velocity limitation, which are the pre-existing SRs that correspond to the points of anchoring of the emerging SR of LAVIA and determine its structure and content, in a sort of "*réseau représentationnel*". The Authors define this network as an ensemble of SRs structured by common values and common themes, coming from the common social environment: "attitudes towards a social object are not determined by an isolated SR but by an ensemble of SRs in interaction and reciprocal influence" (Pianelli et al., 2010, p. 266).

As Pianelli et al. underline, the SRs in a relation of interloking don't differ each other for anything but the functional dimension of their central core (Abric, 2001). The functional and normative elements (Abric, 1987) have been taken into account by Moliner (1995), to theorize his two-dimensional model. Introducing the possibility to extent the difference between normative and functional to all the SR elements, he underlines the possibility to add to the central/peripheral dichotomy (first dimension), "a new distinction which is related to the functional (instrumental, descriptive) and normative (evaluative)

value of the elements" (p. 30). In this two-dimensional model the two bipolar dimensions, centre/periphery and functional/normative elements, are combined. To define this model he made up four experiments about the SR of firms, to individuate the central elements, to understand what discriminate from not negotiable (central) elements and negotiable (periphery) elements, to evidence that not all the central elements are normative and, finally, to show the distinction between normative and not normative elements. The two-dimensional model come from these empirical finding; in particular it was articulated by the union of the two identified SR dimensions, generating four fields of representations, correspondent to the fields of discourse and cognition. In this way the model give the possibility to focus and discriminate the normative from the functional elements, in *definitions*, *descriptions*, *norms* and *expectations*.

3. Sample and methodology

We are going to analyze in the following sections the social representations of crisis of different social categories in two moments, 2009 and 2012 in Italy, in comparison with Greece in the second period of crisis (2012), with a focus on the hypothetical differences among categories, periods and countries.

3.1. Objectives

In this study we are not simply interested in behaviours connected to the consumption of products, or in behaviours of saving (which can be seen as an opposite behaviour to credit taking since they are often related to postponing the consumption of goods). Our interest is to investigate the relationships between economic social practices and economic social representations (Moscovici, 1993; Kirchler, 2007). Jodelet and Moscovici (1990, p. 287), on that matter, argue that social psychologists very often consider only atomized and not socially linked behaviours, while practices are systems of actions socially structured and founded in connection with specific roles. Flament (1994) and Abric (1994) also argued that social practices were a major factor in the determination of representations in a changing process. In the case of economic behaviour, the context of an economic crisis – compared to the one of no-crisis – implies new social practices, which could, in turn, modify the initial social representation.

As previously mentioned this study aims to examine the social representation of the economic crisis and to understand how this representation can affect the social representation of specific economical components and related social practices.

The research purpose to examine the structure and the content of different

social groups' representations and their relation with social practices has been articulated in three research questions and consequent objectives:

1. *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 (Vergès, 1994a; Tyszka, 2001) and to be part of a professional group activates particular social representations (Mardellat, 1994).

   The first objective is to verify how the social representation of economic crisis has been developing within different social groups.

2. *Has the social representation of crisis changed since 2009 to 2012?*

   It should be noted that an effective transformation of a representation is possible only if the central core is questioned (Moliner, 1992, as cited by Abric, 2001b).

   The second objective is to explore if and how the social representation of economic crisis has been transformed from 2009 to 2012.

3. *Which are the differences between SR of economic crisis produced in different cultural contexts?*

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

   The third objective is to identify the differences between social representations of economic crisis in different cultural contexts.

3.2. A mixed method approach

To investigate the complexity of the social representation of economic crisis and the system of relations between economic and social objects which constitutes it, it has been decided to use a mixed method approach. Agreeing with the Verges & Bastounis position about studying a 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" (Vergès & Bastounis, 2001, p. 35). In the direction also indicated by Moscovici (1989, as cited in de Rosa, 1994) which suggested "the adoption of a continuum of method and not a spurious summing up of various methods" (de Rosa, 1994, p.291) and by all have showed theoretically and empirically the necessity to investigate a social representation using a multi-method approach, by emphasizing its heuristic potential (de Rosa, 1990; Galli, 2003, 2006), the study has been articulated in three different phases. In particular were utilized:

1. a *descriptive approach*, to find out the structure and the content of the SR for every social group in each country;

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

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

Each research step is characterized by different typologies of survey. It was used a synchronic approach involving, at the same time, groups of participants comparable for everything except for category/group membership, to evaluate the impact of their own membership on the studied representation. It was also used a diachronic approach employing, at different times, the same methodology and the same typology of participants. The data collection was made in each considered country in June 2009 and in June 2012.

3.3. Participants

Both in 2009 and in 2012, it has been established to use a non probabilistic sampling, "with rational choice"[1], composed by 120 subjects for each country involved, equally distributed in four groups "target":

- university students (second/third year; Faculty of Economics)
- bank clerks of medium level;
- shopkeepers;
- laypeople.

Criteria (Moliner, 1993) which have guided us to identify the different groups of participants, which will take part into the research, refer to:

1. *Group characteristics*. Considering that formation, duration and evolution of a social representation are submitted to collective processes of communication, individuals, which take part in the sample, have to be linked to each other. In other words, every group has been composed by subjects who communicate with each other- directly or indirectly- as regards the object of representation.

2. *Group advantages*. The object of representation has to be important

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[1] Defined as a kind of non probabilistic sampling, where "the sampling unities are selected not in a probabilistic manner, but on the basis of some own characteristics" (Corbetta, 1999, p. 349).

for group members, because it can bring for them a sort of benefit, which consists of reaching shared positions.

3. *Social Dynamics*. The above mentioned two advantages can be understood from group interaction with other groups. An object of representation, in fact, is always embedded in social dynamics among more groups and that's because these different groups interact with each other about the object, they feel the need to own and this preserve their identity and cohesion.

Strategies adopted to contact interviewees have been diversified on the typology of each groups: students have been reached at university, during the break they had between courses; bank clerks were contacted and interviewed making appointments at their work place and choosing people from agencies in relations of collaboration or geographical proximity; shopkeepers have been interviewed on appointment and at their work place too; laypeople have been contacted in the street, next to/inside shops.

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.

3.3.1. Italian participants

About the Italian participants average age:

- In 2009: for students μ =20,03 (SD = 1,189); for bank clerks μ = 41,97 (SD = 7,595); for shopkeepers μ = 43,23 (SD = 7,833); for laypeople μ = 42,77 (SD = 10,170).

- In 2012: for students μ = 21,76 (SD = 1,675) ; for bank clerks μ = 42,33 (SD = 7,434) ; for shopkeepers μ = 41,16 (SD = 8,686) ;

laypeople μ = 50,83 (SD = 7,625).

As regards the educational level of Italian participants, the medium level is the high school diploma in both years, with high percentages of academic/master degrees too (Tab. V): the interviewed students were mostly enrolled in the second academic year in 2009 (66,7%) and in the third year (70,0%) in 2012; bank clerks (tab.VI) had mostly an high school diploma (60%) in 2009 and an academic/master degree (56,67%) in 2012; shopkeepers have mainly a high school diploma (46,67% and 73,33%) in both years; laypeople have a higher percentage of high school diploma (43,33%) in 2009 and a equal percentage (50%) of high school diplomas and academic/master degree.

Tab.V Italian Students academic year 2009/2012

	2009		2012	
	Fq	%	Fq	%
Second year	20	66,7	9	30,0
Third year	10	33,3	21	70,0
Tot	30	100	30	100

Tab. VI Bank clerks, Shopkeepers, Laypeople education 2009/2012

2009	Bank clerks		Shopkeepers		Laypeople	
	Freq	%	Freq	%	Freq	%
Elementary/ middle school diploma	0	0,00	4	13,33	6	20,00
High school diploma	18	60,00	23	76,67	13	43,33
Academic/master degree	12	40,00	3	10,00	11	36,67
2012	Bank clerks		Shopkeepers		Laypeople	
	Freq	%	Freq	%	Freq	%
Elementary/ middle school diploma	0	0,00	6	20,00	0	0,00
High school diploma	13	43,33	22	73,33	15	50,00
Academic/master degree	17	56,67	2	6,67	15	50,00

About the profession[2] of our participants, it was a prerequisite of their constitution for the first three samples (students, bank clerks, shopkeepers) on the basis that the distance from the object could have a different incidence on the structure of the social representation of crisis (Galli et al., 2010).

Differences as regards this incidence could be registered in particular between "professional experience oriented" and "laypeople" (our fourth sample): if we know that individual practices determine the construction of their social thinking (Guimelli, 1989), according to Kirchler (2012), it can be assumed that different subgroups in the population have their own notions of the crisis. In particular in the analysis of expert and laypeople's social representations (Kirchler & Kastlunger, 2010; Gangl, Kastlunger, Kirchler, & Voracek, 2012), experts are expected to have different representations of a particular phenomenon compared with laypeople (e.g., Leiser & Aroch, 2009; Leiser & Drori, 2005) also on the normative/functional dimension (Ernst-Vintila, Delouvée, & Rouquette, 2010).

The social insertion of our Italian students and laypeople participants can be expressed by the mother/father profession for students (Tab. III) and by profession for laypeople (Tab. VII, Fig. 5).

In particular students' father profession (Tab. III) is mainly represented by executive professions of the office job (30%) in 2009 and in 2012 (33%), while their mother's profession is in both year mostly represented by unemployed and housewives.

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[2] Both students mother/father profession and laypeople profession were operationalized on the basis of the ISTAT classification of profession

Tab.VII Italian Students' parents profession 2009/2012

	Father profession				Mother profession			
	2009		2012		2009		2012	
	Fq	%	Fq	%	Fq	%	Fq	%
Legislators, entrepreneurs, management	4	13,33	7	23,3	1	3,33	1	3,3
Intellectual, scientific and high specialized professions	6	20,00	1	3,3	7	23,33	0	,0
Technical professions	2	6,67	2	6,7	0	0,00	4	13,3
Executive profession of the office job	9	30,00	10	33,3	5	16,67	6	20,0
Qualified profession in commercial activities and services	2	6,67	2	6,7	1	3,33	1	3,3
Artisans, agriculturists	2	6,67	0	,0	0	0,00	1	3,3
Workers, machinery and vehicles drivers	1	3,33	4	13,3	1	3,33	0	,0
Not qualified professions	0	0,00	0	,0	0	0,00	1	3,3
Army	1	3,33	1	3,3	0	0,00	0	0
Retired	1	3,33	3	10,0	0	0,00	1	3,3
Unemployed, housewife	0	0	0	0	15	50,00	13	43,3
Missing	2	6,66	0	0	0	0	2	6,66
TOT	30	100	30	100	30	100	30	100

Laypeople fall into few main occupational categories (Tab. VIII, Fig. 5) that are Intellectual, scientific and high specialized professions (23,33%; 33,33%) in both years and Unemployed, housewife (23,33%) in 2009 and Executive profession of the office job (33,33%) in 2012.

Tab. VIII Laypeople profession 2009/2012

	2009		**2012**	
	Fq	%	Fq	%
Legislators, entrepreneurs, management	0	0,00	3	10,00
Intellectual, scientific and high specialized professions	7	23,33	10	33,33
Technical professions	5	16,67	4	13,33
Executive profession of the office job	5	16,67	10	33,33
Artisans, agriculturists	1	3,33	0	0,00
workers, machinery and vehicles drivers	1	3,33	0	0,00
Retired	3	10,00	0	0,00
Unemployed, housewife	7	23,33	2	6,67
Landowners	0	0,00	1	3,33
Missing	1	3,33	0	0
TOT	30	100	30	100

Fig. 5. Laypeople profession 2009/2012
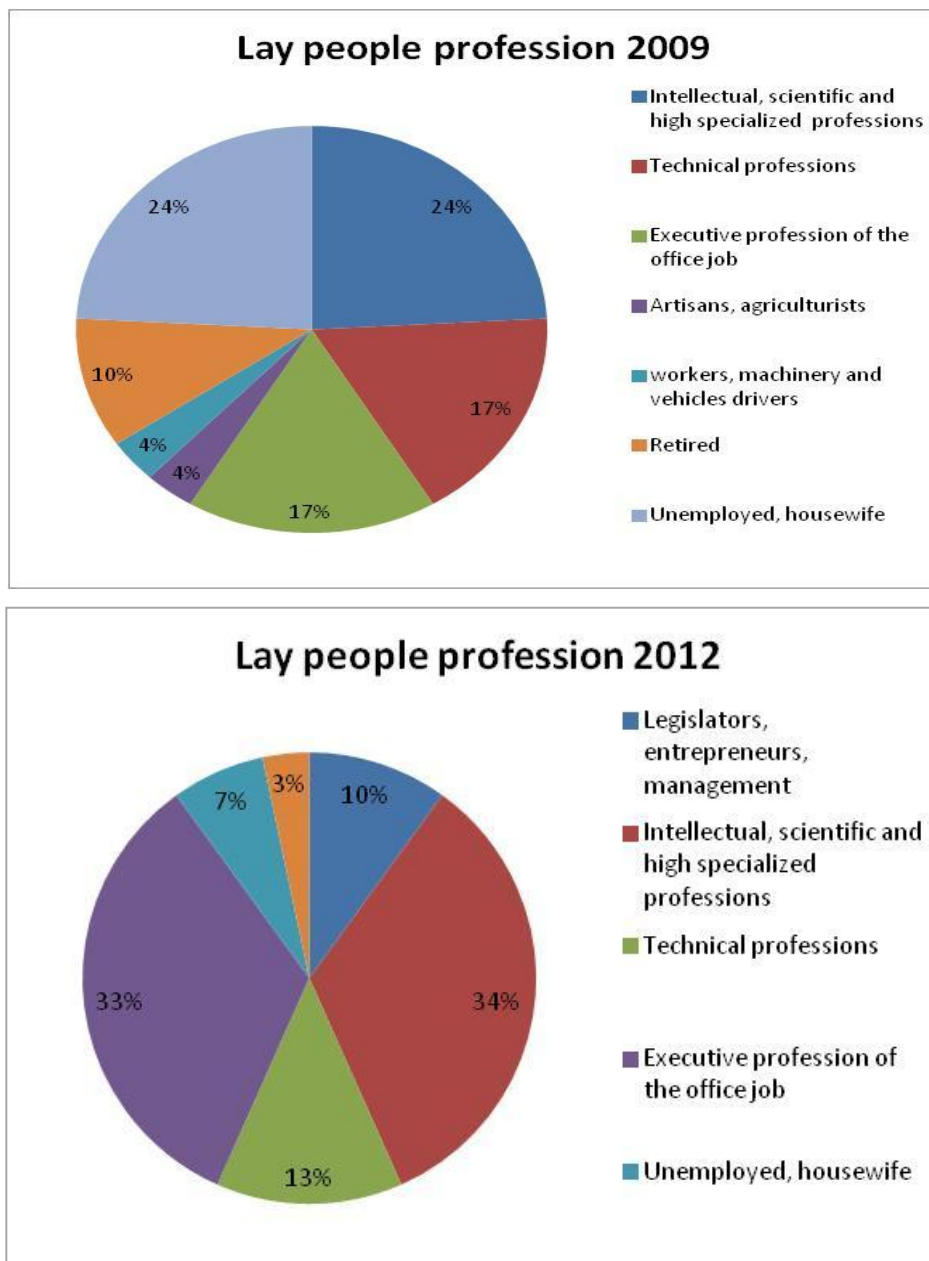
About political orientation (Tab. IX) students are mainly on the right (30%) center-left (30%) and apolitical position (26,67%) in 2009, while they are more on the center-left (23,33%), left (20%) and apolitical (26,67%) one in 2012. Bank clerks are mainly on the center-left (40%), left (23,33%) position in 2009 and center-left (33,33%) in 2012. Shopkeepers are mainly on an apolitical

position (40%, 56,67%) both in 2009 and 2012. Finally laypeople are mainly on a apolitical (33,33%) right (26,67%), center-right (26,67%) position while in 2009 they were more on a left (33,33%) and center-left (20%) position.

Finally as regards religion (Tab. X) students are mostly not practicing believers (44,33%; 50%) in both 2009 and 2012; bank clerks are mainly practicing believers (63,33%) in 2009 and not practicing believers (50%) in 2012; shopkeepers mostly not practicing believers (60%; 60%) in both 2009 and 2012; laypeople are mainly practicing believers (63,33%) in 2009 and not practicing believers in 2012 (50%). So we have always low percentages of not credent in every sample.

Tab. IX. Italian participants Political orientation 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Right	9	30,00	2	6,67	6	20,00	8	26,67
Centre-right	4	13,33	3	10,00	7	23,33	8	26,67
Centre	0	0,00	0	0,00	0	0,00	0	0,00
Centre-left	9	30,00	12	40,00	4	13,33	2	6,67
Left	0	0,00	7	23,33	1	3,33	2	6,67
Apolitical	8	26,67	6	20,00	12	40,00	10	33,33
TOT	30	100	30	100	30	100	30	100
2012	**Students**		**Bank clerks**		**Shopkeepers**		**Laypeople**	
	Freq	%	Freq	%	Freq	%	Freq	%
Right	3	10,00	2	6,67	2	6,67	3	10,00
Centre-right	5	16,67	3	10,00	1	3,33	4	13,33
Centre	1	3,33	1	3,33	0	0,00	3	10,00
Centre-left	7	23,33	9	30,00	1	3,33	6	20,00
Left	6	20,00	10	33,33	9	30,00	10	33,33
Apolitical	8	26,67	5	16,67	17	56,67	4	13,33
TOT	30	100	30	100	30	100	30	100

Tab. X. Italian participants Religion 2009/2012

2009	Students		Bank clerks		Shopkeepers		Laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Practicing-believer	10	33,33	19	63,33	12	40,00	19	63,33
not practicing believer	13	43,33	10	33,33	18	60,00	11	36,67
Not believer	7	23,33	1	3,33	0	0,00	0	0,00
Tot	30	100	30	100	30	100	30	100
2012	**Students**		**Bank clerks**		**Shopkeepers**		**Laypeople**	
	Freq	%	Freq	%	Freq	%	Freq	%
Practicing-believer	12	40,00	10	33,33	4	13,33	10	33,33
not practicing believer	15	50,00	15	50,00	18	60,00	15	50,00
Not believer	3	10,00	5	16,67	8	26,67	5	16,67
Tot	30	100	30	100	30	100	30	100

3.3.2. *Greek participants*

The diachronic-comparative analysis of the Greek social representation will not be taken into account in this dissertation. Here we've only the descriptive data of the sample of participants involved in the study in 2012.

Greek participants average age:

- for students $\mu = 20,90$ (SD = 1,398) ; for bank clerks $\mu = 35,60$ (SD = 10,901) ; for shopkeepers $\mu = 43,37$ (SD = 9,068) ; laypeople $\mu = 39,86$ (SD = 11,672).

The interviewed Greek students (Tab. XI) were mostly enrolled in the third year (73,3%) while the educational level (Tab. XIII) of bank clerks (54%) and laypeople (53%) is mainly "bac+4" (corresponding to 4 education years more than high school diploma), and "bac" (high school diploma) for laypeople (67%).

Tab.XI Greek Students academic year 2012

	Frequency	%
Second year	8	27,7
Third year	22	73,3
TOT	30	100

Tab. XII Greek Bank clerks, Shopkeepers, Laypeople education 2012

	Bank clerks		**Shopkeepers**		**Laypeople**	
	Freq	%	Freq	%	Freq	%
Primary	0	0	0	0	1	3
bac	1	4	18	67	9	30
bac+2	2	7	0	0	0	0
bac+3	6	21	7	26	3	10
bac+4	15	54	2	7	16	53
bac+5	4	14	0	0	0	0
bac+6	0	0	0	0	1	3
TOT	28	100	27	100	30	100

Tab. XIII Greek Students' parents profession 2012

	Father profession		**Mother profession**	
	Freq	%	Freq	%
Legislators, entrepreneurs, management	4	13,33	4	13,33
Intellectual, scientific and high specialized professions	9	30,00	6	20,00
Technical professions	1	3,33	2	6,67
Executive profession of the office job	4	13,33	4	13,33
Qualified profession in the commercial activities and services field	3	10,00	1	3,33
Artisans, agriculturists	3	10,00	0	0,00
Army	2	6,67	0	0,00
Retired	3	10,00	2	6,67
Unemployed, housewife	1	3,33	11	36,67
TOT	30	100,00	30	100,00

With regard to social insertion, Greek students parents' profession is mainly Intellectual, scientific and high specialized professions (30%), followed by Legislators, entrepreneurs, management and Executive profession of the office

65

job (13,33%; 13,33%) for students' fathers and Unemployed, housewifes (36,67%) followed by Intellectual, scientific and high specialized professions (20%) for students' mothers.

Instead, about laypeople profession, they fall prevalently into Executive professions of the office job (46,67%) and into Intellectual, scientific and high specialized professions (26,67%).

The political orientation of Greek participants is mainly apolitical and centre-left for all the samples. In particular students are apolitical and centre-left both for 30%; bank clerks are apolitical for 35,71% and centre-left for 32,14%, shopkeepers are apolitical for 44,44 % and centre-left for 29,63%; laypeople are apolitical for 33,33% and centre-left for 23,33%.

About religion, the majority of Greek participants are not practicing believers, in particular 43,33% of students, 53,57% of bank clerks, 66,67% of shopkeepers and 86,67% of laypeople.

Tab. XIV Greek Laypeople profession 2012

	Freq	%
Legislators, entrepreneurs, management	2	6,67
Intellectual, scientific and high specialized professions	8	26,67
Executive profession of the office job	14	46,67
Qualified profession in the commercial activities and services field	1	3,33
Retired	2	6,67
Unemployed, housewife	3	10,00
TOT	30	100

Tab. XV. Greek participants Political orientation 2012

	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Right	0	0,00	1	3,57	1	3,70	0	0,00
Centre-right	3	10,00	3	10,71	2	7,41	5	16,67
Centre	4	13,33	2	7,14	2	7,41	4	13,33
Centre-left	9	30,00	9	32,14	8	29,63	7	23,33
Left	5	16,67	3	10,71	2	7,41	3	10,00
Apolitical	9	30,00	10	35,71	12	44,44	10	33,33
Missing	0	0,00	0	0,00	0	0,00	1	3,33
TOT	30	100,00	28	100,00	27	100,00	30	100,00

Tab. XVI. Greek participants Religion 2012

	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Practicing-believer	9	30,00	10	35,71	7	25,93	3	10,00
not practicing believer	13	43,33	15	53,57	18	66,67	26	86,67
Not believer	8	26,67	3	10,71	2	7,41	0	0,00
Missing	0	0,00	0	0,00	0	0,00	1	3,33
TOT	30	100,00	28	100,00	27	100,00	30	100,00

3.4. Investigating the SR of the economic crisis: structure and content exploration instruments.

According to Abric (2003), 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 which considers them as an essential element in its world view. As organized systems, all representations have two components: content and structure" (p. 59).

Studying a social representation in the Structural approach means firstly to identify the elements belonging to the central core and the periphery. The problem of investigating the social representations constituents has been faced developing a set of methods up to every most important characteristic of the central elements (Abric, 2001). The symbolic value, which implies that "a central element cannot be questioned without affecting the signification of the representation" (p. 45), can be reached by the technique of *mise en cause* by Moliner (1992), but also with the questionnaire of characterization (Vergès, 1994b), that instead is made on the idea that "a central element is apparently

more characteristic of the representation than any other element". The associative value instead relates to the fact that every central element is directly linked with the signification of the representation and, therefore, necessarily associated with a large number of elements, which means that they are associated with many other elements of the representation than any peripheral elements. This characteristic can be explored by similitude analysis (Flament, 1962; Vergès, P. & Bouriche, B., 2009). The third characteristic of central elements is their expressive value, because a central elements "has all the chances of being very much present in the discourses and verbalizations concerning the object of the representation". This characteristic has been largely investigate with the method of Hierarchized Evocations (Vergès, 1992; Abric & Vergès 1994; Abric, 2003). Among these methods used in the Structural approach to catch the elements of the SR structure, it has been chosen the method of Hierarchized Evocations (Vergès, 1992; Abric & Vergès 1994; Abric, 2003) and the Questionnaire of characterization (Vergès 1995, 2001). Similitude Analysis is the best way, instead, to analyze the particular organization of element to go deep into the content of the social representation (Flament, 1962; Vergès, P. & Bouriche, B., 2009).

In this research the purpose is to study both structure and content of the SR of economic crisis in each social group and category considered. Specific instruments have been made up to reach the elements and the organization of the structure and at the same time to explore the content of every SR analyzed.

3.4.1. Structure

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:

> La théorie du noyau central a une conséquence méthodologique essentielle: étudier une représentation sociale, c'est d'abord, et avant toute chose, chercher les constituants de son noyau central. En effet, la

connaissance du contenu ne suffit pas, c'est l'organisation de ce contenu qui donne le sens. (Abric, 2003, p. 60)

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 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 economic crisis, defined as "essential characteristics of the represented object, without which the object is no longer the same" (Vergès & Bastounis, 2001, p. 21), to identify the position of the elements in the representation (as central or peripheral) and finally, to better catch the organization of these elements, it has been chosen to use the Method of Hierarchized Evocation (Vergès, 1992; Abric & Vergès 1994, Vergès & Bastounis, 2001; Abric, 2003). It consists in a free association task starting from an inductor term, the "economic crisis" in this case, which has the double advantage to put together the frequencial dimension of the terms and the importance given from the subjects to them. As Abric (2003) remembers, in fact, a central element, because of the role that plays in a social representation, has all the possibilities to be frequent in the verbal expression of its "producers". This frequency, thus, represents an indicator of centrality if it is completed by a more qualitative information, the importance, expressed by the attribution of a hierarchy between elements, that subjects are requested to do. Only the intersection between these two criteria, makes the identification of constituent, or significant elements, possible. This method is useful not only to elicit the significant elements but also gives an immediately intelligible output to understand how these elements take place into the organization of the representation, to better show not only the "information" component, but also the "field" of the SR (Erzlich, 1972, as cited in Galli, Fasanelli, & Sommella,

2005).

In addition to this method, in the instrument chosen for the second study, was included a questionnaire of characterization to check the hypothesis of centrality of the identified elements. The questionnaire of characterization was introduced in the study of social representations by Claude Flament, to verify the hypothesis of the existence of a hierarchisation of collective themes as regards an object of research (Vergès, 2001). It consists on a selection/hierarchisation task, starting from the same inductor term of the hiearchised evocations, among a list of elements already identified, or better hyphotised, as central elements. 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).

Only the combination of the two described methods can give the possibility to make more complete hypoteses 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). Consequently, it seems necessary to utilise both of them to better find the value of 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" (*ibidem*).

3.4.2. Content

To access to the content and to connect with it what it is reached about the SR's structures, the second part of the interview has made up in 2009 with

structured and semi structured items in 2009. According to Breakwell and Canter (1993), in fact, an interview is the sharper instrument to better know the feelings, the "explanation models" and the naïf theories of the subjects that lie behind the structure of the social representation and articulate it. Similarly Vergès (1994a) states that with the interview we could be able on one side, to reach this structure and, on the other side, to show how this structure can be translated in argumentation.

In 2012, they were made up a series of questionnaires of choice, starting from the results of the content analysis of the answers given to the previous set of open questions. Some structured items were maintained to allow a comparison 2009-2012, especially relating to the aspect of economic practices related to crisis.

3.5. Data collecting

As regards the strategies and techniques chosen for data collection and processing, a semi-structured (2009) and after structured (2012) questionnaire, was made and presented through a face to face interview.

The data collecting has taken place at the same time in each country involved in two moments: 2009, in the *clou* period of the "subprime" crisis evolution, and 2012, during the "spread" crisis.

In the first part of the interview, after an open question about what subjects intend for "crisis", the subjects are asked to answer to a free associations task and to a putting into hierarchy task, as Vergès' method (1992a; Vergès & Bastounis, 2001) provides. The former requests to express the first terms they think from the inductor term, "economic crisis" in our case, and the latter to order them, by expressing the level of importance the subjects give to each of them. The Association/Hierarchy task is proposed to the participants by asking

not only the first 5 nouns but also, separately, the first five adjectives they thought from the given inductor, to better understand the elements of the SR both in their normative/descriptive aspects (Moliner, 1995a). Besides, in the spirit of the employment of original tools better adapted to the data form and description expressed by Vergès & Bastounis (2001) and with the aim to avoid the lexical ambiguity which could come from this kind of data (Fasanelli, Galli, & Sommella, 2005), the free association task has been completed by open questions about the subject reason, linked to every association choice. The answers to these questions has been useful to understand, through the given justification, the meaning of every term associated and it has been of fundamental importance in the semantic level of the evocations analysis and also to reach specific representational process. The whole Method of Evocation, as here made up, wants to satisfy the necessity to reach the three different cognitive processes individuated by Vergès (1992) that characterize the evolution of social representations: the free associations and putting into hierarchy tasks tries to reach the "selection" process (when the social actors select the organizing principles of the social representation); the request of the five adjectives aims to better understand the "connotative" process, which consists in associating attributes (that the participants use to judge and qualify the selected elements); finally the open answers has the function to enlighten how this elements have been putting together in the "schematization" process.

A questionnaire of characterization was added in the 2012 interview. It was realized starting from the elements already identified from the results of both the hiearchised evocations and the categorical analysis of the answers. It was asked to the participants to order the first most important five statements and the first least important statements, among a list of 15 statements, according to the rule of a multiple of 3, to give after to every item a score of 1 (less characteristic), 3 (more characteristic), 2 (not chosen).

Both the semi-structured (open questions) in 2009 and the structured

questionnaires (questionnaires of choice) in 2012, adapted to the language of every country, have been made up starting from the following dimensions:

- 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, UE's role).

3.6.   Data analysis

The provided techniques of analysis are:

- Lexical and categorical analysis;

- Analysis of Hierarchized evocations (supported by *Evoc2005* software);

- Similitude analysis (supported by *Simi2005* software) in both classic and multidimensional way;

- categorical-frequencial and thematic Content analysis (computer-assisted by *Atlas.ti* software);

- non linear canonical correlation analysis.

The terms evocated by participants have been firstly analyzed with a lexical and categorical analysis. In the lexical phase, they have been aggregated on the basis of the synonymy criterion, to form groups of terms substantially coincident because of the manifest meaning. These groups have been treated with a categorical analysis in its thematic version, which, as in Bardin (2003) opinion, can be defined as a cognitive process which allows to operate classifications of objects starting from common proprieties, whose aim consists in the construction of distinct sets. Starting from a semantic criterion, terms have been further aggregated and each of the obtained groups has been associated to a new label. Every label has been identified using as selective criteria the high semantic proximity and the frequency of occurrence inside every group of terms.

For the Italian participants, the list of the obtained categories individuated for nouns in 2009 is presented below:

- "Households have been the most seriously hit" (in vivo category): households, sons;

- "It's the Euro's fault": dollar, income, currency, Euro;

- Bad information: bad information, disinformation, exaggeration, dailies, ignorance, television;

- Bank as remedy: all the "bank/s" associated as remedy of the crisis.

- Bank at the origin (of crisis): all the "bank/s" associated as cause of the crisis

- Crisis of firms: firm, closing of firm, factories, loss, budget, stasis, failure, business

- Experience and negative feelings: bitterness, anxiety, delusion, depression, desperation, insecurity, impotence, unhappiness, illness, discouragement, solitude, nervousness, panic, fear, dissatisfaction, stress, slackness;

- High cost of living: high cost of living, home, costs, prices, utilities, petrol, taxes, highway, food;

- Increase of poverty: impoverishment, indigence, less money, famine, inequality, poverty, decay, shortage, losses, economic scarcity;

- Insolvency of debt and loans: loans, debts, finance company, borrowing, mortgage;

- Lack of cash: lack of cash, lack, resources, scarcity;

- Loss of employment: unemployment, worker, work, dismissal, employment, factory worker, temporary employment, emigration, precariousness, reduction;

- References to economy: trend, public debt, economic deficit, deflation, inflation, market, New Deal, stagnation, devaluation, recession, exports, economy, recovery, export-import, imports;

- References to finance: indexes, investments, speculation, subprime, interest rate, Wall street, saving, stocks, stock market, finance;

- References to government and institutions: government, institutions, politics, intervention, parliamentarians, facilitations, state;

- Slump of consumptions: drop, slump, consumptions, cigarettes, culture,

wear, sales;

- Slump of purchasing power: purchases, purchasing power, income, salaries, money, wage, liquidity, lack of liquidity, wallet;

- To spend less money: prudence, sale, to spend less, sacrifice, expense, holidays, to save, renunciations, budget.

- Uncertainty about future: future, uncertainty;

In 2012 there are some modified categories and some completely new:

- Aggravation quality of life: life, well-being;

- Bank effect: bank, bankruptcy;

- Causes in general: euro, Europe, USA, loans, debt, estate market, globalization, wastes;

- Generalized distrust: distrust, trust, worry, study, graduated people, escape, education;

- Globalism of crisis: globalization, globetrotter, surprise, tide;

- Hope in possible solutions/possible solutions: hope, UE, euro, Europe, governments, bank, rebirth, solidarity, to get over, develop, man , cooperation, policy, taxes to families, liberalizations state, abroad, faith, politics, strikes, war, equity, enterprise, help, social dampers, investments, retirements, Monti;

- Incapacity of politics and institutions (instead of ref. to gov. and institutions): government, politics, bank, expense, state, disaster, faults,

equity, corruption, inattention, unconsciousness, develop, malfeasance, institutions, trust, waste;

- Lack of culture, information: ignorance population, book, cultural education;

- Necessity of change: change, tree, orientation, revolution, history, life

- Role of Europe: France, Germany, Sarkozy, Merkel;

- Social tension: political and institutional conflict, dualism, problems, anger, contrast, society, violence, oppression;

- Specificities of commerce and enterprises: digital, commerce, industry, problems, contracts;

- Taxes: taxes, IMU, evasion facilities;

- Uncertainty/fear for future (instead of uncertainty of the future): fear, uncertainty, worry, future, young people, loss (of hope in the future), poverty (fear of the future poverty), work (loss of hope in a future work for young people), hang glider, infinite, dilemmas, instability, child, dismissal, unease, sons/no-sons, anxiety, retirement;

- Victims of crisis: families, Europe, sons, young people, social class, weakness, employees, sadness, population, third world, students.

Obtained data have finally been processed by the *software Evoc 2005*.

The hiearchized evocations analysis has allowed to reach the elements which constitute 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 (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 ("first periphery" of the nucleus), which give information useful to better reconstruct the social practices related to the SR object. In the third one (lower left cell, low frequency, high rank) there are the contrast elements, that could configure a nucleus of a SR shared by a minority or be complementary to central elements. In the last cell (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.

Similitude analysis (Flament, 1962; Vergès, P. & Bouriche, B., 2009), was supported by the software *Simi2005*, with the advantage to better show the organizational structure of the significant elements of every SR[3]. This analysis consists in elaborate a matrix of similitude starting from the selected index, which depends on the nature of relationship between the considered variables: in our case co-occurence index was used for hierarchized evocations and choices similitude graphs and Kendall's tau for characterization similitude graphs.

The graphic output of this analysis consists on a graph, where the significant elements of the SR are showed with different kind of links (more or less marked), on the base of their value and the selected threshold, which express the relations (and their strength) between structural elements and their network. The final graphs were elaborated using the logic of *thresholds graph*, rather than the *arbre maximum*, to serve the maximum number of information about

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[3] Comparative results of both analysis (hierarchized evocations and similitude)for the 2009 have been published in Galli I., Markova I., Bouriche B., Fasanelli R., Geka M., Iacob L., Iacob G. (2010). La représentation sociale de la crise économique dans quatre pays européens. *Les Cahiers Internationaux de Psychologie Sociale*, *87* (3) p .585-620.

the elements clustering (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 supposed to be in the nucleus starting from the evocations analysis.

The semi-structured part of the 2009 interview has been analyzed with Content analysis, supported by the *Atlas.ti* software. We have chosen 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, but it has to understand their content and their sense, in the conviction that the analysis of the form of discourse of the social actors though natural logic can and must be associated the analysis of the SR content determinations. A descriptive analysis (SPSS supported) was conducted on all the variables to verify the presence of differences among the samples (chi-square test). Similitude analysis was used also to explore parts of the SR of economic crisis of the considered group of participants to investigate the universes that organized their answers. In particular, data form questionnaires of choices were investigate using a similitude analysis, both in the traditional and multidimensional way, which consists in analyzing together more components of the social representation, and in particular *strategies* and *changes* registered in *social practices*, *attributions* and *solutions*, in a reassessment of a multidimensional similitude analysis realized by Abric & Vergès (1994) for questionnaires of characterization data, studying the social representation of the bank.

Finally a non canonical correlation analysis was conducted to explore the relationships between samples, study's year, gender and the group of evaluations, expectations and changes in social practices.

4. Results

4.1. The social representations of crisis structures 2009/2012

4.1.1. The semantic fields

Our associations lexical variety appears to be quantitatively quite similar in 2009 and 2012's groups of participants, with a weak increase in 2012 (284 different evocations, the 47% of the 600 total evoked terms) compared to 2009 (248, 41%). Among these associations, the first five most evoked terms (Tab. XVI) are both in 2009 and 2012 always the same.

Tab. XVI. The most evoked terms with ≥ 6 (10%). Absolute Frequency

Terms	2009	2012
Unemployment	**36**	26
Poverty	**25**	18
Money	**20**	14
Work	18	**33**
Banks	14	14
Politics	9	**13**
Taxes	4	**13**
Fear	8	**11**
Uncertainty	4	**11**
Future	9	**11**
Sons	4	8
Prices	6	8
House	7	6
Debts	6	6
Euro	7	6
Saving	8	6
Distrust	-	**6**
Spread	-	**6**
Stock market	7	4
Starvation	6	5
Consumptions	**7**	-
Cash	**9**	-
Depression	**9**	-
Disease	**7**	-
Economy	**8**	-
Family	9	4
Government	**8**	-
Recession	**6**	-
Expenses	6	4
State	**7**	-

Nevertheless, while in 2009 the most evoked term is *unemployment* (36), in 2012 it is *work* (33), with a weak shift of focus. Also *poverty* (25 in 2009) and *money* (20 in 2009) have weakly decreased in 2012 (*poverty* 18; *money* 14), but at the same time other terms less evoked in 2009 like *politics* (9) *taxes* (4) *fear* (8) *uncertainty* (4) and *future* (9) are more associated to the inductor crisis in 2012 (*politics* 13, *taxes* 13, *fear* 11, *uncertainty* 11 and *future* 11). Some terms appear only in the 2012's evocations, like *distrust* (6) and *spread* (6); some other terms are only among the 2009's evocations, like *consumptions* (7), *cash* (9), *depression* (9), *disease* (7), *economy* (8), *government* (8), *recession* (6), *state* (7).

In Tab. XVII-XVIII we can have some additional information about the SRsEC' (social representations of economic crisis) semantic fields, considering our four sub-samples. If we look at the "level of sharing", it's interesting to underline that the first ten categories, which group the most associated terms, in 2009, ($\chi^2 = 34.775$; p = 0.14465756) don't appear significantly different, so we can consider the main elements of our sample's representations as shared.

Tab. XVII Percentages of categorized free associations for each group of participants 2009 (first 10 categories with frequencies in almost 3 samples)

	Students	Bank clercks	Shop keepers	Laypeople
Job loss	56,7%	46,7%	43,3%	56,7%
Increase of poverty	30,0%	46,7%	33,3%	23,3%
Experience and negative feelings	30,0%	23,3%	26,7%	26,7%
References to economy	33,3%	10,0%	23,3%	26,7%
To spend less money	10,0%	20,0%	23,3%	13,3%
Slump of consumptions	13,3%	13,3%	20,0%	26,7%
High cost of living	13,3%	13,3%	13,3%	40,0%
References to finance	30,0%	16,7%	-	13,3%
References to government and institutions	40,0%	26,7%	10,0%	20,0%
Slump of purchasing power	26,7%	33,3%	56,7%	36,7%

Instead, in 2012 the first ten categories appear significantly different (χ^2=57,919; p = .000049).

Tab. XVIII Percentages of categorized free associations for each group of participants 2012 (first 10 categories with frequencies in almost 3 samples)

	Students	*Bank clerks*	*Shop keepers*	*Laypeople*
Job loss	70,0%	56,7%	43,3%	66,7%
High cost of living	43,3%	16,7%	50,0%	33,3%
Uncertainty/fear of future	36,7%	70,0%	46,7%	73,3%
Less money to spend	50,0%	13,3%	73,3%	46,7%
Ref to economy	36,7%	26,7%	0,0%	36,7%
Increase of poverty	16,7%	0,0%	26,7%	23,3%
Incapacity of politics and institutions	30,0%	23,3%	36,7%	43,3%
Taxes	16,7%	0,0%	30,0%	10,0%
Victims	13,3%	20,0%	20,0%	0,0%
Ref to finance	20,0%	16,7%	10,0%	13,3%

4.1.2. Structures and characterization

Italian whole sample

The SREc (Tab.XIX) central core (upper left cell) of the whole Italian sample (n=120), both in 2009 and in 2012, is centred on the *Job loss* (AF[4] = 61, AR[5]= 2,24 in 2009; AF=72, AR =2,16 in 2012), but in 2012 there are other central elements, *Incapacity of politics* (AF=41, AR= 2,56) and *Increase of poverty* (AF= 25, AR= 2,60), referring to the main cause and consequence of the economic crisis.

In the first periphery, (upper right cell) in both 2009 and 2012, there are *References to economy* (AF=28, AR=2,78 in 2009; AF=30, AR=3,53 in 2012) *and finance* (AF= 20, AR=3,35 in 2009; AF=18, AR=2,83 in 2012), *Negative experience and feelings* (AF= 32, AR=3,09 in 2009; AF=23, AR=2,78 in 2012), *High cost of living* (AF=23, AR=2,95 in 2009; AF=44, AR=3,25 in 2012). Nevertheless, while in 2009 there is a group of elements that refers to a

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[4] Absolute Frequency
[5] Average Rank

more technical/economic dimension of the crisis, like *Slump of purchasing power* (AF= 45; AR= 2,75), *Crisis of firms* (AF= 15, AR=2,80), *Slump of consumptions* (AF=21; AR=3,23), *Insolvency of debts and loans* (AF=15; AR= 3,53), in 2012 some new elements appear more related to a daily dynamics that crisis has provoked: *Uncertainty, fear of future* (AF=70; AR=2,77), *Less money to spend* (AF=58; AR= 3,58), *Taxes* (AF=19; AR= 2,84), *Victims* (AF= 16; AR=2,75), with also a range of *Possible solutions* (AF=35; AR=3,00).

In the contrast zone (lower left cell), only in 2009 we have a unique element, which is the in vivo category "*It's the euro's fault*" (AF=9; AR=2,33), identifying a minority of "euro-sceptics" that in that period linked the euro's coming to the crisis beginning. Finally, the second periphery(lower right cell) gives some information about the dynamic of migration of some elements: on one hand, in both 2009 and 2012 we have in this zone *Bank at the origin* of crisis (AF=12, AR=3,41 in 2009; AF=10, AR=2,80 in 2012), to indicate its marginally relevance in the explanation of crisis for this subjects; besides, we have elements, like *Insolvency of debts and loans* (AF=15, AR=3,53 in 2009; AF=8, AR=2,75 in 2012), *To spend less* (AF=22, AR=3,63 in 2009, AF=9, AR=4,33 in 2012), *Crisis of firms* (AF=15, AR=2,80 in 2009; AF=12, AR=3,33 in 2012), that have moved from the first periphery in 2009 in 2012's second one; on the other hand, some elements occur as new elements coming in the SREC of our Italian sample, like *Distrust* (AF= 12; AR=4,00), *Necessity of change* (AF=8; AR=2,87), *Social tension* (AF=8; AR= 3,00), *Global extension* (AF=6; AR=4,00) and *Aggravation of quality of life* (AF=5; AR=2,80). The results of the questionnaire of characterization (Tab. XX; Fig. 6,7,8,9) show that *Job loss* (most characteristic = 71%) is chosen as the most characteristic elements (Tab. XX, Fig. 6), whose "J" curve (Vergès, 1995, 2001a, 2001b; Abric, 2003) confirms his belonging to the general SREC central core. Also *Uncertainty, fear of future* (most characteristic =58%), appears to be a characteristic element and its distribution (Fig. 6) shows its proximity to the central core.

Tab. XIX SREc structure. Italian total sample (n=120) substantives 2009/2012

<table>
<tr><th colspan="2"></th><th colspan="6">I m p o r t a n c e</th></tr>
<tr><th colspan="2"></th><th colspan="3">< 2,6/<2,6</th><th colspan="3">≥ 2,6/ ≥ 2,6</th></tr>
<tr><td rowspan="20">f r e q u e n c y</td><td rowspan="11">≥

≥14</td><td>Job loss</td><td>61</td><td>2,24</td><td>Slump of purch. power</td><td>45</td><td>2,75</td></tr>
<tr><td></td><td></td><td></td><td>Increase of poverty</td><td>41</td><td>2,70</td></tr>
<tr><td></td><td></td><td></td><td>Neg. experience and feelings</td><td>32</td><td>3,09</td></tr>
<tr><td></td><td></td><td></td><td>Ref. to Gov. and institutions</td><td>29</td><td>2,89</td></tr>
<tr><td></td><td></td><td></td><td>Ref. to economy</td><td>28</td><td>2,78</td></tr>
<tr><td></td><td></td><td></td><td>High cost of living</td><td>23</td><td>2,95</td></tr>
<tr><td></td><td></td><td></td><td>To spend less</td><td>22</td><td>3,63</td></tr>
<tr><td></td><td></td><td></td><td>Slump of consumptions</td><td>21</td><td>3,23</td></tr>
<tr><td></td><td></td><td></td><td>Ref. to finance</td><td>20</td><td>3,35</td></tr>
<tr><td></td><td></td><td></td><td>Crisis of firms</td><td>15</td><td>2,80</td></tr>
<tr><td></td><td></td><td></td><td>Insolvency of debts and loans</td><td>15</td><td>3,53</td></tr>
<tr><td></td><td style="color:red">Job loss</td><td style="color:red">72</td><td style="color:red">2,16</td><td style="color:red">Uncertainty, fear of future</td><td style="color:red">70</td><td style="color:red">2,77</td></tr>
<tr><td></td><td style="color:red">Incapacity of politics</td><td style="color:red">41</td><td style="color:red">2,56</td><td style="color:red">Less money to spend</td><td style="color:red">58</td><td style="color:red">3,58</td></tr>
<tr><td></td><td style="color:red">Increase of poverty</td><td style="color:red">25</td><td style="color:red">2,60</td><td style="color:red">High cost of living</td><td style="color:red">44</td><td style="color:red">3,25</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Possible solutions</td><td style="color:red">35</td><td style="color:red">3,00</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Ref. to economy</td><td style="color:red">30</td><td style="color:red">3,53</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Neg. experience and feelings</td><td style="color:red">23</td><td style="color:red">2,78</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Taxes</td><td style="color:red">19</td><td style="color:red">2,84</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Ref. to finance</td><td style="color:red">18</td><td style="color:red">2,83</td></tr>
<tr><td></td><td></td><td></td><td></td><td style="color:red">Victims</td><td style="color:red">16</td><td style="color:red">2,75</td></tr>
</table>

<table>
<tr><td rowspan="18">f r e q u e n c y</td><td rowspan="6">>3
<8</td><td>"It's the euro's fault"</td><td>9</td><td>2,33</td><td>Uncertainty of future</td><td>13</td><td>2,84</td></tr>
<tr><td></td><td></td><td></td><td>Households the most seriously hit</td><td>12</td><td>2,75</td></tr>
<tr><td></td><td></td><td></td><td>Bank at the origin of crisis</td><td>12</td><td>3,41</td></tr>
<tr><td></td><td></td><td></td><td>Difficulties in general</td><td>10</td><td>3,6</td></tr>
<tr><td></td><td></td><td></td><td>Lack of liquidity</td><td>5</td><td>3,60</td></tr>
<tr><td></td><td></td><td></td><td>Bad information</td><td>5</td><td>4,40</td></tr>
<tr><td rowspan="12">≥ 5
< 3</td><td></td><td></td><td></td><td style="color:red">Causes</td><td style="color:red">13</td><td style="color:red">3,07</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Crisis of firms</td><td style="color:red">12</td><td style="color:red">3,33</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Distrust</td><td style="color:red">12</td><td style="color:red">4,00</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Bank at the origin of crisis</td><td style="color:red">10</td><td style="color:red">2,80</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">To spend less</td><td style="color:red">9</td><td style="color:red">4,33</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Insolvency of debts and loans</td><td style="color:red">8</td><td style="color:red">2,75</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Necessity of change</td><td style="color:red">8</td><td style="color:red">2,87</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Social tension</td><td style="color:red">8</td><td style="color:red">3,00</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Red. Savings and investments</td><td style="color:red">7</td><td style="color:red">3,85</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Global extension</td><td style="color:red">6</td><td style="color:red">4,00</td></tr>
<tr><td></td><td></td><td></td><td style="color:red">Aggrav. Quality of life</td><td style="color:red">5</td><td style="color:red">2,80</td></tr>
</table>

Tab. XX Charaterization of the "economic crisis" evocations: Total sample (percentages)

Items	Least characteristic	Not selected	most characteristic
Job loss	3	26	**71**
Uncertainty, fear of future	13	29	**58**
Slump of consumptions and sales	7	43	**51**
Generalized distrust	23	37	**41**
Prices increase	15	**40**	**45**
Slump of puchasing power	13	**43**	**44**
Salaries decrease	12	**47**	42
Demand decrease/ offer excess	33	**48**	18
Savings and investments reduction	11	**53**	36
Stress and frustration	**44**	23	33
Malfuctioning of banks and finance	**37**	**33**	**31**
Phase of the economic cycle	**53**	31	17
Something inevitable	**63**	30	7
Media invention	**85**	15	0
Conspiracy, plot	**84**	11	5

Fig. 6. Italian total sample's characterization chart: central, contrast and without relation elements

85
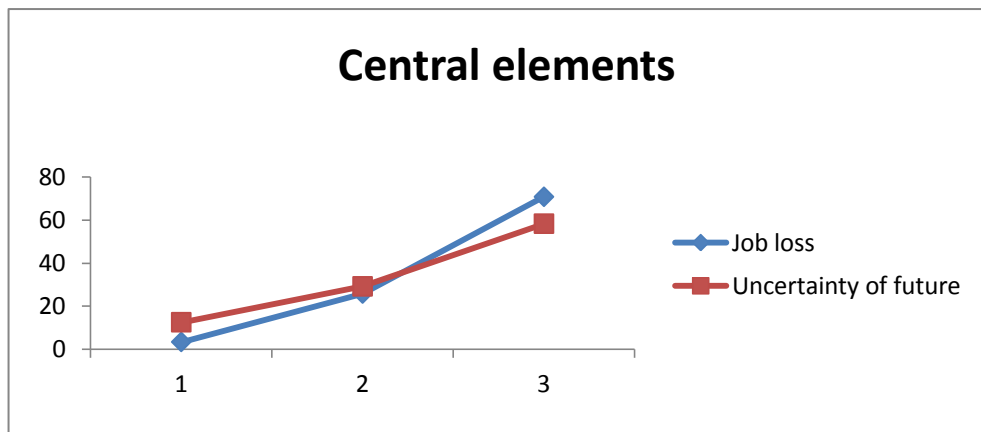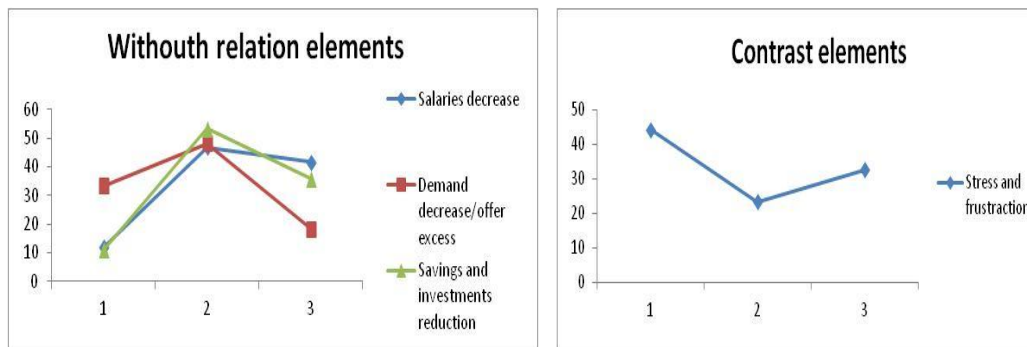
Another group of elements, that are *Salaries decrease* (Not selected = 47%), *Demand decrease/offer excess* (Not selected = 48%), *Savings and investments reduction* (Not selected = 53%) instead, are mostly "without relation" and their typical bell curve suggest their collocation into a more peripheral zone (Abric, 2003).

Finally, only an element appears to be a "contrast" one, because of its "U" curve, which shows there are two groups supporting opposite opinions on this element's importance: *Stress and frustration* was chosen at the same time as the most characteristic (33%) and the least characteristic (44%).

For the majority of the significant elements, the answers to the characterization questionnaire have showed a general not significant differentiation between sub-samples. Only two elements, Salaries decrease (χ^2 =14,463; p =0,024) and *Uncertainty, fear of future* (χ^2 =19,086; p =0,004), result significantly differentiated.

As regards the organizational structure of the significant elements, looking at the characterization similitude graph of the whole sample (Fig.7), we can identify three groups of elements. In the central zone, *Salaries decrease* has a relation, with *Job loss* (.17) on one side and with *Prices increase* (.16) on the other side, so who thinks to crisis as *Salaries decrease*, mentions also *Job loss*

or *Prices increase* as characteristic elements. At the same time *Salaries decrease* is also linked to *Media invention* (.13) which is itself linked to *Something inevitable* (.18) and *Conspiracy, plot* (.12; .13), all mentioned among the least characteristic elements. Finally we have a group of elements on the left, where it is possible to note a strong link between *General distrust* and *Uncertainty, fear of future* (.28), both weakly linked to *Stress and frustration* (.14; .9).

