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EUROPEAN UNION
DG XII PROGRAMME « COPERNICUS »

**Mental representations
of the economy :
a key factor in
economic progress**

ABSTRACT

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SOCIAL REPRESENTATIONS OF THE ECONOMY:

A KEY FACTOR IN ECONOMIC DEVELOPMENT

Europe faces a major tension between the pressures for a standardised world-wide economy and the cultural identities of its component countries, anchored firmly in the cultural identity and history of each European country. **The concept of "social representation" enables us to analyse the conflict which result.** In effect, each individual confronts this conflict by constructing a mental schematisation which take both economic phenomena and cultural values into account.

Such representations of the economy have a marked effect on the interpretation of economic reality and directly influence behaviour. **These representations are a form of knowledge** which is not without importance for everyday life and which, in any case, conditions learning.

The acquisition of economic culture is a decisive element in economic development. This culture may be judged to be particularly important in a country where the organisation of the economy has been subject to major changes which radically transform the roles of money, the market, and firms and their administration. Acquiring new behaviours requires time. Paralyzing economic disfunction may result. **Economic culture must become part of the basic culture of the citizen.**

The content of such a culture is related to both economic training and economic information. But, in order to train and inform people properly, it is necessary to know the state of social representations held by young people. So it has been our intention to clarify recommendations regarding both content and methods of learning through a comparative study involving Poland, the Czech Republic, the United Kingdom and France.¹ Our study concentrated particularly on the evolution of representations between the ages of 11 and 17 years of age.

Representations of the economy exist from the first years of schooling. Despite their youth and lack of experience of economic life, pupils of 11 years of age can astonish us by the pertinence of their representations of the economy. Already at this age pupils are able to construct schema of the economy and to associate with them economic notions of behaviour and of concrete objects.

1. This study was financed by the European Union in the context of its COPERNICUS programme of cooperation between the European Union and the countries of Central and Eastern Europe. The partners in this research are described in the appendix.

To measure the evolution of these representations from 11 to 17 years of age, we constructed questionnaires which allowed us to show the evolution of various aspects of economic representation: the meaning of key economic concepts; the progressive complexification of schema of the economy; and the understanding of the market economy. Altogether, some 5000 pupils were involved in the study, as well as some 140 teachers in France and the Czech Republic.

1. PRINCIPAL RESULTS

1.1 The Ever-present Concept of Money

A major transformation occurs in the lexical understanding of money as between the youngest pupils and the oldest ones. At the age of 11 the vision of the economy revealed is very family-based. By the age of 15, notions have been strongly transformed. Pupils now have a much more social approach. They talk of *life*² and of *living* thanks to money. They also use words which are more economic in nature: *spending, salaries, taxes*. From 15 to 17 the nature of words used spontaneously by youngsters becomes more abstract and gives a greater emphasis to words connected with production and the firm.

This evolutionary trend is very similar in all four countries. There is a common basis of comprehension of the economy which could be called "The Monetary Economy": money is perceived as having a central role in the functioning of the economy. A common basis is constructed in the four countries considered between the ages of 11 and 15. Possibly, the teaching of history regarding money and the market plays a determining role. This teaching introduces many facts and happenings which add to the daily experience of young people. Money becomes for young people a means of exchange. Between 15 and 17 years of age, money becomes associated, more than other economic notions, with moral values. However, notions of the creation of money and the workings of the banking system are still little understood.

This vision of money allows young people to conceive domains related to the banking system, to consumption and the market, to the firm and production, to families, and to the links between them. It offers the possibility of conceptualising in an abstract manner (through a more specialized, more economic vocabulary) the assemblage of these domains. It also allows social elements (eg *the good life*) or other elements of a more qualitative nature (eg *wealth* and *poverty*) to be linked to the economy.

2. Italicised words are those chosen here by pupils or, later, those arising from our questionnaires. Here we are concerned with words evoked by the question, "What does money mean to you?"

1.2 The Firm Reflects the Economic System

The "firm" is already present in some countries in the minds of youngsters aged 11 to 15. Poles and Czechs already see the "firm" in a functional way at the age of 11. They associate *the firm* with *investment*. They give it a liberal tenor by associating profit with *investment*. In Britain, the chain *the firm - profit - investment - bank - savings* indicates a financial approach.

However, the "Firm" does not become a real economic reality until towards the end of schooling. The words, *wages, salaries, work, investment* then occur more frequently in the vocabulary of the pupils. This is true in all four countries. In the case of France, it is even necessary to talk of the apparition of these terms at this late age level. And the inclusion of the "firm" in the universe of young people is accompanied by a strong development of the notions of the *market* and of *price*.