Fig. 7. Italian total sample's characterization similitude graph (thresholds: 6). Kendall's tau
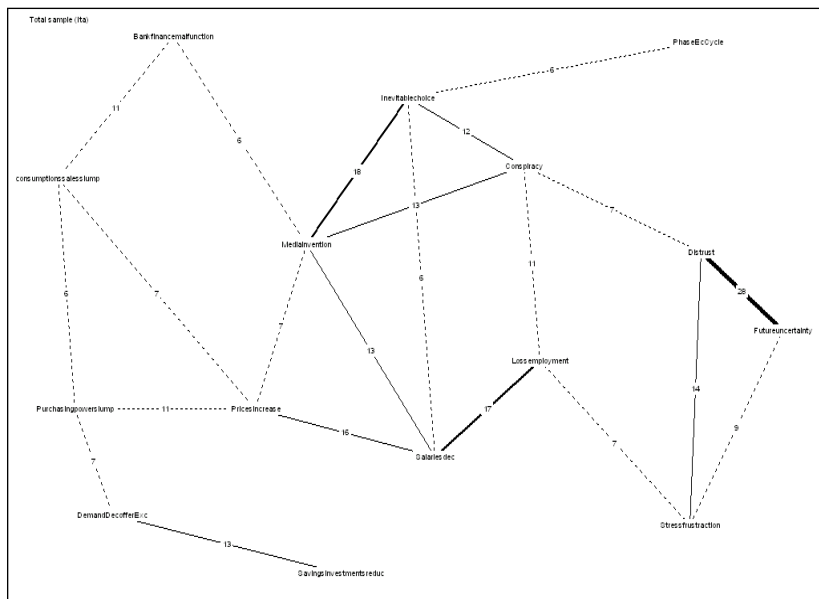
Students

Analyzing the results of the hierarchized evocations, *Job loss* (2009, AF= 17, AR= 2,11; 2012, AF= 21, AR=2,19) is the element that in the structure of students' SRsEc 2009, as well as in 2012 (Tab. XXI), appears in the central core. In 2009 there is also another element, *Increase of poverty* (AF=9, AR=2,40), that in 2012 moves from the nucleus to the lower left cell. In 2009 first periphery, we can find a group of "references", in particular *References to government/institutions* (AF=12, AR=2,00), *economy* (AF=10;

AR=2,70) *and finance* (AF=9; AR=3,22). *References to finance* and *References to government and institutions* often collect associations related to the origin of crisis. For example, some students refer to *subprime,* as "they were the point where it [the crisis] was born" (Stud09_M1) and, in a similar way, to *finance*, saying that "everything has begun from it" (Stud_F19), or to the *stock market,* indicated as "the principal cause" (Stud09_F29). Always as "cause of the crisis", students in 2009 also use *State*, among the References to government and institutions (Stud09_F28 and Stud09_F30). Furthermore, References to finance, are evoked as effects of the crisis too, e.g. *stock market*, that identifies the effect of the "slump of stock markets" (Stud09_F30). Other effects are expressed among the references to economy: *markets* because "they slump for economic problems" (Stud09_M8), *economy* which is cause of "an increase of prices" (Stud09_F28), or *deflation* a " decrease of prices" (Stud09_M3).

References to government and institutions are expressed in a double meaning too, i.e. not only as cause but also as a potential solution to the crisis, in the sense of the *institutions* that *"*act with incentives to hold down the crisis (as car incentives)" (Stud09_M3). Some students attribute the same role to the *State*, because "it's the State that must do all the necessary actions to face this phenomenon" (Stud09_M4) and "it's the institution which has to control the crisis" (Stud09_M7); nevertheless, this solution sometimes becomes something that *government* "which should represent people, act against what people want to come out of unease" (Stud09_F24). For somebody there is a potential solution also among References to economy, as an implicit reference to the economic circle theory, expressed by *recovery*: "Because after a strong recession there is a recovery and consumptions increase and everything starts to run again" (Stud09_F22).

Tab. XXI SREc structure. Students (n=30) substantives 2009/2012

		Importance				
		< 2,5/<2,6			**≥ 2,5/ ≥ 2,6**	
frequency	≥ 9	Increase of poverty	9 2,40	Ref. to Government/Institutions	12	2,00
		Loss of employment	17 2,11	Ref. to economy	10	2,70
				Ref. to finance	9	3,22
				Negative experience and feelings	9	3,60
	≥11	Loss of employment	21 2,19	High cost of living	13	3,30
				Uncertainty/fear of future	11	2,30
				Less money to spend	15	3,80
				Ref. to economy	11	3,00
	>3 <8	" It's the Euro's fault!"	5 2,00	Bank at the origin	4	3,50
				Crisis of firms	5	3,60
				Insolvency of debts and loans	4	3,30
				Slump of consumption	4	4,00
				Slump of purchasing power	8	3,30
				High cost of living	4	3,50
				To spend less money	3	4,33
	>3 <6	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

■ 2009
■ 2012

The first periphery is significantly completed by the *Negative emotions and feelings* (AF=9, AR=3,60), expressed as *fear* "to come out more overcome" (Stud09_F22), or "the feeling that comes out listening to the information media" (Stud09_M7). Instead, for someone else these feelings are expressed as *loneliness*, because "I can't see that our delegates try to remedy", referred, thus, to the same institutions considered in the position to find a

solution. Sometimes they express also a sort of resignation in the *impotence* towards crisis "we can't do anything, it is a conjunctural phenomenon" (Stud09_M4).

In 2012 first periphery, the only element in common with the 2009 one is *Ref. to economy* (AF=11, AR=3,00), but, differently from 2009, it appears mostly referred to the *Spread* and to the *lack of economic growth*, probably a result of media or academic message with regard to economic crisis. The other elements of this zone describe no more an area of references and feelings, referring technically and psychologically to the crisis, but in 2012 are substituted by practical consequences of life, like *High cost of living* (AF=13, AR=3,30), *Less money to spend* (AF=15, AR=3,80), and the *Uncertainty/fear of future* (AF=11, AR=2,30), not so frequent in the 2009's structure. As regards the Uncertainty, fear of future, sometimes it becomes a stronger feeling of *fear* "I'm afraid of future" (Stud12_F7), or *loss* of hope "because hope in a better future has been lost" (Stud12_F7), but generally it is always linked to *young people* and their *future* "we, young people, don't know what is going to happen in our future" (Stud12_M26) and how their uncertainty and fear of future can deprive also the entire country of its future: "data with regard to young people are what is worrying the most, a country that is not able to give a possibility to grow to young people, it's a country without future" (Stud12_F14)

In the 2009 lower left cell, we find a sub-group who thinks that crisis is due to the existence of the *Euro currency* (AF=5, AR=2,00). For these students, crisis becomes a direct consequence of a process begun with the introduction of Euro, because "since we have turned to Euro, the situation has got worse" (Stud09_M12) or "Euro has led Italy to the ruin" (Stud09_M14). In 2012, the reference to euro has disappeared and we can find a list of references that could suggest a dynamic between causes (Incapacity of politics, taxes) and effects (increase of poverty and victims).
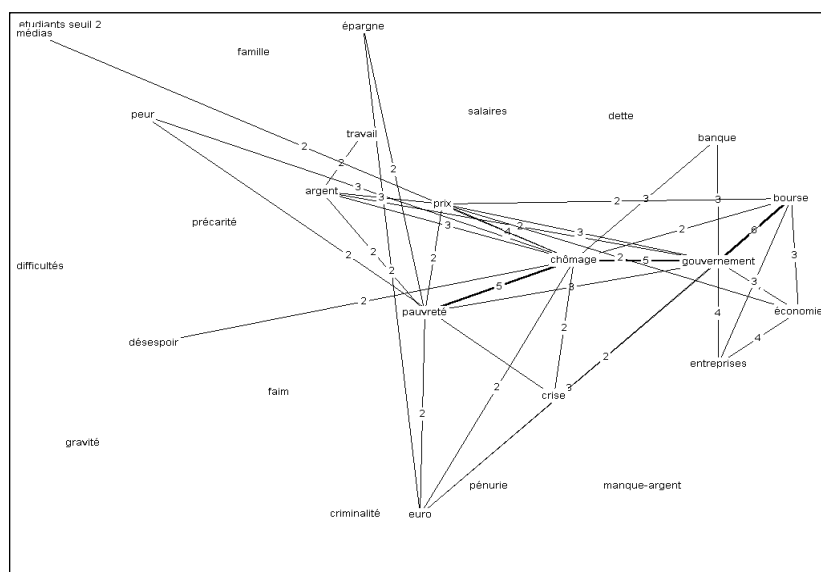
The 2009 second periphery (lower right cell), presents some additional elements associated to crisis, as *Bank at the origin of crisis* (AF=4, AR=3,50) and *Insolvency of debts and loans* (AF=4, AR=3,30), as descriptive elements of what happens during the crisis. The other elements seem to refer more to the effects, that are individuated in *Crisis of firms* (AF=5, AR=3,60), *Slump of consumption* (AF=4; AR=4,00), *Slump of purchasing power* (AF=8, AR=3,30) and *High cost of living* (AF=4, AR=3,50), as something that characterizes the general phenomenon but not directly their way of living. Not differently, *To spend less money* (AF=3, AR=4,33) identifies a social practice that, in the students' opinion, people and firms hit by crisis have been adopting.

In the 2012's second periphery there are still some descriptive elements, like *Ref. to finance* (AF=6, AR=3,00), *Bank at the origin* (AF=8, AR=3,50), *Causes* (*bank, euro, Europe, subprime* and *USA;* AF=7, AR=3,28) but also effects like *Crisis of enterprises* (AF=4; AR=3,75). Nevertheless, some of these elements can appear in a double meaning, like the references to the bank in the sense of *Bank cause/ effect* (AF=4, AR=4,00) of crisis. Finally, there are other elements more linked to the actual outcome of crises, like *Distrust* (AF=8; AR=4,12), *Social tension* (AF=2, AR=3,50) and in particular the *Hope in possible solutions* (AF=3, AR=3,00). For what concerns the *distrust*, it is referred to politics and market: "because I don't trust politicians" (Stud12_F7); "into the institutions from young people but also from investors into market in general" (Stud12_M18). But it appears also more specifically referred to the lack of attention from politics towards the efforts of young *graduated people* "see their sacrifices vanished" (Stud12_F10) and the sense of uselessness of their studies followed by their need to *escape* abroad, "because young people who don't feel appreciated go away with their know how". (Stud12_F5). About the possible solutions identified, students express an "Hope" in possible solutions, referring for example to the role of UE (Stud12_M16).

In 2009, all the SREC organization present a large diffusion of elements not strongly linked to each others in clusters, while in 2012 it is possible to start to identify groups of elements stronger linked to each other, with some elements completely new coming in the associational semantic universe of our interviewed students. In the student's 2009 SREC, (Fig. 8) the central elements *Unemployment* and *Poverty* are stronger associated (5), but only *Unemployment* is highly linked to other elements, *Prices* (4) and *Government* (5), whose stronger association is with *stock market* (6).

In the 2012 students' similitude graph (Fig. 9), instead, the *Unemployment* is strongly linked with *Less money to spend* (8) and *Uncertainty/fear of future* (5) creating a fist clique, while a second one is created with *Distrust* (4; 4). On the other side it is strongly linked also with *High cost of living* (6), and weakly but separately, linked to *Taxes* (4) and *Ref. to finance* (4).

Fig. 8. Similitude graph (threshold : 2) Students 2009 (n=30). Co-occurrences

Fig. 9. Similitude graph (Seuil: 3) Students 2012 (n=30). Co-occurrences.
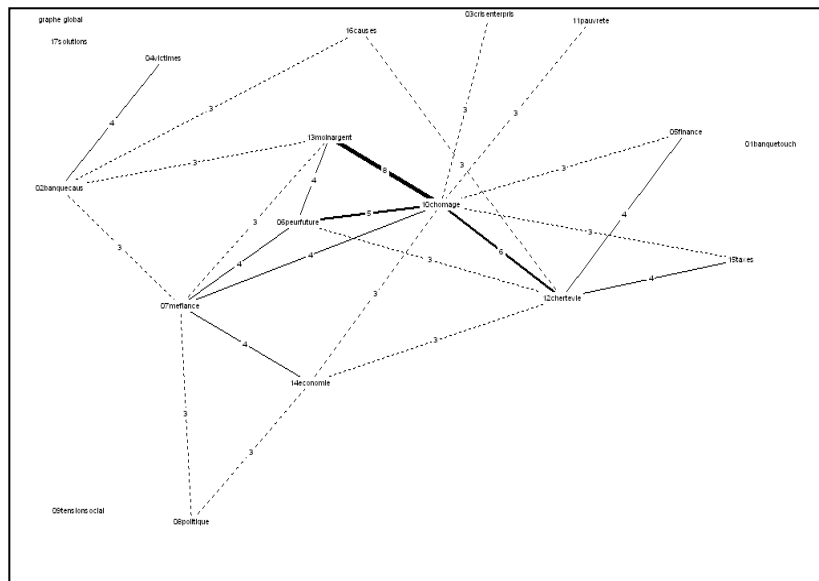
Among the results of the questionnaire of characterization, the elements considered as the most characteristic (Tab. XXII, Fig. 10) are *Job loss* (most characteristic = 83%), confirming his belonging to the central core, but also *Prices increase* (most characteristic = 60%), and *Uncertainty, fear of future* (most characteristic=53%), as confirmed by their curve, affirming their tendency to the centrality. *Prices increase*, in particular, is also linked to *Job loss* (.31) in the similitude graph; unless it was not a central element in the 2009 evocations structure, it was already linked to *Job loss* as shown by similitude graph, while it was linked to *Uncertainty, fear of future* in 2012.

There are lots of "without relation" elements as confirmed by their curves; in particular, with a prevalent "not selected" percentage, we have *Demand decrease and offer excess* (57%) and *Savings and investments reduction* (53%), also too linked (.37) to each other as it appears in the similitude graph (Fig.11); then we find *Malfunctioning of banks and finance* (50%), *Generalized distrust* (47%), confirming their more peripheral collocation in the structure, and, with a quite high percentage of "the most characteristic", *Slump of purchasing*

power (40%), that we can assimilate to the 2012's first periphery elements (*Less money to spend*) and *Slump of consumptions and sales* (47%) still important despite of his disappearance in 2012's structure.

Tab. XXII Charaterization of the "economic crisis" evocation: Students (percentages)

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

Fig. 10. Students' characterization chart: central, without relation, contrast elements
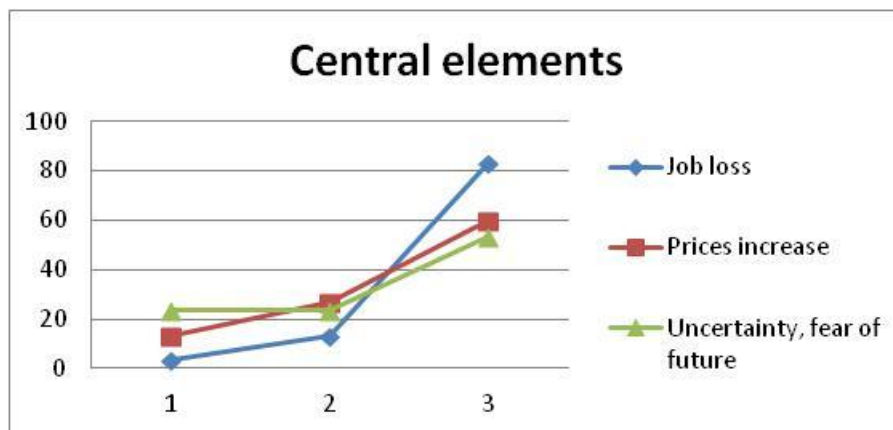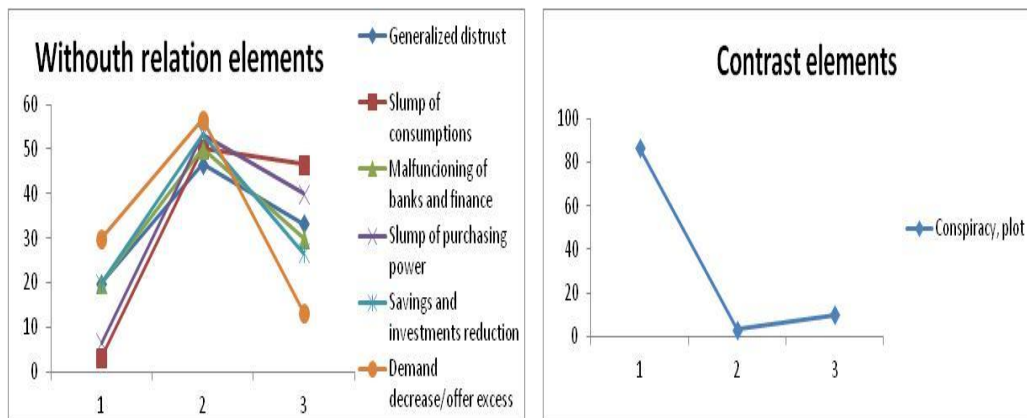
As regards the organizational structure of this elements, we have a structure quite similar to the total's sample one: also among students we can see three groups of elements reflecting the three identified interpretations of crisis.

Firstly we have the "consiquences focused", wich differ from the whole sample because Job loss is directly linked to *Prices increase* (.31) and to *Bank/finance functioning* (.19;.21), but this last element, with a high percentage of both "not selected" (50%) and the "most characteristic" (30%) appears to be more peripheral than the other two.

A second group of elements, the "distrust, frustration and fear of future centred" wich are General distrust linked with *Uncertainty, fear of future* (.27) and *Stress and frustration* (.28), repeats the cluster we found the total sample's organization but with a stronger link between *Uncertainty, fear of future* and *Stress and frustration* (.26). This element is also linked to *Slump of consumptions* (.22) and to *Phase of economic cycle* (.21) but probably in a relation of differentiation because it is mostly considered as one of the least characteristic element (63%). Finally the third group of elements is constituted by Something inevitable and *Media invention* (.40) both linked to *Slump of consumptions and sales* (.30; .20) also in this case in a relation of opposition/differenciation, because the first two are expressed as "least

characteristic"(63%, 83%) elements, instead the third one has a higher percentage of "most characteristic" (47%).

Fig. 11. Students' characterization similitude graph (thresholds:14). Kendall's tau
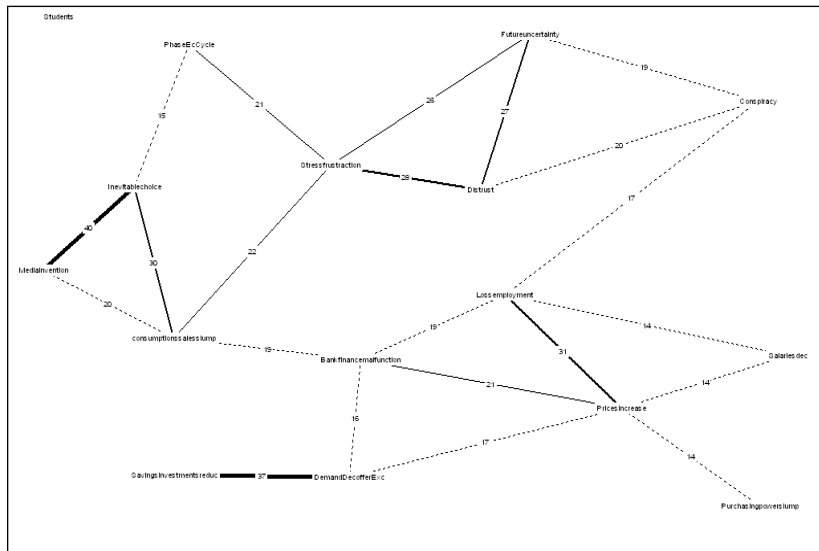
Bank clerks

About the structure of the bank clerks' SRsEc (Tab.XXIII), both the 2009 and the 2012 central cores are characterized by *Job loss* (2009 AF= 14, AR=2,17; 2012 AF=17, AR=2,17), the unique central element. The 2009 first periphery refers mainly to what could be considered as the effects of crisis, which are the *Slump of purchasing power* (AF=10, AR=3,70) and the *Increase of poverty* (AF=14, AR=3,70). In particular *Slump of purchasing power* is generically referred to the households' *income* and to the lack of *money* and its circulation*,* but in some cases this *lack of liquidity* is referred to the consequences that bank clerks notice towards their activity, expressed as "diffidence towards the economic-bank system, tendency to save under a tile" (Bank09_F64). Also with regard to the Increase of poverty, in one case the *impoverishment* is explicitly referred to the "increase of new poor people: the clerks" (Bank09_M38). About the *Reference to government and institutions*

(AF=8, AR=3,00) it is preserved the same ambivalence noticed among students, with reference to state and institutions. In fact, bank clerks indicate at the same time a sort of causality in the lack of prevision of *politics* "politicians should have foreseen!" (Bank09_M39), but also the possibility of a solution. The difference with students lies in the presence of some references to international institutions, especially in the sense of potential solution: for example the international *intervention* is cited in the opinion that "in time of crisis, State, European and international authorities intervene to get over the crisis" (Bank09_F51). Only in one case, the reference to institutions as solution refer mostly to an incapacity of politics to find it "Politics can't give answers" (Bank09_M41). About Negative experience and feelings, the generic sense of unease expressed by students, becomes there an anxiety that directly involve the bank clerks and their families: towards present and future simultaneously *anxiety* "for present" (Bank09_M42), *insecurity* "for future that is coming, for oneself and own sons" (Bank09_M50), *bitterness* as a personal mood "it's my mood" (Bank09_M42).

In the 2012 first periphery we can observe some completely new elements. Beyond *To spend less money* (AF=9, AR=4,33), expressed more as a consequence than a strategy to face the crisis, we find also the *Uncertainty, fear of future* (AF=21, AR=3,00), as in the 2012 students' first periphery, and *Hope in possible solutions* (AF=11, AR=3,09), that here is nearer to the central core than in the students' 2012 structure and totally absent in the bank clerks' structure of 2009, as it happens for Uncertainty, fear of future.

Tab.XXIII SREc structure. Bank clerks (n=30) substantives 2009/2012

|		*I m p o r t a n c e*				
		< 2,5/ <2,5			**≥ 2,5/ ≥ 2,5**	
f r e q u e n c y	**≥ 6**	Loss of employment	14	1,78	Increase of poverty	14	3,70
					Slump of purchasing power	10	3,70
					Negative experience and feelings	7	3,00
					Ref. to Government/Institutions	8	3,00
	≥9	Loss of employment	17	2,17	Uncertainty/fear of future	21	3,00
					To spend less money	9	4,33
					Hope in possible solutions	11	3,09
	>3 <6	High cost of living	4	1,75	Ref. to economy	3	2,40
					Ref. to finance	5	4,20
					Crisis of firms	4	2,50
					Insolvency of debts and loans	4	3,00
					Slump of consumption	4	2,50
					Difficulties in general	4	3,00
					To spend less money	6	2,50
	>4 <8	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 inv	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

■ 2009
■ 2012

About *Uncertainty, fear of future*, in 2012, also in the case of the bank clerks, it becomes more explicitly fright in the *future* and lack of guaranties: it happens with the dismissal "linked to the fear of future there is no more guaranty" (Bank12_F3), but also, referring to *child,* it expresses "worry for the future of our children" (Bank12_F10). Concerning the Hope in the possible

solutions identified, a sort of trust in solidarity and collaboration among states is expressed by *Solidarity* "from crisis it is possible to go out only with everybody's engagement and in particular asking more sacrifices to who has more resources" (Bank12_M23); or *cooperation* "with the cooperation between states it is possible to go out from crisis in a shorter time" (Bank12_F6). Unexpectedly the reference to euro appears among solutions and in a positive sense, as it happens for *Europe* "organizations in charge with solution" (Bank12_M25) and for *Euro* too, *"*Our only sheet anchor" (Bank12_M16).

The 2009 lower left cell presents only one element, *High cost of living* (AF=4, AR=1,75), whose associations are mostly referred to *home, loans* and *households consumptions*; this category becomes here more important than in students' SRsEc (AR = 1,75) because has the function, in this case, to complete the significant element of the first periphery, while in students' SRsEc structure it appears only in the last quadrant, among the elements of the second periphery. In 2012, next to the High cost of living it appears the reference to *Victims* (AF=6, AR=2,33), not only *families* but also *Europe*, *young people, sons* and the *feeblest categories* with a reference to the *social classes* because "the distance between social classes increases" (Bank12_M29). In the 2009's lower right cell, the second periphery of the bank clerks' SRsEc presents some *References to economy* (AF=3, AR=2,40) and *finance* (AF=5, AR=4,20), together with a list of effects, which are general *Difficulties* (AF=4, AR=3,00), *Crisis of firms* (AF=4, AR=2,50), *Slump of consumptions* (AF=4, AR=2,50) and the *Insolvency of debts and loans* (AF=8, AR=2,75). The last one appears as more focused on the bank clerks' activity: clients get into *debt* because "to compensate the lower income you get into debt" (Bank09_F53) so a bank clerk can say to "observe a big increase of requests for loans" (Bank09_M39). Finally, also in the bank clerks' second periphery there are references related to daily life as *To spend less money* (AF=6, AR=2,50), intending *saving* as a strategy the - "people try to save to be able to survive" (Bank09_F59) - and *prudence* as an essential quality "necessary to balance the household income" (Bank09_F61). In the 2012 second periphery, there are still *References to*

finance (AF=5, AR=2,60) and *economy* (AF=8, AR=3,87), with some persisting associations to the economic *cycle* : "this moment comes from an economic cycle consequent to another one expansive" (Bank12_F8) and "crises are cyclic" (Bank12_M28). Next to this group of references, more linked to the professional view, there are other new elements like *Distrust* (AF=4, AR=3,75), still referred to institutions or *instruction* : "there is distrust, there are no more justifications: I do sacrifices, I graduate and after? It is better to learn a job if it is possible" (BankCl_M17). Not so far from the *Incapacity of politics* (AF=7, AR=2,85) , that in the 2012's structure qualifies better the references to government and institutions, there is a certain number of free associations related to the *Necessity/perception of change* (AF=7, AR=2,80), "it could be an occasion to change the economic system" (Bank12_F15), and to the *Social tension* (AF=6, AR=2,83) or *violence* "it's inevitable that the crisis provokes a stronger conflict especially among those already living in difficult socio-economic conditions" (BankCl_M23).

Fig.12 Similitude graph (Seuil: 2). Bank clerks 2009(n=30).Co-occurrences.
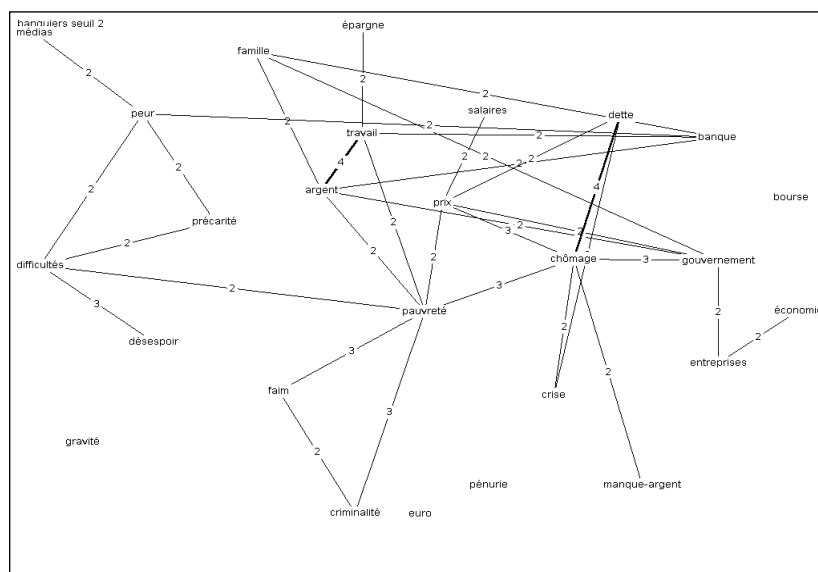
From Galli I., Markova I., Bouriche B., Fasanelli R., Geka M., Iacob L., & Iacob G. (2010). La représentation sociale de la crise économique dans quatre pays européens. . *Les Cahiers Internationaux de Psychologie Sociale*, *87* (3), 585-620. Used with permission of the authors.

In bank clerks' SRsEc 2009 organization (Fig. 12), there is a bigger diffusion of elements, with only two stronger links, which are *Unemployment* with *Debts* (4) and *Work* with *Money* (4).

In 2012 (Fig.13), *Unemployment* is strongly linked to *Uncertainty/fear of future* (7) and *Red. of saving* (5) in the same *clique*, while, on the other side, unemployment is linked with the *Increase of poverty* (5).

Fig.13 Similitude graph (Seuil: 2). Bank clerks 2012(n=30).Co-occurrences
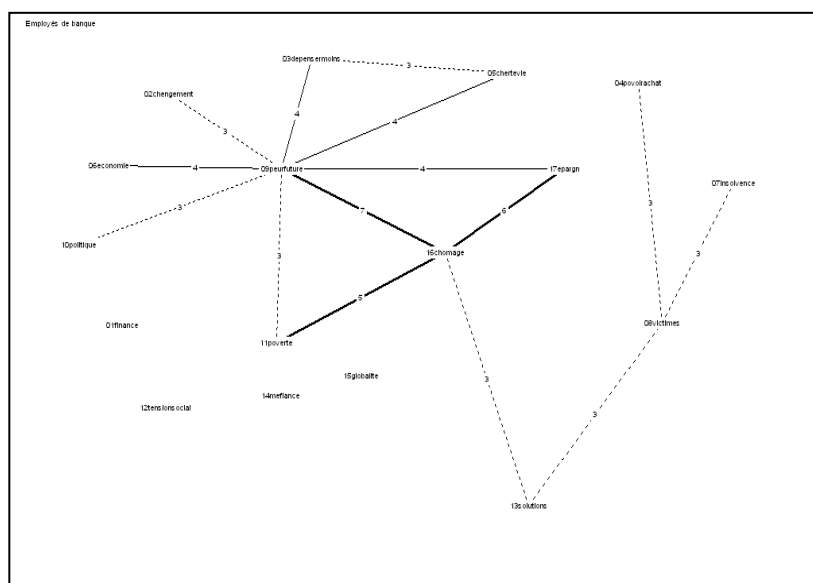
The results of the questionnaire of characterization (Tab.XXIV, Fig.14, 15), show that not only Job loss (most characteristic=64%), but also *Uncertainty, fear of future* (most characteristic=63%) and *Generalized distrust* (most characteristic = 53%) can be considered as central elements, strongly linked to each other (.35) as we can see in the similitude graph where they create the usual cluster of elements with *Stress and frustration* (.24,.48), recreating a group of "distrust, frustration and fear of future centred" among bank clerks too.

So *Stress and frustration*, unless it does not appear in the hierarchized evocations, has a crucial role, also testified by its curve , that assimilate it to a "contrast element" (least characteristic =50%; most characteristic =30%).

Tab. XXIV Characterization of the "economic crisis" evocation: Bank clerks (percentages)

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

Fig.14. Bank clerks' characterization chart: central, contrast, without relation elements
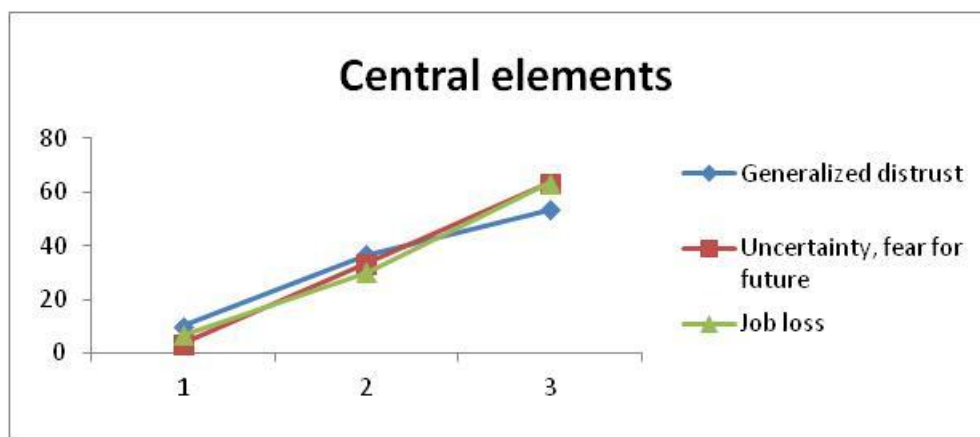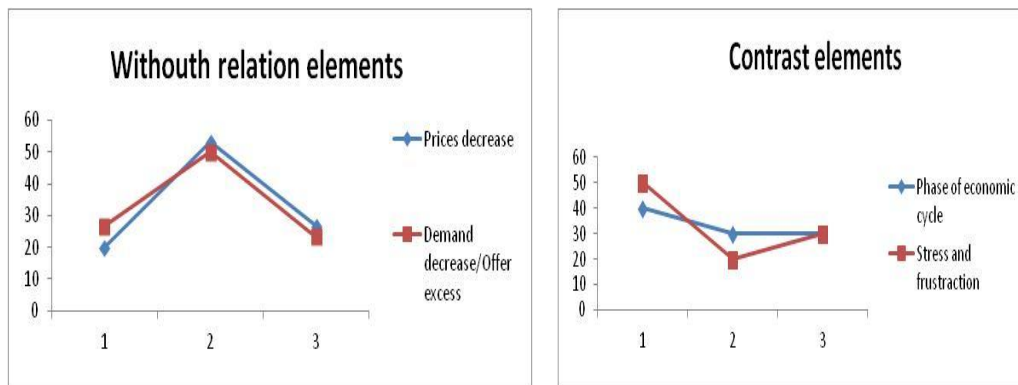
Another confirmed tendency is the creation of "mediatic-inevitable-plotting" group of elements, all considered among the least characteristic elements: *Conspiracy, plot* and *Media invention* (.36), both linked with *Something inevitable* (.20, .31).

As in the whole Italian sample graph, this group of elements, through Media invention, is linked to *Phase of economic cycle* (.15), but in this case, although it does not appear explicity among the hierarchized evocations, it can be considered a contrast element (Fig.15), because it is evalued both among the "least characteristic" and the "most characteristic" elements at the same level (40%, 30%); in the graph it is linked to *Demand decrease* and offer excess (.27), that is linked to *Savings and investments reduction* (.25), creating a new group of elements. Among these elements a higher relevance (Tab.XXIV) of Savings and investments reduction (most characteristic = 40%), confirming his nature of peripheral element, in comparison to *Demand decrease and offer excess*, which can be more considered as a "withouth relation element"(Fig.15), with a weak percentage of both less and more characteristic percentages (27%; 23 %). Weakly linked (.14; .15) to these elements, as a sort of "other side" of this "technic-economistic" explanation, there is another couple of elements (Fig.16) strongly linked each other (.52), that are *Slump of purchasing power* and *Prices increases*, whith a higher relevance of the first one (most characteristic=43%), confirming his presence among the peripheral elements of the structure (Tab.XXIII) than the second one, *Prices increase*,

which has a distribution closer to a "wihouth relation" element. So, in this chain of "technic" elements, we can consider *Phase of economic cycle*, *Savings and investments reduction* and *Slump of purchasing powers* as more relevant. Another couple of linked elements (.34) is constituted by Slump *of consumptions and sales* (most characteristic = 47%) and *Malfucioning of banks and finance* (least characteristic = 47%), that we can consider as opposed because of their characterization.

Finally, we have on the left of the similitude graph another couple of elements linked to each other (.26), *Job loss* and *Salaries decrease* (most characteristic = 43%), which reply the original bynomius of the "consiquences focused" elements, as we find it in the total sample, differently from students that were more focused on *Prices increase*.

Fig.15 Bank clerks' characterization similitude graph (thresholds:12). Kendall's tau
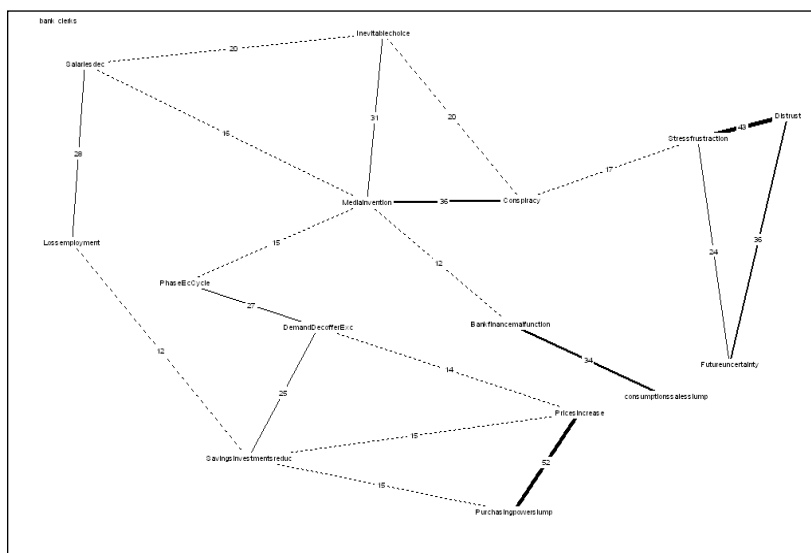
Shopkeepers

The shopkeepers' 2009 SRsEc (Tab. XXV) central core is shared upon the *Increase of poverty* (AF=10, AR=2,30), while in 2012, together with *Job loss* (AF=13, AR=2,15), it appears in this central zone *Uncertainty/fear of*

future (AF=14, AR=2,42), referred to families and *sons* "because we don't know which end we'll have and who has babies can't have rest with the thought to feel bad" (Shop12_F13), or generically *young people* who "don't have future" (Shop12_F3).

In the 2009 first periphery there are the most perceived effects of crisis, which are *Job loss* (AF=13, AR=2,76), *Slump of purchasing power* (AF=17, AR=2,00), *Negative experience and feelings* (AF=9, AR=4,33). *Negative experience and feelings* appears in this section, as it happens for the previous SRsEc, and it refers to *depression*, "because it's simple to fall in depression when it's impossible to see a way to come out" (Shop09_M69), or in relation with daily difficulties that workers have to face every day: "if a person works every day and can't reach an economic solidity, necessarily he must feel depressed" (Shop09_M67). Other negative feelings are *insecurity* "don't know how to act" (Shop09_M81) and even *desperation* "don't know where to hang" (Shop09_F83). References to economy (AF=7, AR=3,00) are indicated both as effect and cause of the crisis: as cause the reference to "the reduction of *exports*", for example, "because of the increase of production costs, has been one of the causes" (Shop09_F88), also an example of how a shopkeepers could figure the process that has generated the crisis; as effect, they generally refer to the macroeconomic effects, but in some cases they refer to what they can observe from their activity's point of view as about *imports* because" imports of lower cost products damage local commerce" (Shop09_F93). *To spend less money* (AF=7, AR=3,00) becomes more salient for shopkeepers than for the other groups, probably because of their activity: *To spend less money* is indicated as a strategy of *saving,* described as "trying to save, maybe by giving up on the surplus" (Shop09_M75), which has been explicated with "buying lower cost things, also of lower quality" (Shop09_F93) or with a reduction of consumption, for example "doing less *holidays*" (Shop09_M73).

Similarly, in 2012 the elements that are in the first periphery, describe the consequences of crisis on the daily life, on the management of family

economy (*High cost of living* or *Less money to spend*) as well on personal feelings *(negative experiences and feelings)*. In particular the *High cost of living* (AF=15, AR=3,0) describes more in details all the daily difficulties that come out from the last evolution of crisis, difficulties no more linked to the increase of prices, but focused to the real access to what until that moment was considered normal, like *school*, which is "always more expensive" (Shop12_F15) alimentation and *food* that is " the first and last thing to be affected by crisis. The first one to suffer the cost of living and the last that is possible to afford" (Shop12_F11) and *health* too: "it's a big problem when it comes a health problem" (Shop12_F12). The 2012 first periphery is completed by the reference to institutions that, also in this case, is more qualifies like "*Incapacity of politics*" (AF=11, AR=2,63).

In the 2009 lower left cell, a minority of shopkeepers focus on the aspects of crisis that hit directly their existence, "Households the most seriously hit" and Slump of consumptions. In *Households the most seriously hit* (AF=6, AR=2,20), they, indeed, associate crisis to *household* "because the household budget suffers the effects of crisis and it has been reduced" (Shop09_M75) and "households get into crisis in every sense" (Shop09_F85). They also refer to *Sons* because they feel "worried about them, especially in these moments" (Shop09_F82). *Slump of consumptions* (AF=6, AR=1,83) appears together with the references to households, probably because it concerns the second dimension of their existence, the professional one, hit by crisis; this group of references is in fact mainly related to *sales* that "have decreased because of crisis" (Shop09_F88), and *consumptions* which "decrease because the purchasing power decreases" (Shop09_F87). In 2012 in this zone of the structure, migrated from the nucleus, it appears *Increase of poverty* (AF=8, AR=2,37) as a condition that continues to get worse, becoming *starvation*, because "there we are going to arrive" (Shop12_F1). Finally, in the 2009 second periphery we find an area of other consequences marginally associated to crisis, which are *Crisis of firms* (AF=4, AR=3,30), *Insolvency of*

debts and loans (AF=5, AR=3,60), *Lack of cash* (AF=3, AR=3,33), *High cost of living* (AF=4, AR=3,25), *Difficulties* (AF=4, AR=3,33), together with the other elements, represented by *Bank at the origin* (AF=3, AR=4,00) and *References to government and institutions* (AF=3, AR=2,60), that are considered as holders of possible solutions not implemented by *government:* "Italian government was not able to face tricky moments" (Shoop09_F95). Nevertheless, *government* and *politics* should implement solutions: "because the government should intervene to solve it" (Shoop09_F87). In this cell, besides, we find two elements that express the way shopkeepers feel about crisis, which consists in a feeling of *Unease* (AF=3, AR=3,33) and *Uncertainty about future* (AF= 5, AR=3,80). In 2012 second periphery, next to the *Specificities of the commercial activity* (AF=5, AR=3,20) and the *References to economy and finance* (AF=3, AR=3,00), some new elements allow us to differentiate the last phase of crisis: *Euro* (AF=4, AR=3,00), Poor culture (AF=3, AR=2,66) and *Taxes* (AF=9, AR=2,88), but also the identified *Victims* (AF=6, AR=3,33) and *Possible solutions* (AF=8, AR=3,37). Among these, there are solutions delegated to institutions like *taxes for families* to "reduce, for water, garbage, IMU, Irpef to the employees" (Shop12_M18) or *deregulation* to "deregulate state's services without limits" (Shop12_M18). Other kind of solutions like *faith* " because only with the real faith it is possible to love the other as yourself and consequently to govern and solve the crisis in the world" (Shop12_M17); or *war* "because perhaps only with a war, as in the past years, [it's possible to have a] recovery" (Shop12_F13).

Tab.XXV SREc structure. Shopkeepers (n=30) substantives 2009/2012

<table>
<tr><th colspan="2" rowspan="2"></th><th colspan="4"><i>I m p o r t a n c e</i></th></tr>
<tr><th colspan="2">< 2,5/ <2,5</th><th colspan="2">≥ 2,5/ ≥ 2,5</th></tr>
<tr><td rowspan="11"><i>f r e q u e n c y</i></td><td rowspan="2">≥ 7</td><td rowspan="2">Increase of poverty</td><td rowspan="2">10   2,30</td><td>Ref. to economy; To spend less money</td><td>7   3,00</td></tr>
<tr><td>Loss of employment</td><td>13   2,76</td></tr>
<tr><td rowspan="2">Slump of purch. power
Neg. Exp. and feelings</td><td rowspan="2">17   2,00
9   4,33</td></tr>
<tr></tr>
<tr><td rowspan="4">≥11</td><td style="color:red">Loss of employment</td><td style="color:red">13   2,15</td><td style="color:red">High cost of living</td><td style="color:red">15   3,20</td></tr>
<tr><td style="color:red">Uncertainty./fear of future</td><td style="color:red">14   2,42</td><td style="color:red">Less money to spend</td><td style="color:red">22   3,27</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Neg. exp. and feelings</td><td style="color:red">13   3,00</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Incapacity of politics</td><td style="color:red">11   2,63</td></tr>
<tr><td rowspan="8">>3
<6</td><td>"Households the most seriously hit"</td><td>6   2,20</td><td>Ref. to Gov./Institutions</td><td>3   2,60</td></tr>
<tr><td>Slump of consump.</td><td>6   1,83</td><td>Bank at the origin</td><td>3   4,00</td></tr>
</table>

<table>
<tr><td></td><td></td><td>Crisis of firms</td><td>4   3,30</td></tr>
<tr><td></td><td></td><td>Insolv. of debts and loan</td><td>5   3,60</td></tr>
<tr><td></td><td></td><td>Lack of cash; Unease</td><td>3   3,33</td></tr>
<tr><td></td><td></td><td>High cost of living</td><td>4   3,25</td></tr>
<tr><td></td><td></td><td>Difficulties (in general)</td><td>4   3,33</td></tr>
<tr><td></td><td></td><td>Uncertainty about future</td><td>5   3,80</td></tr>
</table>

<table>
<tr><td rowspan="7">>2 <10</td><td style="color:red">Increase of poverty</td><td style="color:red">8   2,37</td><td style="color:red">Euro</td><td style="color:red">4   3,00</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Ref. to finance/economy</td><td style="color:red">3   3,00</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Poor culture</td><td style="color:red">3   3,66</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Possible solution</td><td style="color:red">8   3,37</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Spec. enterprises</td><td style="color:red">5   3,20</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Taxes</td><td style="color:red">9   2,88</td></tr>
<tr><td style="color:red"></td><td style="color:red"></td><td style="color:red">Victimes</td><td style="color:red">6   3,33</td></tr>
</table>

■ 2009
■ 2012

The shopkeepers' SRsEc 2009 organization (Fig. 16), shows only a stronger link between *fear* and *money* (4), located in a decentred place of the figure. Instead, the graph of shopkeepers 2012 (Fig.17) shows an interesting network of elements interrelated: *Unemployment- Less money to spend*(10), linked with *High cost of living* (9), and, together with *Unemployment*, linked to *Uncertainty/fear of future* (6; 5). On the bottom of the graph, we can find un

other link a little bit stronger between *Incapacity of politics − Increase of poverty* (5) and *Taxes* (4).

Fig. 16 Similitude graph (Seuil: 2). Shopkeepers 2009 (n=30).Co-occurrences
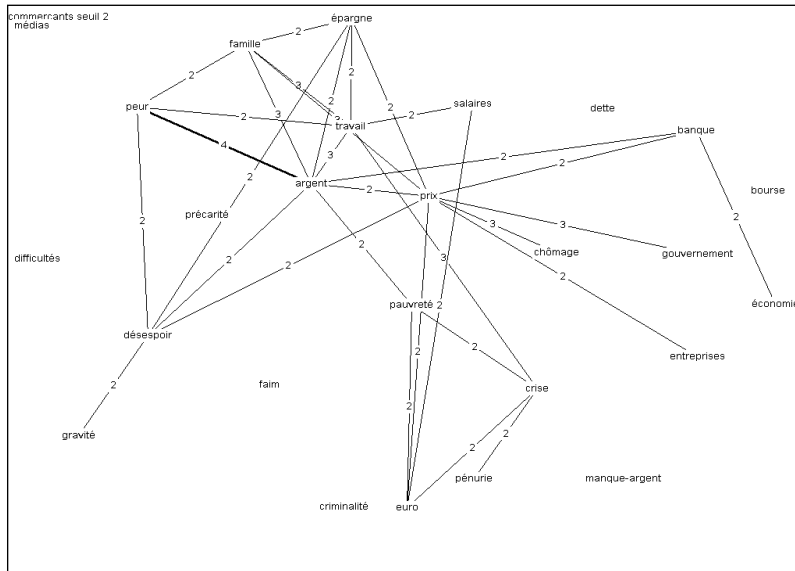
From Galli I., Markova I., Bouriche B., Fasanelli R., Geka M., Iacob L., & Iacob G. (2010). La représentation sociale de la crise économique dans quatre pays européens. *Les Cahiers Internationaux de Psychologie Sociale*, *87* (3), 585-620. Used with permission of the authors.

Fig. 17 Similitude graph (Seuil: 2). Shopkeepers 2012(n=30).Co-occurrences
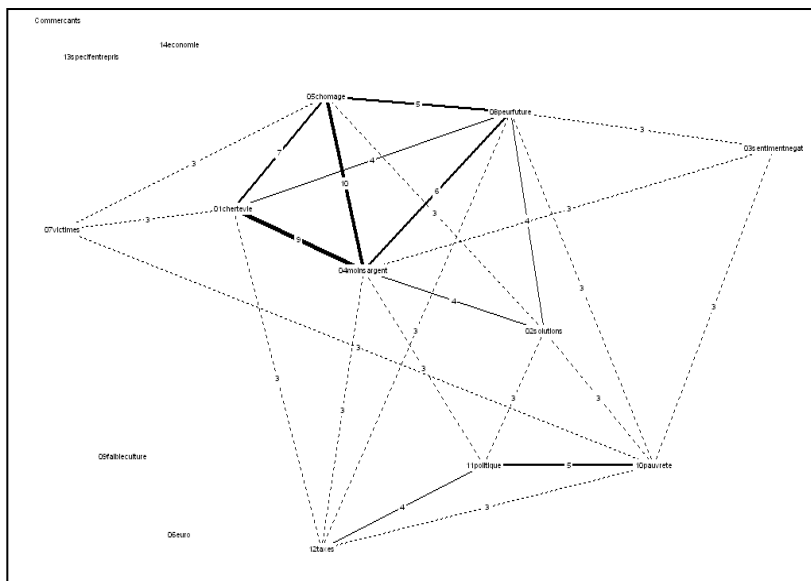
The results of the characterization questionnaire show that Job loss (most characteristic = 70%) can be certainly considered a central element (Tab.12, Fig. 19); nevertheless, *Uncertainty, fear of future*, that in the hierarchized evocations (Tab.XXVI) is in the central core, appears to be not so central, but in any case with a not so low percentage of characterization (most characteristic =37%). Instead, we have two elements that appear to be central (Fig. 18) for their "j" curve distribution, unless they weren't in the hierarchized evocations: it's the case of *Slump of consumption and sales* (most characteristic = 67%), present in 2009 contrast zone and disappeared in the 2012 evocations, and Prices increase, migrated from second to first periphery (among the High cost of living associations), that, for this reason, we can consider closer to the centre of the representation.

Moreover, these two elements are also quite strongly linked (.28) as it appears in the similitude graph (Fig.19), to indicate a particular declination of the "consequences focused" explanation and weakly linked (.12) to the *Malfunctioning of banks and finance*, as in the bank clerks' graph, but probably more associated also in the characterization attribution.

Tab. XXVI Characterization of the "economic crisis" evocations: Shopkeepers (percentages)

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

In fact *Malfunctioning of banks and finance* presents a "U" distribution, typical of the "contrast elements" , to indicate its contrasting relevance for the majority of the sample (Most characteristic = 33%; Least characteristic = 43%).

The other contrast elements, *Generalized distrust and Stress and frustration*, appear associated in a different configuration (Fig.19): if *General distrust* is always linked (.44) to *Uncertainty, fear of future* (most characteristic = 23%), in this sample it is linked to *Job loss* too. At the same time, *Stress and frustration* is now linked to *Job loss* too and *Salaries decrease* (most characteristic = 47%). So, we can consider in this case the two crisis explanation, future centred and consequences focused, mixed, with the common element in Job loss, seen in a nuance future- distrust centred on one side, and focused on salaries decrease and on stress and frustration on the other side. To *Job loss* is also linked (.26) *Conspiracy, plot* (least characteristic = 87%), also in relation with *Media invention* and *Something inevitable*, but always as "least characteristic" elements (77%; 47%), also if they are not linked to each other as strongly as in the previous samples.
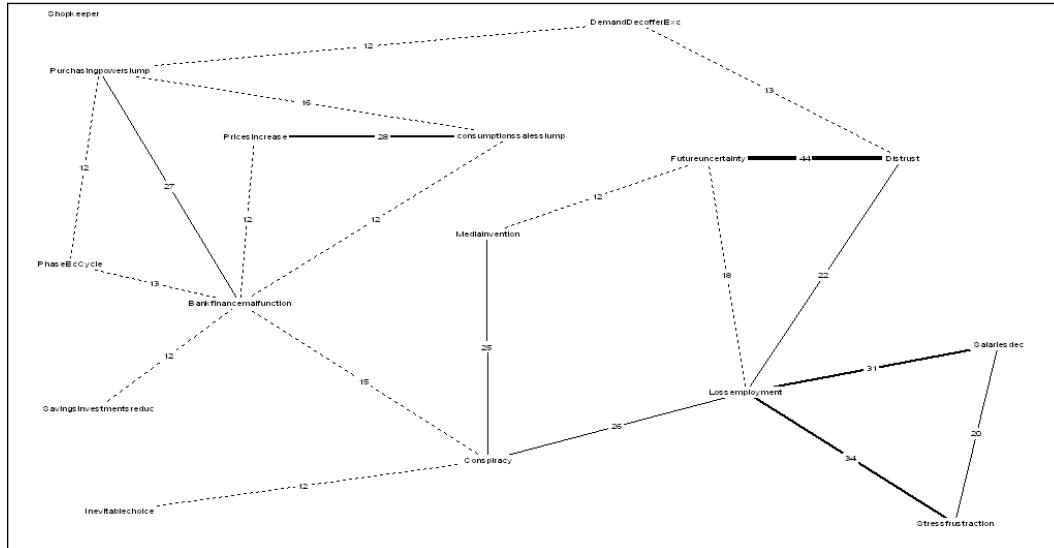
Fig.18 Shopkeepers characterization chart: central, without relation, contrast elements
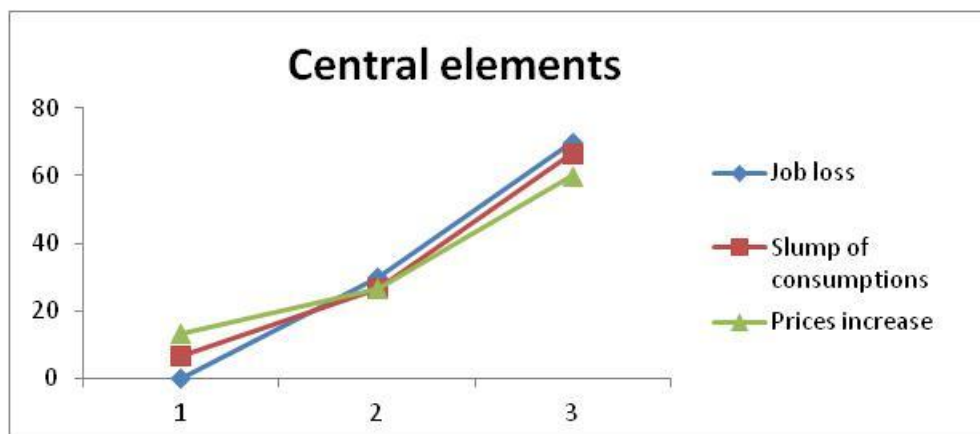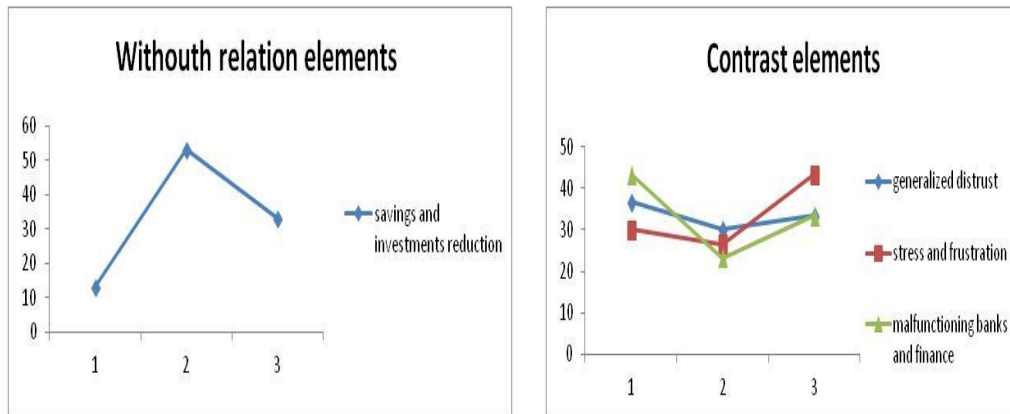
The only element that appears completely unrelated is *Saving and investments* reduction, as confirmed by its "bell" curve (Fig.13).