To begin with, youngsters see the "firm" as an economic agent. For them it has two main aspects. When factors of competitiveness - *international trade, production, salaries* - are stressed, it is an agent of the world economy. On the other hand, when *investment and profit* are stressed, it is seen more as an actor in the economic development of the country. Secondly, the "firm" is an organism with its own rules of conduct. It organises itself around the relationships between *production, capital, investment and profit*.

By the age of 17, the acquisition of knowledge produces a distinct effect of homogeneity between the countries. This means that the schemas of the different countries move towards partial similarity. They remain, nevertheless, very much marked by the recent history of their respective economic systems. French youngsters construct a dichotomous economic universe. The schemas of the economy which we ask them to construct stress a zone around the "firm" which is both very concentrated and somewhat isolated. It comprises a large number of very significant links. They also stress a zone around the concept of consumption which is almost completely separate. The youngsters seem to reason that these two zones do not have direct relationships. On the other hand, Czech youngsters stress a zone around the concept of the "market". They relate to each other the concepts which are separated by the French sample. They do this in a way that is relatively independent of the "firm": *demand, market, buying, selling, price*. And the "firm", for them, is constructed around notions of financial concepts: *profit, capital, investment, borrowing*.

These differences between the four countries become greater when one goes deeper into the concept of the "firm". Thus we can talk of a major challenge which the Poles and, particularly, the Czechs see with regard to the "firm". For example, we can see this when they say that the management of firms is a principal cause of unemployment.

The Causes of Unemployment (percentages)

	Causes			
	FR	UK	CZ	PL
14 - Lack of commercial aggressiveness	7	6	32	25
19 - Inefficiency of Firms	20	30	55	21

Evidently, the countries are dichotomised by more liberal and less liberal opinions. Central Europe, as opposed to Western Europe devalues public enterprise (a symbol of the former regime). On the other hand, the French sample and the Polish sample share a view which opposes management and workers in a way that the British and, above all, the Czechs do not accept. Here again we find the effects of the recent social and economic history of those countries.

Pupil Opinions: do they agree or not with the statements (%age)

	Fully agree		Partly agree		Fully NR	
	FR	UK	PL	CZ	FR	UK
Private enterprise is the best way to solve a country's economic problems	7	2	18	14	12	2
Full cooperation in firms is really impossible because management and workers are really on opposite sides	25	5	23	8	37	26

One of the main concerns of teachers is to go beyond the family level of the economy towards a conception in which the "firm" is included in the representations of pupils. In lower secondary education they hope to achieve an evolution similar to that which we observed in youngsters from 11 to 15 years. The firm should become the centre of an economic zone of concepts which includes *investment, production, international trade and profit*. This is particularly interesting because the firm is not a concept which is directly taught in secondary education even in subjects like geography and history. Teachers feel nevertheless that indirect sensibilisation to these concepts will have an effect on pupils. On the other hand, when we consider upper secondary education, the concept of the firm is at the heart of economic and social education and of business studies. The development expected by teachers in France is therefore more evident and clear. However, in the Czech Republic, where the teaching of economics is not so generalised, the same cannot be said.

1.3 Attitudes to International Trade which Show Significant Differences.

The significance of international trade is revealed by the economic notions which youngsters link with it. On this basis we are able to see that international trade is conceived in very different ways in the four countries and at the different age levels.

Even at the age of 11 the differences in the interpretation of international trade is interesting. The central European countries are differentiated strongly. They stress particularly the links between *international trade* and *profit and investment*. They note in this way the new form of development affecting their countries. Similarly, they note a link between *international trade* and *production*, though the Czechs distinguish themselves from the Poles by not making as strong a link with profit. They also give more of a role - perhaps a controlling one - to the state. Trade therefore is seen in a less liberal way than in Poland.

In France, the situation is different. The firm is not central to the concept of international trade. *International trade* is seen more simply as related to the *market*. It is seen more in relation to the place from which manufactured goods which can be bought from abroad are obtained. By contrast, the British, whom one might have expected to be very sensitive to international trade, do not give it a significant role at this age. They see it as principally linked to the state. To a certain extent they recognise the money market rather than the balance of trade.

At 15 years of age, the differences between the four countries are particularly clear. Relationships with *international trade* vary very markedly from country to country. For France it is more particularly a matter of competitiveness (the firm, production). In the countries of central Europe it is more linked to *investment and profit*.

At 17 years of age, differences in interpretation no longer differentiate the central European countries from those in western Europe in the same way but each country has its own particularities. French youngsters stress very markedly the links between *international trade* and the state. The British stress particularly the links with *production and the firm*. The Czechs emphasise *investment* and the Poles stress the link with *profits*.

This diversity of interpretation makes international trade into a shifting concept whose significance depends essentially on which economic agents are dominant. For example, in France, the importance of the family at 11 years of age accounts for the links made between international trade and the buying of products. At 15, the discovery of the firm leads pupils towards a perspective of international competitiveness. And at 17, and most particularly in classes specialising in economics, the State develops a central place and the balance of payments becomes important.

1.4. Searching for the Concept of Consuming

The act of buying is naturally present in the minds of all 11 year olds in the four countries. But one cannot deduce from this the existence of an economic understanding of consumption. The latter begins to appear in some countries by the age of 15, taking two forms. On the one hand, consumption becomes a part of the vocabulary of the children.

This is the case in France. On the other hand, in the different schemas, the consumption zone becomes more complex in its form and begins to link to the zone of the firm. This happens in Britain and in the Czech Republic. In those countries there emerges a true integration of the elements of production with those of demand and of consumption.

At 15 years of age, French youngsters tend to move towards a greater level of abstraction. The term, *consumption* becomes an important one. They tend to invoke it and, more than in the other countries, it becomes the centre of a star of concepts involving most of the significant relationships in the French schema. In contrast, the term *consumption* is largely absent for young Poles. Czech youngsters replace it by the *market*. The British focus instead on *advertising*.

This universe of consumption and consuming can direct us towards economic abstraction through words like *consumption* and *purchasing power*. This is what happens in France. But, in the minds of both French and Polish youngsters of 15 years of age it is also associated with social elements, such as *the good life, needs, waste, leisure*. The presence of social life, a characteristic recognised at this period of adolescence, tends to disappear towards the age of 17. Czech youngsters, for example, abandon their references to values. This realism on the part of young people does not prevent them from hoping that prices could be fixed in other ways than they are. When they are asked for their preference, moral responses reappear.

Central Europe differentiates itself from western countries by the smaller place given to the purchaser in the processes of consumption. Consumption is determined, rather, by the laws of the market. In France and in Britain, however, the buyer is of prime importance. The British stress particularly the role of the consumer as an economic agent. Prices are therefore *calculated as a function of what the consumer is prepared to pay* and therefore *depend on consumer choice*. The French stress, rather, social aspects of the purchasing situation: *consumer desires and the relationships between buyers and sellers*.

1.5 The Market: Either too Present or Absent

At the age of 11, the main differences which our study reveal are not those between the central European countries and the western ones. Thus the French and the Czechs, talk mainly of the act of purchase rather than the market. In the case of the Czechs, the profit (of traders) is also important. On the other hand, the Poles and the British have a rather more liberal view of the economy and give the market a much more important place in their conceptions.

However, by the end of schooling, the east-west opposition in explanations again becomes very clear. The recent history of the development of the free market in central European countries makes its appreciation particularly desirable.

The market can be approached by a question which asks the respondent to define the elements which enter into the determination of prices. Answers can take three main forms. First, common to all the countries, there is a competitive world as described in economic theory.

Next, there is the idea of the market. Finally, there is a grouping of concepts related to the importance of the buyer. On the basis of the last two of these explanations, it is possible to establish opposed views as between the western countries and those of central Europe. The former place the emphasis on the buyer and the latter emphasize the market.

This opposition of views can be found in the answers to questions posed to the pupils in which they are asked to place the *market* on scales ranging, for example, from *cooperation* to *competition* and from *good* to *bad*. The French and the British take one view of these questions and the Czechs and the Poles take another view.

For France and Britain, the market is an ordering institution, both socially and economically. It is a meeting place of people. But this positive view of the market is immediately corrected by the perception of an institution which favours *competition* rather than *cooperation* and which, for some, is the *means of imposing their law*, and for others, *is the means for allowing each participant to act as he/she wishes*. As such, **the market is an undisputable structure within our society.** But, at the same time, it has some negative features: it is very competitive and produces social differentiation.

The two countries with transitional economies reveal a much more positive vision of the market than in the western countries. Positive descriptions are more frequently selected than negative ones. The consequences of the market are valued: *good, moral, just*. They are also seen as socially positive: *offering equal opportunity for all*. Of course, some negative elements also emerge. For example, young Czechs emphasize *waste* and the destruction of *social order*. For the Poles, the question of moral aspects of the market is raised: it is seen as *unjust* and also as subject to *raw competition*.