Fig.19 Shopkeepers' characterization similitude graph (thresholds:12). Kendall's tau

Laypeople

In both 2009/2012 laypeople' SRsEC (Tab.XXVII) central core we have *Job loss* (2009 AF=17, AR=2,35; 2012 AF=20, AR=2,20), while the

Slump of purchasing power (2009 AF=11, AR=2,00) is no more in 2012 central core.

Tab.XXVII SREc structure. Laypeople (n=30) substantives 2009/2012

		I m p o r t a n c e				
		< 2,5/ <2,6			≥ 2,5/ ≥ 2,6	
f r e q u e n c y	≥ 7	Slump purch. power Job loss	11 17	2,00 2,35	High cost of living	12	3,08
	≥11	Job loss	20	2,20	High cost of living Uncertainty/fear future Less money to spend Incapacity of politics Ref. to economy	10 22 14 13 11	3,60 2,68 4,00 3,00 3,81
	>3 <6	Uncert. about future Ref. to economy	6 8	1,88 2,25	Increase of poverty Bank at the origin Households hit Slump of consumption Ref. Gov institutions Ref to finance To spend less money Neg.exp. and feelings	7 3 3 8 6 4 4 8	2,85 3,00 4,66 4,12 2,50 2,50 3,25 2,87
	>2 <10	Possible solutions Neg.exp. and feelings	9 9	2,55 2,33	Increase of poverty Aggrav. quality of life Ref finance Role Europe Causes Taxes	7 5 4 4 5 3	3,00 2,80 2,75 3,50 3,20 3,33

■ 2009
■ 2012

As it happens for the others samples, while the central core is quite stable, some changes can be noticed in the peripheries. Starting form the first one, in 2009 it presents only the *High cost of living* (AF=12, AR=,3,08) while in 2012 it (AF=10, AR=3,60) appears together with some other elements,

which better complete the central core, like *Incapacity of politics* (AF=13, AR=3,00), *Less money to spend* (AF=14, AR=4,00), *References to economy* (AF=11, AR=3,81), and the *Uncertainty/fear of future* (AF=22, AR=2,68), always referred especially 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 own sons live in Italy" (Lay12_M21). As regards the lower left cell, while in 2009 we can find a group of people focused on *Uncertainty about future* (AF= 6, AR=1,88) and *Ref. to economy* (AF=8, AR=2,25), in 2012 it seems to contain a group of people probably more focused on *Negative experiences and feelings* (AF=9, AR=2,33), but at the same time on the *Possible solutions* (AF=9, AR=2,33), that are for example the *enterprise* "because giving impulse to small and medium enterprise should solve also the other problems (precarious workers and unemployment)" (Lay12_F9) , but also *pensions,* "one of the biggest problems because they should be facilitated to give more impulse and new work places and retired people, by opening an IVA entry, could give impulse to the enterprise" (Lay12_F9).

About the second periphery, what we can notice is that in 2012 some elements completely absent in 2009 appear, like *Causes* (AF=5, AR=3,20), *Role of Europe* (AF=4, AR=3,50) and the Aggravation of the quality of life (AF=5, AR=2,80), probably for the new relevance given to the problem of *well being* "reduced" (Lay12_F13) and of a *life* style " really got worse" (Lay12_F20).

In laypeople's similitude graph 2009 (Fig.20), we can find some different strong links which have in common *Job loss*, linked to *Increase of poverty* (5), *Ref. to economy* (5), *High cost of living* (6). In laypeople's similitude graph 2012 (Fig.22), instead, there is a more complex network of elements, with *Job loss* strongly linked to *Less money to spend* (7), but also on one side to *Uncertainty/fear of future* (9),and, on the other side to *High cost of living* (5).

Besides, it is also linked in another clique with *Uncertainty/fear of future* and *Possible solutions* (5).

Fig. 20. Similitude graph (Seuil: 2). Laypeople 2009(n=30).Co-occurrences
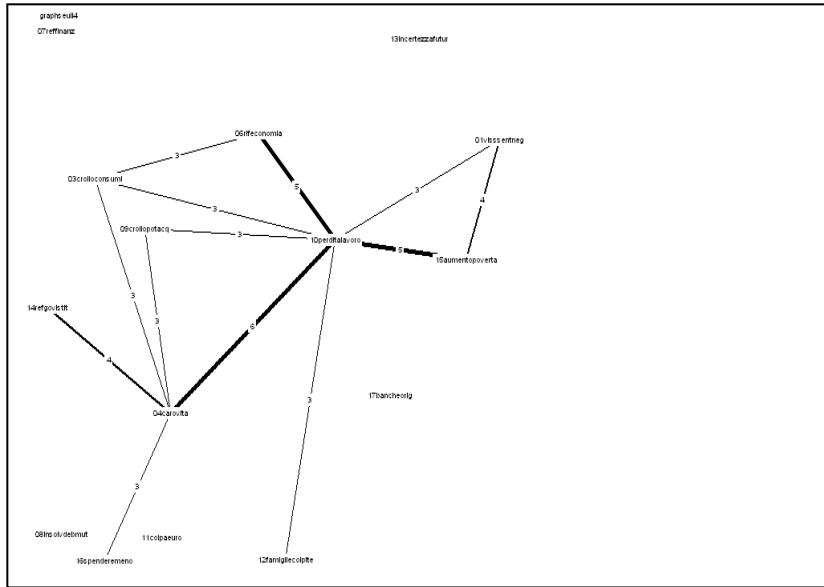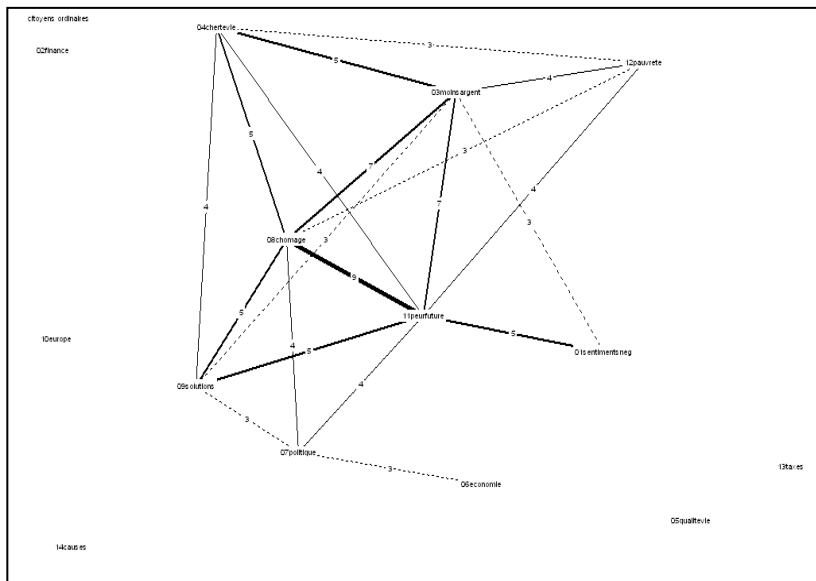

Fig. 21. Similitude graph (Seuil: 3). Laypeople 2012(n=30).Co-occurrences

The results of the questionnaire of characterization (Tab.XXVIII, Fig. 22) confirm the high probability that *Job loss* (most characteristic =67%) is in the central core.

Besides, both the percentages and the central elements chart, suggest the tendency to centrality of other two elements, *Uncertainty, fear of future* (most characteristic = 80%) and, with a less percentage of characterization, *Generalized distrust* (most characteristic = 43%), absent among the hierarchized evocations. All these three elements in the similitude graph (Fig. 23) appear to be weakly linked in the case of *Job loss* and *Uncertainty fear of future* (.16), or not linked at all, as it happens for *General distrust*. These elements are not part of any group of elements with strong relations.

The two contrast elements identified by the "U" curves are *Malfunctioning of banks and finance* and *Stress and frustration*, both absent among the evocations. Also these two elements are not strongly linked with any other element in any cluster. In any case it is possible to notice that *Malfunctioning of banks and finance* is linked in opposition to *Phase of economic cycle* and in relation with *Savings, investments reduction*. From it, a group of elements appears to be "whithouth relation", in particular *Demand decrease/offer excess* (Not selected = 43%), *Salaries decrease* (not selected = 43%) and Prices increase (not selected= 53%). The last two elements, differently from any previous similitude graph, are quite strongly linked to each other (.32) and more strongly linked to *Media invention* (.43; .41), creating a cluster of least characteristic (90 % for *Media invention*) or not selected elements.

We also have other relations (.32) between *Uncertainty, fear of future* (central element) and *Something inevitable* (least characteristic = 70%), which is linked (.33) also to another among the least characteristic element (87%), *Conspiracy, plot* on one side, and to *Savings and investments reduction* (45%), that instead is a more characteristic element (most characteristic = 43%). So there is no trace of the identified previous groups of elements, although, the evaluation as

regards the elements usually considered the most/least characteristic is similar to the other samples. There is a stronger relation among the least characteristic and without relation elements, than among the most characteristic, weakly linked with the other groups.

Tab. XXVIII Characterization of the "economic crisis" evocation: laypeople (percentages)

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

Fig.22 Laypeople characterization chart: central, without relation, contrast elements
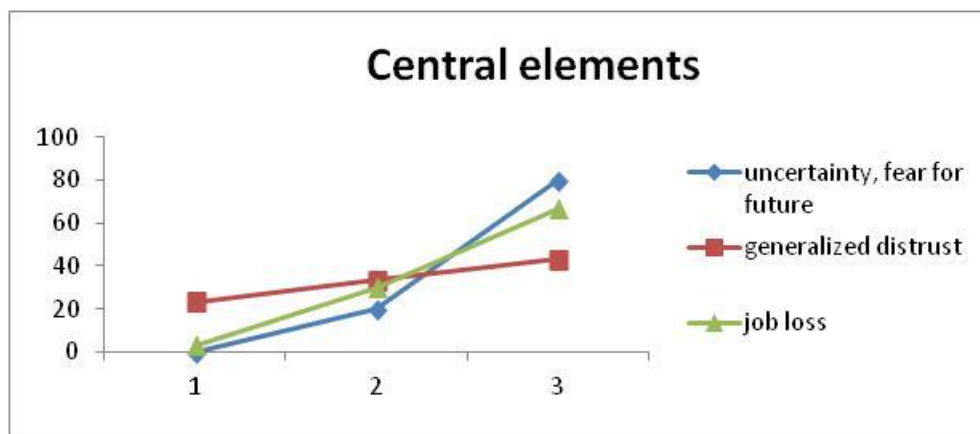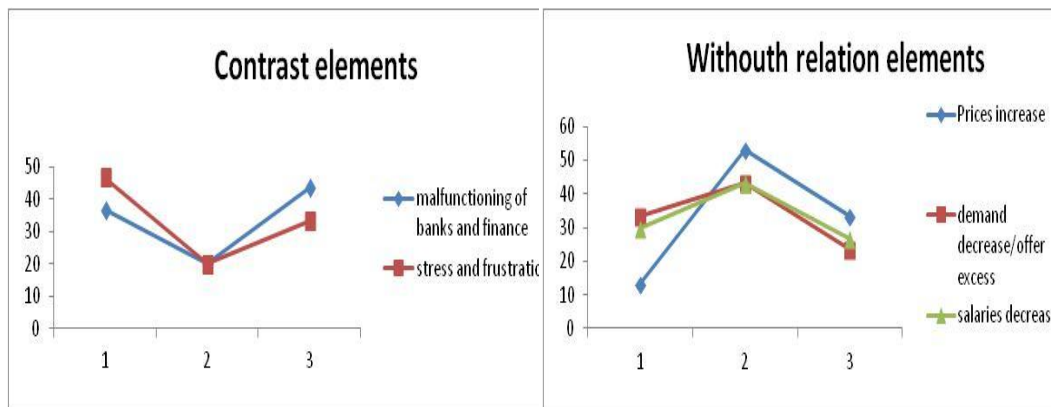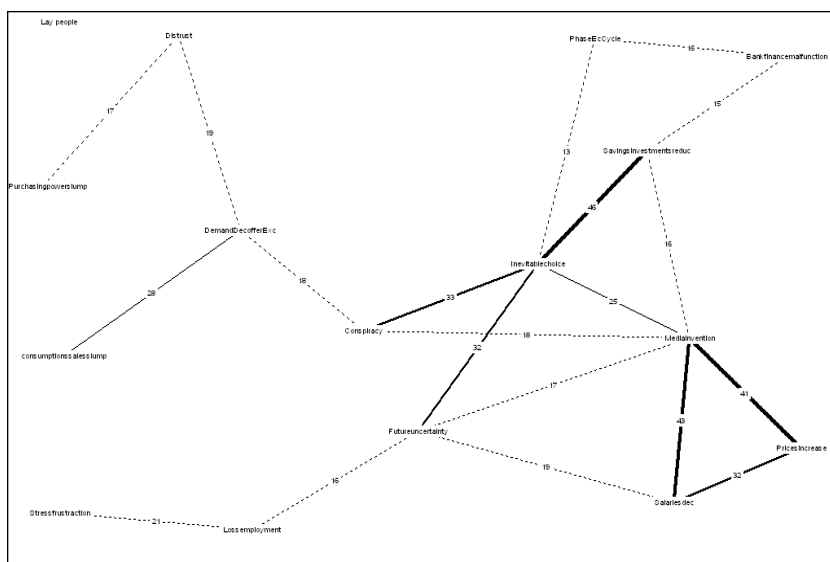
Fig.23 Laythinkers' characterization similitude graph (thresholds:). Kendall's tau

4.2. The content of the social representations of crisis 2009/2012

4.2.1. Definitions of crisis

In 2009 (Tab.XXIX, Fig.24) in both students and bank clerks answers with reference to their way to define crisis, we can register a high percentage (36,67%; 40%) of *Socio-economic descriptions and definitions.*
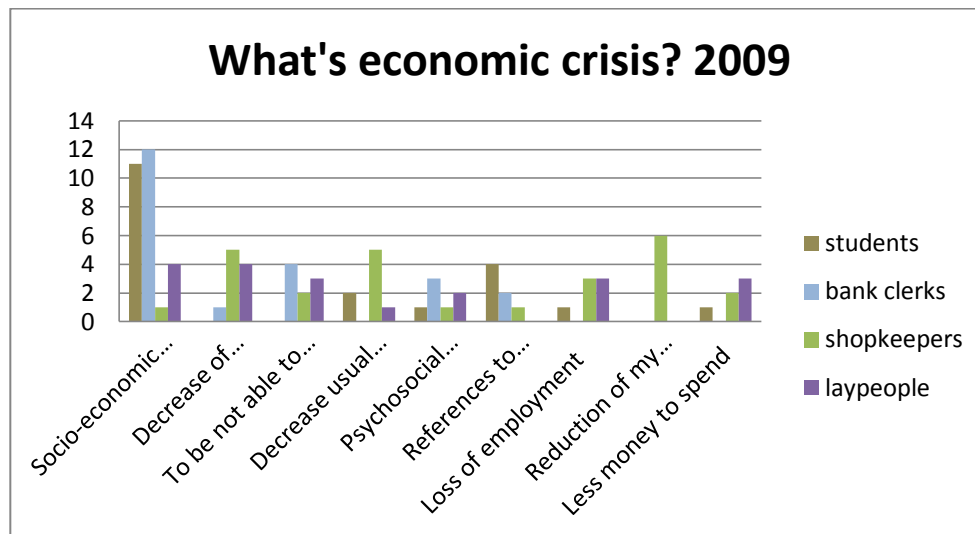
Tab. XXIX. Definitions of economic crisis 2009[6]

2009	Students		Bank clerks		Shop-keepers		Laypeople	
	F	%	F	%	F	%	F	%
Socio-economic descriptions and definitions	11	**36,67**	12	**40,00**	1	3,33	4	**13,33**
Decrease of purchasing power	0	0,00	1	3,33	5	**16,67**	4	**13,33**
To be not able to arrive to the end of month	0	0,00	4	13,33	2	6,67	3	10,00
Decrease usual consumption	2	6,67	0	0,00	5	**16,67**	1	3,33
Psychosocial definitions and descriptions	1	3,33	3	10,00	1	3,33	2	6,67
References to economic reified concepts	4	13,33	2	6,67	1	3,33	0	0,00
Job loss	1	3,33	0	0,00	3	10,00	3	10,00
Reduction of my sales figure	0	0,00	0	0,00	6	**20,00**	0	0,00
Less money to spend	1	3,33	0	0,00	2	6,67	3	10,00

Also laypeople refer to *Socio-economic descriptions and definitions* (13,33%) but in lower percentage, next to *Decrease of purchasing power* (13,33%).Shopkeepers instead refer mainly to *Reduction of my sales figure* (20%), *Decrease of purchasing power* (16,67%) and *Decrease of usual consumption* (16,67%).

In 2012 (Tab.XXX, Fig. 25), the first choice expressing a definition of crisis is mainly *Job loss* (23,33%) for students and laypeople (23,33%) and shopkeepers (20%). But while laypeople refer also to *Uncertainty, fear of future* (20%), shopkeepers define crisis mainly as *Increase of prices* (40%). Bank clerks refer to *Uncertainty, fear of future* (20%) too, beyond *Slump of consumption and sales* (16,67%).

---

[6] For categorical variables, total of frequencies in 2009 is not 100% because they are the results of a content analysis . Showed categories are those reached more than 5% of the frequencies on the total sample (120).

Fig 24. Definitions of economic crisis 2009

Tab.XXX Definitions of economic crisis 2012. First choice.[7]

2012	students		bank clerks		shopkeepers		Laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Increase of prices	3	10,00	2	6,67	12	**40,00**	4	13,33
Contraction of demand and end excess supply	1	3,33	1	3,33	2	6,67	2	6,67
Feeling of generalized distrust	3	10,00	4	13,33	4	13,33	1	3,33
Slump of consumption and sales	1	3,33	5	**16,67**	1	3,33	2	6,67
Uncertainty, fear of future	3	10,00	6	**20,00**	1	3,33	6	**20,00**
Phase of economic cycle	4	13,33	2	6,67	0	0,00	0	0,00
Decrease of purchasing power	2	6,67	2	6,67	0	0,00	4	13,33
Job loss	7	**23,33**	4	13,33	6	**20,00**	7	**23,33**
Malfunctioning of banks and finance	3	10,00	1	3,33	2	6,67	2	6,67
Tot	30	100,00	30	100,00	30	100,00	30	100,00

---

[7] The frequencies refer to the first choice indicated by participants among a list of options. Showed categories are those reached more than 5% of the frequencies on the total sample (120).

Fig.25 Definitions of economic crisis 2012. First choice.

What's economic crisis? 2012
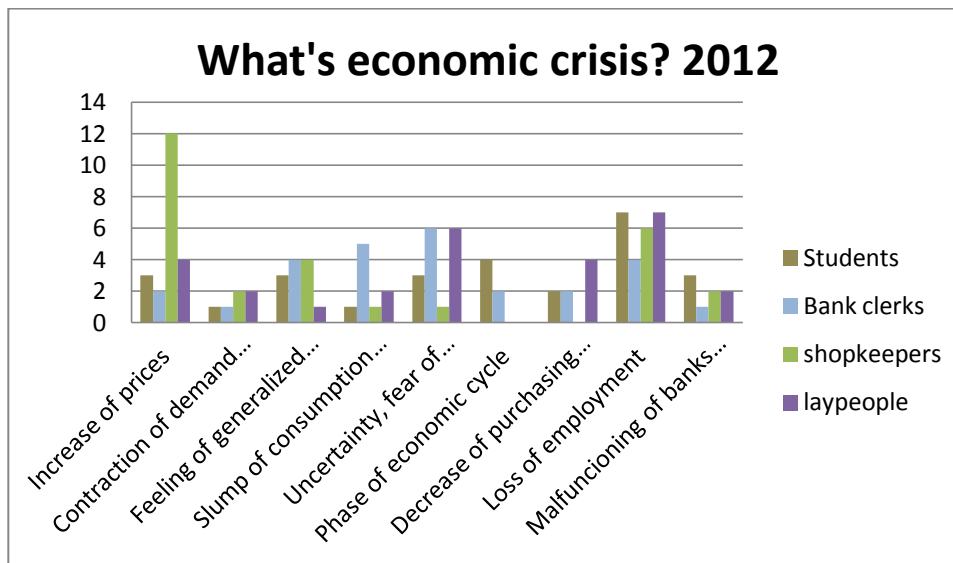
*4.2.2. Interactions linked with the object*

Both in 2009 and in 2012 (Tab. XXXI, Fig. 26), almost all the participants affirm to talk about crisis (91%, 98%), with a light increase in 2012.

Tab. XXXI Do you talk about crisis? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople		Totale	
	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Yes	27	90	30	100	27	90	25	83	109	**91**
No	3	10	0	0	3	10	5	17	11	9
Tot	30	100	30	100	30	100	30	100	120	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**		**Totale**	
	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Yes	30	100	30	100	29	97	28	93	117	**98**
No	0	0	0	0	1	3	2	7	3	3
Tot	30	100	30	100	30	100	30	100	120	100

Relatives (XXXII; Fig.27) and the most favorite interlocutors to talk about crisis for all the samples in both year, in particular for students (63,33%, 56,67%) and bank clerks (60,00%, 53,33 %) but also for shopkeepers (53,33%, 73,33%) and laypeople (43,33%, 53,33%).
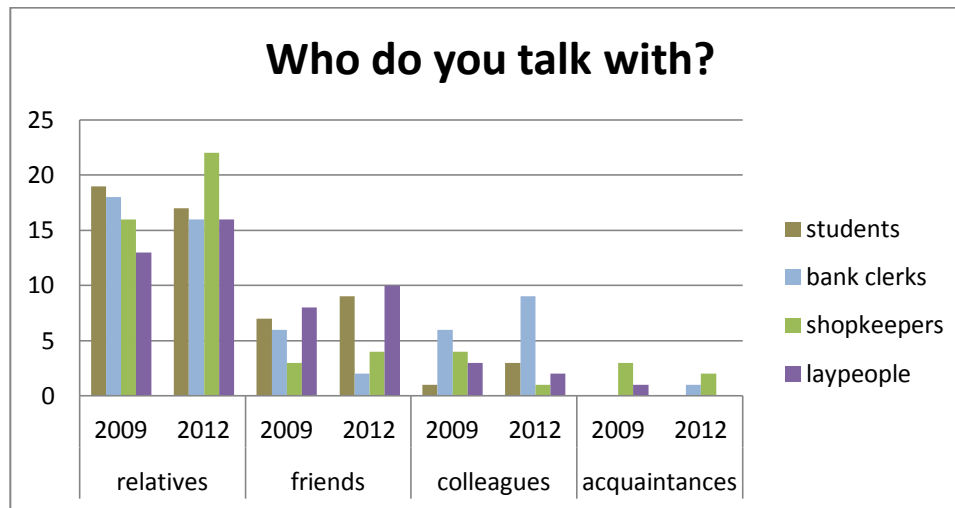
Fig.26. Do you talk about crisis? 2009/2012

Do you talk about crisis?
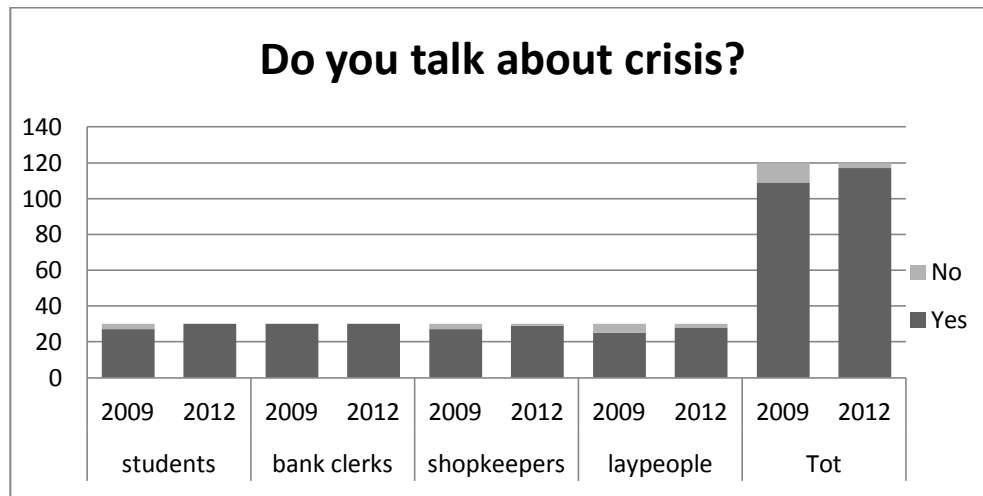
Relatives are followed by *friends* for students (23,33%, 30%), shopkeepers, (10%, 13,33%), laypeople (26,67%, 33,33%) and, just for bank clerks, by *colleagues* (20%, 30%), giving a generally private connotation to the environment of interaction about crisis as something that has come in the participants daily "home" life, opened just for bank clerks, to the work environment.

Tab. XXXII. Who do you talk with? 2009/2012. First choice.

2009	students		bank clerks		shopkeepers		laypeople	
	Fq	%	Fq	%	Fq	%	Fq	%
Relatives	19	**63,33**	18	**60,00**	16	**53,33**	13	**43,33**
Friends	7	**23,33**	6	**20,00**	3	10,00	8	**26,67**
Colleagues	1	3,33	6	**20,00**	4	13,33	3	10,00
Acquaintances	0	0,00	0	0,00	3	10,00	1	3,33
Other	0	0,00	0	0,00	1	3,33	0	0,00
tot	27	90,00	30	100,00	27	90,00	25	83,33
2012	students		bank clerks		shopkeepers		laypeople	
	Fq	%	Fq	%	Fq	%	Fq	%
Relatives	17	**56,67**	16	**53,33**	22	**73,33**	16	**53,33**
Friends	9	**30,00**	2	6,67	4	13,33	10	**33,33**
Colleagues	3	10,00	9	**30,00**	1	3,33	2	6,67
Acquaintances	0	0,00	1	3,33	2	6,67	0	0,00
Other	0	0,00	1	3,33	0	0,00	0	0,00
tot	29	96,67	29	96,67	29	96,67	28	93,33

This difference appear to be significant in 2012 ($\chi2 = 25,458$; p= $0,004^{8}$) with a low level of association (V = 0,272, p = 0,004).

Fig.27. Who do you talk with? 2009/2012

The frequency of talking about crisis (Tab.XXXIII, Fig.28) is various among the groups of participants as well as between the two years.

Tab XXXIII. How frequently do you talk about crisis ? 2009/2012

| 2009	students		bank clerks		shopkeepers		laypeople	
every day	6	**20,00**	8	**26,67**	7	**23,33**	4	13,33
4/5 times a week	6	**20,00**	7	**23,33**	3	10,00	3	10,00
2 /3 times a week	7	**23,33**	6	**20,00**	6	**20,00**	8	**26,67**
once a week	5	16,67	6	**20,00**	4	13,33	9	**30,00**
less than once	3	10,00	3	10,00	7	**23,33**	1	3,33
tot	27	90,00	30	100,00	27	90,00	25	83,33
2012	students		bank clerks		shopkeepers		laypeople	
every day	7	**23,33**	14	**46,67**	17	**56,67**	5	16,67
4/5 times a week	2	6,67	7	**23,33**	4	13,33	7	**23,33**
2 /3 times a week	9	**30,00**	7	**23,33**	3	10,00	10	**33,33**
once a week	8	**26,67**	1	3,33	3	10,00	2	6,67
less than once	3	10,00	1	3,33	2	6,67	3	10,00
tot	29	96,67	30	100,00	29	96,67	27	90,00

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[8] The Pearson Chi-Square an Cramer's V significance values are always calculated using the Monte Carlo method

Nevertheless we can reach between 2009 and 2012 an increase of frequency of participants that affirm to talk about crisis *every day*, in particular from 26,67% to 46,67% for bank clerks, from 23,33% to 56,67% for shopkeepers, from 13,33% to 23,33% for laypeople.

From the general distribution we can see that bank clerks and shopkeepers talk more frequently about crisis and more in 2012, followed by laypeople, that have a little increase but affirm to talk about crisis mainly *2/3 times a week* (26,67% in 2009; 33,33% in 2012).

While in 2009 laypeople are the group who talk less frequently about crisis (*once a week* 30%), in 2012 students take their places with an increase of who talk about crisis once a week (from 16,67% in 2009 to 26,67% in 2012) and the highest percentage in 2012 of who speak about crisis *less than once* (10%). This difference among sample is significant in 2012 ($\chi2 = 25,964$; p= 0.009) with a low level of association (V = 0,274, p = 0,009).

Fig.28. How frequently do you talk about crisis? 2009/2012
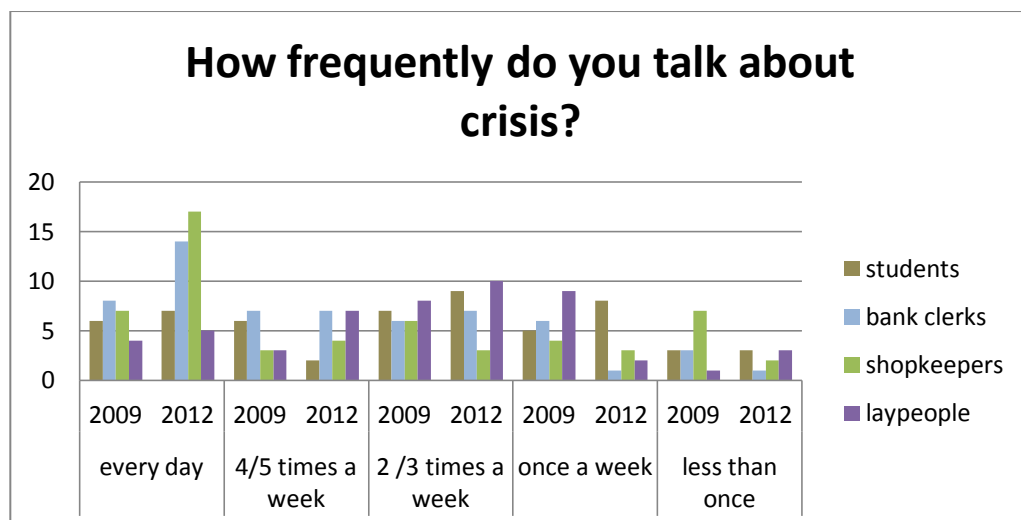
4.2.3. Evaluations about crisis

The general evaluation about the gravitas of crisis (Tab. XXXIV, Fig. 29) is in both 2009 and 2012 oriented on the negative positions (very grave, grave, quite grave), with a worsening in 2012, as we can see for the increase of the *very grave* percentages for all the categories: from 30% to 56,67% for students, from 33,33% to 50% for bank clerks, from 26, 67% to 46,67% for shopkeepers and from 16,67% to 33,33% for laypeople, who rest the group which evaluate less grave (46,47% of *quite grave*) the crisis.

As regards the evaluation about the evolution of the situation from the beginning of crisis (Tab. XXV, Fig. 30), also in this case a few participants express an opinion on the improving and most of them register a worsening, especially in 2012, with an increase of who think that crisis has *worsened*: from 6,67% to 50% for students, from 30% to 56,67 % for bank clerks, from 33,33% to 40% for shopkeepers.

Tab.XXXIV. How much grave is crisis? 2009/2012

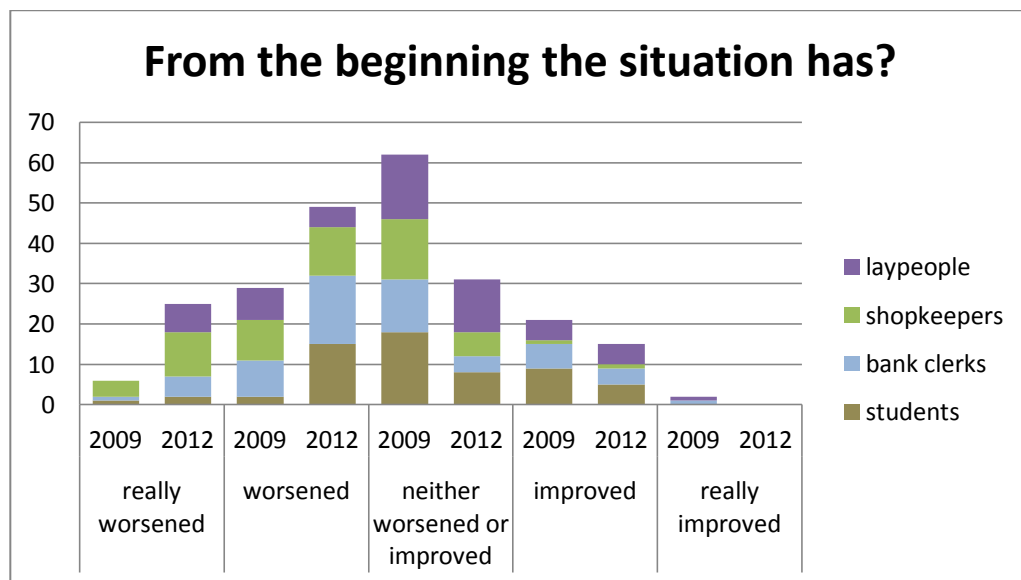| 2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
very grave	9	**30,00**	10	**33,33**	8	**26,67**	5	**16,67**
grave	8	**26,67**	13	**43,33**	9	**30,00**	10	**33,33**
quite grave	12	**40,00**	5	16,67	9	**30,00**	14	**46,67**
not so grave	1	3,33	2	6,67	3	10,00	0	0,00
really not so grave	0	0,00	0	0,00	1	3,33	0	0,00
not at all grave	0	0,00	0	0,00	0	0,00	1	3,33
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
very grave	17	**56,67**	15	**50,00**	14	**46,67**	10	**33,33**
grave	10	**33,33**	10	**33,33**	11	**36,67**	8	**26,67**
quite grave	2	6,67	5	16,67	5	16,67	12	**40,00**
not so grave	1	3,33	0	0,00	0	0,00	0	0,00
really not so grave	0	0,00	0	0,00	0	0,00	0	0,00
not at all grave	0	0,00	0	0,00	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100

Fig. 29. How much grave is crisis ? 2009/2012
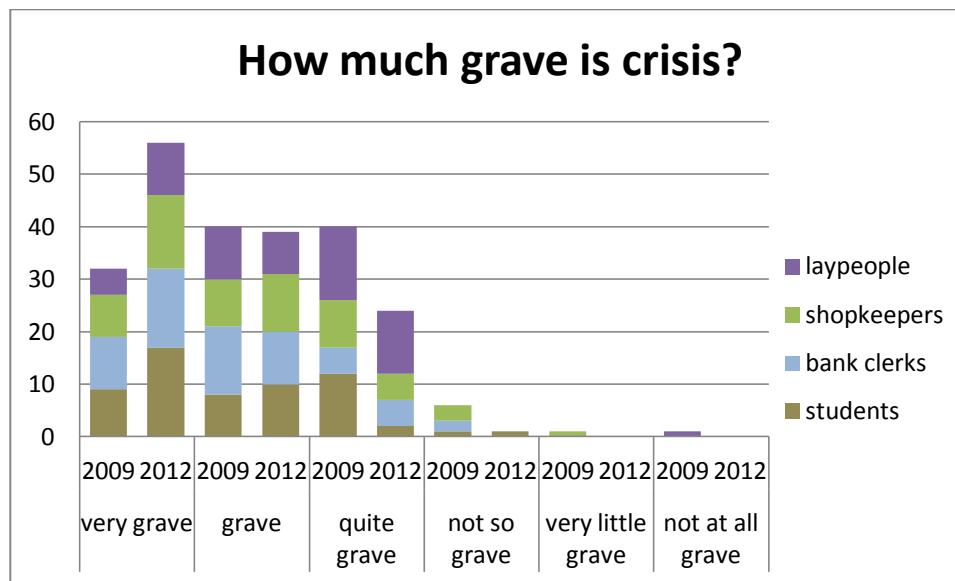
Tab. XXXV. How has the situation become from the beginning of crisis. 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
really worsened	1	3,33	1	3,33	4	13,33	0	0,00
worsened	2	6,67	9	**30,00**	10	**33,33**	8	**26,67**
neither worsened or improved	18	**60,00**	13	**43,33**	15	**50,00**	16	**53,33**
improved	9	**30,00**	6	**20,00**	1	3,33	5	16,67
really improved	0	0,00	1	3,33	0	0,00	1	3,33
tot	30	100	30	100	30	100	30	100
2012	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
really worsened	2	6,67	5	16,67	11	**36,67**	7	**23,33**
worsened	15	**50,00**	17	**56,67**	12	**40,00**	5	16,67
neither worsened or improved	8	**26,67**	4	13,33	6	20,00	13	**43,33**
improved	5	16,67	4	13,33	1	3,33	5	16,67
really improved	0	0,00	0	0,00	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100

For laypeople instead the highest increase with regard to who think that crisis has *really worsened*, from 0% in 2009 to 23,33 % in 2012; nevertheless for this

category the prevalent opinion, differently from the other group of participants, is that crisis has *neither worsened or improved* (53,33% in 2009, 43,33% in 2012). This difference appear to be significant in 2009 ($\chi2$ =20,422; p= 0,046) with a low level of association (V=0,238; p=0,046) as well as in 2012 ($\chi2$ = 22,236; p= 0.008), with a low level of association (V=0,249; p=0,008).

Fig.30. How has the situation become from the beginning of crisis. 2009/2012

Tab. XXXVI. Do you feel personally involved? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople		Tot	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
yes	18	**60**	23	**77**	22	**73**	22	73	**85**	**71**
no	12	40	7	23	8	27	8	27	35	29
tot	30	100	30	100	30	100	30	100	120	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**		**Tot**	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
yes	29	**97**	27	**90**	30	**100**	29	**97**	115	**96**
no	1	3	3	10	0	0	1	3	5	17
tot	30	100	30	100	30	100	30	100	120	113

The feeling of being personally involved (Tab.XXXVI, Fig. 31) in the economic crisis is high for all the groups of participants in both years, but we can register a decisive increase in 2012 (from 71 % in 2009 to 96% in 2012). In

particular the category with the highest increase is students, that pass from a 60% of "yes" in 2009 to a 97% in 2012.

Fig. 31. Do you feel personally involved? 2009/2012
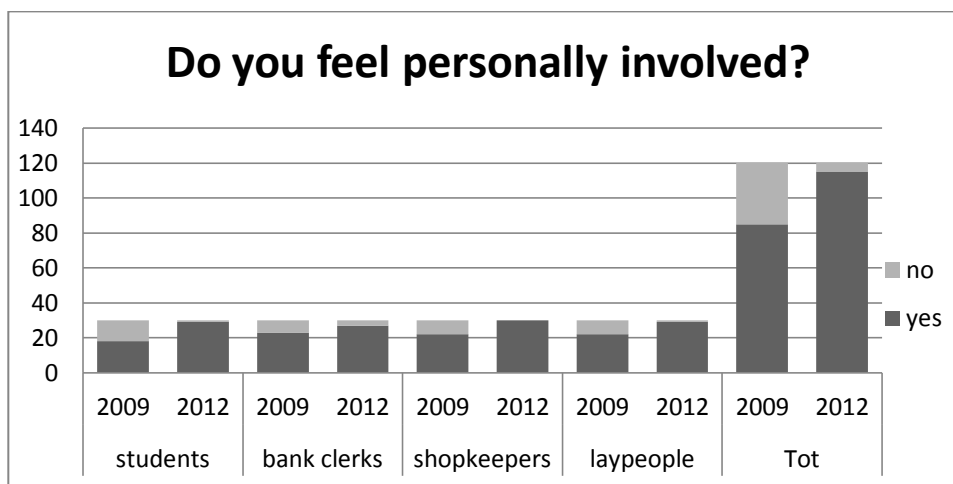
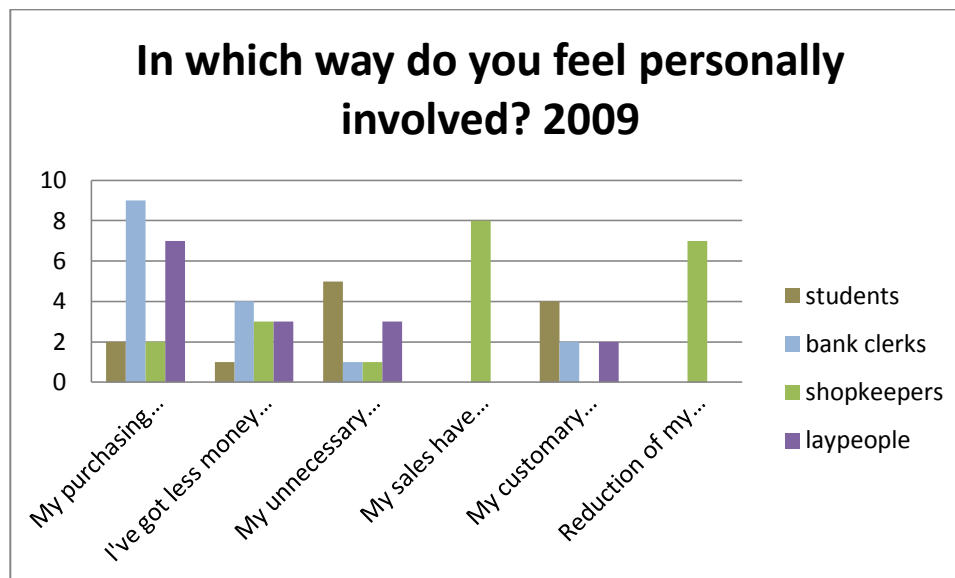Tab. XXXVII In which way do you feel personally involved? 2009

	students		bank clerks		shopkeepers		laypeople	
	F	%	F	%	F	%	F	%
The purchasing power has decreased	2	6,67	9	**30,00**	2	6,67	7	**23,33**
I've got less money to spend	1	3,33	4	13,33	3	10,00	3	10,00
Unnecessary consumption has decreased	5	16,67	1	3,33	1	3,33	3	10,00
Sales have slumped	0	0,00	0	0,00	8	**26,67**	0	0,00
Customary consumption has decreased	4	13,33	2	6,67	0	0,00	2	6,67
Reduction of my sales figure	0	0,00	0	0,00	7	**23,33**	0	0,00

Participants who affirm to feel involved in 2009 (Tab. XXXVII, Fig. 32) refer mainly to *Unnecessary consumption decreased* for student (16,67%), *purchasing power decreased* for bank clerks (30%) and laypeople (23,33%), and *Sales slumped* for shopkeepers (26,67%).

Instead in 2012 (Tab. XXXVIII, Fig. 33) among the list of financial/technical personal involvement of 2009, It appears another category, *Uncertainty of future anguishes me*, that becomes the highest first choice for all our groups of

participants, with the 60% of students, 43,33 % of bank clerks and 30% of shopkeepers and laypeople.

Fig.32. In which way do you feel personally involved? 2009

Tab. XXXVIII In which way do you feel personally involved? 2012. First choice.

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I've got less money in my pocket	7	**23,33**	6	**20,00**	7	**23,33**	9	**30,00**
my job is at risk	0	0,00	3	10,00	8	**26,67**	3	10,00
my life style has got worse	3	10,00	3	10,00	3	10,00	3	10,00
uncertainty of future anguishes me	18	**60,00**	13	**43,33**	9	**30,00**	9	**30,00**
I can't save or invest	1	3,33	2	6,67	2	6,67	5	16,67
tot	29	96,67	27	90,00	29	96,67	29	96,67

The second way of involvement is I've got less money in my pocket indicated by students (23,33%), bank clerks (20 %) and laypeople (30%), while it becomes My job is at risk for shopkeepers (26,67%) who maintain their professional specific way of feeling involving.

Finally, the evaluation of the personal financial situation evolution (Tab. XXXIX, Fig. 34) too appears to be worse in 2012.

In fact, while in 2009 the prevalent evaluation was that the personal financial situation has *neither worsened or improved* for all our groups of participants (53,33% of students, 60% of bank clerks, 50% of shopkeepers, 53,33 % of laypeople), the most diffused opinion in 2012 is that the personal financial situation has *worsened*, for the 60% of students, the 53,33% of bank clerks, the 66,67 % of shopkeepers and laypeople.

Fig.33. In which way do you feel personally involved? 2012. First choice.
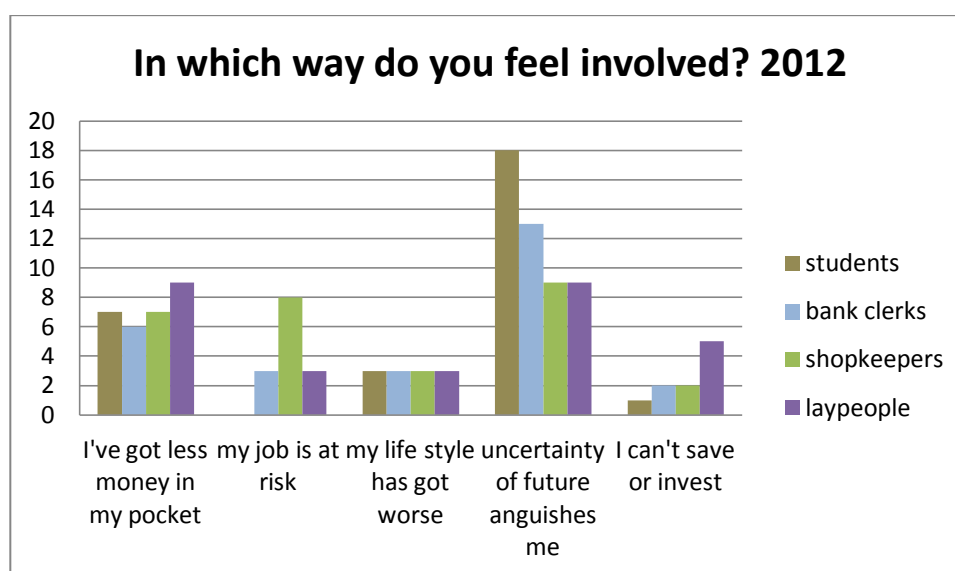
Tab. XXXIX From the beginning your financial situation has? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
really worsened	0	0,00	1	3,33	3	10,00	0	0,00
worsened	10	**33,33**	10	**33,33**	10	**33,33**	13	**43,33**
neither worsened or improved	16	**53,33**	18	**60,00**	15	**50,00**	16	**53,33**
improved	4	13,33	1	3,33	2	6,67	1	3,33
tot	30	100	30	100	30	100	30	100
2012	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
really worsened	3	10,00	6	**20,00**	8	**26,67**	2	6,67
worsened	18	**60,00**	16	**53,33**	20	**66,67**	20	**66,67**
neither worsened or improved	9	**30,00**	6	**20,00**	2	6,67	8	**26,67**
improved	0	0,00	2	6,67	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100

Fig.34. From the beginning your financial situation has? 2009/2012
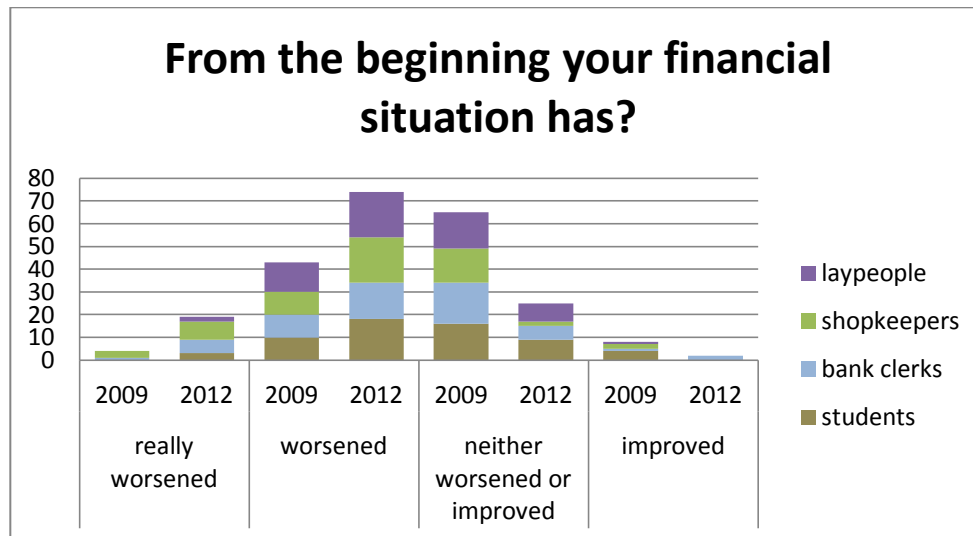
4.2.4. Changes registered in social practices

As regards the possible changes in the daily life (Tab.XL, Fig. 35), in 2009 students and laypeople answer that *anything has changed* (36,67,% of students and 30% of laypeople) while bank clerks *avoid unnecessary expenses* (26,67%) and *keep more attention to costs* (16,67%). Shopkeepers, instead, are *more and more worried* (36,67%).

Tab.XL. How has your daily life changed? 2009

	students		bank clerks		shopkeepers		laypeople	
	F	%	F	%	F	%	F	%
No, anything has changed	11	**36,67**	6	**20,00**	10	33,33	9	**30,00**
I avoid unnecessary expenses	5	16,67	8	**26,67**	3	10,00	5	16,67
I'm more and more worried	0	0,00	1	3,33	11	**36,67**	0	0,00
I keep more attention too costs	2	6,67	5	16,67	0	0,00	5	16,67
I spend less	1	3,33	3	10,00	3	10,00	3	10,00
I've been affected in the job sphere	0	0,00	2	6,67	3	10,00	2	6,67

Fig.35. How has your daily life changed? 2009
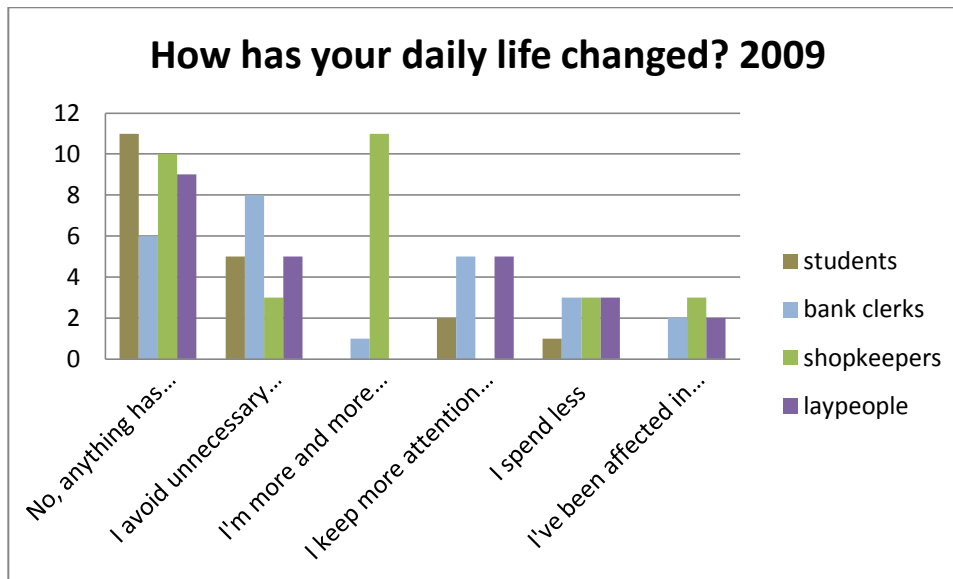
This sense of anxiety, in 2012 (Tab. XLI, Fig. 36), touches mostly bank clerks (30%), that answer "*I feel anxious and future anguishes me*", but also students (33,33%) first answer, while shopkeepers and laypeople, as well as students too, affirm mainly to *have become more prudent, reflective and to keep informed* (40%; 53,33%, 40%).

Also the *relation with money* appear to be *changed* for bank clerks (20%), shopkeepers (23,33%) and laypeople (16,67%). So in 2012 our participants appear to be more worried and more reflective at the same time in their daily life. The differences are significant in 2012 ($\chi 2 =41,378$; p= 0,022) with a low level of association (V= 339; p= 0,022).

Tab. XLI. How has your daily life changed? 2012 First choice.

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I've become more prudent, reflective and I keep more informed	12	**40,00**	5	16,67	12	**40,00**	16	**53,33**
My relation with money has changed, I'm more wise	2	6,67	6	20,00	7	**23,33**	5	16,67
Discussions and conflicts in my family increased	3	10,00	0	0,00	3	10,00	2	6,67
I feel anxious and future anguishes me	10	**33,33**	9	**30,00**	4	13,33	1	3,33

Fig. 36. How has your daily life changed? 2012. First choice.
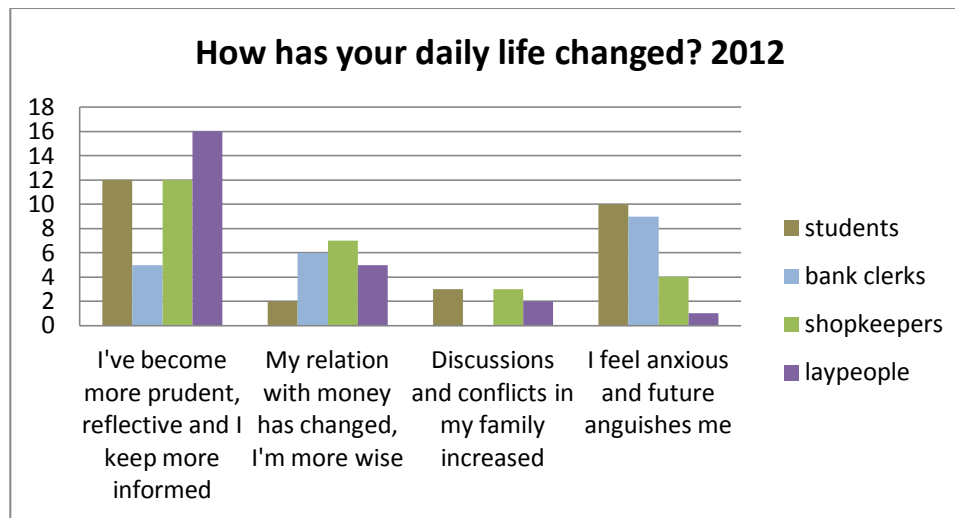
With regard to the interior articulation of the content, the similitude graphs (Fig. 37,38,39,40), show how the expressed changes in daily life are grouped for each sample. In case of students (Fig. 37), we have two main groups, formed both by the link (23) between *I've become more prudent, reflexive and I keep more informed*(DC01) and *I buy only less expensive and essential things* (DC08), respectively associated (24; 21) in one case with *I feel anxious and future anguishes me* (DC07) and in another case respectively associated (22; 21)with *My relation with money has changed* (DC02). All these elements are weakly connected (11; 10; 11; 9) with *I can't do what I used to do before: holidays, going out, restaurants* (DC05) on one side and connected (14; 9; 11;11) with *Discussions and conflicts in my family have increased* (D04) on the other side.

Fig.37. Daily changes. Italian students similitude graph (thresholds > 20%). Cooccurrence.
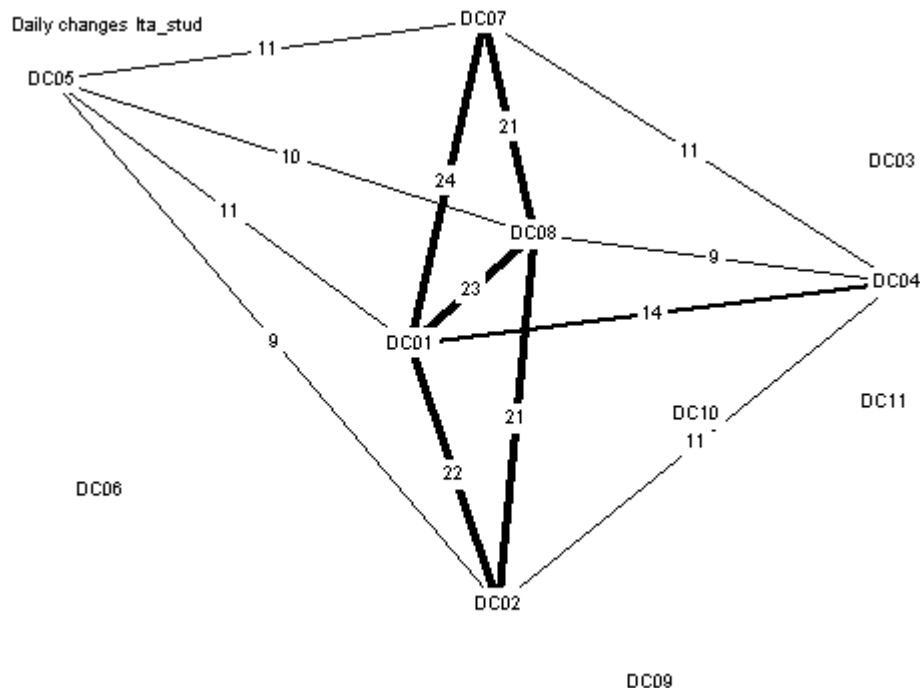
In the bank clerks similitude graph (Fig. 38), we have the same two main groups of elements (DC01-DC08-DC07; DC01-DC08-DC02), in this case further related with the link between fear of future and relation with money DC07 and DC02 (21). Another difference is represented by one of the elements linked with the two main groups (9; 10; 10; 12), that in this case, in place of DC04, is *My work situation got worsened* (DC10).

In the shopkeepers similitude graph (Fig. 39) we have a different and wider articulation of the same changes registered in the daily life. The two main groups of elements, in this case, share the link (18) between the fear of future (DC07) and the relation with money (DC02), connected (18;19) with the getting worse of the work practice (DC10) on one side and associated (15;18) with the increase of reflection and research of information (DC01) on the other side. This last element, together with the fear of future (DC07) are strongly associated (15, 17) also with buying essential and less expensive things (DC08), linked also with the getting worse of the work practice (DC10).

Fig. 38. Daily changes. Italian bank clerks similitude graph (thresholds > 20%). Cooccurrence

Daily changes Ita_bank clerks
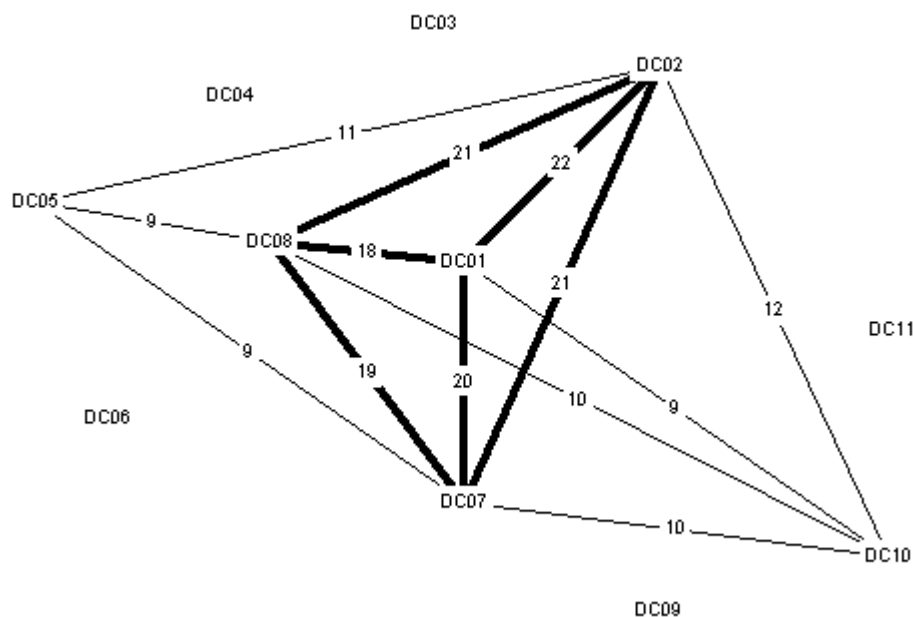
Finally in the laypeople similitude graph (Fig.40) we have another configuration of the same daily life changes, with three main groups around the increase of the necessity to be reflective and informed (DC01): in a first group, it is strongly linked (27; 24) with the relation with money (DC02) and the worry for the future (DC07); in a second one it is linked (27;20) with relation with money (DC02) and buying not expensive and essential things (DC08); finally a third one it is linked (24, 20) with fear of future (DC07) and buying not expensive and essential things (DC08). Another group with weaker links is formed by the most shared link (27) between increase of reflection and information (DC01) and fear of future (DC07) and (14,14) the free time practices as holidays, going out and restaurants another element (DC05).

Fig. 39. Daily changes. Italian shopkeepers similitude graph (thresholds > 20%). Cooccurrence
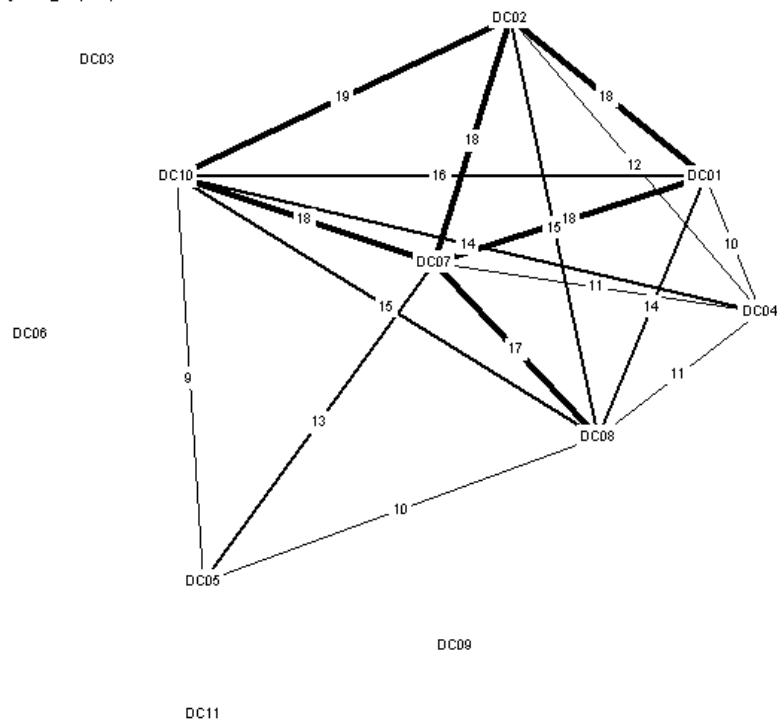
Fig.40. Daily changes. Italian laypeople similitude graph (thresholds > 20%). Cooccurrence

Daily changes Ita_laypeople
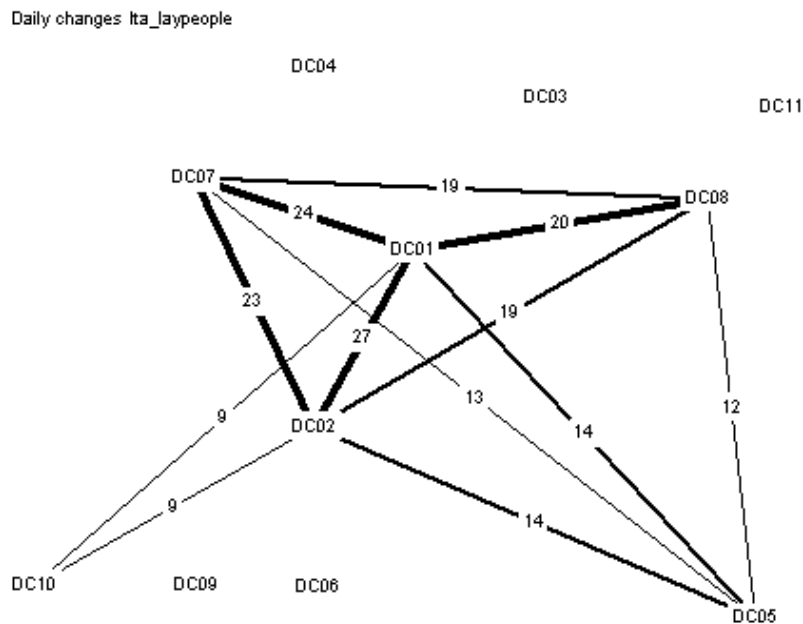
Considering the main economic practices investigates, *shopping, holidays and savings*, from 2009 to 2012 appear to be decreased (Fig. 41, 42, 43) while it remains generally stable the *getting into debt* of our groups of participants (Fig. 44).

In particular, Shopping (Tab.XLII, Fig. 41), in 2009 is mainly *neither decreased or increased* for 56,67% of students, 46,67% of shopkeepers and 36,67% of laypeople, but *decreased a lot* for 40% of bank clerks and *decreased* for 36,67 % of laypeople, 33,33% of shopkeepers and 30% of students. In 2012 it appears mostly *decreased* for 60% of students, 50% of bank clerks, 46,67% of shopkeepers and 60% of laypeople, but *decreased a lot* in particular for 46,67% of shopkeepers. So we assist to a general getting worse of shopping, except for the bank clerks in contro-tendency, but always on the "*decreased*" side. This getting worse is more radical for shopkeepers and laypeople than for students and bank clerks who serve a higher percentage of "*neither decreased*

or increased" (30%, 26,67%), that is also significantly different in 2012 ($\chi 2 =$ 13,881 ; p= 0.030) with a low level of association (V=0,240; p=0,030).

Tab. XLII. Changes in your daily life: Shopping 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	F	%	F	%	F	%	F	%
decreased a lot	4	13,33	12	**40,00**	5	16,67	6	**20,00**
decreased	9	**30,00**	10	**33,33**	10	**33,33**	11	**36,67**
neither decreased or increased	17	**56,67**	8	**26,67**	14	**46,67**	11	**36,67**
increased	0	0,00	0	0,00	1	3,33	2	6,67
increased a lot	0	0	0	0	0	0	0	0
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	F	%	F	%	F	%	F	%
decreased a lot	3	10,00	7	**23,33**	14	**46,67**	7	**23,33**
decreased	18	**60,00**	15	**50,00**	14	**46,67**	18	**60,00**
neither decreased or increased	9	**30,00**	8	**26,67**	2	6,67	5	16,67
increased	0	0,00	0	0,00	0	0,00	0	0,00
increased a lot	0	0	0	0	0	0	0	0
tot	30	100	30	100	30	100	30	100

Fig. 41. Changes in your daily life: Shopping 2009/2012
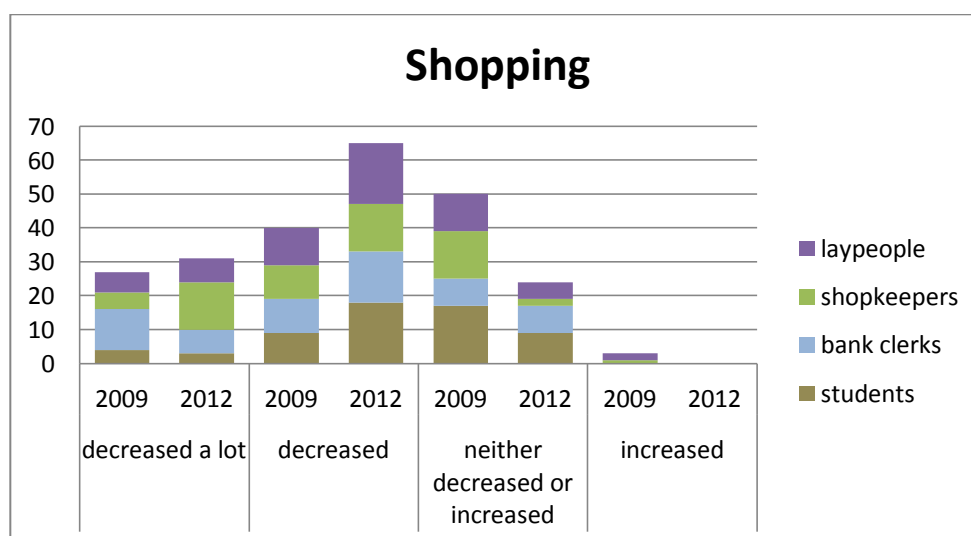
About Holidays (Tab. XLIII, Fig. 42), in 2009 students (63,33%), bank clerks (53,33%), shopkeepers (60%) and laypeople (73,33%), affirm they have *neither decreased or increased* them. In 2012, instead, while for students

(63,33%) and bank clerks (43,33%) holydays are still *neither decreased or increased*, for shopkeepers and laypeople they have mainly *decreased* (53,33%; 60%), showing a difference confirmed by its significance ($\chi2 = 22,144$; p= 0,001) with a low level of association (V=0,304; p=0,001).

The change in savings practices (Tab.XLIV, Fig. 43), in 2009, appears to be different among our group of participants, also with a registered significance ($\chi2 = 29,036$; p= 0,003) with a low level of association (V=0,284; p=0,003): while for students (43,33%), shopkeepers (36,67%) and laypeople (50%), savings have *neither decreased or increased*, it has mainly *decreased a lot* for bank clerks (46,67%) and even *increased* for students (30%).

Tab. XLIII. Changes in your daily life: Holidays 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Fq.	%	Fq.	%	Fq.	%	Fq.	%
decreased a lot	2	6,67	5	16,67	5	16,67	5	16,67
decreased	4	13,33	9	**30,00**	6	**20,00**	3	10,00
neither decreased or increased	19	**63,33**	16	**53,33**	18	**60,00**	22	**73,33**
increased	4	13,33	0	0,00	1	3,33	0	0,00
increased a lot	1	3,33	0	0,00	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100
2012	students		bank clerks		shopkeepers		laypeople	
	Fq.	%	Fq.	%	Fq.	%	Fq.	%
decreased a lot	3	10,00	5	16,67	10	**33,33**	2	6,67
decreased	8	**26,67**	12	**40,00**	16	53,33	18	**60,00**
neither decreased or increased	19	63,33	13	**43,33**	4	13,33	10	**33,33**
increased	0	0,00	0	0,00	0	0,00	0	0,00
increased a lot	0	0,00	0	0,00	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100

Fig.42. Changes in your daily life: Holidays 2009/2012
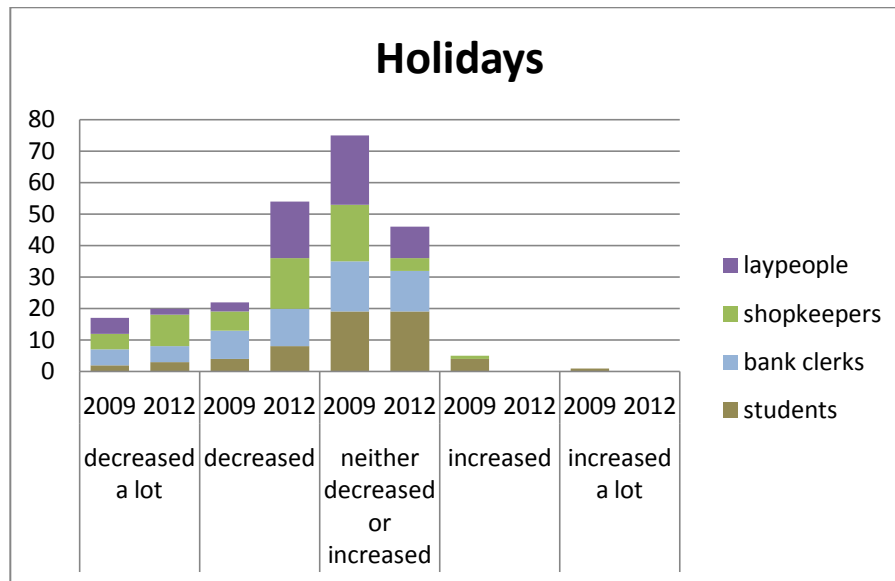
In 2012, instead, all the groups of participants answer that savings have mainly *decreased* (40% of students, 46,67% of bank clerks, 43,33% of shopkeepers, 53,33% of laypeople).

Tab. XLIV. Changes in your daily life: Savings 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Fq.	%	Fq.	%	Fq.	%	Fq.	%
decreased a lot	2	6,67	14	**46,67**	4	13,33	7	23,33
decreased	4	13,33	8	**26,67**	9	**30,00**	5	16,67
neither decreased or increased	13	**43,33**	7	**23,33**	11	**36,67**	15	**50,00**
increased	9	**30,00**	1	3,33	5	16,67	2	6,67
increased a lot	2	6,67	0	0,00	1	3,33	1	3,33
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	Fq.	%	Fq.	%	Fq.	%	Fq.	%
decreased a lot	8	**26,67**	12	**40,00**	8	**26,67**	9	**30,00**
decreased	12	**40,00**	14	**46,67**	13	**43,33**	16	**53,33**
neither decreased or increased	4	13,33	4	13,33	5	16,67	3	10,00
increased	6	20,00	0	0,00	2	6,67	2	6,67
increased a lot	0	0,00	0	0,00	1	3,33	0	0,00
tot	30	100	30	100	29	97	30	100

Finally getting into debt (Tab.XLV, Fig. 44), is something that both in 2009 and 2012 has mainly *neither decreased or increased* (80% of students, 63,33% of bank clerks, 60% of shopkeepers, 86,67% of laypeople in 2009) with a lower percentage in 2012 (66,67% of students, 56,67% of bank clerks, 53,33% of shopkeepers, 66,67% of laypeople in 2012) or increased just for bank clerks and shopkeepers in both year (23,33% in 2009 and 2012; 36,67% in 2009 e 23,33% in 2012).

Fig. 43. Changes in your daily life: Savings 2009/2012
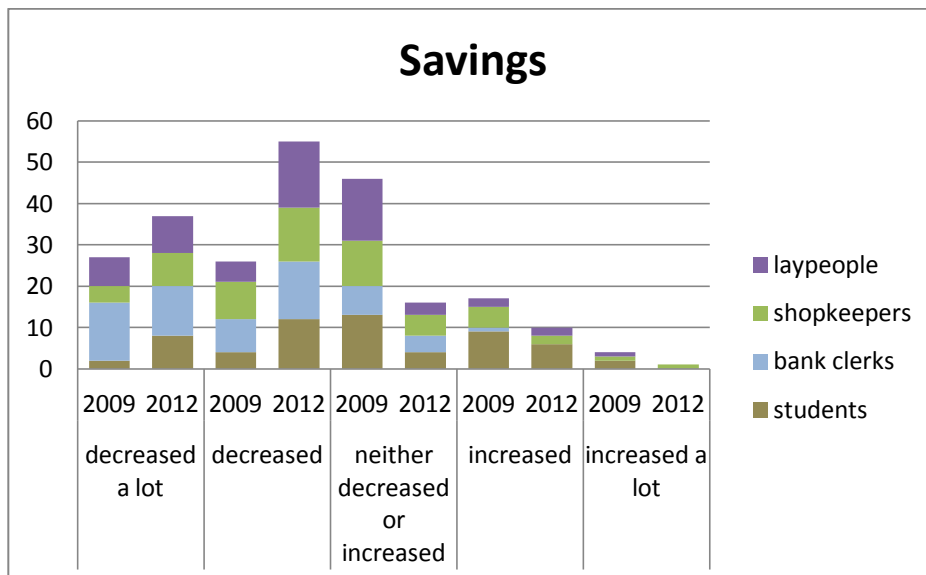
Tab. XLV. Changes in your daily life: Getting into debt 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
decreased a lot	2	6,67	1	3,33	0	0,00	1	3,33
decreased	2	6,67	2	6,67	1	3,33	1	3,33
neither decreased or increased	24	**80,00**	19	**63,33**	18	**60,00**	26	**86,67**
increased	2	6,67	7	**23,33**	11	**36,67**	2	6,67
increased a lot	0	0,00	1	3,33	0	0,00	0	0,00
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
decreased a lot	2	6,67	3	10,00	1	3,33	0	0,00
decreased	2	6,67	1	3,33	3	10,00	3	10,00
neither decreased or increased	20	**66,67**	17	**56,67**	16	**53,33**	20	**66,67**
increased	5	16,67	7	**23,33**	7	**23,33**	5	16,67
increased a lot	0	0,00	2	6,67	3	10,00	0	0,00
Missing	1	3,33	0	0,00	0	0,00	2	6,67
tot	30	100	30	100	30	100	30	100

Fig. 44. Changes in your daily life: Getting into debt 2009/2012
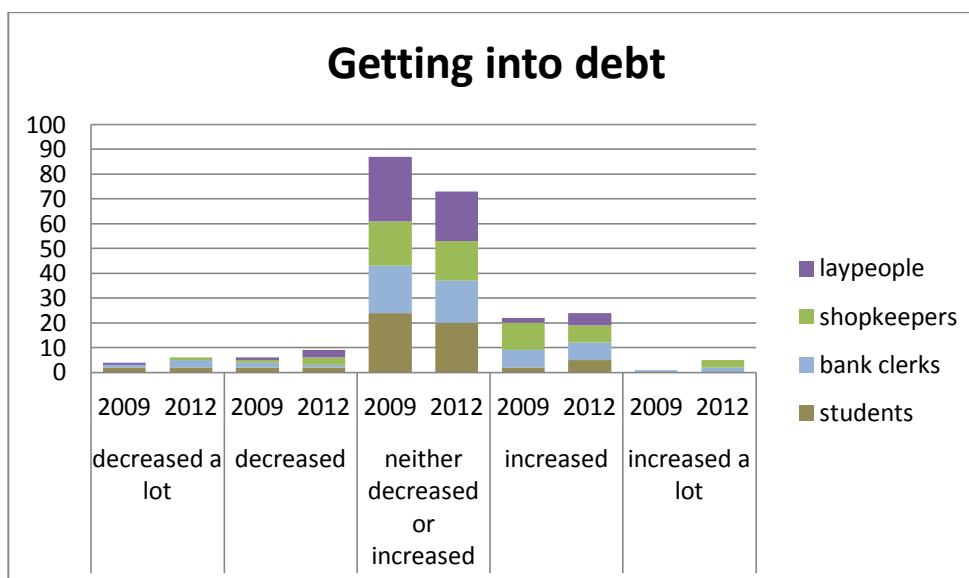
The strategies to face crisis in 2009 (Tab.XLVI, Fig. 45) appear diversified. In particular, students affirm to *save more* (50%) and to *limit* both the *superfluous* and *customary expenses and consumption* (20%, 20%). Bank clerks too, *limit*

the customary expenses and consumption (20%) but they also *keep more caution in the daily shopping* (26,67%).

Tab. XLVI. Strategies to face crisis 2009

	students		bank clerks		shopkeepers		laypeople	
	F	%	F	%	F	%	F	%
I save more	15	**50,00**	5	16,67	0	0,00	7	**23,33**
I limit my superfluous expenses and consumption	6	**20,00**	4	13,33	6	**20,00**	7	**23,33**
I limit my customary expenses and consumption	6	**20,00**	6	**20,00**	4	13,33	4	13,33
I keep more caution in daily shopping	0	0,00	8	**26,67**	5	16,67	6	**20,00**
I don't have any strategy	5	16,67	3	10,00	2	6,67	6	**20,00**
I try to modify/intensify my work	0	0,00	0	0,00	7	**23,33**	0	0,00
I waste less	0	0,00	2	6,67	2	6,67	2	6,67

Shopkeepers, instead, *limit the superfluous expenses and consumption* (20%) and *try to modify/intensify work* (23,33%). Finally laypeople *save more* (23,33%), *limit the superfluous expenses and consumption* (23,33%), *keep more caution in daily shopping* (20%), or *don't have any strategy at all*, more than the other groups.

Fig.45. Strategies to face crisis 2009
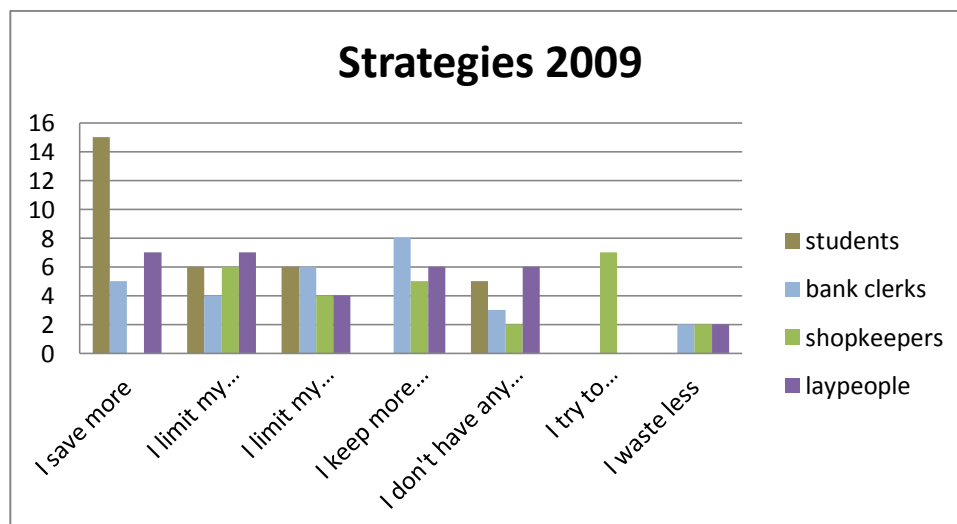
In 2012 (Tab. XLVII, Fig. 46), as the most selected strategies, all our groups of participants affirm mostly to *keep more informed about politics, economics and finance* (43,33% of students, 46,67% of bank clerks, 40% of shopkeepers, 50% of laypeople).

Tab. XLVII. Strategies to face crisis 2012. First choice.

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I keep more informed about politics, economics, finance	13	**43,33**	14	**46,67**	12	**40,00**	15	**50,00**
I wait market will find its equilibrium	2	6,67	1	3,33	5	16,67	3	10,00
I keep engaged my work, I work overtime	0	0,00	0	0,00	7	**23,33**	2	6,67
I stay more often at home to watch TV	2	6,67	1	3,33	2	6,67	1	3,33
I save as much money as I can	7	**23,33**	1	3,33	1	3,33	1	3,33
I buy low quality brands products	1	3,33	6	**20,00**	2	6,67	4	13,33

Besides, students continue to *save as much money as they can* (23,33%), bank clerks can *buy low quality brands products* (20%), shopkeepers continue to *act on their work, keeping engaged in it and working overtime* (23,33%). This difference appear to be significant ($\chi2 = 57,246$; p=0,002) with a low level of association (V= 0,399; p=0,002).

Fig. 46. Strategies to face crisis 2012. First choice.
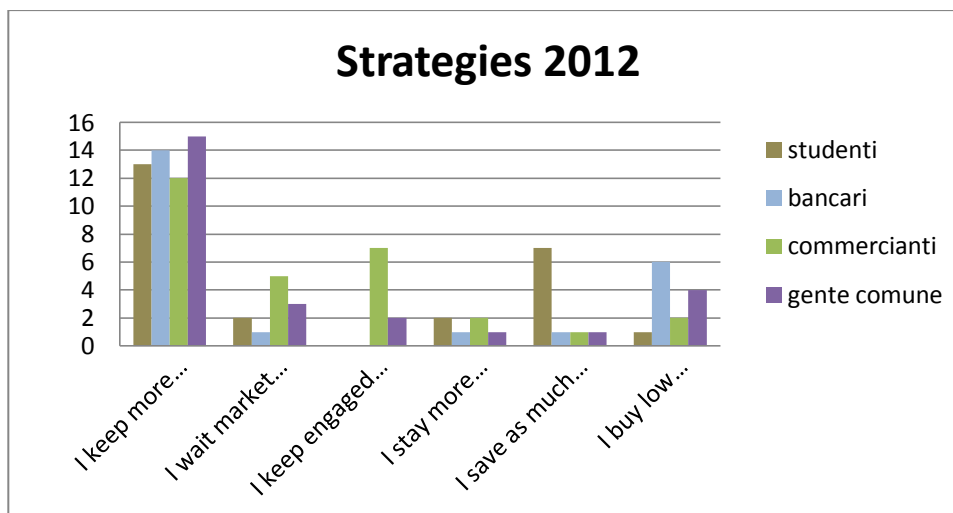
Looking at the similitude graphs (Fig. 47,48,49,50), we can note they have different articulation of the indicated strategies. In the students graph (Fig. 47), we have an element linked with almost all the others, that is *I keep more informed about politics, economics and finance* (STR01). Starting from it, there are some isolated links and two main groups, two of them formed by a shared stronger link (14) between this element and *I find alternative ways of having fun* (STR12), that is associated in a first cluster with *I save as much money as I can* (STR09) and in a second one with *I buy low quality brands products* (STR10).

Other independent links are constructed between *I keep more informed about politics, economics and finance* (STR01) and *I take part more actively to politic life* (STR06), *I privilege public transports* (STR04), *I share what I have with others* (STR11), *I help the weakest, morally and materially* (STR14).

Fig. 47. Strategies. Italian students similitude graph (thresholds > 20%). Cooccurrence
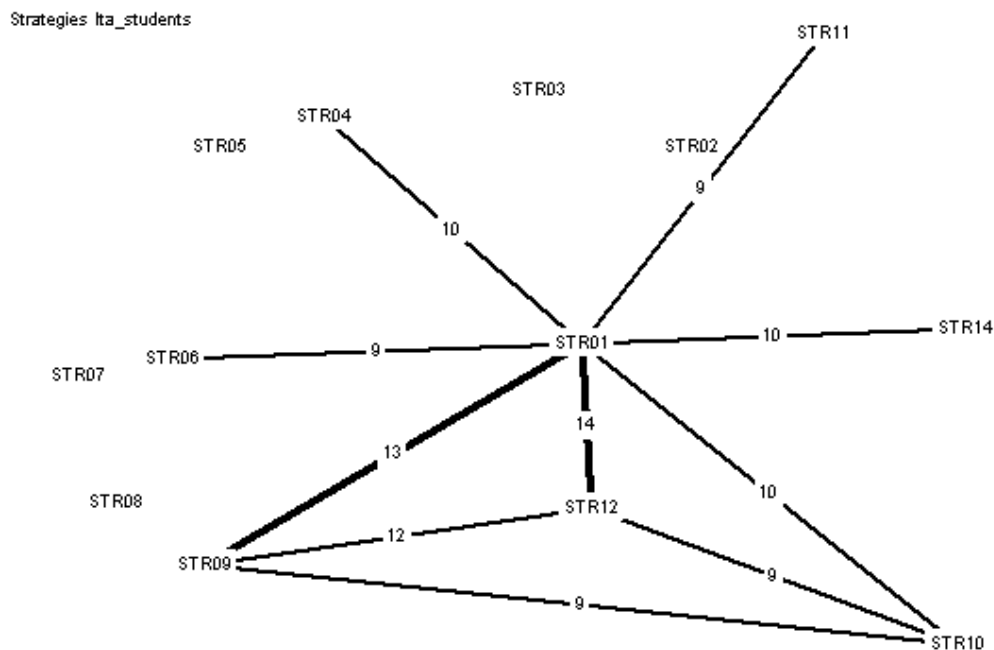
In the bank clerks graph (Fig. 48) we have the same stronger link between the increase of information (STR01) and finding new amusements (STR12) grouped with buying low brands products (STR10), but there is a more complex articulation with different elements. Another cluster with strong link is formed by the same link (15) between finding new amusements (STR12) and buying low brands products (STR10), both linked (10; 13) *with I had to change my reference values* (STR13). Another cluster, instead, group the linked between increase of information (STR01) and buying less expensive brands products (STR10) with (12;13) *I stay more often at home to watch TV* (STR07). Finally an interesting cluster is formed by the main link (14) between the increase of information and finding new amusements and another element (12;10) *I wait market will find its equilibrium* (STR02), associated (10), on the other side, also with the change of reference values (STR13).

Fig.48. Strategies. Italian bank clerks similitude graph (thresholds > 20%). Cooccurrence
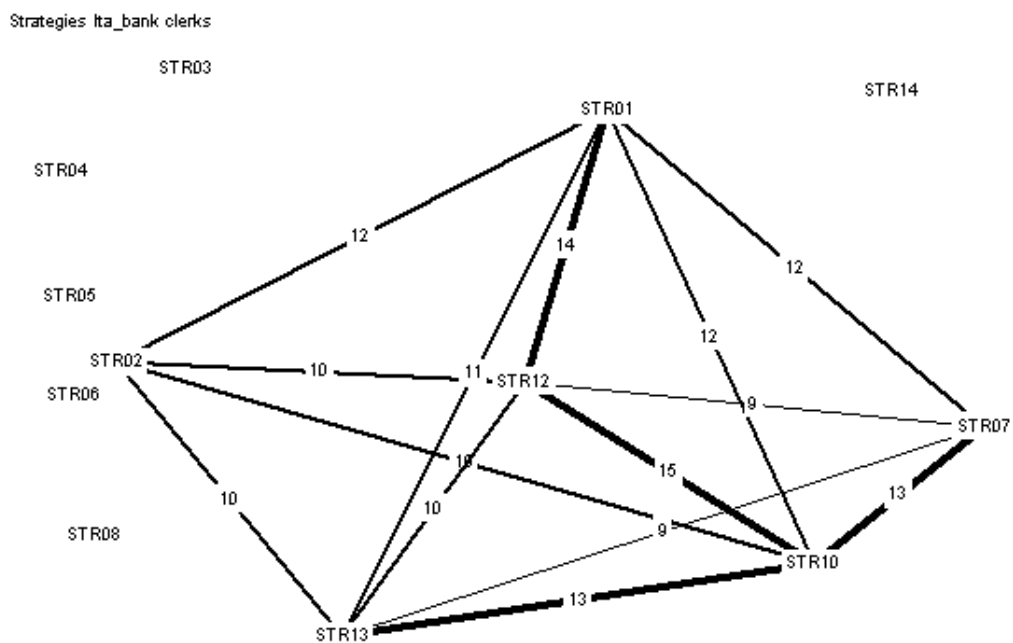
In shopkeepers graph (Fig. 49) we have again the same group of elements we found also in the students and bank clerks similitude graphs, formed by the link

(12) between increase of information (STR1) and finding alternative amusements (STR12), associated with (12;15) buying low brands products (STR10). Besides, we also have another group we found in the bank clerks structure formed by increase of information (STR01) low brand products (STR10) link (15), associated (11;14) with the change of reference values (STR13). But the same link (14) between this last element and the increase of information, form another cluster (14;12) with *I keep engaged in my work , I work overtime* (STR03). This element is also associated (10) to the change of reference values (STR13) and create another cluster with its link (14;12) with buying low brands things.

Fig.49. Strategies. Italian shopkeepers similitude graph (thresholds > 20%). Cooccurrence
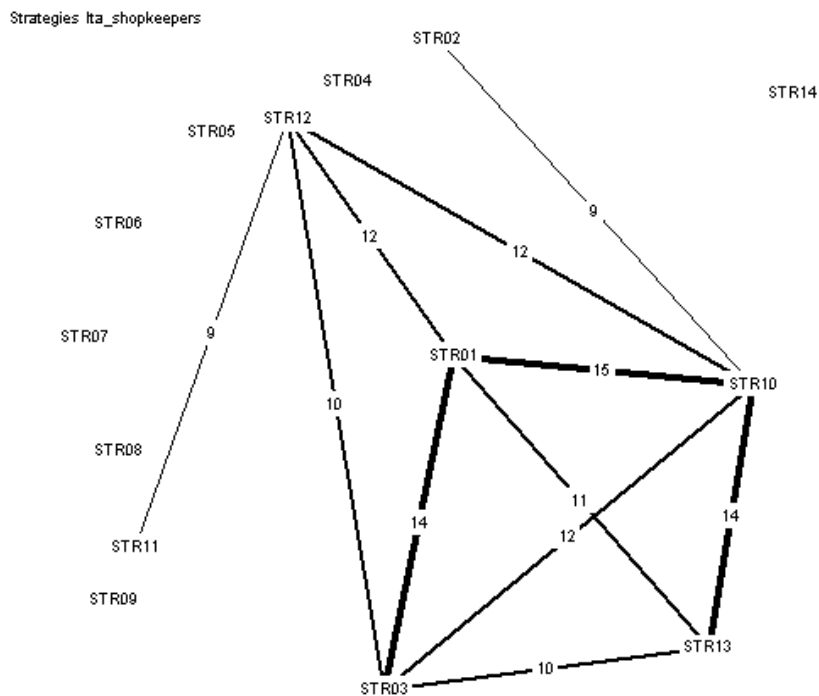
Clearer is the laypeople articulation of strategies. The similitude graph (Fig. 50) in fact, show that the same students' more central element, the increase of information (STR01) appears to be the most associated and the center of two main groups of element, one formed by its link (13) with the waiting for the market equilibrium (STR02), associated (11;9) with the research of new

amusements (STR12) and another formed by its link with the research of new amusements (STR12) and buying of low brands products (STR10).

So there are more or less always the same groups of elements, but different combined with the specificities of each sample, as it happens for the increment of work practice (STR10) in bank clerks and shopkeepers graph, or the wait for the market equilibrium (STR02), which is more associated with other elements in bank clerks and create an important cluster in the laypeople articulation of strategies.

Fig. 50. Strategies. Italian laypeople similitude graph (thresholds > 20%). Cooccurrence
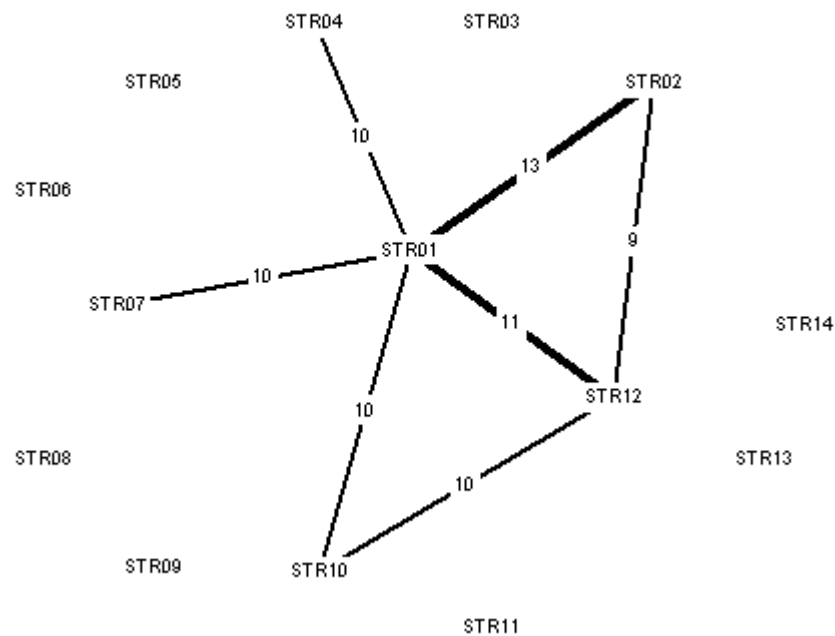
4.2.5. Attributions

About who and what is responsible of crisis, in 2009 there are not so prevalent positions about causes (Tab. XLVIII, Fig. 51), with some lightly higher percentage of bank clerks who think that crisis was *politics fault*(16,67%), while shopkeepers think that it was the *euro fault* (16,67%) and the *increase of*

prices/inflation/reduction of purchasing power (16,67%) too. Laypeople instead, like the bank clerks, think mainly that it was a *politics fault* (16,67%) and, like shopkeepers, *increase of prices/inflation/reduction of purchasing power* (16,67%). Among students, only a few (13,33%) think that it was *politics fault*, *unemployment* and *speculation* to cause the crisis.

Among the culprits in 2009 (Tab. XLIX, Fig. 52) instead, all our groups of participants have not doubts to assign the responsibility mostly to *politics and politicians* (33,33% of students, 40% of bank clerks, 56,67% of shopkeepers, 50% of laypeople). Students accuse also *USA with their policy of easy credit* (20%), while shopkeepers and laypeople refer as second higher choice to *banks* (16,67%, 13,33%).

Tab. XLVIII. Causes 2009

	students		bank clerks		shopkeepers		laypeople	
	F	%	F	%	F	%	F	%
"It's politics fault"	4	13,33	5	16,67	2	6,67	5	16,67
"It's euro fault"	3	10,00	3	10,00	5	16,67	3	10,00
Unemployment	4	13,33	4	13,33	4	13,33	0	0,00
Increase of prices/inflation/reduction of purchasing power	0	0,00	0	0,00	5	16,67	5	16,67
Failure/ banks bad management	0	0,00	4	13,33	0	0,00	4	13,33
Financial speculation in USA	3	10,00	0	0,00	4	13,33	1	3,33
Speculation	4	13,33	3	10,00	1	3,33	0	0,00
Senseless giving credit	1	3,33	1	3,33	3	10,00	2	6,67
High getting into debt families/firms	2	6,67	3	10,00	2	6,67	0	0,00
Wrong financial transactions	3	10,00	3	10,00	1	3,33	0	0,00
Excessive consumerism	1	3,33	2	6,67	2	6,67	2	6,67

Fig. 51. Causes 2009
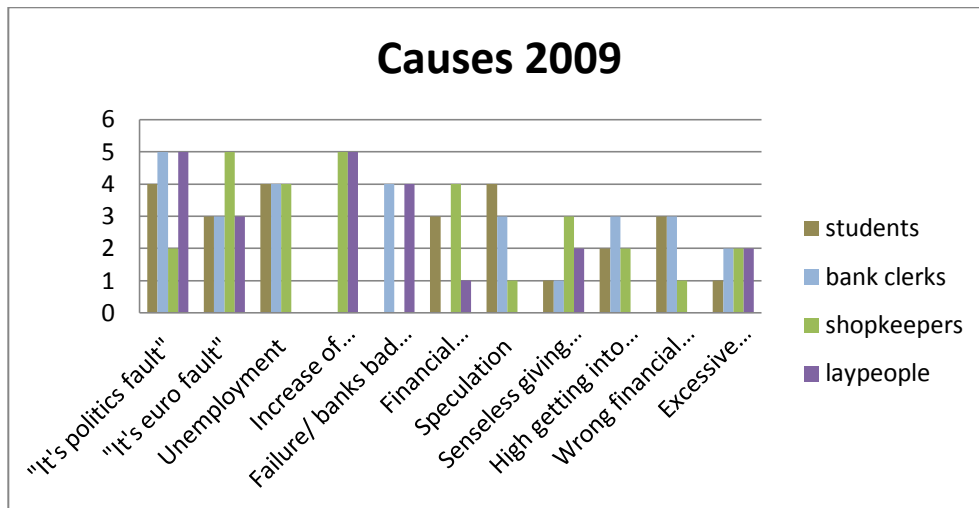
Tab. XLIX. Culprits 2009

	students		bank clerks		shopkeepers		laypeople	
	Fq	%	Fq	%	Fq	%	Fq	%
Politics/politicians	10	**33,33**	12	**40,00**	17	**56,67**	15	**50,00**
Banks	4	13,33	1	3,33	5	16,67	4	13,33
USA with their policy of easy credit	6	**20,00**	3	10,00	1	3,33	3	10,00
Financial system	4	13,33	3	10,00	0	0,00	1	3,33
All of us	3	10,00	4	13,33	1	3,33	0	0,00
Firms/enterpreneurs/industrialists	1	3,33	3	10,00	0	0,00	3	10,00
Who has the politic and economic power	3	10,00	1	3,33	2	6,67	0	0,00

Fig. 52. Culprits 2009
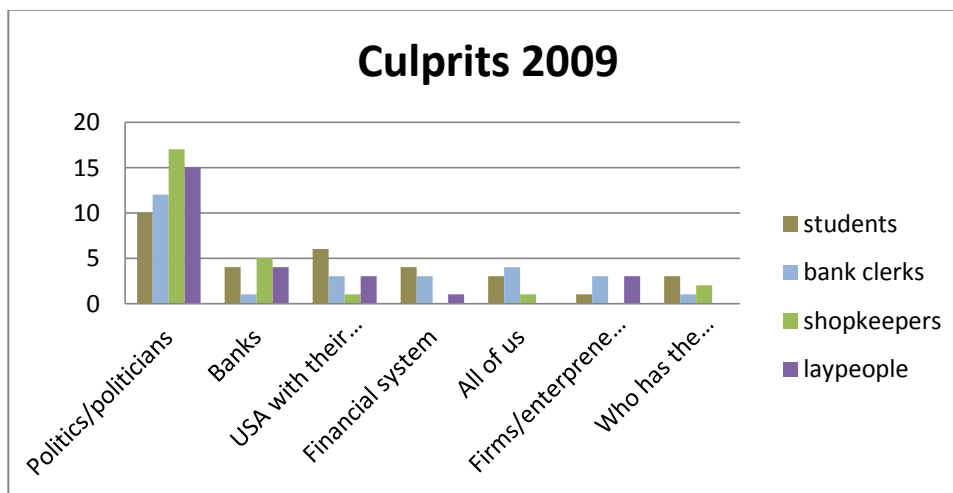
In 2012 (Tab. L, Fig. 53) the higher percentages of all our groups of participants, in their first choice, still attribute the responsibility of crisis mainly to *corrupt, dishonest and unable to govern politicians*, in particular 23,33 % of students, 33,33% of bank clerks and above all 53,33 % of shopkeepers and 43,33% of laypeople. Students refer also to the *uncontrolled lending* by banks (26,67%), while laypeople attribute the crisis also to *multinational companies* (16,67%). The difference among groups attributions appear to be significant ($\chi2 = 57,580$; p= 0,028) with a low level of association (V= 0,400; p=0,028).

Tab. L. Causes 2012. First choices

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Multinational companies	1	3,33	1	3,33	2	6,67	5	16,67
Corrupt, dishonest and unable to govern politicians	7	**23,33**	10	**33,33**	16	**53,33**	13	**43,33**
Uncontrolled lending by banks	8	**26,67**	1	3,33	0	0,00	0	0,00
Economic system laws	2	6,67	3	10,00	2	6,67	1	3,33
Euro introduction	2	6,67	2	6,67	4	13,33	1	3,33
Globalization	0	0,00	2	6,67	1	3,33	2	6,67
Wealth concentration in a few hands	3	10,00	3	10,00	1	3,33	2	6,67
Financial speculation and immediate profits desire	4	13,33	2	6,67	0	0,00	1	3,33

Fig. 53. Causes 2012. First choice.
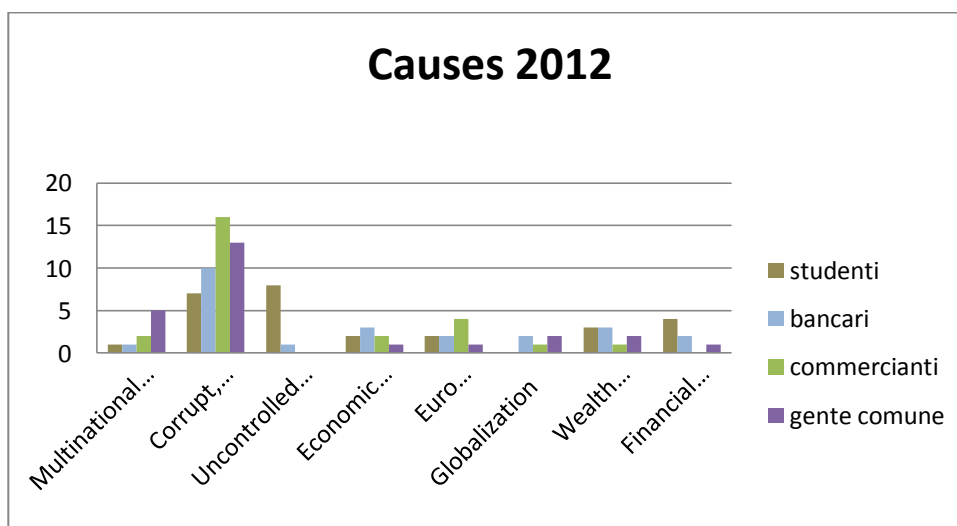
Also the articulation of the indicated causes appear to be different according to the different group of participants, as shown by the similitude graphs (54, 55, 56, 57). Students graph (54) shows three main cluster. In the first one the 50% of the sample (15) mention together *corrupt, dishonest and unable to govern politicians* (CAU2) and *financial speculation and the immediate profits desire* (CAU17), both associated (11;13) with *uncontrolled landing by banks* (CAU07), which appears only in this sample graph. Another cluster is formed by the association of the *wealth concentration in a few hands* (CAU16) and the same link (15) between corrupt politicians (CAU2) with financial speculation (CAU17). Finally another cluster of causes is formed by corrupt politicians (CAU02), uncontrolled landing (CAU07), both linked (10;10) with *high getting into debt of families and firms* (CAU04).

Fig 54. Causes. Italian students similitude graph (thresholds > 20%). Cooccurrence
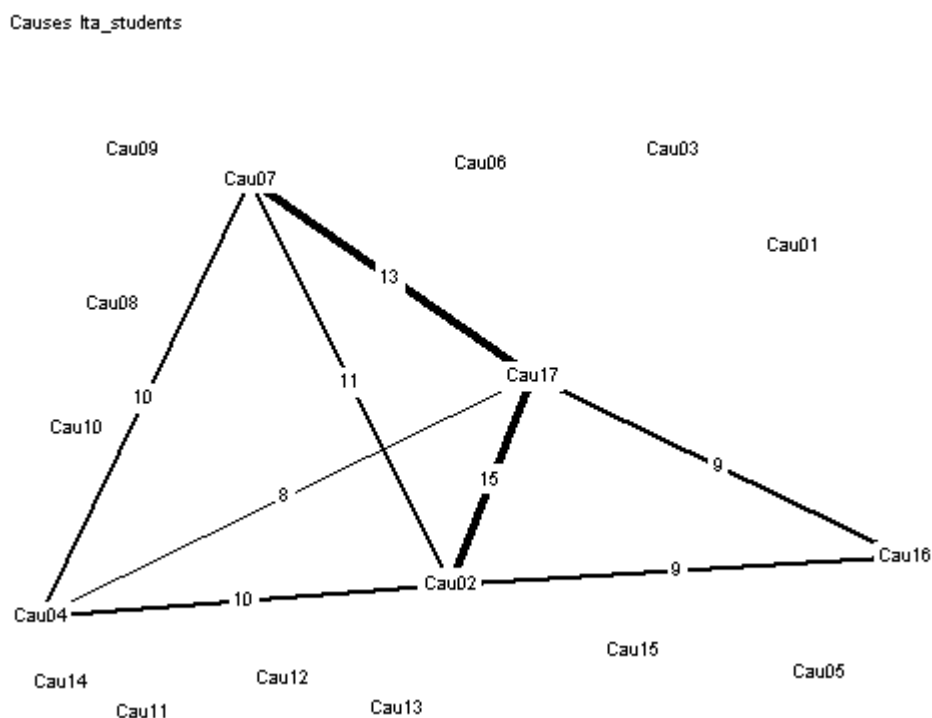
In the bank clerks similitude graph (55) we can see that the same more important element, corrupt and unable politicians (CAU02), is also the most

associated element again. It is in fact in the centre of the graph, creating two main cluster, both with a strong link (12) between corrupt and unable politician (CAU02) and wealth concentration (CAU16) in one case linked (9;12) with financial speculation(CAU17), as it happens also in the students similitude graph (Fig. 32)and in another case linked (11) with *economic system laws* (CAU09). The central element of the graph presents also a few independent links, in particular with (11; 8; 8) the getting into debt (CAU04), *competition with low labor cost countries*(CAU05), *Job loss and dismissals* (CAU14).

Fig. 55. Causes. Italian bank clerks similitude graph (thresholds > 20%). Cooccurrence
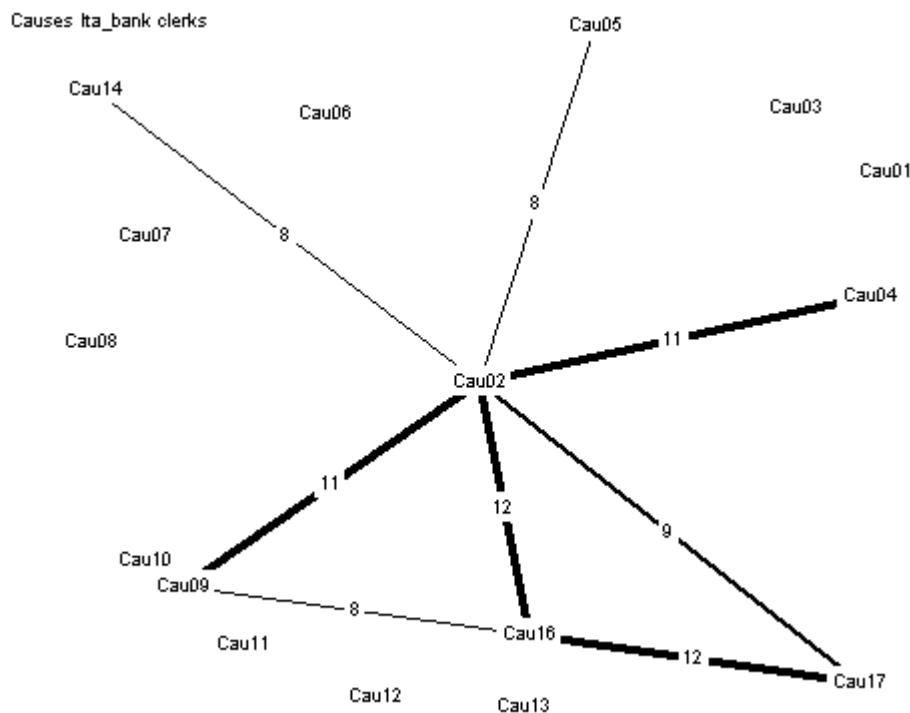
Also in the shopkeepers graph (56) the same most important element (CAU02) organizes the articulation of the identified causes creating two main group, but this time with a new strongest link (15) with *Job loss and dismissals* (CAU14), linked (11;7) in a first cluster with *competition with low labor cost countries* (CAU05) and in a second one with *increase of oil and raw materials prices* (CAU10).