This opposition needs interpretation. **On the one hand, in Britain and France, we have a positive vision of the structure of the market associated with a very negative vision of its consequences, both in a social and an individual sense.** **On the other hand, in Poland and the Czech Republic, we find a less structured view of the market but one which is nevertheless more globally positive.** This latter view is less structural in the sense that it is made up of elements expressing values and social relations rather than economic factors. It expresses, rather, a practical market reality more than an abstract conception. This can be seen where the more spontaneous, more effervescent character of the Polish economic situation leads young Poles, compared to young Czechs, to place less emphasis on *order* and *on regulation, and more on free competition*.

Where the market is not the object of a social debate, as is the case in France, where it is understood in an implicit manner and in an everyday way, then it is understood as an economic notion. In this case, teachers develop a knowledge of its characteristics and of its economic function. They propose a Keynesian model of the economy. On the other hand, where, as in the Czech Republic, the market concept is a very new one, sensed and lived by pupils as the fruit of a major social and political transformation, the contrary is the case. Teachers cannot find in a single economic theory the elements necessary for the construction of an abstract concept beyond that of its strong social presence. So they emphasize its negative aspects. This is somewhat paradoxical because it places them completely at odds with their pupils.

2. EAST-WEST: REPRESENTATIONS SHAPED BY THE PAST AND BY NATIONAL CULTURES

We have found a first major difference between western countries and those in transition reflected in the replies of the pupils.

Central European countries focus particularly on production. Both the Czechs and the Poles construct economic circuits which focus on the firm as their most obvious centre: the word *firm* links with those of *profit*, *investment*, *production*, and *international trade*. This grouping is strongly organised in a compact network. We can say that the youngsters in the central European countries, from the age of 11 years, are very focused on the concept of the firm. On the other hand, in western Europe, youngsters prefer to associate the family and buying in a zone of consumption and consuming. This contrast is somewhat paradoxical. We might have expected that consumption would have been more central to central European thinking because it is the newest and most talked about element in their economic space. Yet it is production which is actually emphasized. Two possible explanations may account for this. Possibly the youngsters have already integrated the importance of international trade for the future of their economies. Or else they continue to believe that the idea of production (the central idea of their previous ideology) remains the essential element in those countries. It may be that there is, at the same time, a kind of hysteresis of the earlier representations and a recognition of the value of firms and enterprises during the period of transition. On the other hand, in western countries, consumer society is very clearly represented through its practice and its mediating role. Production, then, is associated with the firm but not with consuming. The representational space of the youngsters is dichotomous.

The concept of saving is also the object of a paradoxical opposition. It is more family-oriented in central Europe than in western Europe, where it is much more associated with banking and banks. Perhaps the explanation lies in the differential rates of inflation in the two groups of countries. Currently, this is less than 5% in Britain and in France and over 10% in Poland and the Czech Republic. So perhaps the advantage of placing money in the bank is less evident in the central European countries, where it would not keep up with inflation, than it is in the West. On the other hand, the need for family saving appears obvious where an economy is in the process of transformation and where the future is somewhat uncertain. The role of the bank in relation to firms is therefore very different. Thus the relationship *bank-investment* is given by 37% of British 15 year olds and by 25% in France but by only 19% in Poland and 20% in the Czech Republic.

There are also appreciable differences in relation to the market (as we have already seen) and to unemployment. The principal cause of unemployment for western youngsters is thought to be *technical progress*. At 17 years of age, 66% of French youngsters consider this to be the main cause, compared with 40% in Poland. At the same time, 28% of Polish youngsters consider that technical progress is not a cause of unemployment, compared with 11% in France. In the same way the concept of *foreign competition* is not so evident in central Europe: 60% of British youngsters cite it as a cause but only 33% of Poles.

The East/West cleavage is not always as pertinent. National characteristics are also relatively strong.

French youngsters tend to leave out the banking sector almost completely; and often it is isolated from the sector surrounding the firm. This is even true of the 17 year olds concentrating on economic and social studies. The universes of production and consumption are both analysed well but are not closely related to each other.

In the case of Britain there is also a clear distinction from the other countries. On the one hand, the British have a very material appreciation of the concept of money. On the other hand, they give a great importance to saving. The words *saving* and *save* are mentioned by 25% of the British children, even at the age of 11. At 15 the figure rises to 35% and is still at 33% at 17. It is therefore not surprising that, complementary to *saving*, the evocation of the *bank* is systematically relatively stronger in Britain than in the other countries. Perhaps this specificity is not too surprising when one considers that Britain is well-known to be a country of large banks and insurance companies and one which has dominated the financial world for a long time. Also found in Britain is a very significant triangle consisting of *bank-investment-saving*. This triangle does not exist in any of the other countries.