In the laypeople similitude graph (57) the corrupted and unable politicians (CAU02) is always the most central and linked term, strongly associated (11) with the competition with low labour cost countries (CAU05), as it happen for shopkeepers, but in this case they are both linked in a first cluster (10,8) with financial laws of economic system(CAU09), that we find in the bank clerks similitude graph, and linked (10;9) in a second cluster with increase of oil and raw materials prices (CAU10) that we find in shopkeepers graph too.

Fig. 56. Causes. Italian shopkeepers similitude graph (thresholds > 20%). Cooccurrence
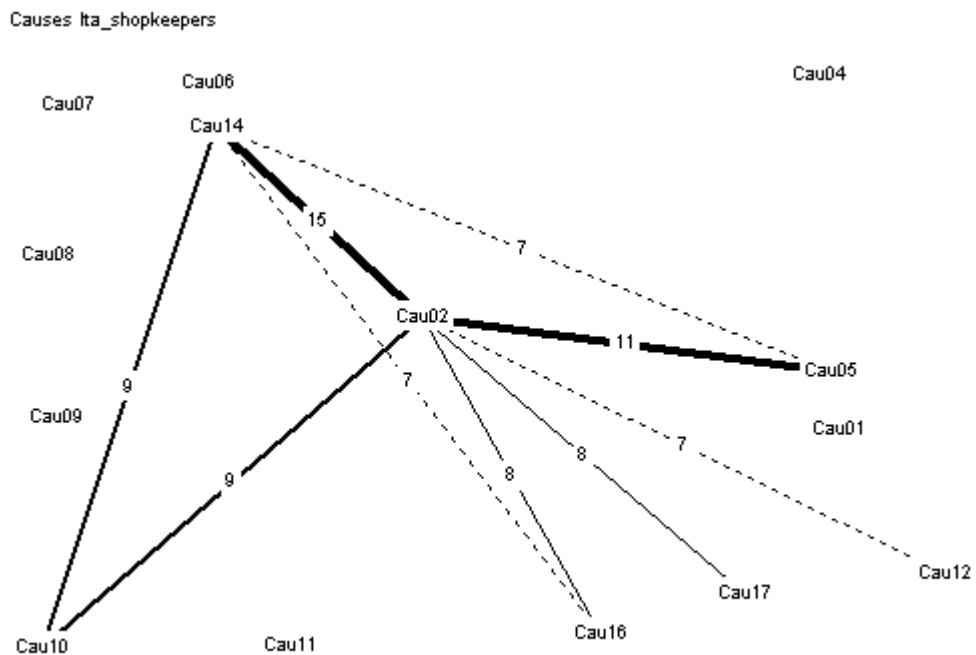
Fig. 57. Causes. Italian laypeople similitude graph (thresholds > 20%). Cooccurrence
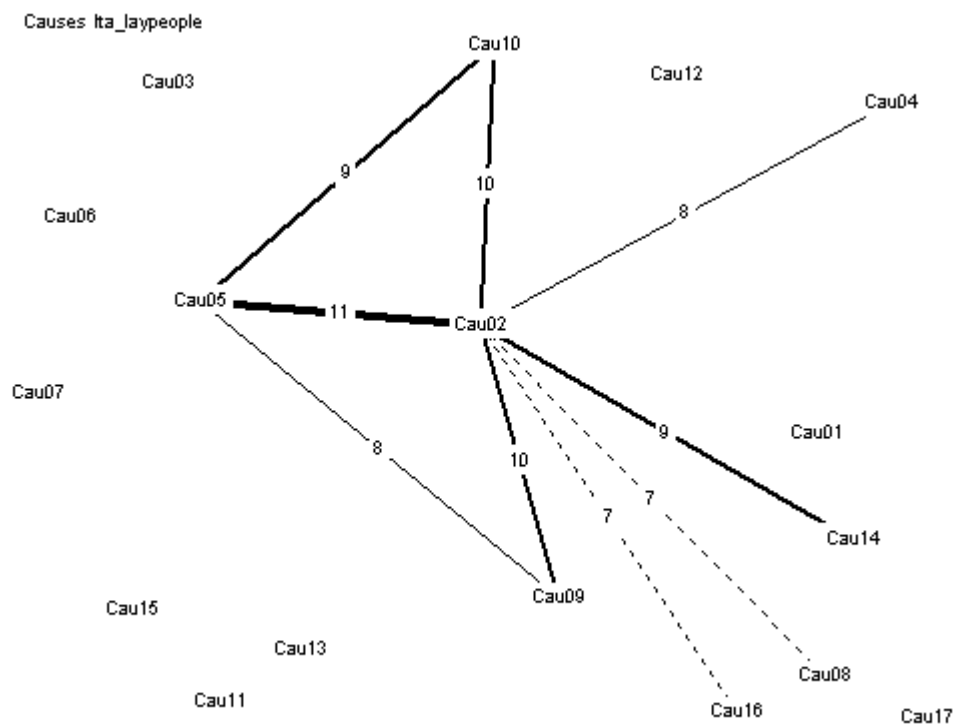
4.2.6. Expectations and believes

As regards the expectations of our groups of participants about the possible evolution of the crisis (Tab.LI, Fig. 36), from 2009 to 2012 there is a little inversion of the general trend: in fact while in 2009 most of the participants think *it will attenuate* (53,33% of students, 60% of bank clerks, 43,33% of shopkeepers and 33,33% of laypeople), and even *finish* (40% of shopkeepers and 20% of laypeople), in 2012 a higher percentage of participants affirm that *it will get worse* (26,67% of students, 33,33% of bank clerks, 56,67% of shopkeepers and 27,67% of laypeople) but in a complex scenario of different evaluations.

Tab. LI. How will crisis evolve? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
It will get worse	6	**20,00**	5	16,67	3	10,00	6	**20,00**
It will remain as it is	3	10,00	3	10,00	2	6,67	8	**26,67**
it will attenuate	16	**53,33**	18	**60,00**	13	**43,33**	10	**33,33**
It will finish	5	16,67	4	13,33	12	**40,00**	6	**20,00**
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
It will get worse	8	**26,67**	10	**33,33**	17	**56,67**	8	**26,67**
It will remain as it is	4	13,33	3	10,00	8	26,67	3	10,00
it will attenuate	13	**43,33**	10	**33,33**	3	10,00	14	**46,67**
It will finish	5	16,67	7	**23,33**	2	6,67	5	16,67
tot	30	100	30	100	30	100	30	100

In particular, in 2009 shopkeepers are the most optimist in thinking that crisis *will finish* (40%) and *it will attenuate* (43,33%), followed by students and bank clerks that think *it will attenuate* (53,33%, 60%), while laypeople are divided in supporting all the possible hypothesis, with a light prevalence of the opinion that *it will attenuate* (33,33%) and *it will remain as it is* (26%).

Fig. 58. How will crisis evolve? 2009/2012
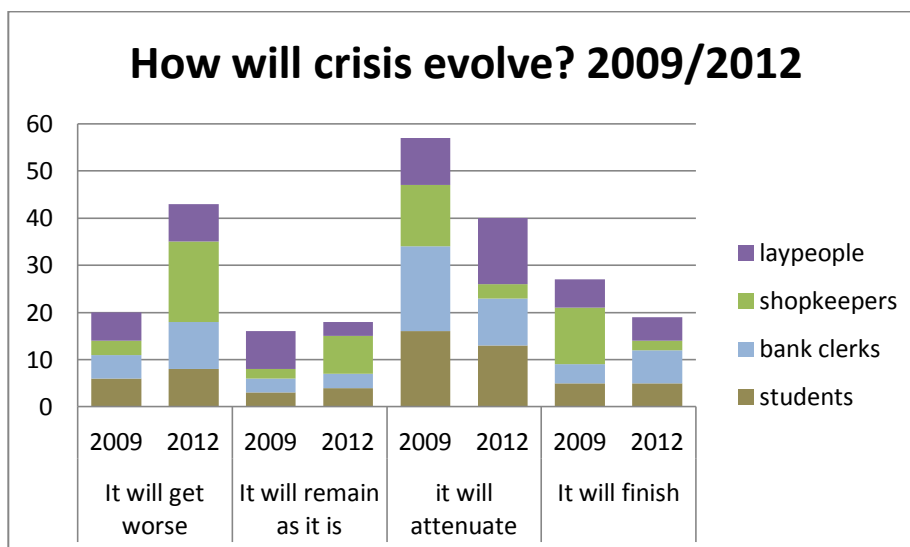
In 2012, instead, shopkeepers become the most pessimist, thinking that crisis *will get worse* (56,67%) followed by bank clerks (33,33%), who think at the same time that crisis *will attenuate* (33,33%), as well as most of the students (43,33%) and laypeople (43,33%) affirm. These differences in the groups' opinions are significant in 2012 ($\chi2$ =18,955 ; p=0,022) with a low level of association (V=0,229; p=0,022). About the estimation of how much time crisis will last (Tab. LII, Fig. 59), in both 2009 and 2012 the general trend is mainly oriented in giving the highest duration, more than 24 months , with a little increase of percentages in 2012: in 2009, 36,67 % of students, 23,33% of bank clerks, 43,33% of shopkeepers, 46,67% of laypeople; in 2012, 43,33% of students, 56,67% of bank clerks, 53,33% of shopkeepers, 50% of laypeople. In particular while in 2009 answers covered all the given range, in particular between 12 and more than 24 months, in 2012 they are more concentrated in the 12/more than 24 range, with less people who think it will last less than 18 months (30% of laypeople, 23,33% of students).

Tab. LII. How much time will it last? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
less than 6 months	1	3,33	0	0,00	0	0,00	1	3,33
6 months	4	13,33	1	3,33	1	3,33	0	0,00
12 months	4	13,33	6	**20,00**	4	13,33	6	**20,00**
18 months	6	**20,00**	7	**23,33**	8	**26,67**	5	16,67
24 months	4	13,33	9	**30,00**	4	13,33	4	13,33
more than 24 months	11	**36,67**	7	**23,33**	13	**43,33**	14	**46,67**
tot	30	100	30	100	30	100	30	100
2012	**students**		**bank clerks**		**shopkeepers**		**laypeople**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
less than 6 months	0	0,00	0	0,00	0	0,00	0	0,00
6 months	0	0,00	0	0,00	0	0,00	0	0,00
12 months	2	6,67	1	3,33	1	3,33	3	10,00
18 months	7	**23,33**	3	10,00	5	16,67	9	**30,00**
24 months	8	**26,67**	9	**30,00**	8	**26,67**	3	10,00
more than 24 months	13	**43,33**	17	**56,67**	16	**53,33**	15	**50,00**
tot	30	100	30	100	30	100	30	100

Fig. 59. How much time will it last? 2009/2012
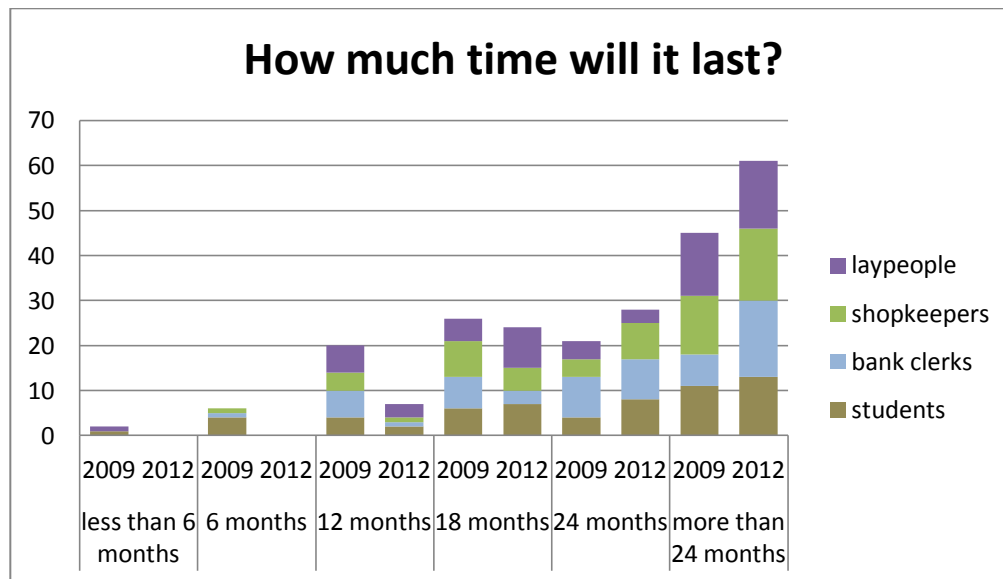
A high variety of possible solutions has been indicated in 2009 (Tab. LIII, Fig. 60), unless not so shared as we can see from the low percentages. The highest are *More correct and capable rulers* for 16,67% of students, *Unemployment reduction* for bank clerks, *Income integrations and support strategies* for shopkeepers (16,67%) and *Correct taxation /evasion management* for laypeople (16,67%).

In 2012 (Tab. LIV, Fig.61), instead, we have some more sheared solution, as *Taxes and levies reduction* for 56,67% of shopkeepers and 23,33 of laypeople, *More equitable wealth distribution* for 33,33% of bank clerks and 23,33% of students, and *Fight against tax evasion and proper management of taxation* for 23,33% of students, 20 % of bank clerks and 20% of laypeople.

Tab. LIII. Possible solutions 2009

	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Correct taxation/evasion management	1	3,33	2	6,67	3	10,00	5	16,67
a new social model based on solidarity	3	10,00	2	6,67	5	16,67	1	3,33
Unemployment reduction	0	0,00	5	16,67	3	10,00	2	6,67
Income integration/support strategies	0	0,00	1	3,33	5	16,67	4	13,33
To incentivize consumption and investments	2	6,67	1	3,33	3	10,00	2	6,67
Prices control	0	0,00	2	6,67	2	6,67	3	10,00
More correct and capable rulers	5	16,67	0	0,00	2	6,67	0	0,00
Incentives and credit to firms	1	3,33	3	10,00	3	10,00	0	0,00
Implement new economic policies	3	10,00	0	0,00	2	6,67	1	3,33
rules, transparency, honesty and ethics of economic operators	3	10,00	2	6,67	0	0,00	1	3,33
fatalistic vision	2	6,67	1	3,33	2	6,67	1	3,33

Fig. 60. Possible solutions 2009
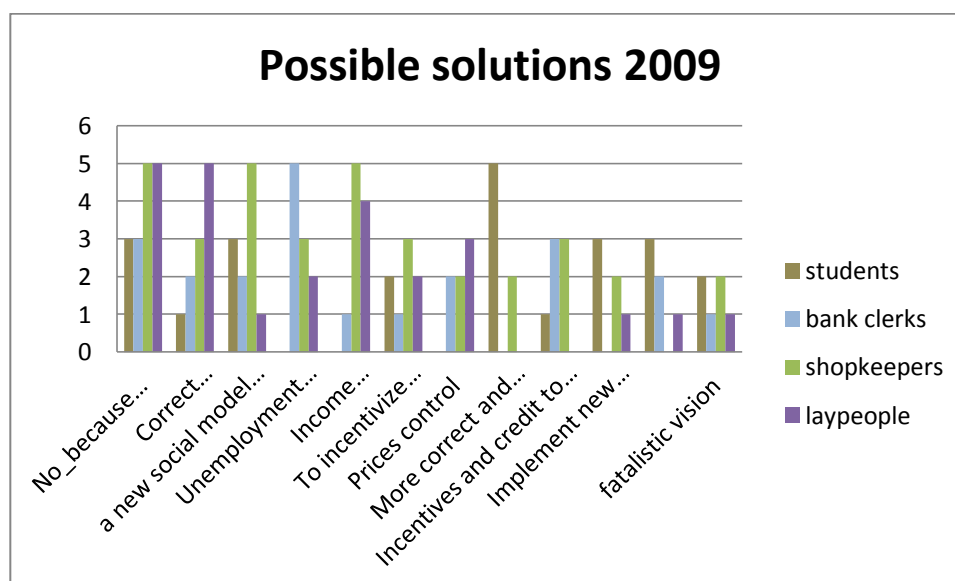
These differences in 2012 appear to be significantly distributed (χ2 =57,513; p= 0,002) with a low level of association (V=0,400; p=0,002).

Tab. LIV. Possible solutions 2012. First choice.

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Abolition of market constraints and facilitation of competition	1	3,33	2	6,67	1	3,33	4	13,33
Taxes and levies reduction	4	13,33	4	13,33	17	**56,67**	7	**23,33**
Incentives to firms by state	2	6,67	2	6,67	3	10,00	0	0,00
More equitable wealth redistribution	7	**23,33**	10	**33,33**	1	3,33	5	16,67
Election of more proper and capable politicians	1	3,33	3	10,00	4	13,33	2	6,67
Fight against tax evasion and proper management of taxation	7	**23,33**	6	**20,00**	1	3,33	6	**20,00**
State intervention on economy and imposition of rules	2	6,67	3	10,00	0	0,00	2	6,67

Fig. 61. Possible solutions 2012. First choice.
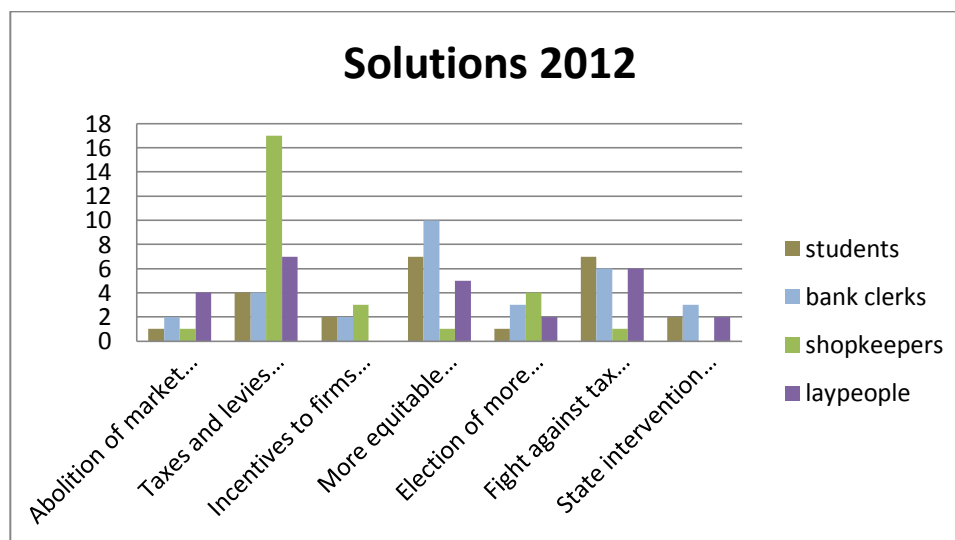
The similitude graphs (62,63,64,65) can give some further information about the articulation of these solution for each group. In the students graph (62) the most central and linked solution *is fight against tax evasion and proper management of taxation* (SOL13), which create four main groups of elements.

A first group is constituted by its link (14) with *State intervention on economy and imposition of rules* (SOL15), both linked (12,9) with *election of more proper and capable politicians* (SOL9) and, on the other side, with *incentives to firms by State* (SOL7). On the other side of the graph we have another cluster formed by the link (13) between fight against evasion and correct taxation management (SOL13)and *incentives to firms by State* (SOL07), both linked with *more equitable wealth distribution* (SOL08).

The bank clerks universe of solution (Fig.63) instead, is always centered on the *fight against tax evasion and the promotion of a more correct taxation* (SOL13), linked (23) on one side with the wealth redistribution (SOL08), creating again the cluster with the links (16;16) with *election of less corrupt and more capable politicians* (SOL09); on the other side the same elements co-occur frequently (11;11;8) also with another, *tax and imposts reduction* (SOL02).

Fig. 62. Solutions. Italian students similitude graph (thresholds > 20%). Cooccurrence
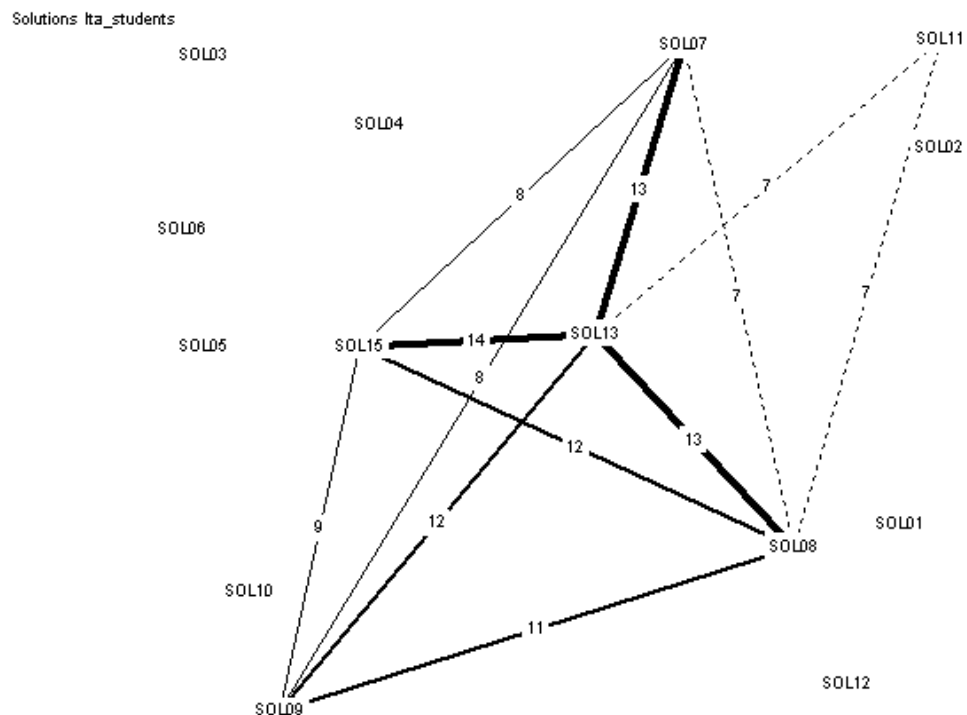
In the shopkeepers similitude graph (Fig. 64) instead, the reduction of taxes (SOLO2) becomes the most linked term, at the center of the graph, which co-occur (15) mostly with the incentives to firms (SOL07), both linked (14;9) on one side with *families income integration by State* (SOL11) and on the other (11; 8) with the fight against tax evasion (SOL13). The reduction of taxes co-occur frequently (13) also with election of more correct politicians (SOL09), both linked on one side (14;10) with income integration (SOL11) and on the other (11,9) with wealth redistribution (SOL13).

Fig. 63. Solutions. Italian bank clerks similitude graph (thresholds > 20%). Cooccurrence
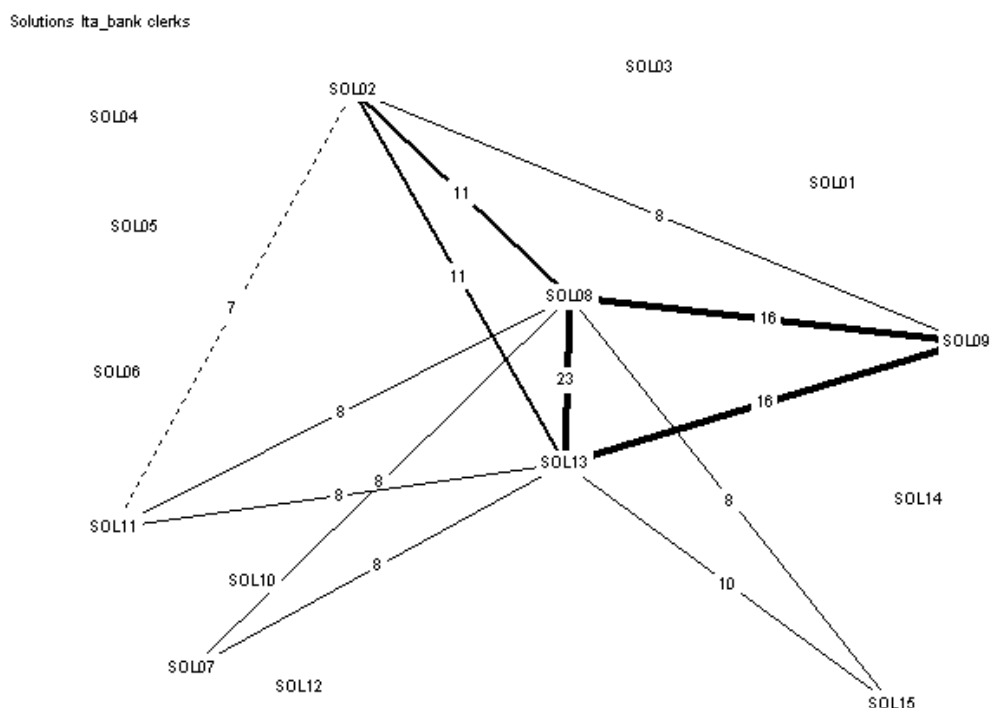
Finally in laypeople similitude graph (Fig. 65), the main link (14) is between wealth redistribution (SOL13) and election of better politicians (SOL09), which create a first group of elements co-occurring (10;12) with taxes and imposts reduction (SOL02), creating other three groups through the links (10;9) with wealth distribution (SOL08), the links (10;10) with *consumption reduction and adoption of a more sober lifestyle* (SOL10) and finally the links (10;9) with *State intervention on economy* (SOL15).

Fig. 64. Solutions. Italian shopkeepers similitude graph (thresholds > 20%). Cooccurrence
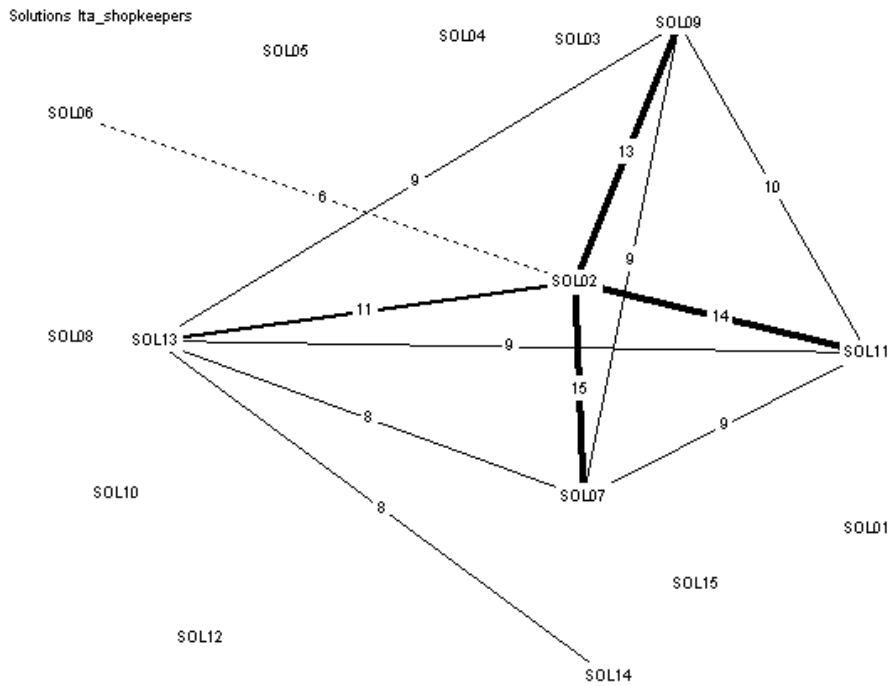
Fig. 65. Solutions. Italian laypeople similitude graph (thresholds > 20%). Cooccurrence
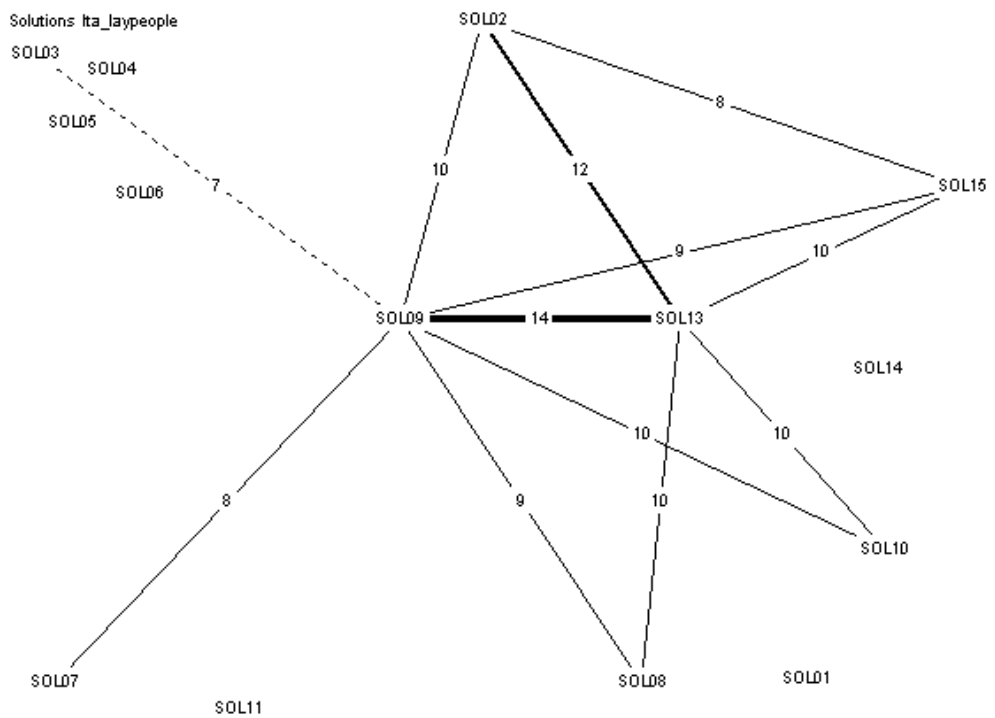
The belief on the presence of positive outcomes of crisis (Tab. LV, Fig. 66) in 2009 is a little bit stronger than in 2012 (54,17% of yes in 2009 and 41,47% in 2012).

In this general trend we can distinguish in 2009 a prevalence of "yes" among bank clerks (70%), an equality between positive and negative opinion for shopkeepers and laypeople, a prevalence of who think there aren't positive outcomes among students (53,33%).

Tab. LV. Are there positive outcome? 2009/2012

2009	students		bank clerks		shopkeepers		laypeople		Tot	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
yes	14	46,67	21	**70,00**	15	**50,00**	15	**50,00**	65	**54,17**
no	16	**53,33**	9	30,00	15	**50,00**	15	**50,00**	55	45,83
tot	30	100	30	100	30	100	30	100	120	100
2012	students		bank clerks		shopkeepers		laypeople		Tot	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
yes	13	43,33	16	**53,33**	6	20,00	15	**50,00**	50	41,67
no	17	**56,67**	14	46,67	24	**80,00**	15	**50,00**	70	**58,33**
tot	30	100	30	100	30	100	30	100	120	100

Fig. 66. Are there positive outcomes? 2009/2012
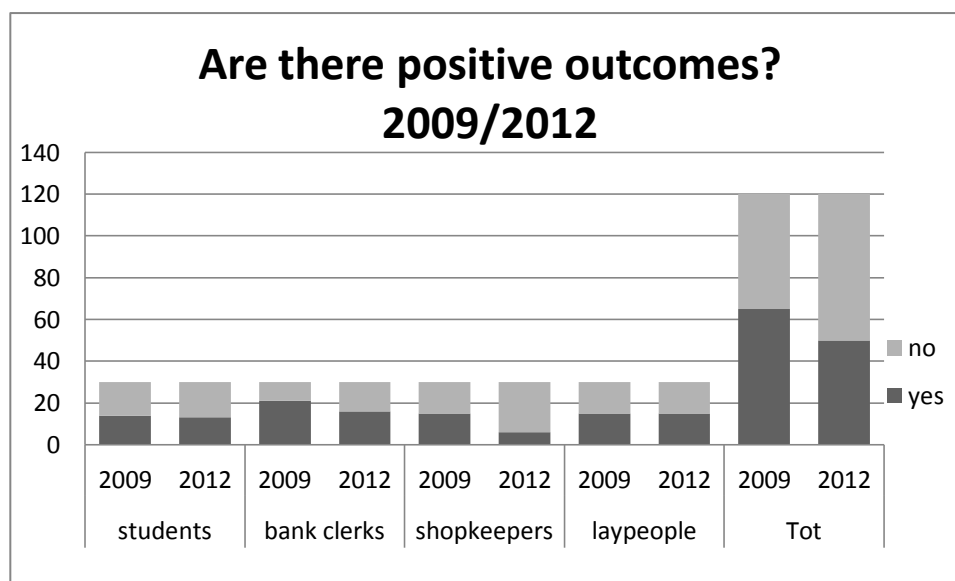
In 2012, instead, we can significantly distinguish (χ2 =8,366; p= 0,042; V=0,264; p=0,042) a prevalence of positive opinion among bank clerks (53,33%), an equality among laypeople, a prevalence of negative opinion among shopkeepers (80%) and students (56,67%).

The positive outcomes identified in 2009 (Tab.LVI, Fig. 67) are mainly *Reduction of consumerism/more attention to expenses/avoid wastage* for 30% of laypeople and 16,67% of shopkeepers, *New rules/models/solutions about public spending* for 20% of bank clerks, and *References to economic cycle* for 16,67% of students.

Tab. LVI. Which are the positive outcomes? 2009

	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
Reduction of consumerism/ more attention to expenses/ avoid wastage	0	0,00	3	10,00	5	16,67	9	**30,00**
More conscience of complex situations	2	6,67	3	10,00	3	10,00	2	6,67
New rules/ models/ solutions/public spending	1	3,33	6	**20,00**	1	3,33	1	3,33
References to economic cycle	5	16,67	0	0,00	1	3,33	1	3,33

Fig. 67. Which are the positive outcomes? 2009

165
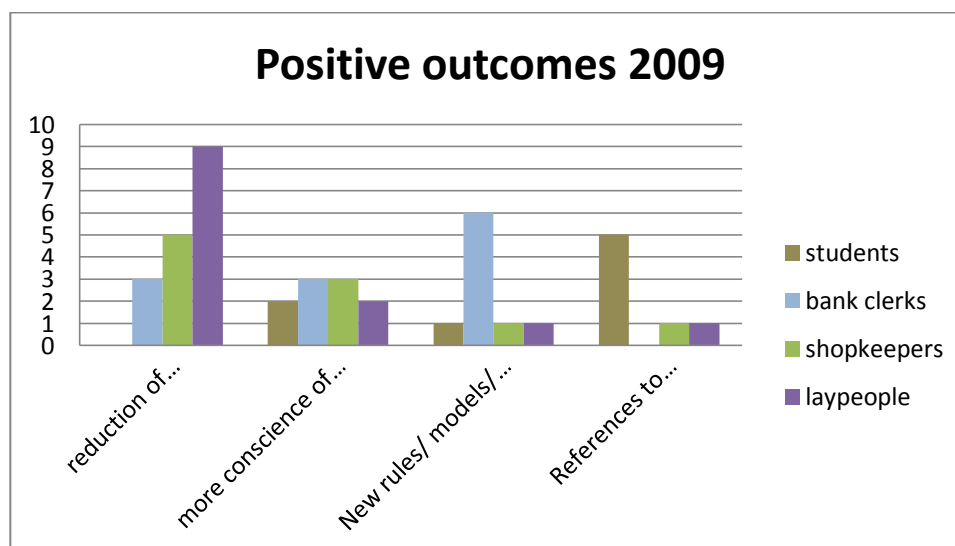
In 2012 (Tab. LVII, Fig. 68) *Reduction of consumerism/more attention to expenses and wastage* is still the most chosen, especially among laypeople (26,67%), students (16,67%) and bank clerks (16,67%).

Tab. LVII. Which are the positive outcomes? 2012

	students		bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Reduction of consumerism/ more attention to expenses and wastage	5	16,67	5	16,67	4	13,33	8	**26,67**
Awakening of conscience	2	6,67	1	3,33	0	0,00	2	6,67
Reform of politics and state apparatus	2	6,67	3	10,00	0	0,00	1	3,33

Fig. 68. Which are the positive outcomes? 2012. First choice.
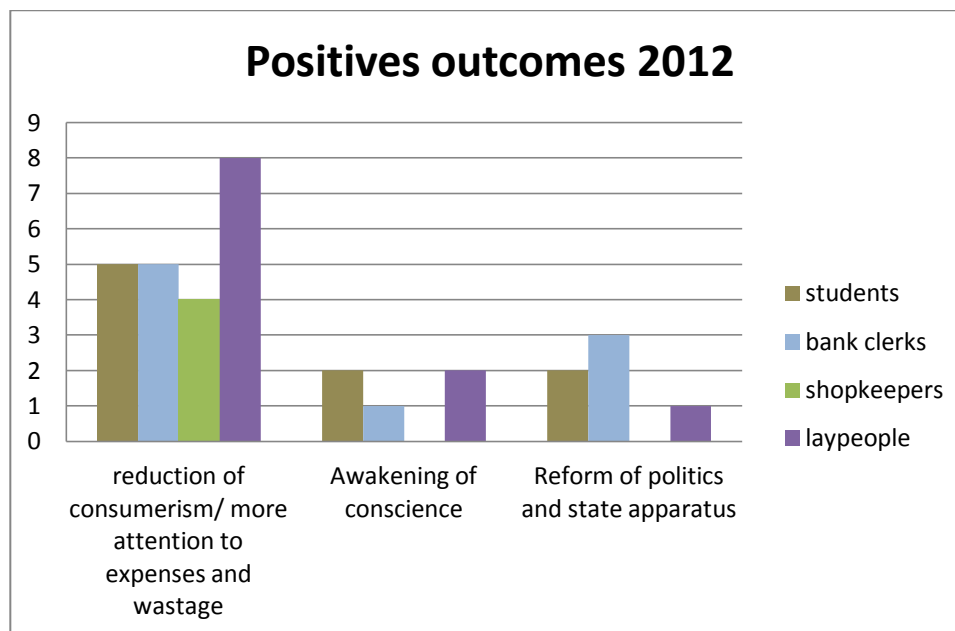
Finally as regards the belief about role of EU in this crisis, in 2009 (Tab.LVIII, Fig. 69) unless participants answer mainly not to know or to have an answer (23,33% of students, 20% of bank clerks, 23,33% of shopkeepers, 30% of laypeople), some of them affirm some interesting opinion: in particular 20% of students, 16,67% of bank clerks and 20% of shopkeepers it could be to *Collaborate, cooperate, coordinate forces*, while for 20% of student *It should*

help the various Countries to raise again the consumption level and *to help firms.*

Tab. LVIII. Which role could EU play in managing this crisis? 2009

	students		bank clerks		shopkeepers		laypeople	
	Freq	%	Freq	%	Freq	%	Freq	%
I don't know/don't have answer	7	**23,33**	6	**20,00**	7	**23,33**	9	**30,00**
Collaborate, cooperate, coordinate forces	6	**20,00**	5	16,67	2	6,67	6	**20,00**
It should help the various Countries to raise again the consumption level and to help firms	6	**20,00**	2	6,67	0	0,00	0	0,00
Predispose funds for economic recovery	0	0,00	1	3,33	4	13,33	3	10,00
None_ "UE policy is not very effective"	0	0,00	1	3,33	4	13,33	3	10,00
Provide more control on single States	0	0,00	2	6,67	4	13,33	1	3,33
Help less developed classes/Countries	2	6,67	4	13,33	0	0,00	0	0,00
Revise commercial/economic policies	0	0,00	2	6,67	3	10,00	1	3,33

Fig. 69. Which role could EU play in managing this crisis? 2009.
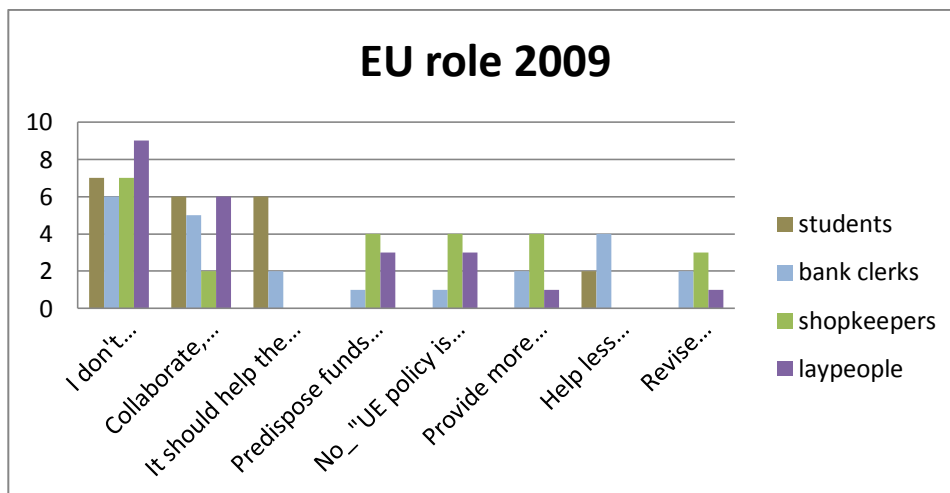
Tab. LIX. Which role could EU play in managing this crisis? 2012. First choice.

	students		Bank clerks		shopkeepers		laypeople	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Help financially Countries in difficulty	12	**40,00**	6	**20,00**	14	**46,67**	8	**26,67**
Finance the economic recovery with not reimbursable funds	3	10,00	6	**20,00**	8	**26,67**	2	6,67
Try to contrast the USA influence on UE	0	0,00	3	10,00	1	3,33	3	10,00
It can't have any role because it's policy is not very effective	0	0,00	3	10,00	0	0,00	3	10,00
Impose rules on banks reagarding loans and investments	7	23,33	1	3,33	0	0,00	5	16,67
Revise the Stability pact during the period of crisis	1	3,33	2	6,67	0	0,00	4	13,33
Exercise more controls on single States	3	10,00	5	16,67	1	3,33	2	6,67
Impose on the Central Bank to lower interest rates	2	6,67	3	10,00	2	6,67	1	3,33

In 2012 (Tab.LIX, Fig. 70), instead, the financial help of UE become prevalent in our groups opinion, and in particular, 40% of students, 46,67% of shopkeepers, 26,67% of laypeople and 20% of bank clerks, think the UE role should be *to financially help Countries in difficulties*, but 20% of bank clerks and 26,67% of shopkeepers think that it should be *to finance the economic recovery with not reimbursable funds* too.

These differences among samples appear to be significant ($\chi 2$ =51,279; p= 0,010) with a low level of association (V=0,379, p=0,010).

Fig. 70. Which role could UE play in managing this crisis? 2012. First choice.


UE role 2012
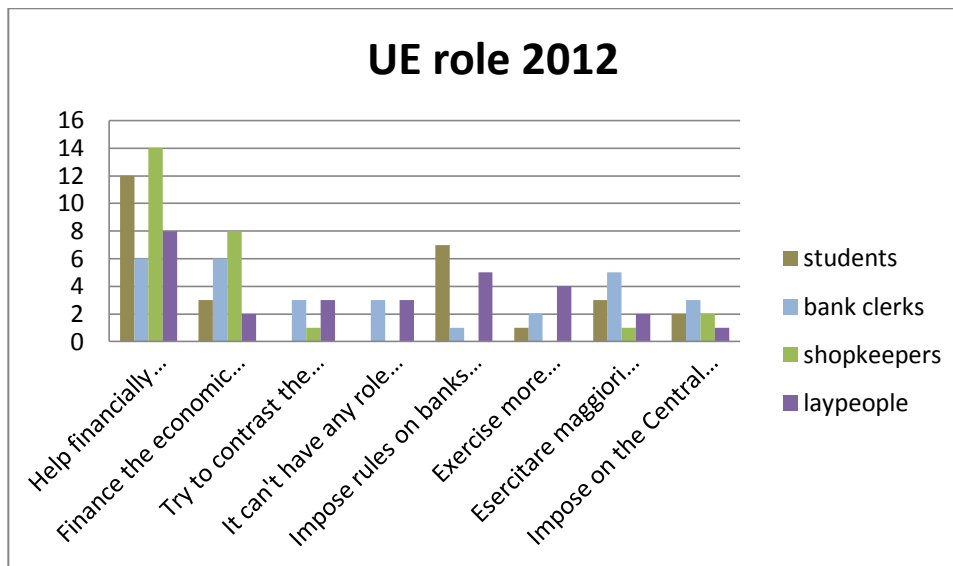
4.2.7 Multidimensional similitude analysis: Daily life changes, Causes, Strategies and Solutions

In Students' Multidimensional similitude graph (Fig.71), the already identified clusters among daily life changes are observed, in particular between *I've become more prudent*, *reflexive and I keep more informed* (DC01) and *I buy only less expensive and essential things* (DC08), respectively associated (24; 23) in one case with *I feel anxious and future anguishes me* (DC07) and in another case with (25; 22) *My relation with money has changed* (DC02). But this network of daily life changes is also associated (24; 19; 20; 20) to the strategy *I keep more informed about politics, economics and finance* (STR012) and with (22; 23; 24; 25) the solution *fight against tax evasion and proper management of taxation* (SOL55). Also two causes are mainly associated, in particular *financial speculation and the immediate profits desire* (CAU42) followed by *corrupt, dishonest and unable to govern politicians* (CAU27).

Fig.71 Italian students multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (thresholds : 18). Co-occurrence


Students Multidimensional_sim
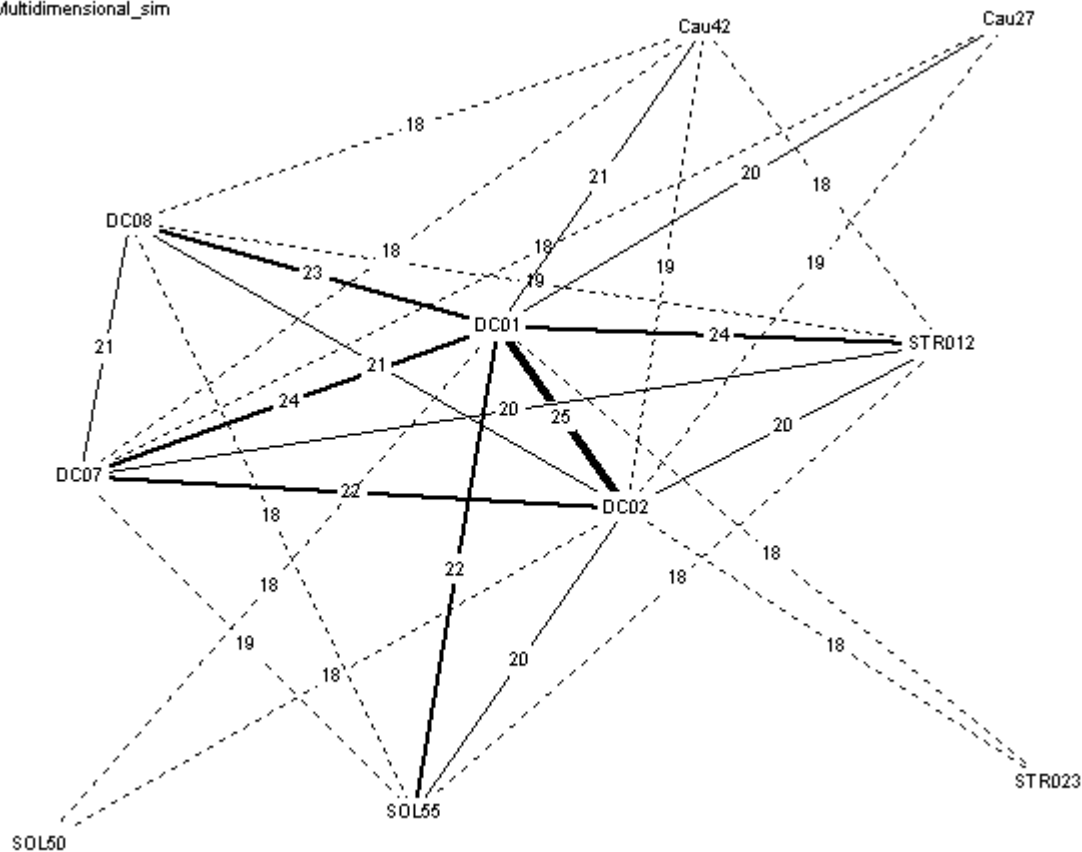
Less associated (18; 18 and 18;18) with the main link (DC01-DC02) there are also another solutions *more equitable wealth distribution* (SOL50) and another strategy *I find alternative ways of having fun* (STR023).

In bank clerks similitude graph (Fig.72) it is reproduced the same stronger cluster of daily life changes among *I've become more prudent*, *reflexive and I keep more informed* (DC01) *My relation with money has changed* (DC02) *I feel anxious and future anguishes me* (DC07) and *I buy only less expensive and essential things* (DC08), respectively associated in stronger links (20; 18; 17; 17) with the same students' solutions, *fight against tax evasion and proper*

management of taxation (SOL55) and *more equitable wealth distribution* (SOL50), always linked (17; 18; 17) to the main cluster (DC01-DC02-DC07). Associated with this cluster there are also the same students' strategies *I keep more informed about politics, economics and finance* (STR012), linked (19;19) with the main elements (DC01-DC02) and *I find alternative ways of having fun* (STR023), just linked with *My relation with money has changed* (DC02). A new strategy introduced in the bank clerks network is *I buy low quality brands products* (STR021), associated (17; 19; 19) with all the elements (DC01, DC02, DC07) of the main cluster. The same causes of the students' network appear also in the bank clerks' one: *financial speculation and the immediate profits desire* (CAU42), much more associated with most of the other elements present in the network, and *corrupt, dishonest and unable to govern politicians* (CAU27) just associated (17; 20) with the two central one (DC01, DC02).

Shopkeepers' multidimensional graph (Fig. 73) shows instead a quite different articulation. The most central and important link (21) is between *I feel anxious and future anguishes me* (DC07) and *corrupt, dishonest and unable to govern politicians* (CAU27), that creates a cluster with *tax and imposts reduction* (SOL44), not present in the previous groups' graph. These elements are also connected (18; 19; 19) with *My work situation got worsened* (DC10), and the two changes in daily life that co-occur frequently also in the previous samples, *My relation with money has changed* (DC02) and *I've become more prudent, reflexive and I keep more informed* (DC01).

Fig.72. Italian bank clerks multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (thresholds : 17). Co-occurrence
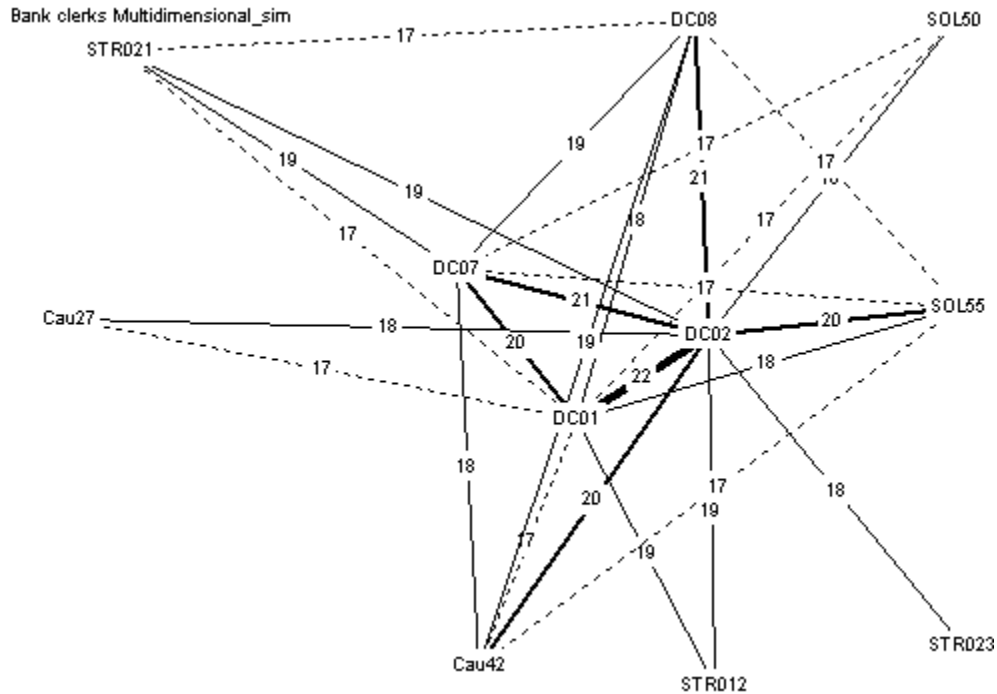
On the other side of the graph, the most central elements (DC07 and CAU27) are linked also with *I buy only less expensive and essential things* (DC08), and, to both the strategies that appear also in bank clerks graph, that are *I buy low quality brands products* (STR021), and *I keep more informed about politics, economics and finance* (STR012), adding a new strategy that is *I keep engaged in my work , I work overtime* (STR014). Another strategy, *I find alternative ways of having fun* (STR023),present also in the previous graphs, but connected with other changes in daily life, here is associated only with *I feel anxious and future anguishes me* (DC07).

Fig.73. Italian shopkeepers multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (thresholds: 17). Co-occurrence
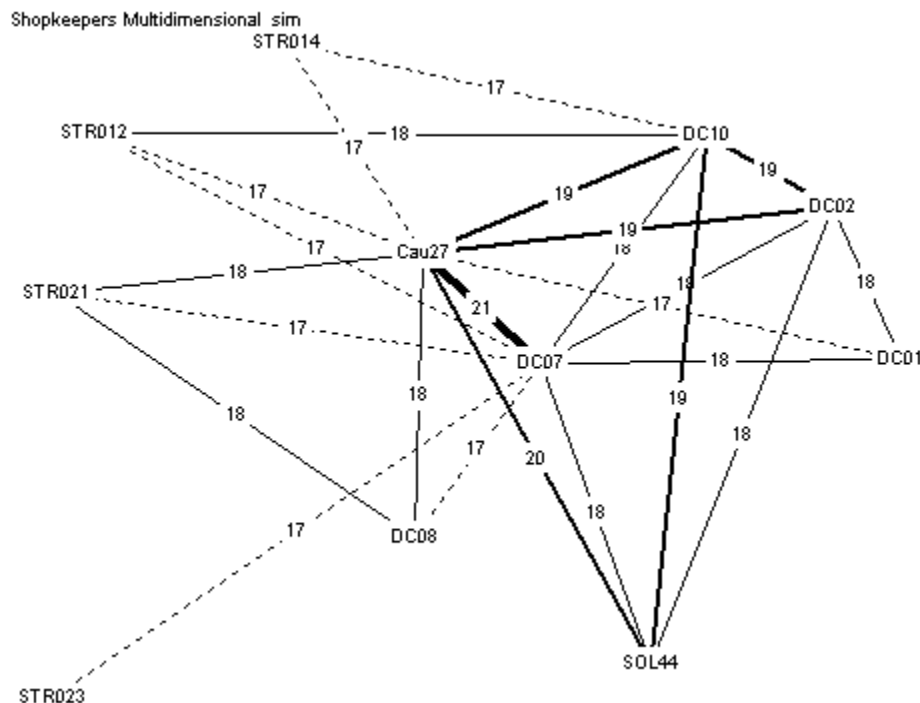
In laypeople multidimensional graph (Fig.74), we find the same main articulation of students and bank clerks' similitude graph, with the cluster (27;24;23) between *I feel anxious and future anguishes me* (DC07), *I've become more prudent, reflexive and I keep more informed* (DC01), *My relation with money has changed* (DC02), associated (19;20;19) with *I buy only less expensive and essential things* (DC08) and connected with (19;23;22) the strategy *I keep more informed about politics, economics and finance* (STR012) and with (19;20;17) the solution *fight against tax evasion and proper management of taxation* (SOL55). At the same time, all this group of elements co-occurs frequently with the cause *corrupt, dishonest and unable to govern politicians* (CAU27), giving to it a central position, similarly to the shopkeepers' network, adding a new solution, *election of more proper and capable politicians* (SOL51) and a new strategy to face crisis, *I wait market*

will find its equilibrium (STR13), which in particular is weakly linked only with *I've become more prudent, reflexive and I keep more informed* (DC01).

Fig.74. Italian laypeople multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions. (thresholds:17). Co-occurrence
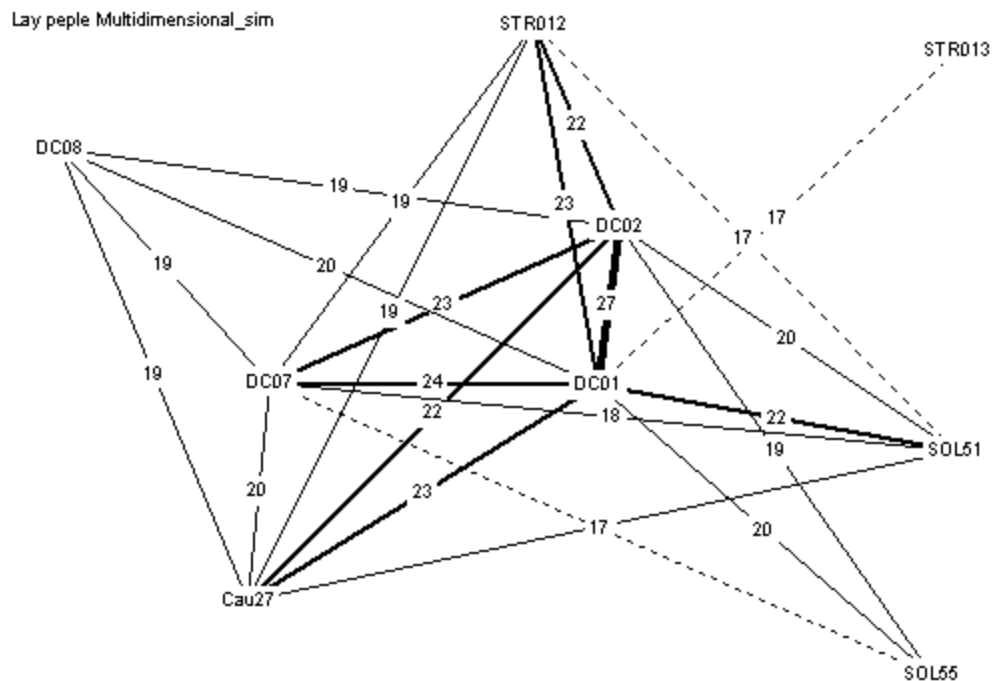
To sum up, what is common in our subsamples multidimensional analysis is the central co-occurrence of a group of changes in daily life, *I feel anxious and future anguishes me* (DC07), *I've become more prudent, reflexive and I keep more informed* (DC01), *My relation with money has changed* (DC02) *I buy only less expensive and essential things* (DC08), that seems to dominate the reasoning of our participants, in particular of students, bank clerks and laypeople with a difference in shopkeepers network, where not only there is another change in daily life, *My work situation got worsened* (DC10), but these daily life changes are not the only most important elements. In shopkeepers similitude graph, in fact *I feel anxious and future anguishes me*

(DC07), co-occur also with other elements, in particular a solution and a central cause, which itself co-occur with the strategies. So, in this graph, the cause *corrupt, dishonest and unable to govern politicians* (CAU27), present also in the other samples graph, becomes more central in the explanation of crisis, as it happens also in laypeople graph. This element is also the only cause in frequent co-occurrence with the other elements in shopkeepers and laypeople graph, while in the students' and bank clerks' ones we find also, more weakly associated, *financial speculation and the immediate profits desire* (CAU42).

 About the other elements that most frequently co-occur in our participants' similitude networks, the strategy *I keep more informed about politics, economics and finance* (STR012) is present in all the graph, widely linked with the elements the most important in every graph. Other strategies in frequent co-occurrence are *I find alternative ways of having fun* (STR023) in students, bank clerks and shopkeepers, always weakly associated, but also *I buy low quality brands products* (STR021), more frequently and higher associated in bank clerks and shopkeepers graphs. In laypeople graph we have instead a new strategy peculiar of this group network, which is *I wait market will find its equilibrium* (STR13), but weakly associated just to the central daily change *I've become more prudent*, *reflexive and I keep more informed* (DC01). Finally about the solutions, *fight against tax evasion and proper management of taxation* (SOL55) is present in students, bank clerks and laypeople networks, while *more equitable wealth distribution* (SOL50) appears in the students and bank clerks ones. Other solution can be noticed in the laypeople graph, *election of more proper and capable politicians* (SOL51) and in the shopkeepers one to *tax and imposts reduction* (SOL44).

4.2.8. Evaluations, expectation of evolution and changes of social practices variation in relation with samples, year of study and gender. A non linear correlation analysis.

To explore the relationships between *group of participants*, *year of study*, *gender* and a group of evaluations, expectations and changes in social practices (*Evaluation of gravity, situation of economic crisis in that moment, personal financial situation; expectation about future evolution of economic crisis; changes of social practices with regard to shopping, getting into debt, holidays, savings*) a non linear correlation analysis (OVERALS), was conducted, with the goal to explain as much as possible of the variance in the relationships among these two sets of variables in a low dimensional space.

The model's total fit value (Tab. LX) is 1,487, so 74% of the variation is calculated. The average loss over sets is 0,513 and there are not sensible differences in the loss of the two sets (0,517; 0,508). The actual fit is explained for 53% by the first dimension (E= 0,790) and for 46% by the second (E = 0.697).

Tab. LX. Summary of Analysis

		Dimension		
		1	2	Sum
Loss	Set 1	,211	,307	,517
	Set 2	,209	,299	,508
	Mean	,210	,303	,513
Eigenvalue		**,790**	**,697**	
Fit				**1,487**

Looking at the partitioning fit and loss (Tab.LXI), the most discriminating variables are *Study 1_2* (0,773), mainly on the first dimension (0,608), and *Sample* (0,656), mainly on the second dimension (0,468).

The highest component loadings are noticed for *Study 1_2* (0,780), *Sample* (0,684), *Financial evolution* (-,624), *Savings* (-,593), *Holidays* (-,608), *EvolutionCe* (-,632).

Tab. LXI Partitioning fit and loss

		Multiple Fit			Single Fit			Single Loss		
		Dimension			Dimension			Dimension		
Set		1	2	Sum	1	2	Sum	1	2	Sum
1	How_much_grave[a]	,003	,196	,199	,001	,195	,195	,003	,001	,004
	EvolutionCE[a]	,147	,103	,249	,146	,101	,247	,001	,001	,003
	Shopping[a]	,022	,164	,186	,021	,161	,182	,001	,003	,004
	Debt[a]	,003	,110	,113	,001	,110	,112	,002	,000	,002
	Holidays[a]	,091	,064	,155	,090	,063	,153	,001	,002	,003
	Savings[a]	,091	,003	,094	,087	,000	,088	,003	,003	,006
	Future_evolution[a]	,002	,054	,056	,001	,054	,055	,001	,000	,001
	Financial_evolution[a]	,088	,240	,328	,088	,240	,328	,000	,000	,001
2	Gender[b]	,004	,084	,088	,004	,084	,088	,000	,000	,000
	Sample[b]	,187	,469	**,656**	,187	**,469**	,656	,000	,000	,000
	study1_2[b]	,608	,165	**,773**	**,608**	,165	,773	,000	,000	,000

a. Optimal Scaling Level: Ordinal

b. Optimal Scaling Level: Single Nominal

In the Component loadings plot (Fig.75), we can identify two first groups of variables in the lower left quadrant, *Savings*, *Evolution CE* and *Holidays* in the first group, and *Gender* and *Shopping*, in the second, opposed to *Debt* and *Sample* on a first dimension. They are positively correlated each other but negatively correlate with S*tudy1_2*, in the lower right quadrant. Instead in the upper left quadrant we find a group of variable, *How much grave*, *Financial evolution*, *Future evolution*, opposed to *Study 1_2* on a second dimension and positively correlated each other, but negatively correlate with *Debt* and *Sample*.

Considering just the variables with the highest components loadings, it's apparent that *Savings*, *Holidays* and *Evolution of economic crisis* are positively correlate to each other, in the same quadrant, and negatively correlated to *Study1_2,* in the adjacent quadrant; instead *Financial evolution* and *Sample*

appear to be negatively correlate. In other words, to the decrease of *Savings* values, corresponds also the decrease of *Holidays* and e*valuation of the Evolution of economic crisis* values, but all of them corresponds to the higher value of *Study 1_2*, which is the 2012 study; so the general reduction of *Savings* and *Holidays* behaviours and the worsening of the *evaluation of* the *evolution of economic crisis* (lowest values) corresponds to the high value of *Study 1_2*, which is the 2012 Study. At the same time the decrease of *Evaluation of personal financial situation evolution* values corresponds to the highest values of the *Sample* typology (1=students; 2=bank clerks; 3= shopkeepers; 4= laypeople); this means that the *Evaluation of personal financial situation evolution* is evaluated badly (low values) at the high values of the *Sample* variable.

Looking at the plot, it is possible to observe a first direction determined by *Study 1_2* and *Financial evolution*, while the other is determined by *Sample*, *Evolution of crisis*, *Holidays* and *Savings*.

Tab. LXII. Component Loadings

		Dimension	
Set		1	2
1	How_much_grave[a,b]	-,282	,356
	EvolutionCE[a,b]	**-,632**	-,096
	Shopping[a,b]	-,195	-,378
	Debt[a,b]	,252	,383
	Holidays[a,b]	**-,608**	-,225
	Savings[a,b]	**-,593**	-,073
	Future_evolution[a,b]	-,316	,178
	Financial_evolution[a,b]	**-,624**	,232
2	Gender[b,c]	-,059	-,290
	Sample[b,c]	,433	**,684**
	study1_2[b,c]	**,780**	-,407

a. Optimal Scaling Level: Ordinal

b. Projections of the Single Quantified Variables in the Object Space

c. Optimal Scaling Level: Single Nominal

Fig.75. Component loadings plot.
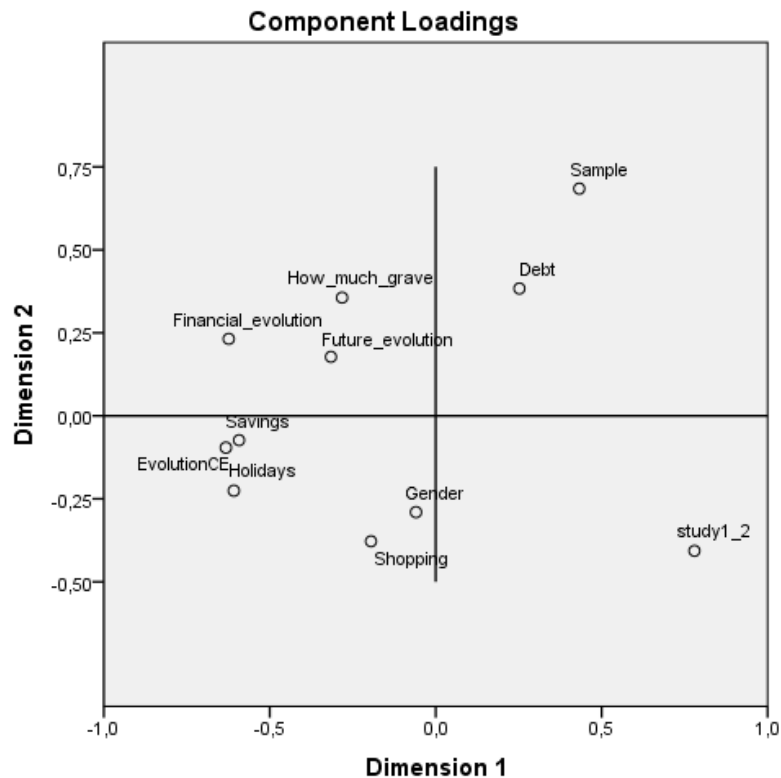
The two identified directions describe different groups profiles as it is clear in the centroids plot (Fig.76). In the first identified direction, people in the lower left quadrant, are *students* and, less effectively, *laypeople*, prevalently *female*, that evaluate the general *evolution of crisis* as *improved* and *really improved* and consider their *Savings* as *neither decreased or increased* and even *increased,* as well as their *Holidays*, that arrive to be *increased a lot*. Besides, people grouped in this zone think that *Shopping* has *neither decreased or increased* or even *increased, Debt* has *decreased a lot* and think that crisis *will attenuate*.

On the other side, in the upper right cell, we have mostly *shopkeepers, or,* less effectively*, bank clerks,* who think that evolution of crisis is *worsened* or *really worsened* and consider their *Savings* as *decreased* and *decreased a lot* as their *Holidays.* In addition, there are mainly *male* participants that think that also

Debt are *increased* or *increased a lot* as well as *Shopping,* and that think that crisis *will remain as it is*.

Tab. LXIII Sample[a]

	Marginal Frequency	Projected Centroids		Category Centroids	
		Dimension		Dimension	
		1	**2**	1	2
students	60	-,656	-1,037	-,656	**-1,044**
bank clerks	60	,297	,470	,296	,465
shopkeepers	60	,468	,741	,473	**,731**
laypeople	60	-,105	-,167	-,084	-,187
Missing	0				

a. Optimal Scaling Level: Single Nominal

Tab. LXIV EvolutionCE[a]

	Marginal Frequency	Projected Centroids		Category Centroids	
		Dimension		Dimension	
		1	2	1	2
realy worsened	30	1,266	,192	**1,170**	,187
worsened	76	,394	,060	,459	,079
neither worsened or improved	92	-,526	-,080	**-,520**	-,010
improved	36	-,526	-,080	**-,600**	-,299
really improved	2	-,526	-,080	**-1,098**	1,056
Missing	4				

a. Optimal Scaling Level: Ordinal

Tab. LXV Holidays[a]

	Marginal Frequency	Projected Centroids		Category Centroids	
		Dimension		Dimension	
		1	2	1	2
HO_decreased a lot	35	,636	,236	**,499**	,637
HO_decreased	74	,536	,199	**,667**	,017
HO_neither decresead or increased	121	-,401	-,149	-,466	-,139
HO_increased	5	-2,376	-,881	**-1,988**	-,635
HO_increased a lot	1	-2,376	-,881	**-2,110**	-1,584
Missing	4				

a. Optimal Scaling Level: Ordinal

Tab. LXVI Savings[a]

	Marginal Frequency	Projected Centroids Dimension		Category Centroids Dimension	
		1	2	1	2
SAV_decreased a lot	62	,484	,060	,502	,402
SAV_decreased	80	,484	,060	,467	-,196
SAV_neither decresead or increased	62	-,641	-,079	**-,741**	-,027
SAV_increased	27	-,875	-,108	**-,712**	-,211
SAV_increased a lot	5	-,989	-,122	**-,984**	,024
Missing	4				

a. Optimal Scaling Level: Ordinal

Instead on the second identified direction, in the upper left quadrant participants are mainly of *Study 2009*, think that their *Financial situation* has *neither worsened or improved* and consider crisis *not so grave* or *quite grave* and that *will finish*.

In contrast, in the lower right quadrant participants are mainly from the *Study 2012*, evaluate their *Financial situation* has *worsened* and think that the situation is *very grave* and crisis will *get worse*.

Tab.LXVII Financial_evolution[a]

	Marginal Frequency	Projected Centroids Dimension		Category Centroids Dimension	
		1	2	1	2
realy worsened	22	,715	-,266	**1,131**	,129
worsened	116	,468	-,174	,388	-,262
neither worsened or improved	88	-,761	,283	**-,704**	,319
improved	10	-,761	,283	**-,969**	,150
really improved	0				
Missing	4				

a. Optimal Scaling Level: Ordinal

Tab. LXVIII study1_2[a]

		Projected Centroids		Category Centroids	
		Dimension		Dimension	
	Marginal Frequency	1	2	1	2
Study 2009	120	-,772	,403	**-,773**	,398
Study 2012	120	,787	-,410	**,787**	-,415
Missing	0				

    a.   Optimal Scaling Level: Single Nominal

Fig.76. Centroids plot.
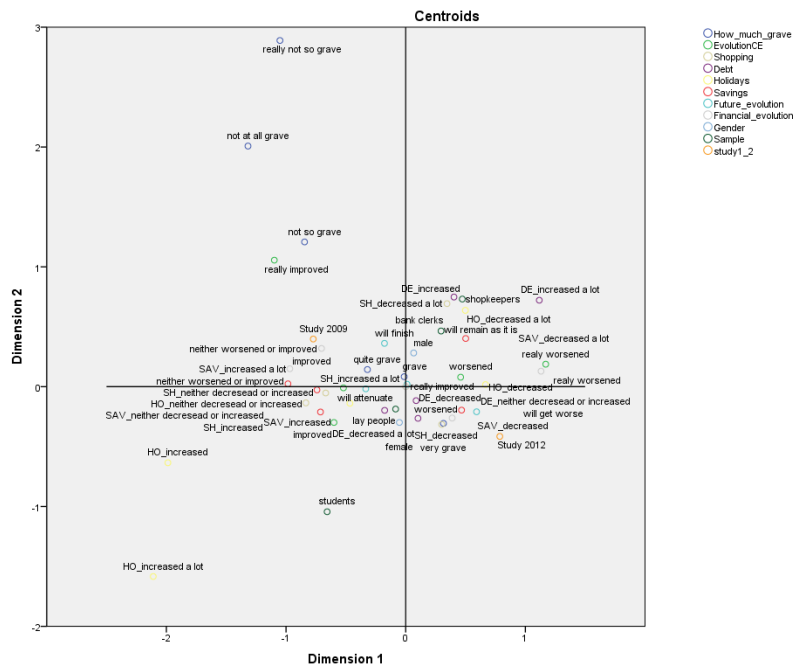
To sum up, both typology of sample and, in particular, year of study, seem to explain the general variability, in the direction of a general worsening in 2012 in comparison with 2009 of evaluation of *personal financial situation*, *gravity* of crisis and its *evolution*, registering also a decreasing of consumption practices (*shopping and holidays*), *savings/debt* practices and an increasing pessimism of expectation of *future evolution*. This difference is registered not only according to the year but in particular according to the different group of participants, in particular between *students* and *laypeople* on one side and

shopkeepers and *bank clerks* on the other, observing a . Instead *gender* do not seem to explain the model variability and not correlate with the other variables.

4.3. Social representations of economic crisis in Greece: an overview

4.3.1. Greek social representation of economic crisis structures

Greek whole sample

The associated terms are totally 560 with 182 different evocations (32 % of lexical variability).

Analyzing the hierarchized evocations (Tab.LXIX), the elements which appear in the central core of the Greek total sample social representation structure are Job loss (AF= 68, AR = 2,32), Anguish (AF= 18 , AR = 2,44) and Insecurity (AF=12, AR = 2,25), referred to both present and future, that give immediately the sense not only of the economic negative consequences of the crisis, but also of the crisis impact on the psychological dimension of the overall Greek sample.

In the first periphery (upper right cell), the most shared elements are Increase of poverty (AF= 40, AR = 2,95), the most recognized consequence of crisis for overall our samples, but at the same time for the Greek sample this poverty becomes in many case Indigence, misery and starvation (AF= 25, AR = 2,84). Other consequences of crisis appear in this zone, like Less money to spend (AF= 12, AR = 3,41) , Debt (AF= 12, AR = 2,80) and Salaries decrease (AF= 10, AR = 2,70) and the austerity measures (AF= 12, AR = 3,50), referring in particular to the *memorandum* or *"mnimonio"*, that evidently was so salient in the debate as in the reorganization of the interviewees daily life.

Finally the Uncertainty of future (AF= 18, AR = 3,22), as among our Italian participants, appears as an almost shared perception also among our Greek

participants, but they express in this zone also a dimension of Decadency (AF= 10, AR = 2,70) related in particular to "problems about the health and educational system" (ShopGR_M39).

Tab. LXIX SRsEc structure. Greek total sample (n=113) substantives 2012

		I m p o r t a n c e					
		< 2,6/<2,6			≥ 2,6/ ≥ 2,6		
F r e q u e n c y	≥10	Anguish	18	2,44	Increase of poverty	40	2,95
		Job loss	68	2,32	Less money to spend	12	3,41
		Insecurity	12	2,25	Austerity measures	12	3,50
					Debt	12	2,80
					Decadency	10	2,70
					Uncertainty of future	18	3,22
					Incapacity of politicians	10	2,70
					Indigence, misery, starvation	25	2,84
					Salaries decrease	10	2,70
	<5	FMI	8	2,00	Banks	5	3,20
		Difficulty	5	2,40	Anger	6	2,83
		Taxes	6	2,50	Corruption	7	3,14
		Euro	8	2,25	Criminality	6	3,50
					Depression	7	3,14
					Immigration	6	4,00
					Fear	8	2,87
	≥ 9				Loans	5	3,40
					Rebellion	7	4,28

In the contrast zone (lower left cell), we can see a group of references that identify a minority of people focused on the main economic problems or Difficulties (AF=5; AR=2,40) related to the dynamics of crisis, like the Euro, because of the public debate about "remaining or not within the euro" (LayGR_F78), Taxes (AF=6; AR=2,50) and FMI (AF=8; AR= 2,00) cited as a remedy "to finance us" (StudGR_M7). In the second periphery (lower right cell), Banks (AF= 5; AR=3,20) and Corruption (AF=7; AR=3,14), "the main characteristic of politics which governs us" (Stud_M15), are indicated at the

origin of crisis. Criminality (AF=6; AR=3,50) and Loans (AF=5;AR=3,50) are identified as consequences, with a group of negative feelings Anger (AF=6; AR=2,83), Depression (AF=7; AR=4,14), and Fear (AF=8; AR=2,87). Finally some solutions are identified in Rebellion "in case there will no gradual adaptation to crisis there is going to be a social rebellion" (Bank_M97) and Immigration because "lots of people has to look for another future abroad" (Stud_M17). The results of the questionnaire of characterization (Tab.LXX, Fig.77) confirm that Job loss is certainly a central element (the most characteristic for the 66% of the participants) while Uncertainty, fear of future (71%) qualifies the direction of Anguish and Insecurity expressed among the hierarchized evocations. Also Salaries decrease, in the first periphery of the hierarchized evocations, are most characteristic for the 71% of the participants, can be considered more oriented to the central core zone. No elements have the tipical "U" curve of the contrast elements, confirming a diffuse agreement on the salient element.

Tab. LXX Characterization of the "economic crisis" evocation: Greek total sample (percentages)

	Least characteristic	*Not selected*	*Most characteristic*
Job loss	4	31	66
Salaries decrease	1	28	71
Uncertainty, fear of future	2	13	85
Stress and frustration	12	39	49
Savings and investments reduction	11	75	14
Slump of purchasing power	9	65	26
Demand decrease/ offer excess	25	63	11
Slump of consumptions and sales	9	56	35
Malfunctioning of banks and finance	17	51	32
Generalized distrust	21	45	34
Prices increase	29	46	25
Phase of the economic cycle	41	48	11
Media invention	64	27	9

Something inevitable	71	25	4
Conspiracy, plot	54	24	23

Fig. 77. Greek total sample characterization chart: central, without relation
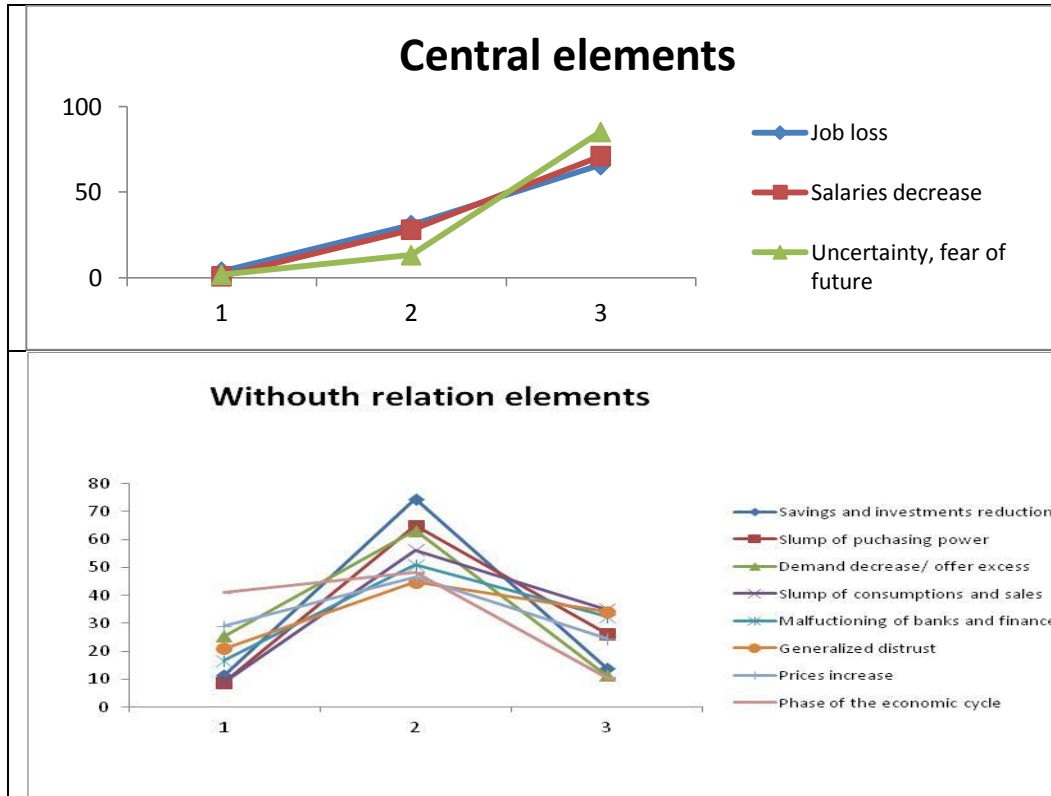
The organizational structure of the elements, obtained with similitude analysis, shows that the most linked elements is Something inevitable (CAR3), indicated mostly as one of the least characteristic elements (71%). This element is the centre of two main cluster, the first link (.25) with Media invention (CAR10) and the other link with (.25) Conspiracy, plot (CAR12) both identified among the least characteristic elements (64%; 54%). The other group of elements links (.23;.25) Prices increase (CAR1), a mainly without relation element (not chosen by 46% of Greek participants) with Something inevitable and Media invention (CAR10). Other elements are linked to Something inevitable (CAR3), in particular Phase of economic cycle (CAR8), linked also (.18;.20) to

Demand decrease/ offer excess (CAR2) and Slump of purchasing power (CAR11), all without relation element (not chosen by 48%; 63%; 65% of Greek participants). Other two independent stronger links are on one side the relation (.25) between Slump of consumption and sales (CAR6) and Savings and investments reduction (CAR9), both mainly without relation elements (not chosen 56% and 75%) and, on the other side, a link (.24), between Uncertainty, fear of future (CAR7) and Stress and frustration (CAR15) that are, instead, both among the most characteristic elements (85%; 49%). With the exception of the last link, the group of elements aggregate by a higher Kendall's tau are always constituted by what is least characteristic or without relation with crisis. So crisis for the Greek participants is certainly not a constructed reality result of Media invention or Conspiracy, plot, neither something economically abstract as a Phase of economic cycle, or a moment of Increase of prices and Demand decrease/offer excess, but it's something much more real and that strongly hits their present daily reality.

Fig.78 Greek total sample's characterization similitude graph (thresholds:16). Kendall's tau
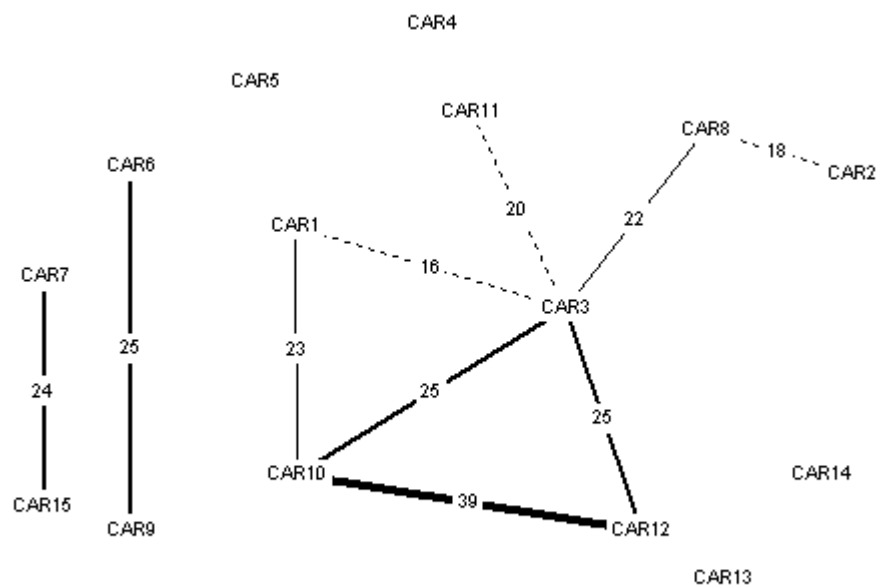
Greek students

In students' SREcGr[9] (Tab.LXXI) as results of the hierarchized evocation analysis *Job loss* (AF=20; AR=2,25) is the only element present in the central core. In the first periphery there are other two main consequences, *Increase of poverty* (AF=12; AR=3,00), *Debt* (AF=8; AR=2,62), together with *Austerity measures (*AF=8; AR=3,62).

In the contrast zone next to the consequence of *Salaries decrease* (AF=4; AR=2,25), the evoked intervention of *FMI* (AF=6; AR=2,16) and the feeling of *Anguish* (AF=4; AR=2,25), a group of students focalize on the responsibility of *Politics* (AF=3; AR=2,33) and *Incapacity of politicians* (AF=3; AR=1,00). Finally in the second periphery, there is a group of elements linked to the daily economic difficulties like *Less money to spend* (AF=6; AR=3,33) and *Inflation* (AF=3;AR=3,00) together with the general *Deficit* (AF=3;AR=2,66) of States. In this case *Indigence, misery, starvation* (AF=4; AR=3,25) and *Uncertainty of future* (AF=4; AR=3,75) are element less evoked while *Immigration* (AF=3; AR=4,00) continues to appear in this zone, indicating the only possible strategy identified.

From the results of the questionnaire of characterization (Tab.LXXII, Fig.79) we have some interesting information that differ by what we have noticed before. In fact, first of all Job loss can be considered as an important element (the most characteristic for 60% of interviewed Greek students) but not so central as its curve should suggest (it has no typical "j" curve so it is not present among the central elements identified in Fig.2).

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[9] Social Representation of Economic crisis, Greek sample

Tab. LXXI SREc structure. Greek students (n=30) substantives (150) 2012

		I m p o r t a n c e					
		< 2,5/<2,5			≥ 2,5/ ≥ 2,5		
F r e q u e n c y	≥8	Job loss	20	2,25	Debt	8	2,62
					Increase of poverty	12	3,00
					Austerity measures	8	3,62
	<3	FMI	6	2,16	Less money to spend	6	3,33
		anguish	4	2,25	Immigration	3	4,00
		Incapacity of politicians	3	1,00	Banks	3	3,00
		Politics	3	2,33	Uncertainty of future	4	3,75
		Salaries decrease	4	2,25	Deficit	3	2,66
					Inflation	3	3,00
					Indigence, misery, starvation	4	3,25
	≥ 7						

Coherently with the data of the overall sample, also Greek students indicate Salaries decrease and *Uncertainty fear of future* among the most characteristic elements (83%; 80%), unless they are not evoked among the central core elements of the hierarchized evocations. Another element, *Prices increase*, is indicated among the most characteristic (60%), suggesting the proximity of the related references, evoked mostly in the second periphery among the hierarchized evocations, to the central core.

Another element appear as "contrast", *Conspiracy, plot*, because indicated as one of the least characteristic (60%) and most characteristic (30%) at the same time, element that expresses the idea of a higher and hidden responsibility behind crisis that could be reconnected to the references to *Politics* and *Incapacity of politicians* appeared among the elements in the contrast zone.

Tab. LXXII Charaterization of the "economic crisis" evocation: Greek students (percentages)

	Least characteristic	Not selected	Most characteristic
Uncertainty, fear of future	0	20	80
Salaries decrease	0	17	83
Prices increase	17	23	60
Job loss	0	40	60
Slump of consumptions and sales	10	77	13
Savings and investments reduction	13	73	13
Malfunctioning of banks and finance	10	63	27
Stress and frustration	30	40	30
Slump of purchasing power	20	57	23
Generalized distrust	30	53	17
Phase of the economic cycle	37	43	20
Demand decrease/ offer excess	33	43	23
Something inevitable	77	13	10
Media invention	70	20	10
Conspiracy, plot	60	10	30

Fig. 79. Greek students' characterization chart: central, without relation, contrast elements
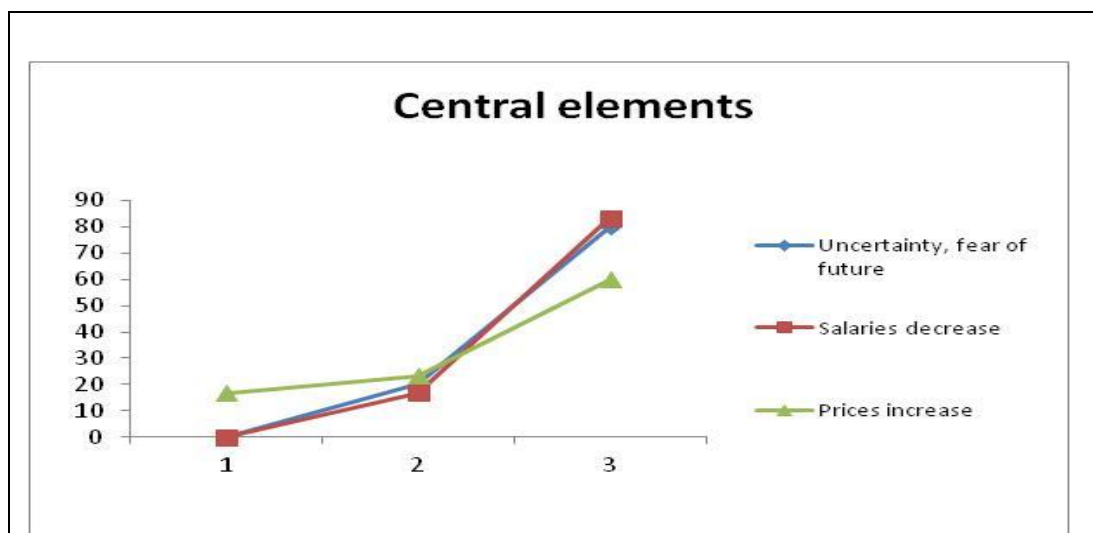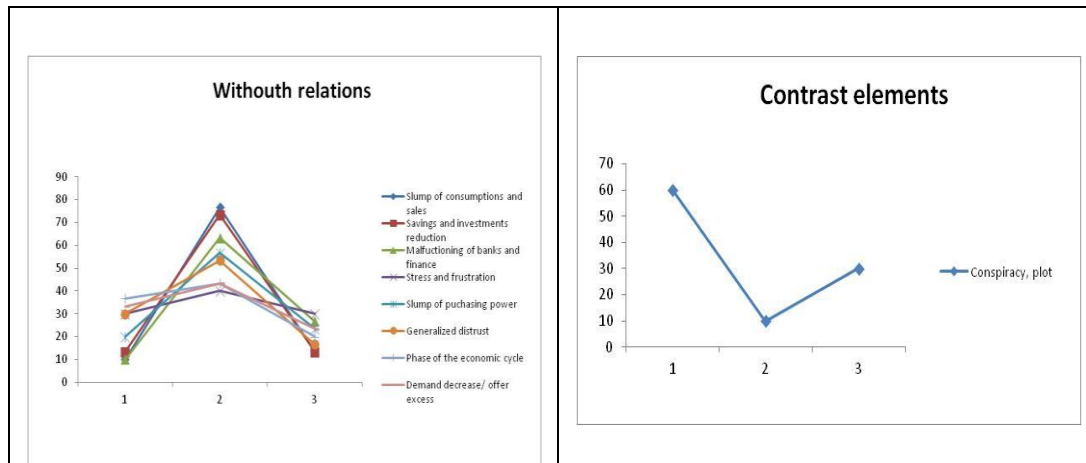
In the characterization similitude graph (Fig.4), as it happens in the general sample graph, we have an image of what Greek students think that crisis is not or no more, but in this case also in relation with the central elements. First of all, the link (.22) between *Salaries decrease* (CAR5) and *Price increase* (CAR1), both among the most characteristic elements (83%; 60%), is associated with a group of without relation elements creating five clusters with the same centre, *Slump of consumption and sales* (CAR6), a mainly not chosen (77%) or without relation element. The first group associates (.24;.19) with *Slump of consumption and sales* (CAR6) with the link (.36) between *Savings and investments reduction* (CAR9) and *Slump of purchasing power* (CAR11), both without relation elements (not chosen by 73%; 57% of Greek students). Another group of elements associates (.26; .16) *Slump of consumptions and sales* (CAR6) and *Savings and investments reduction* (CAR9) with *Demand decrease/offer excess* (CAR2), another without relation element (not chosen by 43% of Greek students). Other three cluster are grouped around the link (.21) between *Slump of consumption and sales* (CAR6) and *Salaries decrease* (CAR5), central element chosen by 83% of Greek students these two elements are associated (.16; .28)in a first group with *Slump of purchasing power* (CAR11), in a second one(.26; .18) with *Demand decrease/offer excess* (CAR2), and a third one (.24;.17) with *Saving and investments reduction* (CAR9). Through the link(.24) between *Salaries decrease* (CAR5) and

191

Something inevitable (CAR3), one of the least characteristic elements (77%), on the other side of the graph we have another group of elements associated with *Generalized distrust* (CAR4),not chosen by 53% of Greek students, which is linked (.21) with *Malfunctioning of banks and finance* (CAR14) a without relation elements (not chosen by 63% of Greek students) and associated also (.18) with *Conspiracy, plot,* (CAR12) a contrast element (among the least characteristic elements for 60% of Greek students and among the most characteristic for 30% of Greek students). This contrast element is strongly associated(.31) with *Media invention* (CAR10), among the least characteristic elements (70%). Finally we find again the independent relation(.20) between *Uncertainty, fear of future* (CAR7) and *Stress and frustration* (CAR15) already present in the overall sample graph, but in this case Stress and frustration is mainly a without relation element (40%). Beyond this group of elements, another independent cluster is made by *Savings and investments reduction* (CAR9) associated (.23) with *Phase of economic cycle* (CAR8), both linked(.26; .18) with *Job loss* (CAR13), that differently from the other elements is a central element (one of the most characteristic elements for 60% of Greek students). In conclusion, Greek students seem to oppose the elements considered as central to the classic economic and technical explanations, so *Job loss* is opposed to the relation between *Phase of economic cycle* and *savings and investment reduction*, the relation between *Salaries decrease* and *Prices increase* opposed to the dynamics of links among *Slump of consumption* and sales, *Slump of purchasing power*, *Saving and investment reduction* and *Demand decrease/Offer excess* and a separated relation between *Uncertainty, fear of future* and *Stress and frustration*.

Fig. 80 Greek students characterization similitude graph (thresholds:16). Kendall's tau

Caracterisation Gre_students
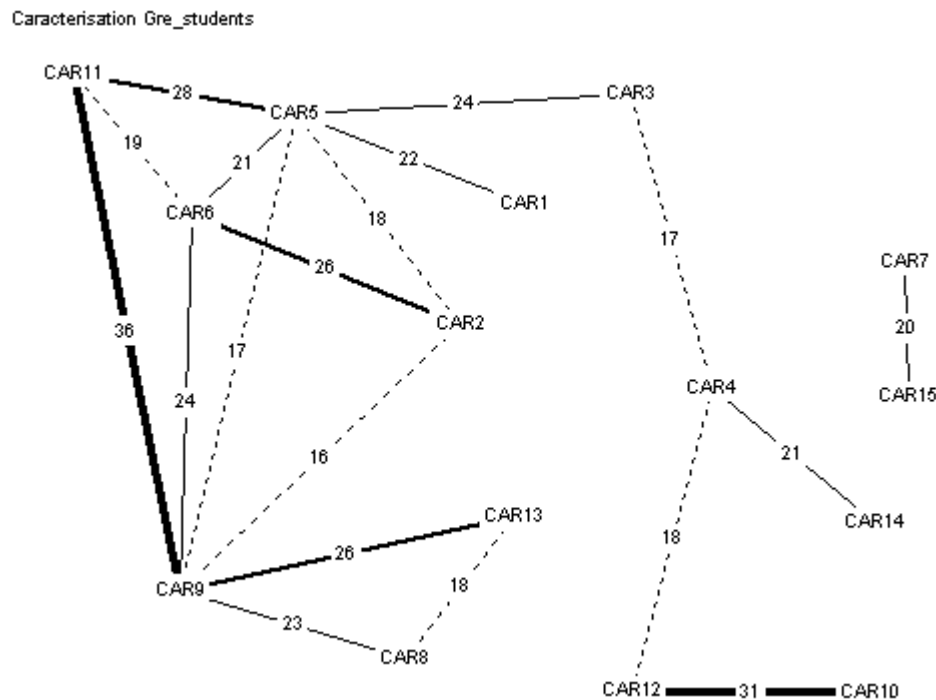
Greek bank clerks

In the SREc (Tab.LXXIII) structure of Greek bank clerks we have again *Job loss* (AF=14; AR=2,28) as unique element. In the first periphery there are *Increase of poverty* (AF=9; AR=2,77) and *Uncertainty of future* (AF=8; AR=3,25), identified again as salient and important consequences of crisis.

In the contrast zone beyond the feelings of *Anguish* (AF=3;AR=2,33)   and *Insecurity* (AF=5; AR=2,40), we have also other elements, underlining the focus of a minority of this group of participants on another important economic consequence, *Recession* (AF=2; AR=1,00) but also on the *Limits* (AF=2; AR=2,00) to put to daily economic practices where the "economic problem among families" (Bank_M96) are strongly perceived and Indignant (AF=2; AR=2,00), expressing a feeling of "anger against who has brought them to crisis" (Bank_F111).

In the second periphery there is a group of negative feelings, like *Anger* (AF=3; AR=2,66), *Depression* (AF=2; AR=4,50), *Fear* (AF=2;AR=4,00), *Infelicity* (AF=2; AR=4,00), with some consequences like the problems related to *Debt* (AF= 2; AR= 2,50), the reduction of *Earnings* (AF=2; AR=2,50) and *Loans* (AF=2, AR=2,50) and the consciousness related to have *Less money to spend* (AF=3, AR=4,33) and the *Decadency* (AF=3; AR=2,66) registered about educational and health system.

Tab. LXXIII SREc structure. Greek bank clerks (n=28) substantives (128) 2012

		I m p o r t a n c e					
		< 2,5/<2,5			≥ 2,5/ ≥ 2,5		
F r e q u e n c y	≥7	Job loss	14	2,28	Increase of poverty	9	2,77
					Uncertainty of future	8	3,25
	<2	Anguish	3	2,33	Less money to spend	3	4,33
		Insecurity	5	2,40	Anger	3	2,66
		Indignant	2	2,00	Decadency	3	2,66
		Limits	2	2,00	Indigence, misery, starvation	5	3,20
		Recession	2	1,00	Depression	2	4,50
	≥ 6				Debt	2	2,50
					Euro	2	3,00
					Incapacity of politics	2	5,00
					Infelicity	2	3,00
					Fear	2	4,00
					Loans	2	3,00
					Earnings	2	2,50

The results of the questionnaire of characterization confirm the centrality of the *Job loss* (the most characteristic for 82% of bank clerks), but underlines the orientation to centrality of other two elements, *Uncertainty, fear of future* (71%) and *Generalized distrust* (50%). Also in this case we have just a contrast element, *Conspiracy, plot*, chosen among the least important (64%) and the most important (21%) elements, underlining a minority of bank clerks that consider it as very important and central in their explication of crisis.

Tab. LXXIV Charaterization of the "economic crisis" evocation: Greek bank clerks
(percentages)

	Least characteristic	Not selected	Most characteristic
Uncertainty, fear of future	4	14	82
Job loss	11	18	71
Generalized distrust	21	29	50
Stress and frustration	18	32	50
Salaries decrease	4	36	61
Malfuctioning of banks and finance	21	36	43
Demand decrease/ offer excess	25	75	0
Savings and investments reduction	11	75	14
Slump of puchasing power	7	75	18
Slump of consumptions and sales	14	50	36
Prices increase	46	50	4
Phase of the economic cycle	43	43	14
Something inevitable	82	14	4
Media invention	71	14	14
Conspiracy, plot	64	14	21

Fig. 81. Greek bank clerks characterization chart: central, without relation, contrast elements
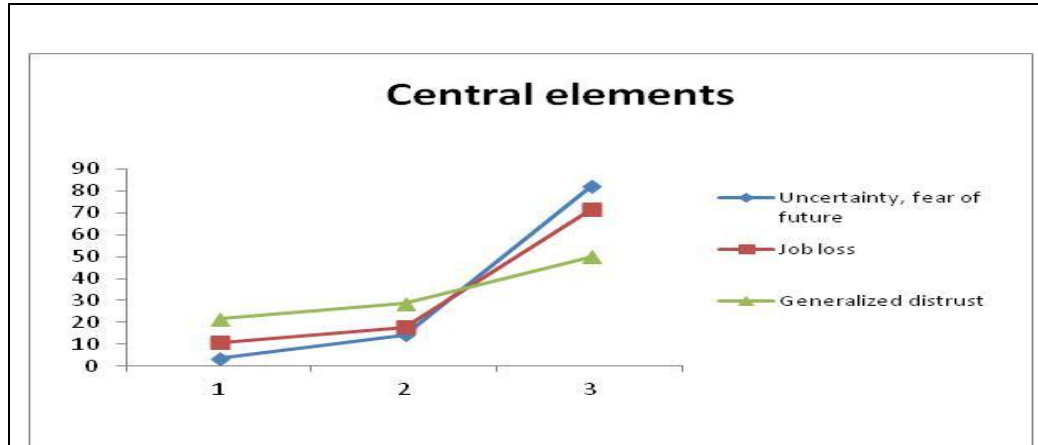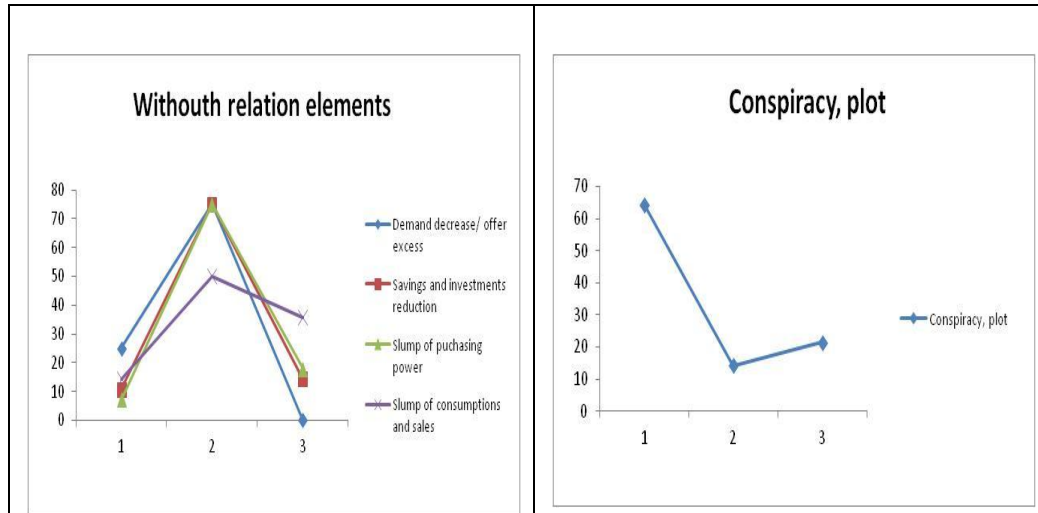
In the similitude graph (Fig.82), the element most correlated is *Uncertainty, fear of future* (CAR7), a central element (chosen among the most characteristic by 82% of bank clerks), directly correlated (.33) firstly to *Job loss* (CAR13), another central element, which weakly links (.16) *General distrust* (CAR4), central element too (among the most characteristic for 50% of bank clerks), that finally is connected (.22) to a cluster of elements, *Phase of economic cycle* (CAR8), *Slump of consumption and sales* (CAR6) and *Savings and investments reduction* (CAR9), that are respectively a not important element (the least characteristic for 43% of bank clerks) and without relation elements (not chosen by 50% and 75% of them).

The second path starts from *Uncertainty, fear of future* (CAR7) with a link (.31) with *Prices increase* (CAR1), a mainly without relation/not important element (not chosen by 50%/the least characteristic for 46% of bank clerks), strongly associated (.40) with *Media invention* (CAR10), not characteristic element (the least characteristic for 71% of bank clerks), connected (.39) with *Conspiracy, plot* (CAR12), a contrast element (the least characteristic for 71% and the most characteristic for 21% of bank clerks).

A third chain starts from the link (.27) between *Uncertainty, fear of future* (CAR7) and *Salaries decrease* (CAR5), another element considered among the

most characteristic (61%), connected with *Demand decrease/offer excess* (CAR2), a without relation element (not chosen by 75% of cank clerks), that is reconnected to the term of the second path, *Conspiracy, plot (*CAR12) through the link (.16) with *Malfunctioning of bank and finance* (CAR14), among the most characteristic elements for 43% of bank clerks.

Finally a last path connects (.19) a link (.31) between *Uncertainty, fear of future* (CAR7) and *Stress and frustration* (CAR15), a mainly characteristic element (50%), to a strong link (.44) between *Something inevitable* (CAR3) and *Slump of purchasing power* (CAR11), respectively among the least characteristic (82%) and without relation (75%) elements.

To sum up, bank clerks oppose an explication of crisis constructed around *Uncertainty, fear of future*, linked to *Job loss* and *General distrust* and opposed to *Phase of economic cycle* on the one hand; on the other they often use *Uncertainty, fear of future* opposed to *Prices increase* and strongly opposed to the Media- conspiracy explication and at the same time they link it to *Salaries decrease* opposing to the economic dynamic of *Demand decrease/offer excess*, focalizing a little bit on the role of banks and finance and opposing it to *Something inevitable*. So they have an explication based on the present-future dimension of uncertainty, distrust, job loss and salaries decrease, strongly opposed to the media –inevitable-cyclic one, not losing the focus on the banks and finance role.

Fig. 82 Greek bank clerks characterization similitude graph (thresholds:15). Kendall's tau

Caracterisation Gre_Bank clerks
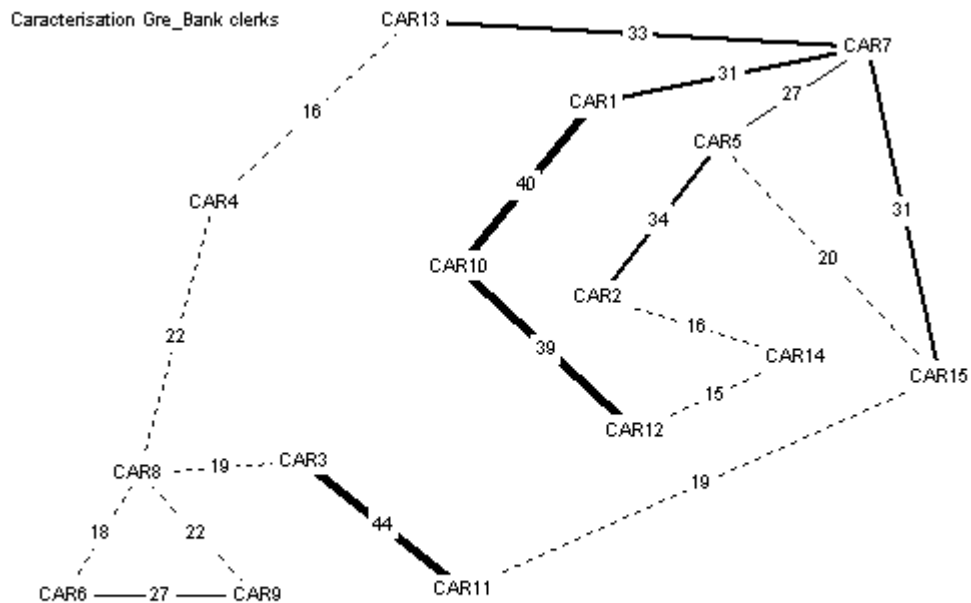
Greek shopkeepers

In the SREc hierarchized evocation structure of Greek shopkeepers we still have a central core focalized on *Job loss* (AF=17; AR=2,00). The first periphery completes the central core with the accent on the *Increase of poverty* (AF=6; AR=3,00) and its extreme development, *Indigence, misery, starvation* (AF=8; AR=3,00), together with the consequent *Decadency* (AF=6; AR=2,50) of the "tragic health services" (Shop_F54). In the contrast zone a minority focuses on the intervention of *FMI* (AF= 2; AR=1,50) and on the feeling of *Anguish* (AF=4;AR=1,75) related to both present and future.

In the second periphery, next to negative feelings like *Uncertainty of future* (AF=2; AR=3,00) and *Insecurity* (AF=3; AR=2,66) there are the increment of *Taxes* (AF=2; AR=3,00) *Failure* (AF=2; AR=3,50) and *Salaries decrease* (AF=2; AR=4,00), that can be linked to the specific consequences of crisis on the commercial activity. Some causes are identified in *Incapacity of politics*

(AF=3; AR=3,00) and *Robbery* (AF=2;AR=3,50) and the only possible solution identified by the shopkeepers too is the *Rebellion* (AF=2;AR=3,50).