The British youngsters have another particularity. At 15 years of age, they stress the role of advertising. By 17 years, compared with the other countries, this concept becomes the key organiser of the other concepts of economic life.

Young Poles have a relatively complex schema but one which, like the French, does not link the zone of the firm with that of consumption. The only links are through *work* and *income*. They are distinct from the Czechs in their association of the market with the firm. They strongly integrate the elements of needs and well-being (the good life) in their sphere of consumption. But their construction is relatively lacking in abstraction. The notion of the economy of the family is a good reflection of the economic reality of the country and of the central role of their own economic practice in the development of their representations. Similarly, the visibility of *international trade* in the foundation of new firms is translated by the association of profit with *international trade*, thus creating the possibility of remunerating *overseas* investment.

Czech youngsters construct a rather poor market zone and do not articulate it well with the zone of the firm. For them the firm is less organised around production than around financial problems: *profit*, *capital*, *investment*, *borrowing*. The words most frequently mentioned by the pupils illustrate the importance of this financial interpretation of the firm. Thus they mention *investment and profit* from the age of 11. By the age of 17, the picture becomes more diversified. In addition to *investment and profit*, *business* is also mentioned. In general, the Czechs adopt a liberal vision of development.

The way in which each country relates the economic field to the social one is also specific to each country and related to their individual social backgrounds.

In general, social representations depend on the nature of economic development. In central Europe, past realities are still evident in the pupils' responses. The firm is still central to the functioning of the economy, with its productivist image more a function of a past when it was a part of the state machinery than of the present and of new images founded on the "spirit

of enterprise", on creativity and on competitiveness. The banking sector remains more absent than elsewhere. The attachment to past realities results in an interesting inversion: 12 year-olds seem closer to the new realities than the 17 year olds.

For Czech pupils, a circular schema of the national economy is not at all evident. The existence in the old economic order of two distinct forms of monetary circulation and the importance of the State in all decisions at the level of the enterprise have certainly not helped in the understanding of links between firms and consumers.

For the most part, the economic transition is most clearly represented by an increased value attached to the market and an increased attention to international trade. But these tendencies have not yet contributed to the construction of a clear zone around consumption and the consumer, with its attendant concepts of advertising and publicity. Representation of the market and of price formation remain very uncertain in relation to the very rapid evolution of their roles and the multiplicity of their forms. And these notions relate to an ensemble of concurrent notions: a fair price, a true price, prices based on costs of production, laws of supply and demand, monopoly price, controlled prices, etc. What seems to follow is that what needs to be taught is less the mechanisms of the market themselves than their integration into the decisions of firms and into the regulation of the economy as a whole.

3. IN CONCLUSION: THE VALUE OF A SOCIAL REPRESENTATIONAL APPROACH TO ECONOMIC CULTURE

The development of knowledge in school has to take account of pupils' existing knowledge and modes of reasoning, developed outside the classroom. Often, teachers consider these aspects of prior knowledge and understanding to be an obstacle to schooling. All the research we have carried out over the past twenty years affirms that social representations of the economy are forms of knowledge which must not be considered in this way. They should not be thought to be false. They are constructed collectively within our societies and are essential for informing individual behaviour. They cannot be easily swept away to make room for more scientific knowledge because they have their own legitimacy in the collective thought and recollections of our societies. All teaching, all educational enterprise, must take account of them.

Taking our questionnaire research as a whole allows us to reply to two central questions.

First, young peoples' economic representations reveal economic understanding to the point of enabling them to express themselves in an autonomous economic language.

Second, we are able to distinguish different spheres of economic learning: from the family; from the media; and in school. We have seen how important the family is at the age of 11 and of 15. We have seen that the media begin to take over at 15 and become important by 17. We have also seen how, in practice, different results can occur: eg where the consumer is privileged and the economy is seen exclusively through the act of purchasing (at 12 years of age); or, during adolescence, where the economy is seen through friendships and through social life; and the more sophisticated view of students of 17 years of age.

School learning has appeared to have been real and well integrated into the representations of the pupils.

We have noted that **a true economic language appears from the age of 15 onwards** and that, by 17, this language complexifies in different ways in different countries. This movement, towards a more abstract, more notional, language, seems to us to comprise two components. First, it seems to be linked to a certain number of key ideas in history or in geography and to economic and social facts which introduce new social actors and new ways of seeing economic realities historically. Second, abstraction seems to relate to the acquisition of autonomous knowledge of the economy. So it is also partially dependent on the existence of courses in economics.

The teaching of economic notions is essential to achieve greater uniformity between countries. We have noted the generalised acquisition of different notions. But the extent to which they take on a truly economic form depends on the education system. Certainly, the absence of economics courses between the ages of 15 and 17 in certain countries is a major restraining factor in holding back the acquisition of concepts.

Particular attention needs to be paid by teachers to various peripheral actors in the formation of representations by pupils: the banks, advertising, the nature of foreign trade, the nature of the working force. The role of the state, particularly in the countries with transitional economies, needs to be fully identified. It is necessary to understand that the abandonment of bureaucratic planning should not be replaced by a void. The liberal *credo*, a source of growth in markets, should not obliterate understanding of the state's role in redistribution and its importance in the institutionalisation of markets.

The influence of schooling seems to us to be particularly important. We do not find the same kind of developments in the adult world that we have been able to discern through our study. At the same time, differences between the countries, as much in the degree of abstraction noted as in the degree to which knowledge becomes integrated into economic schema, reflects the nature of economic education offered in the different countries. Our study shows a clear differentiation in relation to the kind of options studied by the pupils. No other factor, including age and the family's socio-economic background, has as much impact. This confirms a finding of a previous French study carried out in 1990.³

3. Inquiry into terminal classes carried out for the French Ministry of National Education, IRPEACS, Lyon, 1990

Between the ages of 11 and 15 notions of the economy cease to be solely about the management of money boxes and become one of the elements of an omnipresent social life. In this context, history and geography syllabuses seem to be well adapted to the acquisition of appropriate factual knowledge about the economy in space and time. But later, there is a need to shape teaching carefully to take account of values, of politics and of social life. By 17-18 years of age, the economy should be part of the minimum knowledge and understanding of all the students. Moreover, it is necessary to take account of the fact that many students leave school between 16 and 18 years of age, often having no knowledge of economics through their study of other disciplines. Several ways forwards seem possible to us but the inclusion of a specifically economic course is essential from 15 years of age onwards. This can take the form of either a single option or of several different ones (eg social, economic and business studies).

Defining a body of facts to be acquired by the students is not enough. It is also necessary to consider teaching methods which help students to integrate their knowledge into their economic representations. These latter might follow the path of economists in making notions autonomous of their social context. Then they need to be able to re-articulate them in the context of their strategies and their critical thinking. What are needed are active methods of instruction. The importance of representations for an understanding of the economy should lead teachers to privilege discovery methods. These need to be complemented by approaches which help expression and the ability to take account of their representations. It is also desirable to pay attention to the development of approaches to education which refer to the social and economic environment.

Economic representations are not only found in the minds of young people. They also affect their behaviour. Their patterns of interpretation lead young people to adopt interpretations of economic policy and behaviours in relation to the search for employment, decisions about consuming and saving, and in the management of family budgets. They also lead them to make different kinds of decisions about their attitudes to work: whether to look for salaried work, for work as an official, for work in a liberal profession or working for themselves, etc.

We underline the need for a basic economic culture. The level of economic culture of all citizens needs to be raised though not necessarily in the same ways or by the same means. It would be desirable to give priority to certain fixed targets. The determination of these targets is a responsibility of the authorities at centres of decision-making concerned with economic education in each country. Three kinds of targets seem important to us: those related to the professions; those concerned with opinion and information media; and those related to the general public.

It would be simplistic to believe that the development of economic culture is simply a matter of the acquisition of a basic minimum of economic knowledge. The definition of a "minimum cultural basis of economic understanding" has often been, most particularly in France, at the centre of study and debate of a somewhat disappointing nature. What is needed is a capacity to interpret the environment and items of information. This presupposes different kinds of knowledge, depending on the nature of different professions and activities. The objective should be to widen the field of vision and to facilitate the understanding of the

existence of a number of entry points to the economy.

In order to improve the economic culture of the population, it is not enough to simply multiply channels for diffusing economic knowledge and information and thus increase the amount which is circulating. What is needed is a good balance between theoretical models, each having its own required knowledge base, and interpretive socio-cultural forged for each individual by himself or herself.

4. FOLLOW-UP

This study needs to be expanded: geographic expansion is needed to include other countries from central and eastern Europe; thematic expansion is required; so is expansion to include new populations; repetition is needed at two-year intervals in order to measure changes in central Europe.

There is a whole area of research which needs to be structured. The authorities concerned need to consider the possibility of creating a network of teams capable of studying and monitoring priority areas of interest. Associated with such a network should be a plan to create books and audio-visual media which would be useful in teacher training and in schools. There is a need for the participation of the ministries of education in the different countries.