Tab. LXXV SREc structure. Greek shopkeepers (n=27) substantives (131) 2012

		I m p o r t a n c e					
		< 2,5/<2,5			≥ 2,5/ ≥ 2,5		
F r e q u e n c y	≥6	Job loss	17	2,00	Increase of poverty	6	3,00
					Indigence, misery, starvation	8	3,00
					Decadency	6	2,50
	<2	anguish	4	1,75	taxes	2	3,00
		FMI	2	1,50	Failure	2	3,50
					Uncertainty of future	2	3,00
					Insecurity	3	2,66
					Reduction	2	3,00
					Exploitation	2	3,50
					Salaries decrease	2	4,00
					Rebellion	2	3,50
	≥ 5				Robbery	2	3,50
					Incapacity of politicians	3	3,00

The results of the questionnaire of characterization, as it happens for the students group of participants, that unless *Job loss* is chosen by lots of people as one of the most characteristic elements (59%) it is not so central as other elements appear, like *Uncertainty, fear of future* (96%), *Salaries decrease* (70%) and *Stress and frustration* (70%), all evoked just in the second periphery of the hierarchized evocation structure. Also in this case there isn't any contrast element, proof of the agreement on the central element among Greek shopkeepers participants.

Tab. LXXVI Charaterization of the "economic crisis" evocation: Greek shopkeepers (percentages)

	Least characteristic	Not selected	Most characteristic
Uncertainty, fear of future	0	4	96
Salaries decrease	0	30	70
Stress and frustration	0	30	70
Job loss	4	37	59
Slump of consumptions and sales	0	44	56
Savings and investments reduction	0	85	15
Demand decrease/ offer excess	19	70	11
Slump of puchasing power	4	70	26
Malfuctioning of banks and finance	19	59	22
Prices increase	26	59	15
Generalized distrust	15	56	30
Phase of the economic cycle	48	48	4
Something inevitable	63	37	0
Media invention	63	33	4
Conspiracy, plot	48	30	22

Fig.83. Greek shopkeepers characterization chart: central, without relation elements
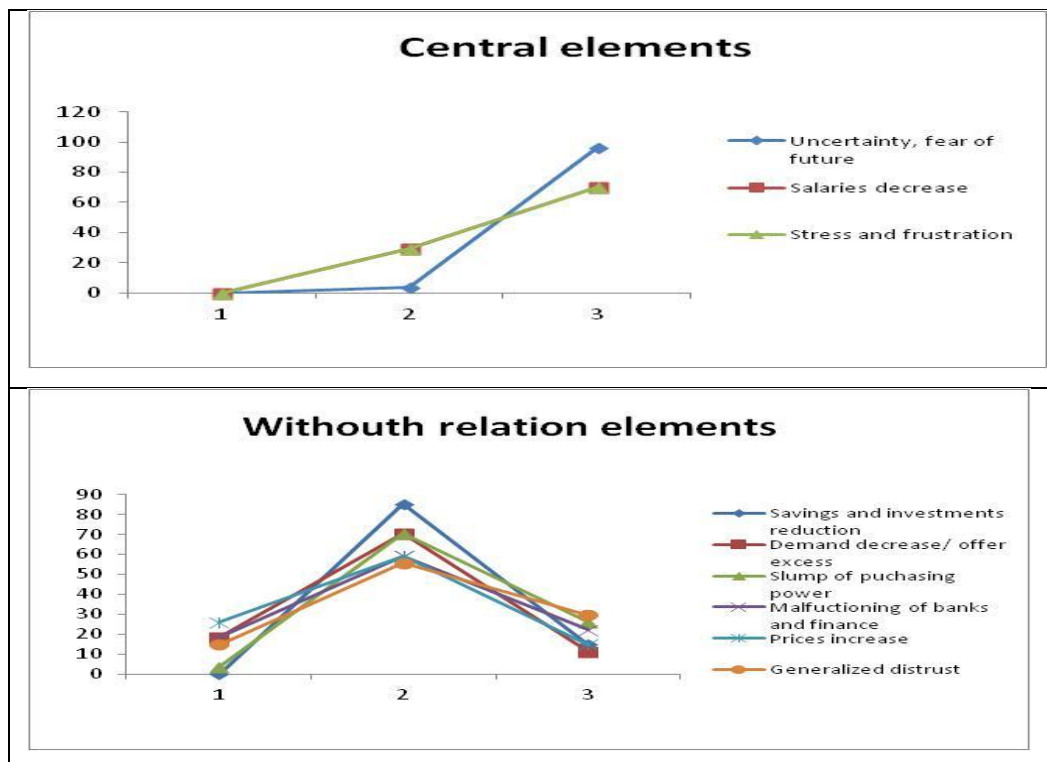
In the similitude graph (Fig.84) we can identify a central zone and two separated links of elements. In particular the central part of the graph presents three most linked elements. The first one, on the left, is *Uncertainty, fear of future* (CAR7), which creates a cluster of quite strong links (.30; .47; .22) with *Stress and frustration* (CAR15) and *Job loss* (CAR13), a central element and a mainly characteristic one (chosen as very important by 59% of shopkeepers). *Uncertainty fear of future* (CAR7) is also linked (:15) with another element center of many cluster, which is *Something inevitable* (CAR3), among the least important elements (63%), strongly correlated (.66) with *Phase of economic cycle* (CAR8), another mainly not characteristic element (among the least characteristic elements for 48% of shopkeepers) and *Conspiracy, plot*, a contrast element (not characteristic for 48% and very characteristic for 22% of shopkeepers); on the other side *Something inevitable* (CAR3) forms other two cluster through the link (.47) with *Media invention* (CAR10), another of the least characteristic elements (63%). This last element is also the center of three clusters constructed on two other links (.24;.24) with *Slump of purchasing power* (CAR11) and *Prices increase* (CAR1), both without relation elements (not chosen by 70% and 59% of shopkeepers). Finally, on the left of the graph we have an independent link (.24) between *Salaries decrease* (CAR5), central element, and *slump of consumption and sales* (CAR6), among the most characteristic elements (56%). On the right, instead, we have another link k between *Generalized distrust* (CAR4) and *Malfunctioning of banks and finance* (CAR14), both without relation elements (56%; 59%). In effect we can see in this graph two main zones that express two main interpretation of what is important for these subject in defining crisis, that for Greek shopkeepers, is again the triad *Uncertainty, fear of future, Job loss, Stress and frustration,* but also *Salaries decrease* and *Slump of consumption and sales*, more related to their specific activity view. Completely opposed is the other part of the graph, where the strongly linked group of elements underline to what crisis is not: not only it is not related to the mediatic-cyclic-inevitable explication, but neither simply in the *Prices increase*, *Demand/offer*

dynamics or *Malfuncioning of banks and finance* dynamics, that also for this category.

Fig. 84. Greek shopkeepers characterization similitude graph (thresholds: .15). Kendall's tau

Caracterisation Gre_Shopkeepers
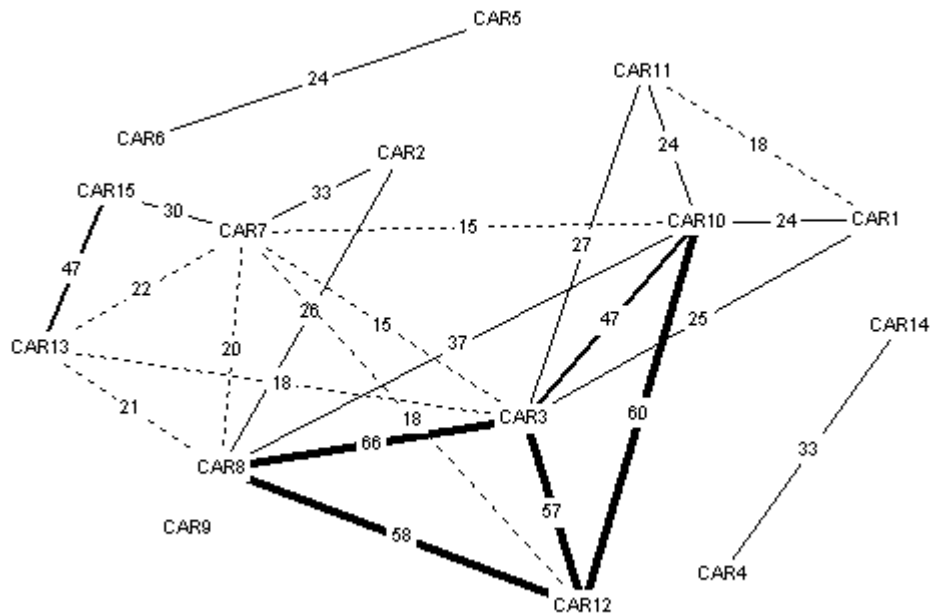
Greek laypeople

In SREc hierarchized evocation structure of Greek laypeople, the main central element becomes *Indigence, misery and starvation* (AF=8; AR=2,25), underlining the extreme effects of crisis that Greek laypeople are suffering.

The central core is completed by a first periphery constituted by the general Increase of poverty (AF=13; AR=3,00), the *Job loss* (AF=17;AR=2,76) and the related feeling of *Anguish* (AF=7; AR=3,00).

Tab. LXXVII SREc structure. Greek laypeople (n=29) substantives (150) 2012

		I m p o r t a n c e					
		< 2,5/<2,5			≥ 2,5/ ≥ 2,5		
F r e q u e n c y	≥7	Indigence, misery, starvation	8	2,25	Increase of poverty	13	3,00
					Anguish	7	3,00
					Job loss	17	2,76
	<3				Failure	4	4,25
		Euro	3	2,33	Uncertainty of future	4	2,75
		Insecurity	4	1,75	Salaries decreases	3	3,00
		Fear	4	2,00	Rebellion	3	4,66
	≥ 7						

In the contrast zone a minority of Greek laypeople express a focus on Euro (AF=3; AR=2,33) and other strong feelings of *Insecurity* (AF=4; AR=1,75) and *Fear* (AF=4; AR=2,00), sometimes also interrelated to each other, expressing the disease related to the threat of going out from Euro, "*Fear of losing Euro*" (Lay_M63). Finally in the second periphery the *Uncertainty of future* (AF=4; AR=2,75), the *Failure* (AF=4; AR=4,25) of many activities and the *Salaries decreases* (AF=3; AR=4,66) appear together with the solution generally identified again in *Rebellion* (AF=3; AR=4,66).

The results of questionnaire of characterization underline the orientation to the centrality of the general feeling of *Uncertainty, fear of future*, chosen as one of the most characteristic elements by 83% of Greek laypeople, that group all the feelings of *Insecurity*, *Fear* and *Anguish*. Also *Job loss* (72%) and *Salaries decrease* (69%) can be considered as central elements. Also in this case there is any contrast element, showing a convergence of opinion on the salience of the elements that Greek laypeople use to explain economic crisis.

Tab. LXXVIII Charaterization of the "economic crisis" evocation: Greek laypeople (percentages)

	Least characteristic	Not selected	Most characteristic
Uncertainty, fear of future	3	14	83
Job loss	0	28	72
Salaries decrease	0	31	69
Demand decrease/ offer excess	24	66	10
Savings and investments reduction	21	66	14
Phase of the economic cycle	38	59	3
Prices increase	28	55	17
Malfuctioning of banks and finance	17	45	38
Slump of puchasing power	3	59	38
Slump of consumptions and sales	10	52	38
Stress and frustration	0	52	48
Generalized distrust	17	41	41
Conspiracy, plot	41	41	17
Something inevitable	62	38	0
Media invention	52	41	7

Fig. 85. Greek laypeople characterization chart: central, without relation elements

Withouth relation elements

- Demand decrease/ offer excess
- Savings and investments reduction
- Phase of the economic cycle
- Prices increase
- Malfuctioning of banks and finance
- Slump of puchasing power
- Slump of consumptions and sales
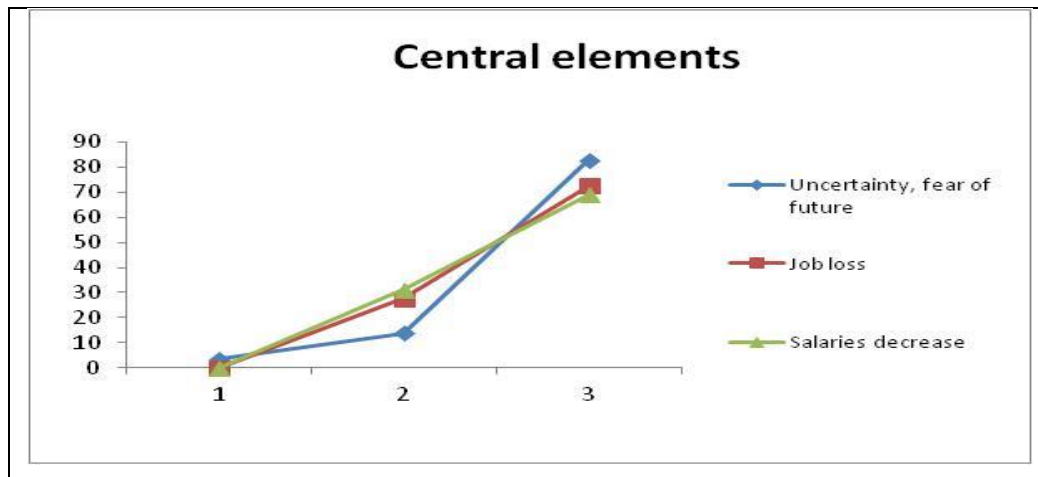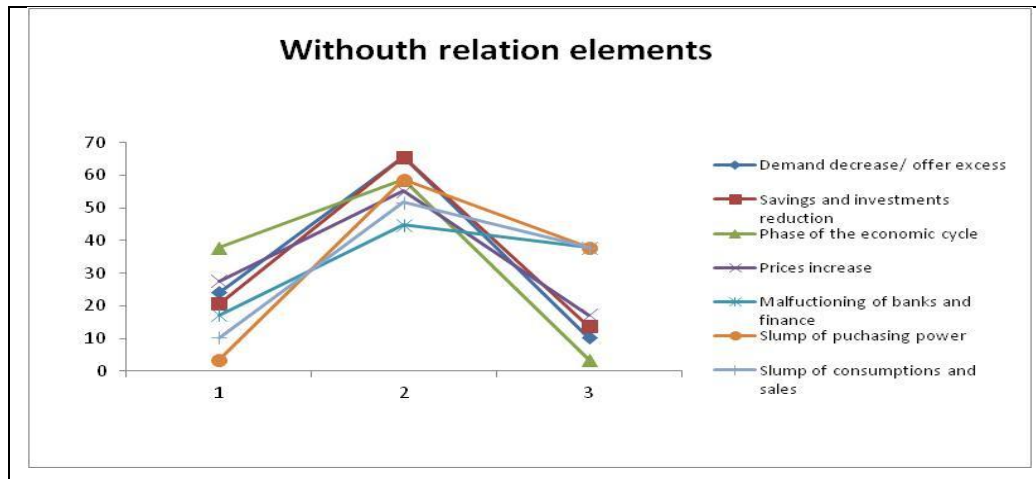
If we look over the similitude graph (Fig.86), the main element in the centre of the graph, origin of all the cluster, is *Something inevitable* (CAR3), one of the least characteristic elements (62%). On the left, it is strongly linked (.30; .40), to *Demand decrease/offer excess* (CAR2) and *Phase of economic cycle* (CAR8), both without relation elements (66%;59%), while on the right it is associated (.53;.33) to *Price increases* (CAR1), *Savings and investments reduction* (CAR9) and *Media invention* (CAR10), the first two without relation elements (55%; 66%;) and the last one, instead, among the least characteristic (52%). Weaker is instead the link (.17) between *Something inevitable* (CAR3) and *Uncertainty, fear of future* (CAR7), a central element, associated (.29) to *Salaries decrease* (CAR5) strongly connected (.42) to Job loss (CAR13), all central elements. In conclusion, in Greek laypeople view, a complex set of elements considered as the least characteristic or without relation with crisis co-occur in the organization that, as shown below, intertwines *Something inevitabl*e with the Cyclic-mediatic explanation as well as the Prices, Demand/Offer, Savings and investments dynamics. To this articulated intertwinement is opposed a different path of central elements, opposing an essential vision of crisis based only on the elements that touch more laypeople, that are *Uncertainty, fear of future*, *Salaries decrease* and *Job loss.*

Fig. 86. Greek laypeople characterization similitude graph (thresholds: .15). Kendall's tau

Caractérisation Gre_Lay people
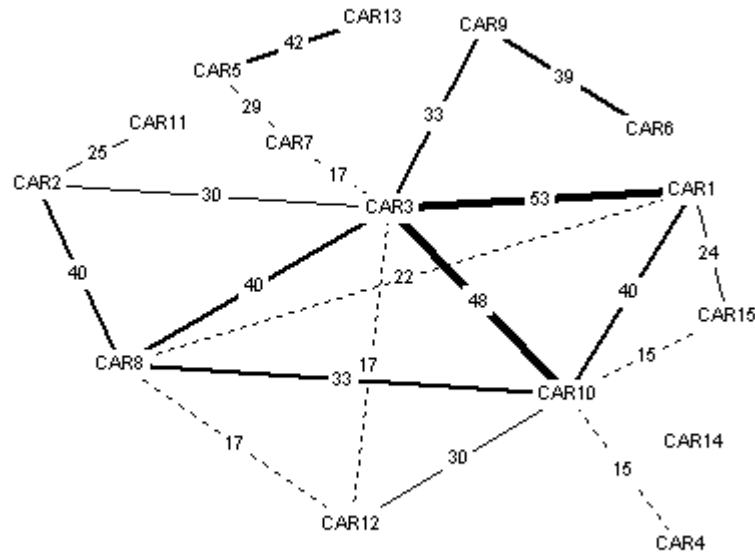
4.3.2. *Greek social representation of economic crisis content: multivariate similitude analysis of daily life changes, strategies, causes and solutions*

Multidimensional similitude analysis of Greek daily life changes, strategies, causes and solutions can give some details about which are the elements that qualify these components of the content and how they are organized.

In students graph (Fig.87) the network is organized around the same daily life changes that are central also in the Italian multidimensional similitude networks, which are *My relation with money has changed* (DC02), *I feel anxious and future anguishes me* (DC07) *I buy only less expensive and essential things* (DC08). To the links (25; 23; 24) among this three elements, where the most central is *I feel anxious and future anguishes me* (DC07), also other two daily life changes are associated (23;21;22), *I've become more prudent*, *reflexive and I keep more informed* (DC01) and in particular *I can't do*

anymore what I used to do before: holidays, going out, restaurants (DC05) that was absent in the Italian multidimensional graphs. The main network is completed by *corrupt, dishonest and unable to govern politicians* (CAU27) always present in the most important and central part of the network, differently from Italian one where it happens just in shopkeepers and laypeople graphs. Another cause, *uncontrolled loaning by banks* (CAU32), appears in the Greek students configuration, differently from any other Italian similitude graph, but weakly linked (18) just with *I feel anxious and future anguishes me* (DC07). To the main cluster of elements two strategies are associated (18;19), *I keep more informed about politics, economics and finance* (STR012) and, much more linked (18; 20; 19; 20) with the other elements, *I find alternative ways of having fun* (STR023). The solutions that co-occur (18; 22; 18 and 18; 19; 18; 20)with the main group of elements are *fight against tax evasion and proper management of taxation* (SOL55), *tax and imposts reduction* (SOL44), and, linked (19) just with the most central element, *I feel anxious and future anguishes me* (DC07), *election of more proper and capable politicians* (SOL51). The last two appear instead just in the Italian laypeople graph.

In bank clerks graph (Fig.88), we can observe the same main network of the students graph, with a few variations. The main cluster (23; 24) is formed again by *My relation with money has changed* (DC02) and *I feel anxious and future anguishes me* (DC07), but, differently from students' graph, more associated with (23; 22) *I've become more prudent*, *reflexive and I keep more informed* (DC01) than with (20) *I can't do anymore what I used to do before: holidays, going out, restaurants* (DC05) and (18) *I buy only less expensive and essential things* (DC08). Another element strictly associated (24;23;21;19) within the main cluster is again *corrupt, dishonest and unable to govern politicians* (CAU27), the only cause that appears in bank clerks graph. Just one strategy, *I find alternative ways of having fun* (STR023), is linked with (18;19)this cause and with *I feel anxious and future anguishes me* (DC07). Two solutions, *fight against tax evasion and proper management of taxation*

(SOL55) and *election of more proper and capable politicians* (SOL51), are part of this network creating two different clusters with the most important elements.

Fig. 87. Greek students multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (thresholds: 18). Co-occurrence.
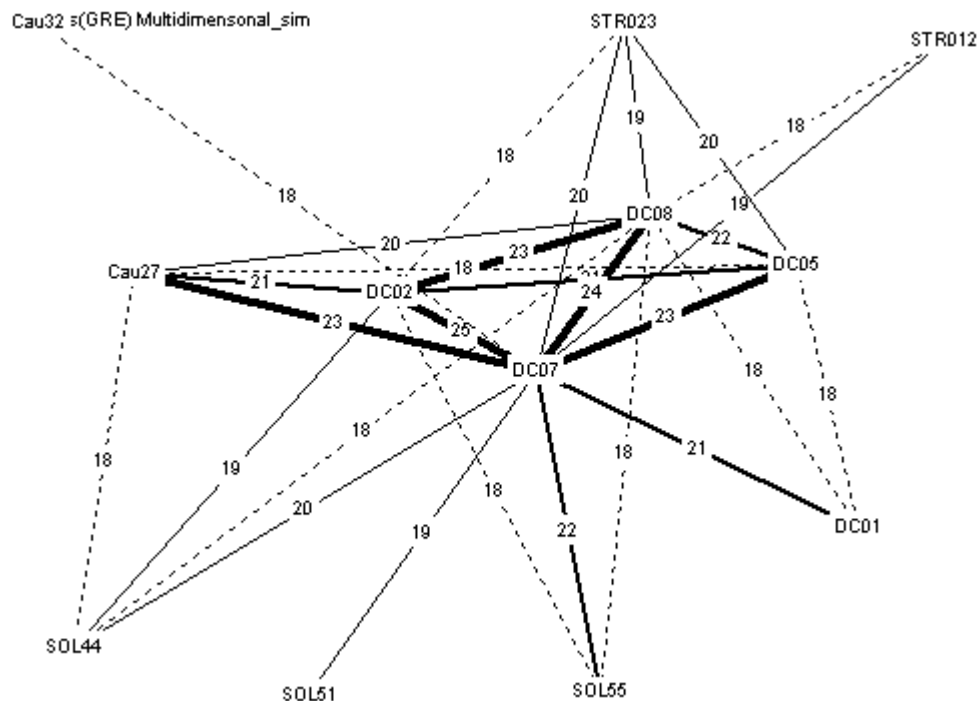

Shopkeepers' similitude graph (Fig.89), presents a little bit different network, as it happens among Italian participants too. The main cluster, in fact comprehends two of the daily changes that mainly co-occur (19) also in the other participants' networks, *I feel anxious and future anguishes me* (DC07) and *I can't do anymore what I used to do before: holidays, going out, restaurants* (DC05), associated with (23;21) the only cause *corrupt, dishonest and unable to govern politicians* (CAU27) and (26; 24) the solution *election of more proper and capable politicians* (SOL51). Associated(20;19;19;19) with them there are the other two daily changes always present, which are *My relation with money has changed* (DC02) and *I've become more prudent, reflexive and I keep more informed* (DC01). Connected just with the main link (26) between *corrupt, dishonest and unable to govern politicians* (CAU27) and

election of more proper and capable politicians (SOL51), there are the other solution *fight against tax evasion and proper management of taxation* (SOL55) on the one side, and, weakly associated (18,18) a strategy, *I had to change my values priority order* (STR24), that distinguishes this group of participants from the others. The last element of the shopkeepers network is *I buy only less expensive and essential things* (DC08), just weakly associated with the most central element that in this case is *election of more proper and capable politicians* (SOL51). Another solution that appears just in this group similitude graph is

Fig. 88. Greek bank clerks multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (thresholds: 18). Co-occurrence
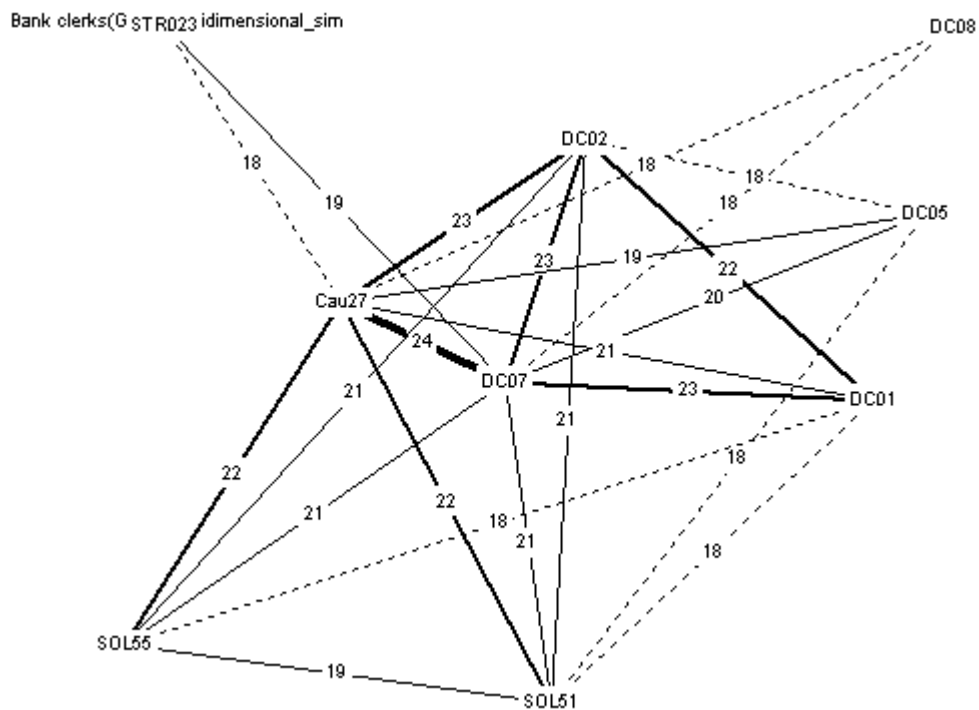
Fig. 89. Greek shopkeepers multidimensional similitude graph: Daily life changes, Causes, Strategies and Solutions (thresholds: 18). Co-occurrence
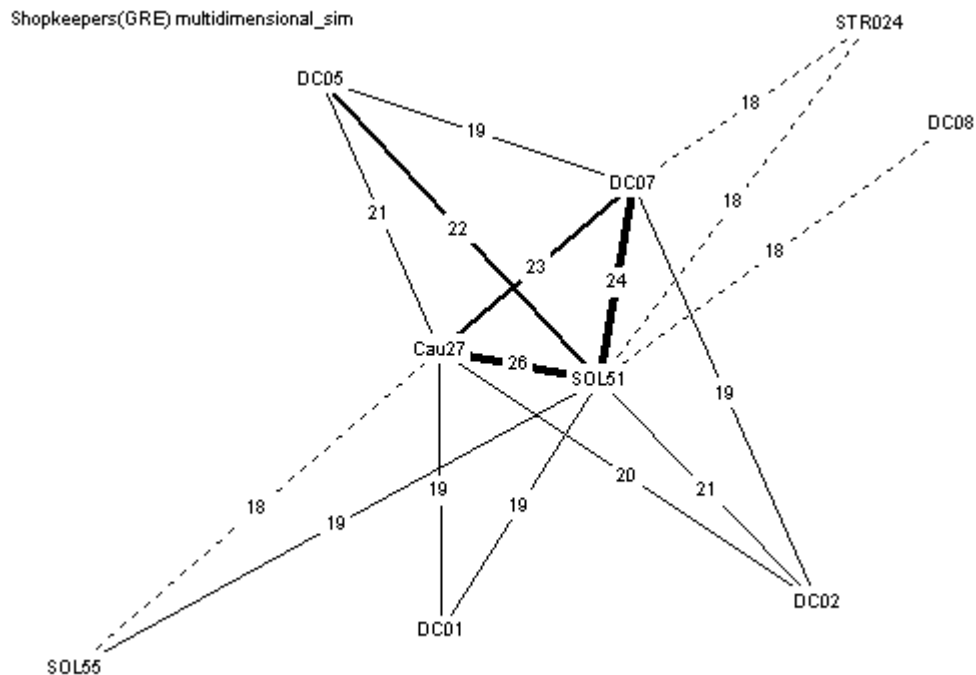
Finally, among laypeople too, the main cluster (25;24;21) is among *corrupt, dishonest and unable to govern politicians* (CAU27), *My relation with money has changed* (DC02), *I feel anxious and future anguishes me* (DC07), as always strongly associated (22;22;19 and 21;22;20) with the two most frequent solution too, which are *election of more proper and capable politicians* (SOL51) and *fight against tax evasion and proper management of taxation* (SOL55). In this case the most central element is *My relation with money has changed* (DC02), separately linked (19; 20;18) with *I've become more prudent, reflexive and I keep more informed* (DC01), *I can't do anymore what I used to do before: holidays, going out, restaurants* (DC05), *I buy only less expensive and essential things* (DC08). Instead on the other side another cluster is formed by *corrupt, dishonest and unable to govern politicians* (CAU27), *My relation with money has changed* (DC02), with (18;19) the same students' strategy *I keep more informed about politics, economics and finance* (STR012). Besides another cause is weakly linked to *corrupt, dishonest and unable to govern*

politicians (CAU27), and it is *uncontrolled loaning by banks* (CAU32), present
in the students graph too.

Fig. 90. Greek laypeople multidimensional similitude graph: Daily life changes, Causes,
Strategies and Solutions (thresholds: 18). Co-occurrence
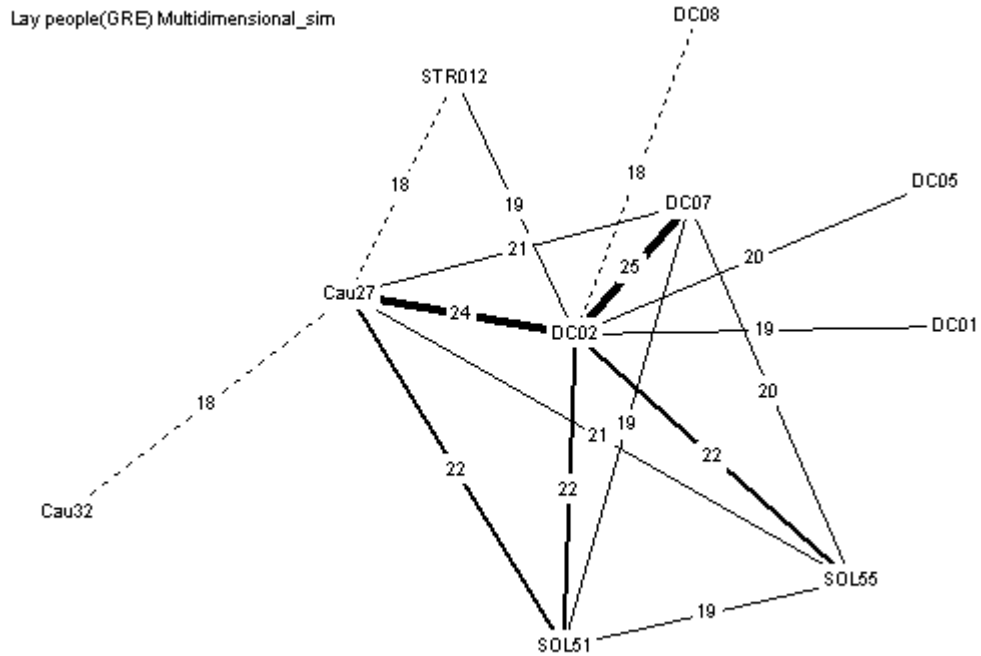
5. Discussion

5.1. Social representations of crisis among Italian participants: inter-categorical differences in 2009 and in 2012.

5.1.1. Different social representations have different central cores

According to Abric (1994b, 2001b, 2003) and Moliner (1994), in the structural approachdifferent social representations have different central cores. Consequently, the first and most important step to affirm that two representations are different is to check if there are the differences between their central cores:

> For two representations to be different, they have to be organized around two different central cores. It is the organization of this content which is essential here. Two representations defined by the same content may be radically different, if the organization of this content, and thus the centrality of certain elements, is different. (Abric, 2001, p. 44)

In this direction to compare the central cores of all the sub-samples' representations of the crisis in both 2009 and 2012, two synoptic table of all results of hierarchized evocations and characterization questionnaire - just focalized on central cores -are presented below (Tab. LXXIX, LXXX).

Looking over the data, the main element is *Job loss*, with the only exception of the shopkeepers' nucleus that, in 2009, presents only *Increase of poverty*, related to *Job loss* too.

Job loss is not only spontaneously evoked, but also confirmed as central element by the characterization questionnaire, that reveals that it is considered as the most characteristic for over 60% of every group of participants. Its symbolic and expressive value is not negligible together with its associative value: similitude analysis of evoked terms, both in 2009 and 2012, shows its

centrality because of the high number of links and in its generally central position. In characterization graph, instead, it is less central but in any case determinant in one of the crisis identified explanations, the "consequences oriented".

Tab. LXXIX Central elements 2009/2012. All the sub-samples

	Students	Bank clerks	Shopkeepers	Laypeople
2009	**Job loss** Increase of poverty	**Job loss**	Increase of poverty	**Job loss** Slump of purchasing power
2012	**Job loss**	**Job loss**	**Job loss** **Uncertainty, fear of future**	**Job loss**
Confirmed/identified by characterization	**Job loss** **Uncertainty, fear of future** Prices increase	**Job loss** **Uncertainty, fear of future** Generalized distrust	**Job loss** Slump of consumptions Prices increase	**Job loss** **Uncertainty, fear of future** Generalized distrust

Tab.LXXX Central elements 2009/2012. Italian whole sample

Italian whole sample	
2009	**Job loss**
2012	**Job loss** Incapacity of politics Increase of poverty
Confirmed/identified by characterization	**Job loss** **Uncertainty, fear of future**

While *Job loss* represents the stable part of the representation, in 2009 other elements seem to diversify the central cores from hierarchized evocations analysis. These elements give different nuances to the central cores, modified by *Increase of poverty* for students and shopkeepers, or *Slump of purchasing*

power for laypeople. In 2012, instead, the hierarchized evocations central cores are even filled by *Job loss*, with the exception of shopkeepers' one, which also includes *Uncertainty 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) with the exception of shopkeepers their selves. While in the other groups it was present in the first periphery of evocations output and characterization results suggested its orientation to centrality, vice versa, in the case of shopkeepers, it appears in the central core of hierarchized evocation, but it results not central in the characterization analysis. Probably this is due to the specificity of shopkeepers representation, that is testified also in the other social representation components. In any case the importance generally given to it in the characterization results testifies its expressive value. Besides, its associative value is displayed by evocations similitude graphs too, as well as by characterization similitude graphs, where it determines the explanation labelled as "distrust, frustration and fear of future centred".

As regards the meaning of this new element, our participants express 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 worrying the most; a country that is not able to give a possibility to grow to young people, it's a country without 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 guaranty" (Bank12_F3), but also to *child,* it expresses "worry for the future of our children" (Bank12_F10);

- shopkeepers, when they refer to *sons* "because we don't know how we'll die and who has babies can't have rest with the thought to feel bad" (Shop12_F13), or generically to *young people* who "don't have future" (Shop12_F3);

- laypeople, 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 own sons live in Italy" (Lay12_M21).

Other elements that are largely considered among the most characteristic and, for this reason, as central elements in 2012, seem to differentiate social representations among the different categories: in particular *Generalized distrust*, shared by bank clerks and laypeople, *Prices increase*, for students and shopkeepers and, finally, *Slump of consumptions* for shopkeepers.

This apparent variety of the central elements wasn't shown by 2009 data. In that case, the most associated 10 terms are not significantly different, ($\chi^2 = 34.775$; p = 0,14465756). Instead in 2012 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*Salaries decrease*($\chi^2 = 14,463$; p =0,024) and *Uncertainty, fear of future*($\chi^2 = 19,086$; p =0,004). This last difference confirms, in 2012, the shopkeepers diversity from the other groups of participants.

As regards how elements are linked together, from characterization similitude graphs, three general explanations of crisis can be identified: "consequences focused", "distrust, frustration and fear of future centred", and "mediatic-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 participants. While the students' organization of elements reflects the general one, modulating the three different groups of elements/explanations of crisis, bank clerks seem to inaugurate a new explanation, a "technic-economistic" one. In this kind of justification a particular role is played by the element *Phase of economic cycle*, that, differently from the general trend, here it is not a less important element, but a contrast one, chosen as the most important by a minority of subjects (30%).Their explanation is completed by a series of links between elements whose role can be interpreted starting from the percentage of importance attributed: the tecnic-economistic explanation articulate*Savings and investments reduction*(for 40% most characteristic) in comparison with *Demand decrease and offer excess*(23%), *Slump of purchasing power*(43%)in opposition to *Prices increases*(27%), and *Slump of consumptions and sales* (47%) in comparison with *Malfucioning of banks and finance*(17%).As it happens in the hierarchized evocations analysis, we can notice that the role of the *Malfunctioning of banks and finance* is not really relevant in the way bank clerks construct their representation of crisis. Otherwise,among shopkeepers,this element aquires a different value becoming a "contrast" element, with a certain percentage of importance (43%) accorded by participants, giving a different nuance to the "consequences focused" explenation. Other contrast elements in this group are*Generalized distrust* and *Stress and frustration*, whose association not only with *Uncertainty, fear of future*, in this case not so characteristic (23%), but also with *Job loss* and *Salaries decrease* (most characteristic for 47%) shows that the two crisis explanations, future centred and consequences focused, in this case are mixed. *Malfunctioning of the banks and finance* is a contrast element also in the case of laypeople, where it is opposed to *Phase of economic cycle* and *Inevitable choice*, but associated with *Savings and investment reduction*. What is particularly interesting is that laypeople characterization similitude graph is completely different from the previous. Its main elements are weakly and sparsely linked with a group of stronger relations among the least

characteristic/without relation elements, as giving a clearer explanation of *what crisis is not* opposed to the few elements that describes *what crisis is* for this group.

To sum up, analyzing the structures and in particular the central cores of the social representations of crisis elaborated by our groups of participants, some common element, *Job loss* and *Uncertainty, fear of future*, are the elements to which our participants mostly anchor their representation and articulate the organization of the most characteristic elements. As it generally happens, lay economic thinking appears to be organized around economic phenomena (such as inflation and unemployment) rather than economic integrative theories (such as whether consumption or business activities drive the economy). (Batounis, Leiser, Roland-Levy, 2004).Nevertheless, some differences, also statistically significant, can be noticed among central cores, and consequently among the structures, especially with reference to *Uncertainty, fear of future*. This result is coherent with the fact that shopkeepers, the group whose central core differentiates the most, give more relevance to other elements, *Slump of consumption* and *Prices increase*, more related to their professional practice. To professional practice seems to be related also the difference in the importance accorded to the different elements in describing crisis and their type of organization. In fact, among the three interpretations that seem to emerge from similitude graphs - the "future oriented", "consequences oriented" and "cyclic-inevitable, mediatic one" - the last one is different in the bank clerks organization in comparison with the others, in particular for the references to the role of *Phase of economic cycle*. So, economic theories are not completely absent in some groups explanations, coherently with the fact that economic experts, in particular financial consultants and employees in banks that handle customers' savings and investments, and who hold elaborate and abstract theoretical knowledge, may link the financial and economic crisis to empirically proven theories, whereas laypeople get their notion of the crisis elsewhere, mainly from the media (Lo Monaco and Guimelli, 2011 as cited by

Gangl et al.).Other research evidences reveal that experts have structured complex, differentiated, and internally consistent understanding of a particular issue, whereas laypeople with superficial knowledge lack abstract theories and they are likely to refer to concrete aspects (Ernst-Vintila et al., 2011; Moscovici, 2001b as cited by Gangl et al.).

What we can observe, comparing laypeople to the other categories, all selected on the base of their "distance from the object" (Galli et al., 2010), with regard to the organization of the elements in the characterization similitude graph, is that while the first three more "professional" categories have a clear and articulated definition of *what crisis is*, laypeople have a larger diffusion and lack of particular organization of defining (or most characteristic) elements despite the articulate organization of *what crisis is not*. Probably because people that have also a professional experience of an object have more elements to define it in a certain specific way.

5.1.2. A social representation is made by a structure and a content: explore different social representation imply to explore their content

According to Abric (2001b), a point of departure of the reflection that constitutes the Theory of social representations is the statement by Moscovici(1969) that the classical distinction between subject and object is no more valid and "the object is inscribed in an active context. And the context is at least partially conceived by the person or the group as a continuation of the behaviour, the attitudes, and the norms it refers to". (Abric, 2001b, p. 42). So, it not exists an objective reality but reality is represented, appropriated by subjects, reconstructing their cognitive system and integrating it in their value one. A social representation is this process and this product at the same time, (Abric, 1987). With the analysis of the structure it is possible to look into its organization, but a social representation "consists of a body 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 realize a punctual reconstruction of the components of the particular social cognitive system used to represent the phenomenon of economic crisis, the content of the social representations of the Italian participants has been studied.

With reference to the *interactions* linked with the object, almost all the participants affirm, in both considered years, to talk about the crisis, with a little increase in 2012, when evidently, crisis becomes impossible to avoid in daily discourses. The environment where these discourses take place appears to be generally familiar, with a prevalence (in 2009 and 2012), of *relatives* as main interlocutors. In a significantly different way, they are followed in 2012 by an increased percentage of *friends,* for students and laypeople, and just for bank clerks, by an increased percentage of *colleagues.* This is probably due to the particular activity they do, that not only commit them in a different environment for a huge part of the day, but especially for the different role and knowledge that bank clerks could feel to have in a crisis that began from a credit/financial crunch. The frequency they talk about crisis increase a lot between 2009 and 2012, when in significantly different manner, more people speaks about crisis *every day* and *4/5 times a week*, with the exception of students that speaks less of crisis, prevalently *2/3 times a week* or *once a week*.

About the *definitions* that participants give about crisis, in 2009 we can reach a common tendency to find descriptions of how this phenomenon works and which immediate economic consequences it has, with a prevalence of generic description and definitions, except shopkeepers, who refer most to decrease of consumption, purchasing power and sales. In 2012 instead, among participants first choices, there is much more orientation to define crisis as *Job loss*, prevalent category for students and laypeople, but also as *Uncertainty, fear of future*, relevant in particular among bank clerks and laypeople. Coherently with what happens in the SR's structure, and following the defining tendency of 2009, shopkeepers define crisis prevalently as *Increase of prices*.

The *feeling to be personally involved* is transversally high with a strong increase in 2012, also for students that were the less involved in 2009. The ways of participants to feel involved by crisis in 2009 are characterized mostly by decrease of unnecessary consumption, decrease of purchasing power for the other categories and decrease of sales, in particular for shopkeepers. In 2012 it appears the *anguish* felt because of *Uncertainty of future,* that becomes the prevalent answer for all the groups of participants, while only shopkeepers declare a worry about *job*.

As regards *evaluations* about crisis, it is evaluated mostly as *very grave* in both 2009 and 2012, with an increase in 2012, except for laypeople that, although they too register an increase between whom think that the situation it's *very grave*, evaluate it mostly as *quite grave* in both years. Intergroup differences are more evident and significant, in both years, with regard to the evaluation of the general improving/worsening of the *situation from the beginning of crisis*. In fact, unless a general worsening of this evaluation registered from 2009 to 2012, with a peak for shopkeepers, it reveals that students and laypeople evaluate crisis as prevalently stable in both years. This difference is probably due to a different relation that each social category has with crisis. In particular shopkeepers and bank clerks could evaluate worse the evolution of crisis, because of their professional direct involvement they have in it. With reference to the evaluation expressed about the personal financial situation, all the groups in 2009 consider it as prevalently *neither worsened or improved* and *worsened*, while in 2012 decisively *worsened*. Not significant differences are identified in 2012 among participants, who, in the case of bank clerks and shopkeepers, judge crisis *really worsened*, or, in the case of students and laypeople, maintain the idea that the economic crisis is a stable phenomenon.

As regards *changes in social daily life practices*, in 2009 students and laypeople felt changes in all they do. In the same year, shopkeepers and bank clerks started to feel respectively worried and in the condition to keep attention to costs. In 2012 the most important change inducted by the crisis in bank

clerks and students daily life, is the worry and anxiety about future. These people, as well as shopkeepers and laypeople, also affirm the necessity to be more prudent and informed. Besides, bank clerks and shopkeepers declare to have changed their relation with money, probably also according to what this relation signifies in the respective professional practices. The articulation of the registered daily changes in similitude graphs, shows a recurrent group of elements, characterized by the worry and anxiety for the future, the changed relation with money, the increase of reflection and information, the necessity to limit consumption, buying just non expensive and essential things. To this group of elements strongly associated to each other, are linked others semantic clusters referring to the limitation of additional free time consumption, the increase of discussions and conflicts in the family environment (for students and shopkeepers), finally, the worsening of working situation (for bank clerks, shopkeepers and laypeople).

With reference to specific consumption practices, with regard to *shopping*, the general getting worse is more radical for shopkeepers and laypeople, that declare in 2012 it has *decreased* and *decreased a lot* more than 2009. Bank clerks register a light getting better in the countertrend of the reduction being. Students, share the same opinion and they mostly consider shopping *neither decreased or increased*. The same trend is registered for holidays, with a general decrease, stronger for shopkeepers, that declare their *holidays* have *decreased* and *decreased a lot.* Also bank clerks and laypeople declare they are more *decreased* in comparison with 2009, while students continue to consider *holidays* as *neither decreased or increased*.

As regards *savings* and *getting into debt*, while *savings* appear to be significantly different in 2009 and decreased from 2009 to 2012, *getting into debt* is generally stable. In particular, *savings* in 2009 is considered generally stable for shopkeepers, laypeople and students (for the last group it's even *increased*), while in 2012 it is generally *decreased* and *decreased a lot,* for all the participants. Instead *getting into debt* remains stable in 2012: *neither*

increased or decreased for all the social groups, and a little bit *increased* for bank clerks and shopkeepers.

About the *strategies* to face crisis, in 2009 as in 2012, they appear diversified. Significantly in 2012 shopkeepers act prevalently on *work*, also incrementing it, coherently with their way to feel involved by crisis. Students, in its place, continue *to save as much as they can*. Just bank clerks still act prevalently on controlling consumption, *buying low quality brand products*. These elements are different combined with *changing of reference values* for bank clerks and shopkeepers, *buying low brands products* for bank clerks, shopkeepers and laypeople, *remaining more at home* for bank clerks and laypeople. The most numerous variety of specific and independent elements is registered for students, who in the similitude graph, besides saving money associated to the main shared cluster, link to the increment of information, a more active participation, sharing own things with others and helping the weakest. They also declare to privilege the public transport as well as laypeople. Shopkeepers, as an alternative, confirming their previous choice put in their universe of strategies their increase of work. Finally, just bank clerks and laypeople *wait for market's equilibrium*, confirming the capacity of equilibrium/cyclic economic theories to permeate the "non expert" knowledge.

Results about strategies adopted by participants in 2009 and, in part, in 2012, seem to confirm the results of other empirical research on coping with economic stress, that underline how people, when affected by a crisis, usually lower their consumption rather than increase income. For example, Shama (1981 as cited by Sokolowska, Orlowski, Tyszka, Vergès&Wolak, 1994) found that a crisis manifests itself through various forms of self-imposed restrictions of consumption, while Peterson (1987 as cited by Sokolowska et al.), who had studied reactions to economic crisis in Denmark in 1982-86, found that Danish people adapted themselves to the declining standard of living by lowering their socio-economic expectations. In our case, in 2012, this tendency is disconfirmed by the prevalence of the necessity to keep informed versus just

acting on the specific life/professional field, that is also an important change in daily practices of our participants. They seem to try to go further the simply limitation of consumption, giving the idea that probably their consciousness of completely new financial, economic, political dynamics and they express in this way the attempt to be active part of those dynamics, at least keeping more informed.

As regards the attributions made by the different groups of participants, higher percentages are registered in 2009 for culprits, in particular *politics and politicians* and, just for students, *USA with their policy of easy credit*. In 2012, the prevalent attribution remains*corrupt, dishonest and unable to govern politicians* for all respondents. *S*ome other significantly different causes are *banks uncontrolled lending* for students and *multinational companies* for laypeople. The articulation of causes showed by similitude graphs is always focused on *politicians*, central and most associated element. It is also at the centre of a more technical attributions organization in students and bank clerks graphs. In particular students insert it in the boundaries of the financial system world, associating it with *financial speculation and immediate profits desire*, *uncontrolled landing by banks*, *wealth concentration in a few hands* and *getting into debt of families and firms*. Bank clerks, instead, enlarge this world to *the economic system laws*, with an overture to *competition with low labor cost countries*, that is more relevant in the shopkeepers configuration. As it happens for the previous components configurations, shopkeepers present a particular combination of elements were the incapacity and corruption of politicians is linked with *competition with the low labour cost* and *increase of petrol and raw material price*, with a peculiar link to *job loss* and weaker, independent links to *wealth concentration in a few hands*, *financial speculation* and *introduction of euro.* Laypeople share the same main cluster of elements of shopkeepers configuration substituting *financial laws of economic system* to the shopkeepers attribution to *job loss* and an independent, peculiar, weak link with *slump of purchasing power*.

We can confirm a persistent attention of students and bank clerks for technical/ economic dynamics, with a particular focus for bank clerks on the economic system laws, in which re-echoes the previous identified reference to the theory of economic cycle. Also in this case, besides, laypeople, differently from the expectations and some empirical evidences post-2009 crisis related to non expert knowledge, do not focus only or more strongly on the articulation between immediate and practical elements of crisis, as the *decrease of purchasing power*, the *families and enterprises getting into debt*, and *job loss.* They articulate their representation in a more complex organization, which comprehends also elements related to macroeconomic dynamics, as the *increase of oil and raw material prices*, *competition with low labor cost countries*, *wealth concentration in a few hands* and, in a further theoretical direction, *economic system functioning laws*. Otherwise, this seems to be in line with some other empirical evidences about public sense making of the phenomenon, that has indicated how laypeople either explain the crisis as a natural development of economic cycles or attribute the crisis to stakeholders' myopic strategies and moral corruption (Leiser et al., 2010).

Another consideration comes out from the attributions analysis is the confirm of the general neutrality of banks, coherent with previous empirical evidences that underline that referring to crisis participants tend to evaluate the banks as being relatively neutral. (Gangl, Kastlunger, Kirchler, Voracek, 2012). Our groups of participants, in 2012, seem to be less influenced by the result of the first period of crisis media propaganda, which represented the economy as an accused or sick person, and crisis as consequence of "bad finance", erroneous financial mathematics, the virtualization of the economy, exaggerated deregulation activities, or unscrupulous ethics (de Rosa &Bulgarella, 2009). An exception is represented in our case by the role that banks seem to have in the attribution configuration of students, or in the characterization articulation of elements of shopkeepers elements, where *Malfunctioning of banks and finance*is a contrast element.

As regards the expectations of our groups of participants about the possible evolution of the crisis both in 2009 and 2012 there are different evaluations. In 2009 in fact there is a prevalent optimistic trend, characterized by the general opinion that crisis *will attenuate* or even *finish*, mainly for shopkeepers and laypeople, while another part of laypeople together with students think, instead that it *will get worse*. In 2012, the significantly different evaluations are more oriented to a general worsening, in particular for shopkeepers and bank clerks, while high percentages of bank clerks themselves, students and laypeople still think it *will attenuate* and, in particular for bank clerks, it *will finish*.

So the turn into pessimism of the general trend is stronger for shopkeepers than the other categories while a part of bank clerks are the most optimistic. Probably this difference is coherent with the different optic of our participants: the theoretical/technical one of students and bank clerks, that are used to think that 2012 crisis is the economic last phase of recession, while shopkeepers still suffer consequences of this phase with no better previsions. Controversial it rests the interpretation for what concerns laypeople opinion, that in any case is not so different from students opinions, perhaps still according to their already observed familiarity with the cyclic-economic system functioning laws.

About the quantified lasting of crisis, the *12- more than 24months* range of answers of 2009 seems to be augmented up to *18- more than 24 months*, with a decisive shift on *more than 24 months*, that becomes the most chosen answer for all the groups of participants, including bank clerks that in 2009 remain in the limit of 24 months. The most optimistic, in this sense, are in both years laypeople, together with bank clerks in 2009 and students in 2012, who register higher percentages of the limits of the lasting of crisis ranges.

With reference to solutions, as it happens for the identifies causes, in 2009 there is a wide variety of not so shared solutions. In 2012 first answers, instead, in a significantly different way, we have some prevalent solutions, that

are*Taxes and levies reduction* for the majority of shopkeepers and a part of laypeople, who propose also a *Fight against tax evasion and proper management of taxation*, together with students and bank clerks. Students and bank clerks, besides, also propose a *More equitable wealth distribution*.

The universe of the solutions that participants have indicated appear to be also in this case differently articulated according to the different group, but always around two recurrent elements, which are the *fight against tax evasion* and *election of better politicians*. Around these elements co-occur other solutions as incentives to the enterprises for students, bank clerks and shopkeepers, State intervention on economy for students and laypeople, wealth redistribution for students, bank clerks and shopkeepers, tax reduction for bank clerks, shopkeepers and laypeople, income integration for bank clerks and shopkeepers. Shopkeepers in particular present, as usual, the most peculiar articulation centered not on fight against tax evasion but also on taxes and imposts reduction, while laypeople mix the articulation of all the previous categories, adding also the consumption reduction. So, with different accents, all our groups of participants think that to solve crisis it is necessary to intervene into three main areas: taxes (evasion and reshaping), wealth redistribution and reduction of consumption, and politics, intended as more sober correct and capable politicians but also as a greater intervention of State to increment firms developing as families income.

With regard to the belief on the presence of positive outcomes of crisis in 2009 it was prevalent among bank clerks, not prevalent among students and prevalent at 50% for shopkeepers and laypeople. In 2012, in a significantly different way, it rests stably prevalent just among bank clerks, at 50%for laypeople and not prevalent among students, while their presence is strongly denied also by shopkeepers, probably the category that seems to have more suffered this crisis and that for this reason can't affirm the possibility of positive outcomes. Among who think that there are positive outcomes, people indicate prevalently *Reduction of consumerism/more attention to*

expenses/avoid wastage in both years, especially among laypeople in 2009 and 2012.

Finally as regards the belief about the role of EU it appears more general and not so defined in 2009, but more specified and significantly different identified in 2012. In particular the only function prevalently attributed to it in 2009 is *Collaborate, cooperate, coordinate forces* for students, bank clerks and shopkeepers, but also *It should help the various Countries to raise again the consumption level* and *to help firms* for students. In 2012, after the role that Europe has in the Italian government fall and settlement, and in determining the destiny of Greece, participants starts to attribute to EU the role *to financially help Countries in difficulties* but also *to finance the economic recovery with not reimbursable funds* too for bank clerks and shopkeepers.

The similitude multidimensional networks of elements of our participants present lots of similarities and some specificities: students and bank clerks have more or less the same network with some light differences, while new elements are added in laypeople and in particular in shopkeepers one. The similarities are mostly represented by the main clusters that are always constituted by the main registered changes in daily life, that reflect the identified central elements, in particular the *uncertainty of future* that is present in all the groups, and changes related to the *job* dimension, strongly associated with the other elements just in the shopkeepers networks. More recurrent is the new daily necessity of prudence, reflection and information, the changes in the relation with money and in consumption decisions. To these strong clusters of elements the associated causes are *incapacity of politics* (in the first peripheries of structures) for all the groups, that becomes central in particular in shopkeepers and laypeople graphs, and the *financial speculation and immediate profits desire,* in particular for students and bank clerks, that starts to distinguish the "financial" explanation that seems to characterize them. Besides, among the strategies, next to the general effort to keep more informed about politics and economics shared by all the groups and the alternative way

to buy and have fun, shared in particular by students, bank clerks and shopkeepers, in laypeople network we find their *waiting for the market equilibrium*, that unless it was not prevalent in their first choice (10%) it is apparently recurrent in their complete corpus of choices and in their general universe of elements associated to crisis. Unless it is just weakly associated with the necessity to be more prudent, reflexive and informed, it reveals the presence of the market equilibrium theory within the articulation of the representation of a complex economic phenomenon, also if this phenomenon is even the same theoretical model that generated it. So, as it was observed also for bank clerks in other components of the social representation, in laypeople social representation construction it is a persistent model, unless marginal.

Finally about the solutions that co-occur in our participants multidimensional networks, while in students and bank clerks graphs it prevails the necessity of a proper tax evasion management and wealth distribution, shopkeepers focus especially on taxes reduction, according to their professional needs, while laypeople bring the attention back to the necessity of proper politicians.

These similitude networks suggest to us that students and bank clerks, in a more complete theoretical-financial vision, face the uncertainty of future, the lack of personal prudence, reflection and information and the revision of the normal relation with money, provoked by crisis, with the increment of information about politics and economics and searching alternative way of buying and having fun, proposing to solve with tax evasion management and wealth redistribution, and attributing the origin of crisis to incapacity of politics responsibility and financial/economic dysfunctions. Laypeople instead in a more practically and politically oriented vision, connect the same group of changes in daily life more strongly to the incapacity of politics and propose coherently to solve the crisis with proper politicians, while facing it keeping more informed but at the same time waiting the market to turn to equilibrium. Shopkeepers instead, in a professional-commercial optic, register one more daily change related to the worsening of their working situation and put at the

center of their explanation the incapacity of politics and declare to face crisis working more and proposing reduction of taxes and imposts.

The non linear canonical correlation (OVERALS) model, show that as regards the relation of the considered group of variables and year of study, gender and typology of sample, the variability of the model is explained especially by year of study and typology of sample and not so much by *gender*, giving other elements of answers to our research questions. The difference, with reference to the group of participants, is observed especially between *students* and *shopkeeper s*and displayed as regards the evaluation of *crisis situation evolution* and the changes registered in *shopping, holidays, savings and debt* social practices. In particular along the first direction,*students* and, less effectively, *laypeople*, prevalently *female*, seem evaluate the general *evolution of crisis* as *improved* and *really improved* and consider their *Savings* as *neither decreased or increased* and even *increased,* as well as their *Holidays*, that arrive to be *increased a lot.* Besides, people grouped in this zone think that *Shopping* has *neither decreased or increased* or even *increased, Debt* has *decreased a lot* and think that crisis *will attenuate*. On the other side, participants are prevalently *shopkeepers, or,* less effectively*, bank clerks,* who think that evolution of crisis is *worsened* or *really worsened* and consider their *Savings* as *decreased* and *decreased a lot* as their *Holidays.* In addition, there are mainly *male* participants that think that also *Debt* are *increased* or *increased a lot* as well as *Shopping,* and that think that crisis *will remain as it is*.

5.2. Evolution of the social representation of crisis from 2009 to 2012: whole Italian participants,

5.2.1. The evolution of a social representation implies different central cores: differences in the structures between 2009 and 2012

To identify the differences between 2009 and 2012 social representations of crisis, a comparative analysis, transversal to the different categories, has been conducted, starting from the assumption that:

> All the modifications of the central core involve a complete transformation of the representation. Thus, we will suppose that it is the identification of this central core that permits the comparative study of the representations. (Abric, 2001b, p. 44)

Referring to the central cores of the different social representations of crisis in 2009 and 2012 (Tab. LXXIX, LXXX), the most frequent and important element is always *job loss*. Also similitude graphs show in both 2009 and 2012 its centrality in every group.

The salience of work, and *job loss* in particular, is also evident considering the lexical variety of the associations: while in 2009 the most evoked term is *unemployment*, in 2012 it is *work*, probably because the focus is a little bit moved from the event of job loss in 2009, to a permanent and complex condition in 2012. In the last year considered, in fact, all the work dimension is put into question, since it has become more difficult to maintain it and to think at it as a right, or simply as a stable condition. Anyway, not only the Italian unemployment in 2013 has raised at the 11,9 % and it is valued as increasing up to 12,4 % in 2014, but in particular the number of the so called "jobless families" has highly increased during the crisis period. These families, with serious problems of unemployment and economic disease, while in 2007 were just 466 thousands, in five years have more than doubled (+104,9%). According to this particular general situation, in the dynamic that characterizes the central cores evolution and differences, it's evident that *Job loss* rests the

stable stuff that organizes the central core.The social representation of crisis among Italian participants, seems to be coherent to previous research evidences (Gangl, Kastlunger, Kirchler, Voracek, 2012) whose results indicate that economic variables (e.g. unemployment) are central, but contemporary underlies that feelings of unfairness and egoism surface during the ongoing process of association, without a general criticism of the economic system. This general negative feeling is here concretized in the reference to *Uncertainty, fear of future*, that can be considered as a new central element, whose appearance, as a completely new constituent in the central core of the social representation of the economic crisis, can be interpreted as a modification of the central core in 2012 compared to 2009's one. So, the fear of future, it's a deeply shared element in the Italian participants social representations structures, in their daily life changes, as well as in all the other analysed components of the SR.

The relevance in 2012 of this new element is probably due to the particular situation that Italy is living. In the report Outlook Italia (Confcommercio, 2013), the Authors explains that consumption has arrived to the minimum from '90s. Feelings that families have with reference to future are uncertainty, pessimism, fear, mainly because of the job market completely blocked. It's not a case that 25% of the employees is afraid to lose their job in the next 6/7 months and another 27% is worried about a possible further reduction of their income and the recession lengthening. ("Crisi, riunione unitaria", 2013).

Free associated terms, like *uncertainty*, *future* and *fear,* are more related to the inductor crisis in 2012 than in 2009. The same phenomenon regards also *taxes* and especially *politics,* more frequent in 2012 than in 2009. *Incapacity of politics* appears in the central core of the whole sample in 2012, testifying the general relevance of this element in Italian participants way of thinking the crisis, as also evidenced by their attributions, strategies and solutions. Another element that appears in the 2012 whole sample central core is *Increase of poverty* that, in general, it's really salient for Italian participants.

A variation since the 2009 to 2012 is also revealed by the level of sharing of the ten most important elements among hierarchized evocations: in 2009 they were not significantly differentiated, while in 2012 they are. In particular *Salaries decrease* and *Uncertainty, fear of future* seem to significantly diversify shopkeepers from all the other participants.

As regards the organizational structure of elements in similitude graphs, according to Vergès&Bastounis (2001), the position of the elements and the their level of structured organization can suggest some information. In 2009 the elements appear not very linked, clustered or inserted in a definite structure. Concerning the level of organization, Vergès&Bastounis (2001) indicate that when the form of representation is "constructed from images composed of a series of elements that do not appear to be organised in any specific structure" (p. 47), it could mean that we could be in front of a representation which is its phase of "selection". This stage is the first of the three processes (selection, connotation and schematization), that characterizes the anchorage process of an economic (and not only) social representation. Instead for the similitude graph 2012, we can start to identify more clusters that suggest specific interpretation, indicating the passage from the phase of selection to the phase of connotation for laypeople and schematization for students, bank clerks and shopkeepers. Laypeople in fact, generally present a certain level of elements clustering but without a definite structure, as it happens in the connotation process, when "subjects appreciate more or less the selected elements of the representation in a way that economic phenomena are associated with social consequences" (p. 47). Students, bank clerks and shopkeepers, show more structured clusters that suggests their specific visions of the crisis, producing some "schema resembling a model of interpretation of the economic reality" (*ibidem*).These data are yet evident into characterization similitude graphs, where the three interpretations of crisis, "consiquences focused", "distrust, frustration and fear of future centred", and "mediatic-fatalistic-conspiratory oriented", are observed in a different way in students, bank clerks and shopkeepers graphs, while

laypeople interpretation of the crisis phenomenon is more oriented to *connote* what crisis is not. In causes, strategies and solutions graphs too, it is possible to evidence some areas "of meaning" for the first three groups of participants, while it is difficult to go beyond the connotation process for laypeople. This does not mean they don't have a concrete image of the phenomenon, but that the elements that co-occur in their graphs can be described just in their connotative meaning but not in a more systemic and articulated vision.

5.2.2. A social representation evolves also in its content: differences in the content of social representations of crisis between 2009 and 2012

Referring to the content of the social representations of crisis, first of all the *interactions linked with the object* generally increase from 2009 to 2012. In this period, besides, *definitions* of crisis are less generic or generically oriented to refer to consequences and start to converge on some precise elements, *Job loss* and *Uncertainty, fear of future*, but also *Increase of prices* for shopkeepers, qualifying their differentiation already evident in 2009.

As regards evaluations about crisis, participants estimate more *to feel personally involved* by crisis, rising from 71% in 2009 up to 96%in 2012.Also the way they feel involved changes from the registration of consequences on consumption, purchasing power and sales in 2009 to the prevalent manifestation of *Uncertainty, fear of future* in 2012. The general evaluation of crisis *gravitas* increase in 2012, as well as the evaluation of the general worsening of the *situation.* In a increasing significant way, shopkeepers distinguish themselves from all the others participants, thinking that the situation is getting really worsening. Students and laypeople, instead, consider the situation neither improved or worsened. Also the *evaluation about the personal financial situation* get generally worse in 2012 with any significant differences.

Concerning the *changes registered in social daily life practices*, in general, from 2009 to 2012 there is a variation in participants answers. In fact in 2009 there were still participants, especially students and laypeople, who did not register any changes, while in 2012 all the participants register changes in a significantly different way. New feeling of worry and *uncertainty, fear of future*, are prevalently chosen by bank clerks and students, but also the necessity *to keep prudent, reflexive and informed*, mostly for laypeople, shopkeepers and students too. Relating to *shopping* and *holidays*, they appear to be decreased from 2009 to 2012, in a significantly different way according to the different group, in particular *shopping* has decreased more for shopkeepers and laypeople and *holidays* have decreased in 2012 more for shopkeepers, laypeople and bank clerks. *Savings* too appears to be more uniformly decreased in 2012, while in 2009 the opinion about it was significantly different; *getting into debt* remains generally stable. With regard to *strategies* participants affirm to face the crisis in a different way from 2009 to 2012. While the main strategy to deal with the crisis in 2009 was the limitation of consumption, additional or necessary, for all the groups, in 2012 it is *to keep more informed about politics, economics and finance*. This is also the element more central and involved in the articulation that similitude graphs shows, together with *buying low brand products* and *finding alternative ways of having fun*.

About causal *attributions,* in 2009 there were a wide dispersion of causes with any particular prevalence. In that period, in fact, it was really difficult to extrapolate from the public and media debate how to explain crisis, because neither financial experts, nor consumers had a clear understanding of the causes of the crisis, the capabilities of economic and political stakeholders to take efficient measures, or what the future developments might be (de Rosa and Bulgarella, 2009).The situation is different relating to *culprits,* where higher percentages are registered for *politics and politicians* and, just for students, *USA with their policy of easy credit*. The fact that participants

attribution is more oriented to people or political "entities" (USA) than to phenomena, is coherent with the transformative internal processes of social representations - personalization, figuration and ontologization– that implies the translation of a scientific content respectively in a person or a group, an image or something material and concrete (Galli, 2006). Politicians rest the main culprits of crisis in 2012 too, but in a range of significantly different causes, as *banks uncontrolled lending* for students and *multinational companies* for laypeople. These elements were inserted in a configuration of dynamics more technical-economic for students and bank clerks, more work-commercial related for shopkeepers, more consequences-related for laypeople, that also refer to macroeconomic dynamics as the economic system functioning laws.

Concerning the *expectations* we can register a light inversion from 2009 to 2012 in the general trend concerning bank clerks. In fact, in 2009 participants appeared optimistic when they affirm that crisis *will attenuate* or *finish,* In 2012, in a significant different way, the general idea is that it will *get worse*, except for bank clerks who on the contrary think it *will attenuate* or even *finish*. As regards the estimation of the *crisis lasting*, it is judged as longer in 2012 than in 2009, with a higher percentages of the briefer lasting registered for laypeople and students. As it happens for *causes*, the *solutions* to crisis hypothesized by participants in 2009 are so numerous and not so shared, while in 2012 some solutions appear to be prevalent. Italian interviewees focused in a significantly dissimilar way on the different aspects of taxes and wealth management, or consumption reduction and the election of proper politicians, as it appears in the similitude graphs.

The *belief on the presence of positive outcomes*, in 2009 is a little bit stronger than in 2012, when it lightly decreases, less for students and bank clerks, highly for shopkeepers, not at all for laypeople, while the spectrum of positive outcomes rests more or less the same. The same trend is observed for the belief about the role of EU, not so defined and limited to a general support and coordination role, more shared and qualified in 2012 as the more concrete role

to finance Countries as well as the *economic recovery with not reimbursable funds*.

Some additional details about the effectiveness of the changes registered among some evaluations, expectations and social practices, are observed in the non linear canonical correlation (OVERALS) model. As regards the relation of the considered group of variables and year of study, it is possible to note a significant variation especially with reference to evaluation of *financial situation*, but also to evaluation of *gravity* and to expectation of crisis *future evolution*. On the dimension defined by this group of variables, we find on the one side participants (mainly of *2009Study*)who think that their *Financial situation* has *neither worsened or improved* and consider crisis *not so grave* or *quite grave* and going to *finish*. On the other side, participants (mainly from the *2012Study*) evaluate their *Financial situation* has *worsened* and think that the situation is *very grave* and crisis will *get worse.*

What is relevant is that the variability of this model, that comprehends prevalently expectations, evaluations and changes registered in social practices, is explained not only by the different group of participants but also by the year in which the study was realised.

According to Abric (1994b), the process of transformation of a social representation starts when new practices appear in contradiction with the representation system. Among them there are three types of transformation of a social representation, due to the perceived reversibility of the new practices and to the place of the structure (centre/ periphery) modified by the integration of new elements. What has been observed until now shows that there is certainly an evolution in the social representation of crisis since 2009 to 2012, and the changes registered, especially relating to social practices, are considered as irreversible, according to the convergence of the opinions as well as the growing of the estimation of the crisis lasting. The changes registered in social practices, converging in *Uncertainty, fear of future*, unless they are not in

contradiction with the central core of 2009, in any case can be related to this element, which identify a restructuration of the central core and, consequently, of the social representations of crisis. This could be the case of a progressive transformation, that is going to act on social practice, instead of a resistant one, where social practices are renewed and they can contradict and modify the central core.

5.3. Social representations of crisis in different countries: a comparison between Italy and Greece.

As regards the interpretation of the organization of social representations of economics in different countries, Vergès and Bastounis (2001) affirm that:

> Social agents associate economic phenomena with specific social consequences, they appreciate or depreciate objects, or the relationship between objects within specific contexts. The way in which subjects from different countries relate the economic to the social field is specific to each country and related to each subject's individual social background (p. 24).

To find out these specific ways to construct their own social representations of crisis, an analysis comparative of Italian and Greek social representations in 2012 follows below. This comparison is preceded by a focus on the central cores of the different representations, to identify any differences, according to the assumptions of the Structural approach (Tab. LXXXI, LXXXII). Finally, some details about the comparison between the organizations of different SR's contents are given through a comparative analysis of the multidimensional similitude graphs of specific variables: *registered changes in daily life, causes, strategies and solutions.*

5.3.1. *Different cultural context produce different social representations: a comparison between Italian and Greek social representations of crisis structures*

If we look at the different central cores of the whole Italian and Greek groups of participants (Tab. LXXXI, LXXXII), we can notice that both SRsEc central cores are focused on *Job loss*, evoked and confirmed by questionnaire of characterization. The other common element is *Uncertainty, fear of future*, confirmed as central in the characterization results for the Italian SR's structure and even evoked in the Greek one. These interviewees refer to these feelings calling to mind *Anguish* and *Insecurity*: anguish "for what is going to happen in the next future and how we can face it" (StudGR_M1) or "for the next future of all the Greeks for the country in its interior and for the international scene too" (ShopGR_M42) and *insecurity* as "uncertainty for the day after" (ShopGR_M34) or of a "stable work, insecurity of future of sons" (LayGR_F75). In the Italian whole sample central core, there are two elements, the *Increase of poverty* and *Incapacity of politics*, that do not appear in the Greek central core, but in the first periphery.

Tab.LXXXI Central cores. Italian/Greek whole sample

	Italian whole sample	*Greek whole sample*
Hierarchized evocations central core	Job loss	Job loss
	Incapacity of politics	Anguish
	Increase of poverty	Insecurity
Characterization central elements	Job loss	Job loss
		Salaries decrease
	Uncertainty, fear of future	Uncertainty, fear of future

Looking into the differences in the hierarchized evocations, a particular attention among Greek participants is linked to *Decadency* and *Austerity* measures, both present in the first periphery of the general SRsEc structures and both referred to the particular situation of Greece in 2012. *Decadency*, in fact, is more salient for shopkeepers, that evoke it among the first peripheral terms and refers to the terrible degeneration of the health and education system in Greece. A sort of "social collapse", which is not only expressible as a

qualitative degeneration, but in a real limitation of access for common people to health and education services: "Tragic the health services" (ShopGr_F54); "Lack of medicines" (Lay_F115). Unless the theme of austerity is something that appears in 2012 also in the Italian public debate, *Austerity measures* are evoked only by Greek participants, who are probably suffering more the consequences of that strategy, imposed by UE.

Tab.LXXXII Central cores. Italian/Greek subsamples

Italian subsamples	*Students*	*Bank clerks*	*Shopkeepers*	*Laypeople*
Hierarchized evocations central core	**Job loss**	**Job loss**	**Job loss** **Uncertainty, fear of future**	**Job loss**
Characterization central elements	**Job loss** **Uncertainty, fear of future**	**Job loss** **Uncertainty, fear of future**	**Job loss** Slump of consumptions	**Job loss** **Uncertainty, fear of future**
Greek subsamples	*Students*	*Bank clerks*	*Shopkeepers*	*Laypeople*
Hierarchized evocations central core	**Job loss**	**Job loss**	**Job loss**	Indigence, misery, starvation
Characterization central elements	**Uncertainty, fear of future** **Salaries decrease** Prices increase	**Job loss** **Uncertainty, fear of future** Generalized distrust	**Uncertainty, fear of future** **Salaries decrease** Stress and frustration	**Job loss** **Uncertainty, fear of future** **Salaries decrease**

In Italy the expression that more corresponds to austerity is generically *Taxes,* a term that has an increment of evocation in 2012 (from 4 to 13) and that appear in the homonymous category in the first periphery (AF=19; AR=2,84). *Taxes* also occurs among the possible solutions, where *Taxes and levies*

reduction was chosen as first choice by 56,67% of shopkeepers and 23,33% of laypeople. Among Italian participants *Taxes* are evoked referring to their inequality and weight, mainly among shopkeepers, but also to their evasion and, in particular among students, to their inevitability: "because they kill us and they are not at all equal" (Shop_M21); "despite attempts to counter tax evasion, they will always be many who will try to avoid paying taxes" (Lay_F20); "to survive taxation increases" (Stud_F8); "EU measures are geared to a better taxation and a reduction of interest rates" (Stud_M20). Otherwise *Austerity measures*, among Greek participants, assume a different kind of consciousness. In particular, among students, this awareness is testified by the specificity of the references, not generically to "taxes", but more properly to "austerity measures" and, in many cases, even the explicit reference to "*mnemonio*". The latter reference, bears witness to a more technical knowledge about the main vehicle of austerity measures (better known as "memorandum"), in comparison with other Greek sub-samples, but also with Italian students. For these people Austerity measures mean *measures, austerity and mnemonio:* "There will be hard measures for people and our life" (StudGr_M4); "People live with what is necessary" (StudGr_F27); "A policy that leads nowhere" (StudGr_F29).

Anyway, what testifies the level that crisis has reached for Greek participants is probably the presence of a particular category, *Indigence, misery, starvation*, in the first periphery of the whole sample SR (AF= 25; AR = 2, 84) and in the central core of laypeople's SR (AF=8; AR=2, 25). This element expresses a dimension of poverty that, among Italian free associations, has just appeared as *High cost of living*. So, Italian participants, start to live the difficulties of the access to what before was a normal standard of life. In this specific representational dimension, we found references to *school*, which is "always more expensive" (Shop12_F15), to alimentation and *food,* that is "the first and last thing to be affected by crisis. The first one to suffer the cost of living and the last that is possible to afford" (Shop12_F11) and, finally, to *health*, because

"it's a big problem (to find economical resources) when it comes a health problem" (Shop12_F12).

To summarise, while for Italian participants these three words*, Indigence, misery and starvation*, are evoked just a few time talking about the incumbent poverty, for Greek participants, they are more frequent and express a graver, impellent situation. An extreme dimension of poverty, expressed by their proper meaning: "No money to eat" (StudGr_F24); "We arrive to mercy" (ShopGr_F52); "Lots of people live in starvation and the next ones are us" (ShopGr_F53); "A big part of population has no money, even for necessary things" (Lay_F114).

Another consideration that emerges comparing Italian and Greek central cores, is that in the case of the Greek ones, characterization results do not confirm the centrality of *Job loss* for two groups of participants, students and shopkeepers. For both groups, in fact, characterization analysis evidences the centrality of *Uncertainty, fear of future* and *Salaries decrease*, but also of *Prices increase* for students and *Stress and frustration* for shopkeepers. Differently from what happens for Italian participants, in the case of Greek students and shopkeepers, the centrality of *Job loss* is overcome by other elements.

About the organization of elements in similitude graphs we can notice a higher convergence of opinions in comparison to Italy, shown by the prevalent absence of contrast elements. The only *Conspiracy, plot*, appears among characterization results - as a contrast element - of students and bank clerks, showing that, among these groups of participants, there is still a minority that consider this element as most characteristic, probably according to the difference consciousness they have of crisis phenomenon, due to their theoretical and practical expert knowledge.

Besides, we can generally observe that in the similitude graphs an intertwinement of non central elements, articulates in clusters the least characteristic or without relation elements, always opposed to a limited group

of central elements as, *Uncertainty, fear of future*, *Salaries decrease* and *Job loss*, expecially in the case of shopkeepers and laypeople. Sometimes the central elements are independently opposed to fragments of the least characteristics elements clusters, as it happens for students and bank clerks. What we can observe in Greek data, is that there are not big differences among groups of participants and it seems to prevail, as it happens for Italian laypeople, the consideration of *what crisis is not* rather than *what crisis is.* In comparison with Italian results, Greek representations seems to be more coherent with the empirical evidences of Vergès, Tyszka & Vergès (1994), who evidenced how basic cognitive representations of economics can be not very sensitive to particular experiences and specific economic situations within a country, because of the uniformity of contemporary mass media.

5.3.2. *Social representations of crisis in different cultural contexts have different contents*

Considering the multivariate similitude analysis of *daily changes*, *strategies*, *causes* and *solutions*, we can figure out some elements of comparison between the Italian and the Greek social representations of crisis contents.

Running through the links that put together daily changes, strategies, causes and solutions and recreate a part of the reasoning of our participants in giving an explanation of crisis, it is possible to observe that Greek similitude graphs do not show the same differences noticed looking over the Italian ones. In fact the Italian multidimensional similitude graphs gave the idea of three different explanations, a "theoretical-financial vision" for students and bank clerks, a "professional-oriented vision" for shopkeepers and a "practically/politically-oriented vision" for laypeople. Greek participants, on the contrary, seem to share the same "practically/politically-oriented vision". Looking into the different paths described by graphs, first of all for Greek students' the most

central element and daily change is the *uncertainty of future*. In their reasoning it has mainly changed also the relation with money, the limitation to buy just indispensable things, the impossibility to do the same things that characterized their daily life before crisis, and, just in a more peripheral position, the necessity to keep more informed and reflective. All these changes conduct to what is the main cause in Greek students opinion, *incapacity of politics and politicians*, but also, more peripherally, *uncontrolled landing by banks*. They face crisis prevalently finding new ways of getting fun but also keeping more informed on politics and economics and they think that crisis could be solved fighting against tax evasion and a proper management of taxation, a general taxes reduction and election of better politicians. Bank clerks differ from students just for the stronger and most frequent links that connect fighting against tax evasion, a proper management of taxation and election of better politicians. The rest of the described network contains references to the lack of the solution of taxes reduction and the strategy of keeping informed. For these participants, as shown by a stronger link, another important daily change it's *becoming more prudent, reflexive and attentive to information*. Shopkeepers and laypeople's similitude graphs show a different configuration of the same elements. At the center of the graph, in fact, instead of the usual cluster among the daily life changes and the main cause, there is a network which includes the central solution to *elect new politicians*, to face the main cause of crisis, *incapable politicians*, connected to the *uncertainty of future* and the *impossibility to do the same things than before*. Shopkeepers, besides, think also to solve crisis fighting fiscal evasion and restructuring fiscal management. The relation between incapacity of politics and to elect new and proper politicians as a solution, among shopkeepers, seem to be associated with the necessity to be more reflective, attentive and informed, as well as with a changed relation with money. All these elements are connected with uncertainty of future, which is linked with a change of the values order to face crisis. Laypeople seem to focus more on the connection among the changed relation with money and the uncertainty of future. They attribute crisis to

incapacity of politics and, less, to uncontrolled landing by banks, thinking to solve it with the election of new and proper politicians, as well as fighting fiscal evasion and creating a correct taxes management. In relation with incapacity of politics and the changed relation with money, they also try to face crisis with keeping more informed. Their changed relation with money it's also associated with other daily changes, in particular they can't conduct the same life, giving up with lots of consumers discretionary. In other words, they had to become more prudent, reflexive and informed, and they have to limit their expenses to the essential ones.

Despite this general difference, between Italian and Greek similitude graphs there are also common elements, organized in a different way. In particular we can notice that the main Italian cluster of changes in daily life - *My relation with money has changed*, *I feel anxious and future anguishes me*, *I buy only less expensive and essential things*, *I've become more prudent, reflexive and I keep more informed* - is also part of the Greek main clusters, but with a lower relevance of the last two components. These elements sometimes are in a more peripheral position, while another daily change *I can't do anymore what I used to do before: holidays, going out, restaurants*, absent in the Italian similitude graphs, is most frequently associated in the most central Greek clusters. So while Italian participants indicate that the limitation of buying and the occurred necessity of keeping informed, reflexive and prudent it's central in their way of thinking the crisis, Greek participants seem to signalize that they are have already overcome this kind of daily changes, now being forced to give up a wide range of things.

With reference to *attributions*, in all the Greek as well as Italian similitude graphs, the main associated cause is always *corrupt, dishonest and unable to govern politicians*. Nevertheless while in Italian similitude graphs this category is central only in the case of shopkeepers and laypeople graphs, in Greek ones it is part of the most central cluster for all the groups of participants, showing how the Greek explanations of crisis attribute a fundamental role to the

incapacity of politics. Another cause frequently linked with other elements, in the Italian students and bank clerks similitude graphs, is *financial speculation and the immediate profits desire*. Otherwise in Greek similitude graphs there is a different cause of the crisis, *uncontrolled loaning by banks*, which is associate with the changed relation with money in students' graph and with the, incapacity of politicians, in laypeople's one. This indicates that the secondary cause to which participants attribute crisis, *financial speculation and immediate profits desire* for Italian students and bank clerks, and the *uncontrolled lending by banks* for Greek students and laypeople, differentiate Italian from Greek participants.

As regards the ways of participants to face crisis, in comparison with the wide range of strategies that appear in Italian participants graphs, in Greek participants graphs they are less numerous. The most chosen Italian strategy *I keep more informed about politics, economics and finance* it's also frequent in Greek students and laypeople similitude graphs. Anyway in Greek students graph the most connected and important strategy is *I find alternative ways of having fun*, that on the contrary in Italian students graph is less frequently and strongly interrelated. With reference to bank clerks and shopkeepers, Greek participants similitude graphs present just one strategy each group. For Greek bank clerks this strategy is *I find alternative ways of having fun*, more associated with the other elements than in Italian bank clerks graph, in which we found as relevant elements: *I keep more informed about politics, economics and finance* and *I buy low quality brands products*. Greek shopkeepers' graph presents just one strategy, *I had to change my values priority order*, completely absent in the other Greek as well as Italian similitude graphs.

With regard to the solutions presented in the multidimensional similitude graphs, Italian and Greek participants (even if in different sub-samples) seems to think about the same way to solve the crisis. One of the most frequently and strongly associated solution is *fight against tax evasion and proper management of taxation*, which appears in both Italian and Greek similitude

graph of students, bank clerks and laypeople. Shopkeepers it's the group that seems to present always the most diversified configuration of elements. In the case of Greek students, the solution mentioned above appears together with *election of more proper and capable politicians* and *tax and imposts reduction*, while Italian students add to *more equitable wealth distribution*, an ideal solution shared also by Italian bank clerks, but completely absent among Greek participants, more oriented to practical solutions. In Greek bank clerks' similitude graph in fact it is central the *election of more proper and capable politicians*, that is highly associated also in all the other similitude networks, differently from Italian ones, where it appears just in the laypeople graph. This confirms a higher awareness, for Greek participants, of the responsibility of politics and politicians and the necessity to act directly on it to solve crisis. This kind of consciousness seems to be shared just by Italian laypeople participants. According to this, also in the case of Greek shopkeepers, the only solution they show in their similitude graph is *election of more proper and capable politicians,* while it was *tax and imposts reduction* for Italian shopkeepers.

Final remarks

> "Now you are going to tell me that all this is not exactly new. Of course it's not new. But that does not mean that it has been studied and taken into account in a concrete manner. We use our scientific knowledge to acquire other public knowledge but the how and why, and what makes it possible to go from the former to the latter, does not seem to have interested us. We are not interested in how and why the housewife organizes or works out her budget, checks her spending etc. What we are concerned with is only the result: her spending or her saving. And this holds true for many aspects of our economic life. Thus, what I am now talking about is not an acknowledgement – this elementary knowledge is one component of economic life- but a problem.
>
> When we wonder how and why this knowledge changes, how and why it shapes and changes our economic life, there lies the problem." (Moscovici, 2001, pp.10-11)

Job loss is the nightmare of our times. That's the mantra of every media, public, familiar discourse, expressly related or not to crisis, of our daily life. "Crisis does not exist" was the mantra at the beginning, before of the more and more serious slump of the economics and politics credibility in giving solutions to crisis, arriving to "Austerity is the answer" that haven't limited the general world recession and the terrible consequences for common people, being so ironically put into question by an "excel error".

In effect, about the uselessness of this over-debated austerity, a recent interview to the Italian national newspaper *la Repubblica*, Ulrich Beck (Occorsio, 2013) affirms the inutility and the disaster of the austerity policy. This is confirmed also by Krugman (2013), not only for the famous "excel error" on which its necessity is based, but also because "real world events […] quickly made nonsense of austerian prediction" (Krugman, 2013b). Austerity, according to the Author, it's useful just to maintain inequalities as they are, without scientific evidences of the efficiency and necessity of those measures. In Beck's (2013) opinion, the consciousness of the meaning of solidarity is that

Europe needs to become an area of development and not an infection outbreak. To overcome austerity the fiscal rigor is not the solution, because solidarity means democracy, where it is not possible that a Country like Germany, decides the destiny of another Country, where there is no more

> an hypertrophic presence of finance, which should be only a part of economy. And work, incomes, inequalities and education? And then the look must go further, to all the social culture and history requests. All of this has to hold Europe together. We are missing the most important elements for the obsession of the monetary union. That leads to force countries to solve the problems of banks cutting funds for education, health care, pension systems. Madness. This creates a huge problem of social injustice that will require decades to be solved, and opens up a space for anti-European political forces: there is the danger that these asymmetric parties conquer an important role into the European Parliament in a year and a half. It would be grotesque."(Occorsio, 2013)

In this scenario, the aim of this research was to explore this evolution towards the *naives theories* of different categories of people in the two different stages of the crisis (2009, 2012) and in the same period (2012), but in different countries. How common, real people, with different kind of expertise about economics and politics, on the base of their daily professional and cultural environment, interpret and construct a coherent representation of such a complex phenomenon? Which are the differences in these social representations between the two moments of crisis?

Despite the intention of the media mantras, common people always create their own theories to understand a new, unfamiliar and threatening phenomenon, through the collective communication. Since 2009, in fact, it was clear, as evident in this research, that the financial explication of crisis, that politics tried to diffuse, was never completely accepted but it was reworked in theories more pertinent to the reality this research participants lived in. In fact, before the media discourse arrived to the conclusion that *Job loss is the nowadays nightmare*, it was already the core of our participants social representations since 2009. Nevertheless, in 2012, the most shared and important part of their representations, anticipated again the forthcoming mantra: Future is the

nightmare of our century. As it appears from research participants 2012 central cores, *Uncertainty, fear of future*, is the new, almost omnipresent element which characterizes both Italian and Greek social representations. This *Uncertainty, fear of future* is not a "metaphysical fear" or something linked to the future perspective of the modern man. More implicitly or explicitly linked to *Job loss*: it represents the putting into question of a configuration of hopes and certainties that obligatory involves an identity reconstruction. As also Hegel (trans. 2000) affirmed, the objective man is the result of his work. Losing it does not mean to lose just a way to gain money to survive, but it means to lose the way to place his identity in the world and the power to plan the future.

From our research results, since 2009, it was clear that there were some differences in the way of "differently expert" participants to construct their reasoning about the crisis. As already affirmed in Galli et al. (2010), analyzing the data related to the different social representations structures of the three "expert categories", it came out that, according to the different "distance from the object", the same elements were used in explaining the crisis but with a different meaning, as it happens in the case of critical/polemical social representations (Moscovici, 1986, 1988). The analysis of structure and content of the fourth involved social category, laypeople, brought to underline some first unexpected difference. These "non expert" people, beyond differentiating its central core with the reference to *Slump of purchasing power* - so to something more referred to the concrete consequences on everyday life – registered, already in 2009, a reference to *Uncertainty, fear of future*: an element very salient and important for a minority of interviewees belonging to this category. This "anticipatory" element was the only one that seems to differentiate laypeople from the other categories. In fact, elements that suggest a laypeople utilization of abstract and theoretical elements, next to the references to more practical consequences, are not absent in constructing their naïf theory, as shown by the *References to economy* and *Uncertainty, fear of*

future. Besides, the analysis of social representations of crisis' content does not suggest a real distinction between "expert" and "non expert" knowledge, because the prevalent laypeople answers do not differ by all the other participants ones. The social group that seems to differ the most in the way of thinking the crisis, since 2009, is the shopkeepers one. Not only their central core but also the different components of the content seem to suggest a more professionally oriented optic, different from the more theoretical one of students and bank clerks, and the mixed one of laypeople.

In 2012 these differences between groups of participants seem to be accentuated. The particular vision of shopkeepers is confirmed by structure analysis as well as by SR's content analysis. In the structure analysis, referring to the central core, the biggest difference is that *Uncertainty, fear of future* is not central, while it is central *Increase of prices*, strictly correlated to their activity. Also the significant differences in the SR's content analysis, supported by the details on every component through similitude graph, show the professionally oriented and absolutely different vision of shopkeepers. So, with reference to our participants, professionalization appears not to be sufficient to mark a difference between "expert" and "non expert" knowledge, but probably some kinds of professional contexts orientate stronger differences in constructing the social representation of such a complex economic phenomenon. Probably the "distance from the object" should be reinterpreted and modulated in a more qualitative way, according with the different "professional habitus".

The difference we could draw between the three expert categories and the non expert one comes out from similitude analysis. What we can observe in characterization similitude graphs, as well as in the other content component graphs, is that while for the first three categories it is possible to find particular visions of crisis, suggested by defined groups of elements, it is not possible in laypeople graphs. This could be referred to the different evolution that the expert/non expert knowledge have had, arriving to a higher level of

schematization for expert knowledge and resting on the phase of connotation for non expert knowledge. The difference between expert and non expert knowledge could influence more the degree of schematization of the social representation in the evolution process, rather than the differences between specific elements. Laypeople in fact seem to be not extraneous to abstract reasoning, more typical of students and bank clerks, but also to more practical and professional elements, so peculiar of shopkeepers. Anyway, when we analyze these elements together reconstructing the path of laypeople reasoning on crisis, the image we have is more focused on connotation of what crisis is not, despite what crisis is.

What we can conclude at this point of the research process is that there are certainly differences among social categories in both 2009 and 2012. These differences in 2009 are more relative to the sense given to the different elements, without not huge differences between expert and non expert knowledge, that oscillate between concrete and abstract reasoning. In 2012 the differences among categories of participants are accentuated in the direction identified in 2009, with the high differentiation of shopkeepers, relatively to the choice of different elements (*Increase of prices* and *Slump of consumption)* and the way to put them together in the reasoning about crisis. This way, in particular, discriminating from more schematic and more connoted representations, mark a distinction between expert/non expert knowledge, that seem to suggest an association between expertise and schematization of reasoning. The evolution in 2012 of the analyzed social representations of crisis is testified by the appearing of new elements in the central core, generally the *Uncertainty for future,* but also by an increase differentiation among social categories and between expert/non expert people.

As regards the comparison between Italian and Greek social representations of crisis, the main elements are in common, but some differences can be found in the meaning of some elements or in the particular use of them, as it happens in the case of *Austerity measures* and *Decadency*. The multidimensional

similitude analysis shows how the vision of crisis is more schematized and differentiated for Italian than for Greek participants.

A methodological reflection can be done too. The use of questionnaire of characterization gave us the possibility to identify a central element, *Uncertainty, fear of future*, which was not freely evoked by our participants. This information was extremely useful to better qualify the central core of our SRsEC's structures but at the same time to confirm their superimposability.

Consequently, the integration of Hierarchized evocations and questionnaire of characterization allows to highlight the centrality of elements that could be not spontaneously evoked as central and, at the same time, of elements not provided by the researcher.

The same remarks can be done for the used set of analysis. If similitude analysis is generally used to catch the associative value of central elements but in particular to have a major view on the connection that make the reasoning of people, it's also evident that the multidimensional analysis of similitude gives the additional opportunity of having a snapshot of the connections among different kinds of elements. It seems to be important, in researches that try to figure out the social representations of such complex phenomena, to integrate classical techniques used in this field and other techniques, like the non linear canonical correlation analysis, which allows the researcher to have more data about the relations and the variations among the different components.

Moreover the use of motivation in the questionnaire of evocation gave us the possibility to clearly understand the meaning of each associated term in the following cases:

- When the term should suggest other meanings, as it happens for *dismissal*, *sons, young people*, all expressed in the meaning of *Uncertainty, fear of future;*

- In the case the evoked term seems to be completely unrelated to the inductor term, as it happens with *hang glider*, used signifying *Uncertainty, fear of future* "to go into the infinite without destination /sure aim and with feet far from the ground" (Bank12_M19), or *tree*, indicating *Necessity of change* "full of deadwood to cut" (Bank12_M19).

- In case of a term used in a double meaning, as it happens for the *References to bank* in the students SREC 2012, used as cause "they are who provoked the crisis"(Stud12_F10) and effect "it failed" (Stud12_F2); *references to institutions* in 2009, used as cause and possible solution, for example in the case of *institutions* that *"*act with incentives to hold down the crisis (as car incentives)" (Stud09_M3) or *State*, "it's the State that must do all the necessary actions to face this phenomenon" (Stud09_M4) and *government*: "because the government should intervene to solve it" (Shoop09_F87).

- To understand the articulation of reasoning behind the evocation of a term: e.g. *Germany* "with its enormous public debt it is going to make fall again the weight of crisis on Italy" (Shop12_M24); *pensions* "it is a big problem because they should be facilitated and it would give an impulse to new employees" (Shop12_F9); *getting into debt* "the high public debt oblige the State to a inactive public economic policy, because strangled by payment of interests at the expense of investments and takes reduction" (Lay12_M8).

- To specify the meaning of the term: e.g. *Decadency* among Greek participants, when the justification gives the possibility to link the term not to a general state of society but to a specific part of it, in this case "problems about the health and educational system" (ShopGR_M39).

Finally, as regards the limits and future developments of this research, it is possible to notice that the inter-categorical differences and especially the

differences between expert and laypeople should be better qualified. A useful direction could be the one already identified of the functional/normative dimensions (Ernst-Vintila, Delouvée, & Rouquette, 2010). This direction could add more information about the relation that always exists among social representations of different objects. Every social representation can't be thought as isolated but it is very difficult to separate social representations of different objects. An idea could be to apply the Two-dimensional model of Moliner (1995a) in a qualitative way, taking into account the value that Vergès (personal communication, November 15, 2011) identified for the justifications used in the Hierarchized Evocation Method, that is to allow us to better understand the relations that people make thinking about the inductor.

In this light also an analysis of the evoked adjectives could be done: the introduction of adjectives separated from nouns, according to Vergès (personal communication, November 15, 2011) allows to obtain an explicit attribution of value about the elements evoked.

The Two dimensional model could also be the way to better qualify the "distance from the object" in a more qualitative optic. The effort, in fact, as suggested by Moliner (personal communication, April 2, 2012) could be just focused on the analysis of both motivations and adjectives, constructing a common code to distinguish the functional/normative character of elements.

Some interrogatives can open further research perspectives, always in the inter-group optic, but taking into account different variables. Further analyses could be conducted, for example, to explore the male/female different reasoning about crisis. An input was already given in this research by the non canonical correlation model, where the gender was not decisive in explaining the variance of a specific group of expectations and social practices, but it is certainly to be more investigated in all the aspects of the social representations analysis. It could be also considered a data collected strategy for future developments, to keep into account also the political orientation, obtaining a

balanced sample also on this variable, that was not considered among the objectives of this work.

In conclusion, as Jodelet (1996) affirms, the exercise that consists in using results of psycho-social researches, to lead to more incisive actions, must still be done and it can be realized by every reader. In this sense, this state of knowledge provided for the public is, first of all, an instrument of work to feed the still unfinished process of research and reflection of the society on itself and it is just in this way that social sciences can be useful.

European Ph.D. on
Social Representations and Communication

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QUESTIONARIO

La presente inchiesta verte su avvenimenti che caratterizzano la nostra vita quotidiana ed ha l'obbiettivo di studiare il modo in cui l'attualità viene percepita e vissuta.
Il questionario è anonimo

Sesso   M   F

Età   _____

Livello d'istruzione _____

Occupazione   _____

1. **Scriva i primi 5 sostantivi che le vengono in mente quando pensa alla**

crisi economica

A _____, B _____, C _____, D _____, E _____

Ha scritto **A**, perché?   _____

_____

_____

Ha scritto **B**, perché?   _____

_____

_____

Ha scritto **C**, perché?   _____

_____

_____

Ha scritto **D**, perché?   _____

_____

_____

Ha scritto **E**, perché?   _____

_____

_____

2. **Ora classifichi i 5 sostantivi che ha scritto, ordinandoli dal più importante al meno importante:**

1°   _____

2°   _____

3°   _____

4°   _____

5°   _____

3. Adesso scriva i primi 5 aggettivi che le vengono in mente per valutare la

crisi economica

A _____, B _____, C _____, D _____, E _____

Ha scritto **A**, perché?   _____

_____

_____

Ha scritto **B**, perché?   _____

_____

_____

Ha scritto **C**, perché?   _____

_____

_____

Ha scritto **D**, perché?   _____

_____

_____

Ha scritto **E**, perché?   _____

_____

_____

4. Ora classifichi i 5 aggettivi che ha scritto, ordinandoli dal più importante al meno importante:

1°   _____

2°   _____

3°   _____

4°   _____

5°   _____

5. **Al giorno d'oggi si parla molto della crisi economica.**
   Le chiediamo di leggere attentamente la seguente lista:

   1. Aumento dei prezzi
   2. Contrazione della domanda di beni ed esubero dell'offerta
   3. Qualcosa di inevitabile
   4. Sentimento di sfiducia generalizzata
   5. Riduzione dei salari
   6. Crollo dei consumi e delle vendite
   7. Incertezza, paura del domani
   8. Fase del ciclo economico
   9. Riduzione del risparmio e degli investimenti
   10. Invenzione dei mezzi di comunicazione
   11. Diminuzione del potere d'acquisto
   12. Complotto, cospirazione
   13. Perdita del lavoro
   14. Malfunzionamento delle banche e della finanza
   15. Stress e frustrazione

   Quali sono a suo parere le 5 espressioni che meglio identificano la crisi economica?
   Ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

6. **E quali sono le 5 espressioni che non la identificano per nulla?**
   Ne riporti i numeri corrispondenti in queste caselle:

7. **A lei capita di parlare della crisi economica?**

   SI ☐   NO ☐

   (Se la risposta è NO, passare direttamente alla domanda n° 10)

8. **Se SI, con chi ne parla più frequentemente?** (max 2 risposte)

   familiari ☐
   amici ☐
   colleghi di lavoro ☐
   conoscenti ☐
   altro ☐   (specificare) _____

9. **Con quale frequenza ne parla?**

   ogni giorno ☐
   4 o 5 volte a settimana ☐
   2 o 3 volte a settimana ☐
   una volta a settimana ☐
   meno di una volta a settimana ☐

10. Secondo lei, questa crisi economica è

molto grave ☐
grave ☐
piuttosto grave ☐
poco grave ☐
molto poco grave ☐
niente affatto grave ☐

11. Pensando all'evoluzione della crisi economica, rispetto alla fase iniziale ritiene che oggi la situazione sia:

molto peggiorata ☐
peggiorata ☐
né peggiorata né migliorata ☐
migliorata ☐
molto migliorata ☐

12. Lei si sente personalmente coinvolto da questa crisi economica?

SI ☐   NO ☐

13. Se ha risposto SI scelga una sola espressione dalla seguente lista:

- Mi sento coinvolto, ho meno soldi in tasca ☐
- Mi sento coinvolto, il mio lavoro è a rischio ☐
- Mi sento coinvolto, il mio stile di vita è peggiorato ☐
- Mi sento coinvolto, l'incertezza per il futuro mi angoscia ☐
- Mi sento coinvolto, non riesco a risparmiare o fare investimenti ☐

14. Se ha risposto NO scelga una sola espressione dalla seguente lista:

- Non mi sento coinvolto, faccio le stesse cose di prima ☐
- Non mi sento coinvolto, ho dei risparmi da parte ☐
- Non mi sento coinvolto, i miei consumi sono rimasti gli stessi ☐
- Non mi sento coinvolto, il mio lavoro non ha subito conseguenze ☐
- Non mi sento coinvolto, nella mia vita non è cambiato nulla ☐

15. Dall'inizio della crisi ad oggi, la sua situazione finanziaria è:

molto peggiorata ☐
peggiorata ☐
né peggiorata né migliorata ☐
migliorata ☐
molto migliorata ☐

16. Pensando alla sua vita quotidiana da quando c'è la crisi economica, legga attentamente le seguenti affermazioni:

1. Sono diventato più accorto, riflessivo e mi informo di più
2. È cambiato il mio rapporto con i soldi, sono più attento
3. Non è cambiato nulla, ho sempre condotto una vita semplice
4. Sono aumentate le discussioni e i conflitti in famiglia
5. Non posso più fare ciò che facevo prima: vacanze, uscite, ristoranti, ecc.
6. Non è cambiato nulla, ho dei risparmi da parte
7. Mi sento inquieto e mi angoscia il futuro
8. Compro solo le cose meno costose ed indispensabili
9. Non è cambiato nulla, faccio sempre la stessa vita
10. La mia situazione lavorativa è peggiorata
11. Non è cambiato nulla, dispongo sempre della stessa quantità di denaro

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

Nella fase attuale della crisi, quali sono i cambiamenti, nel caso ve ne siano, che lei apporta alla sua vita quotidiana circa:

17. lo shopping

molto diminuito ☐
diminuito ☐
né diminuito né aumentato ☐
aumentato ☐
molto aumentato ☐

18. l'indebitamento

molto diminuito ☐
diminuito ☐
né diminuito né aumentato ☐
aumentato ☐
molto aumentato ☐

19. le vacanze

molto diminuito ☐
diminuito ☐
né diminuito né aumentato ☐
aumentato ☐
molto aumentato ☐

20. il risparmio

molto diminuito ☐
diminuito ☐
né diminuito né aumentato ☐
aumentato ☐
molto aumentato ☐

21. altro (specificare)

_____

molto diminuito ☐
diminuito ☐
né diminuito né aumentato ☐
aumentato ☐
molto aumentato ☐

22. Pensando alle strategie che lei utilizza per far fronte alla crisi economica, legga attentamente le seguenti affermazioni:

1. Mi informo di più sulla politica, l'economia e la finanza
2. Aspetto che il mercato ritrovi il proprio equilibrio
3. Mi impegno di più nel mio lavoro, faccio gli straordinari
4. Privilegio i mezzi di trasporto pubblico
5. Faccio più di un lavoro
6. Partecipo più attivamente alla vita politica
7. Resto più spesso a casa a guardare la televisione
8. Gioco al lotto, scommetto, ecc.
9. Metto da parte più denaro possibile
10. Compro prodotti di marche meno costose
11. Metto in comune con gli altri quello che ho
12. Trovo modi alternativi per divertirmi
13. Ho dovuto cambiare l'ordine dei miei valori di riferimento
14. Aiuto i più deboli, materialmente e moralmente

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

23. Pensando alle cause di questa crisi economica, legga attentamente la seguente lista:

1. Le grandi imprese multinazionali
2. I politici corrotti, disonesti e incapaci di governare
3. La paura che ha contagiato la gente
4. Il forte indebitamento delle famiglie e delle imprese
5. La concorrenza dei paesi con manodopera a basso costo
6. La cospirazione della massoneria e dei gruppi di potere
7. L'erogazione di prestiti senza controllo da parte delle banche
8. Il crollo del potere d'acquisto
9. Le leggi di funzionamento del sistema economico
10. L'innalzamento dei prezzi del petrolio e delle materie prime
11. La riduzione dei consumi
12. L'introduzione dell'Euro
13. L'immoralità, l'avarizia e la cattiveria della gente
14. La disoccupazione e i licenziamenti
15. La globalizzazione
16. La concentrazione della ricchezza in poche mani
17. Le speculazioni finanziarie e il desiderio di profitti immediati

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

24. A proposito di questa crisi economica, lei cosa pensa?

si aggraverà	☐
resterà così com'è	☐
si attenuerà	☐
finirà	☐

25. Quanto tempo ancora durerà questa crisi economica?

meno di 6 mesi	☐
6 mesi	☐
12 mesi	☐
18 mesi	☐
24 mesi	☐
più di 24 mesi	☐

26. Pensando alle possibili soluzioni per questa crisi economica, legga attentamente la seguente lista:

1. Abolizione dei vincoli di mercato e facilitazione della concorrenza
2. Riduzione delle tasse e delle imposte
3. Cambiamento nel modo di pensare della gente
4. Cambiamento del modo di produzione e nazionalizzazione di imprese e banche
5. Promozione della solidarietà e della cooperazione
6. Pregare che il Signore ci aiuti a venirne fuori
7. Incentivi alle imprese da parte dello Stato
8. Ridistribuzione più equa delle ricchezze
9. Elezione di politici più corretti e capaci
10. Diminuzione dei consumi e adozione di uno stile di vita più sobrio
11. Sostegno al reddito delle famiglie da parte dello Stato
12. Finirà come è iniziata, senza che nessuno possa intervenire
13. Lotta all'evasione fiscale e corretta gestione della tassazione
14. Cooperazione tra i leader di tutti i Paesi del mondo
15. Intervento dello Stato nell'economia e imposizione di regole

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

☐	☐	☐	☐	☐

27. Lei pensa che esistano dei risvolti positivi di questa crisi economica?

<div align="center">

SI ☐   **NO** ☐

(Se la risposta è NO, passare direttamente alla domanda n° 29)

</div>

28. Se ha risposto SI alla domanda precedente, legga attentamente la seguente lista:

1. Riduzione del consumismo, maggiore attenzione alle spese e agli sprechi
2. Responsabilizzazione dei manager di banche e grandi imprese
3. Diminuzione dei prezzi e del costo della vita
4. Stimolo per la creatività e l'inventiva
5. Incremento delle pratiche economiche alternative: gruppi d'acquisto, baratto, ecc.
6. Esplosione delle contraddizioni del sistema economico
7. Aumento del ricorso agli specialisti e alle competenze di qualità
8. Risveglio delle coscienze
9. Riforma della politica e degli apparati statali
10. Livellamento tra le classi sociali
11. Riduzione del ricorso all'indebitamento e al credito
12. Ridimensionamento del ruolo delle banche
13. Riconoscimento dei reali valori e bisogni
14. Rivalutazione della cultura e promozione dell'arte
15. Espulsione degli attori scorretti dalla scena economica

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

☐   ☐   ☐   ☐   ☐

29. Pensando al ruolo che l'Unione Europea può rivestire nella gestione di questa crisi economica, legga attentamente la seguente lista:

1. Aiutare economicamente i Paesi in difficoltà
2. Finanziare con fondi non rimborsabili il rilancio dell'economia
3. Non può avere nessun ruolo, perché ogni Stato deve risolvere i propri problemi
4. Tentare di contrastare l'influenza degli USA sull'UE
5. Non può avere nessun ruolo, perché la sua politica è poco incisiva
6. Imporre regole alle banche concernenti prestiti e investimenti
7. Rivedere il patto di stabilità durante il periodo di crisi
8. Non può avere alcun ruolo, perché è un organismo inutile, superato
9. Esercitare maggiori controlli sui singoli Stati
10. Imporre alla Banca Centrale di diminuire i tassi d'interesse
11. Incentivare la cooperazione tra UE e USA
12. Spingere gli Stati membri ad abbassare i prezzi
13. Non intervenire nella vita economica, lasciare più libero il mercato

Scelga 5 affermazioni e ne riporti i numeri corrispondenti in queste caselle ordinandole dalla più importante alla meno importante:

☐   ☐   ☐   ☐   ☐

30. Ringraziandola per la sua preziosa collaborazione, le chiediamo di indicarci il suo orientamento politico

Destra ☐
Centro destra ☐
Centro ☐
Centro sinistra ☐
Sinistra ☐
Apolitico ☐

31. ed il suo orientamento religioso

Credente-praticante ☐
Credente-non praticante ☐
Non credente ☐