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ANNEXE 1

G.I.S. de pédagogie de l'information économique

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*Centre de Recherche en
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Faculté de Sciences économiques
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Questionnaire

« les jeunes et la vie économique »

Nous effectuons une recherche sur la manière dont les jeunes envisagent la vie économique de notre pays et leur vie économique quotidienne. Cette recherche s'effectue aussi dans d'autres pays d'Europe.

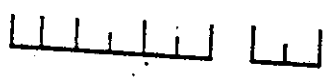
Par les médias, l'école, les conversations et votre expérience de tous les jours vous entendez parler d'économie.

Nous avons besoin de votre point de vue, c'est pourquoi nous vous demandons de répondre le plus spontanément possible.

Dans les questions qui vont suivre, certains mots peuvent vous paraître un peu abstraits mais il ne s'agit pas de questions de connaissances. Nous vous demandons votre avis.
Ce questionnaire anonyme n'est en aucun cas une évaluation scolaire.

Nous vous remercions de votre collaboration

Veillez répondre question après question sans revenir en arrière.



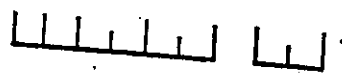
Question A

In your opinion, which words or expressions are closely linked or associated with money?

Please give at least 4 answers:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

Please underline the 2 answers in your list which seem to you to be **the most important**.



Question B

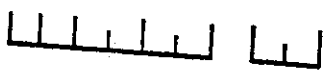
1. Draw lines to link up any of the words below which you think are connected to any other.

The same word can be linked with more than one other word.
Do not draw more than 12 link lines.

2. Write the numbers of the linked words in the boxes on the right.

01	Investment				
02	Family	12	Foreign trade		
03	Production	11	Banks		
04	Savings	10	Earnings		
05	Firms	09	The State		
06	Profit	08	Shopping		
07	Taxes				

On the right side of the table, there are 11 pairs of empty boxes for writing the numbers of linked words, corresponding to the 11 rows of words.



Question C

Here you are asked to make groups of words from the list below.

List:

- | | | |
|--------------|------------------|---------------|
| 01 Prices | 08 Spending | 15 Savings |
| 02 Work | 09 Advertising | 16 Leisure |
| 03 Consuming | 10 Waste | 17 Production |
| 04 Income | 11 Profit | 18 Selling |
| 05 Capital | 12 The good life | 19 Investment |
| 06 Needs | 13 Market | 20 Buying |
| 07 Borrowing | 14 Demand | |

- a. Cross out any words which you do not understand.
- b. Make groups with the words which you think are connected.
- c. Form at least 2 groups.
- d. Put 2 to 6 words in each group.
- e. The same word can be used in as many groups as you like.
- f. Give an appropriate title to each of the groups which fits the meaning of the group.

First Group

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Second Group

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.....

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Title:

Title:

Third Group

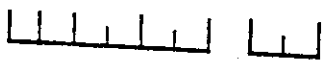
-
-
-
-
-
-

Fourth Group

-
-
-
-
-
-

Title:

Title



Question D

Which of the possible explanations given below would you choose as the best explanation of the meaning of the words in the boxes?

Put a circle round the one number of the expression you choose.

All expressions are good, but one only must be chosen.

SAVINGS

1. Part of income which is not spent
2. Money kept to be spent later
3. Money in the 'piggy-bank'
4. Don't know

BORROWING

1. Money loan
2. Means of anticipating payments
3. Payment in several instalments (Hire purchase)
4. Don't know

PRICE

1. Cost of goods
2. Amount of money to be paid
3. Monetary expression of exchange value
4. Don't know

INCOME

1. Sources of family expenditures
2. Payment for a factor of production
3. Wages, interest, profit, etc
4. Don't know

MARKET

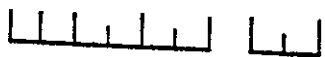
1. A place where buyers and sellers meet
2. Where supply meets demand
3. A place where fruit and vegetables (etc) are sold
4. Don't know

INVESTMENT

1. Means for maintaining or increasing production
2. The use of a financial opportunity
3. Production machinery
4. Don't know

MONEY

1. Means of payment for goods
2. Coins and notes
3. Measure of purchasing power
4. Don't know



Question E

It is said that we live in a market economy in which prices are not imposed.

Please read carefully the following:

The price of a product can be defined in various ways. It may:

- 01 - be the result of supply and demand
- 02 - be determined by leading firms in the market
- 03 - be the result of negotiations between shopkeepers and producers
- 04 - be calculated on the basis of costs and revenues of the firms concerned
- 05 - be determined by a "mafia"
- 06 - be "just" or "honest"
- 07 - be calculated on the basis of what consumers are prepared to pay
- 08 - depend on decisions made by the Government
- 09 - depend on competition
- 10 - depend on the power of consumers' organisations
- 11 - depend on consumers' choices
- 12 - depend on the balance of strength between buyers and sellers
- 13 - depend on the possibility of working out a special arrangement
- 14 - depend on international trade
- 15 - depend on the purchasing power of consumers
- 16 - depend on quality
- 17 - depend on the bargaining power of the Unions
- 18 - allow the economy to be in equilibrium
- 19 - permit everybody to buy whatever they wish
- 20 - represent the value of things

Which, in your view, are the 5 phrases which best express how the price of a product is fixed?

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(Write their numbers in the 5 boxes provided.)

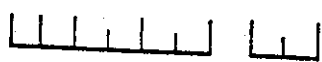
When you buy a product, which of these would be:

a. Your first preference

b. Your second preference

For each of these preferences, name a product which seems to you to have its price defined in the way proposed (or in a way which is very similar) to your:

- a. first preference
- b. second preference



Question F

A market economy can be described in various ways.

In this questionnaire, we ask you to place yourself on a 5 point scale regarding a series of opposite opinions.

For example, Mathematics, according to you:

is easy 1 2 3 4 5 is difficult

In this example you could ring a number based on your judgement, as follows:

1.very easy 2.fairly easy 3.average 4.fairly difficult 5.very difficult

We ask you to give your opinion on the following pairs of expressions regarding the "Market" by ringing the most appropriate number.

THE MARKET:

- | | | | | | | |
|--|---|---|---|---|---|--|
| 1. offers equal opportunities for all | 1 | 2 | 3 | 4 | 5 | creates inequalities |
| 2. prevents waste | 1 | 2 | 3 | 4 | 5 | is a source of waste |
| 3. creates order in economic affairs | 1 | 2 | 3 | 4 | 5 | creates disorder in economic affairs |
| 4. reduces bureaucracy | 1 | 2 | 3 | 4 | 5 | does not reduce bureaucracy |
| 5. is basic to the social order | 1 | 2 | 3 | 4 | 5 | destroys the social order |
| 6. strengthens good personal relations | 1 | 2 | 3 | 4 | 5 | weakens good personal relations |
| 7. allows everyone to do what they please | 1 | 2 | 3 | 4 | 5 | is a means for some to impose their will on others |
| 8. favours honest people | 1 | 2 | 3 | 4 | 5 | favours those without scruples |
| 9. is moral | 1 | 2 | 3 | 4 | 5 | is immoral |
| 10. is good | 1 | 2 | 3 | 4 | 5 | is bad |
| 11. is just | 1 | 2 | 3 | 4 | 5 | is unjust |
| 12. regulates the economy | 1 | 2 | 3 | 4 | 5 | leads to excessive competition |
| 13. ensures cooperation | 1 | 2 | 3 | 4 | 5 | ensures competition |
| 14. provides direct contact between buyers and sellers | 1 | 2 | 3 | 4 | 5 | is an impersonal mechanism |



Question G

Unemployment can be caused in various ways. From the list below, please choose the five ways which are, in your view, the most important:

- 01 - Lack of investment
- 02 - High rates of interest
- 03 - Technical progress
- 04 - Demographic changes
- 05 - Lack of mobility of wage earners
- 06 - Foreign competition
- 07 - Working hours which are too long
- 08 - Poorly qualified wage earners
- 09 - Protectionist policies in other countries
- 10 - Inflation
- 11 - Trade union power
- 12 - Inefficient Government interference
- 13 - Wage levels which are too high
- 14 - Lack of commercial aggressiveness
- 15 - Insufficient protection for national products
- 16 - Poor quality products
- 17 - Low wage levels in particular countries
- 18 - Too little buying
- 19 - Inefficient firms
- 20 - Administrative snags

In your view, which 5 causes of unemployment are the most important?

Please list your answers in their order of importance, with the most important in box 1 and the least important in box 5.

1 2 3 4 5

In your view, which 5 statements listed are not a cause of unemployment.

1 2 3 4 5



Question H

Please consider each of the following statements, and give your opinion by circling the most appropriate number.

a. *Government should redistribute income from the better-off to those who are less well-off.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

b. *Too many people these days like to rely on the government for handouts.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

c. *Big business benefits owners at the expense of workers.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

d. *Ordinary working people do not get their fair share of the nation's wealth.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

e. *Many people who get social security do not really deserve any help.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

f. *Full cooperation in firms is really impossible because management and workers are really on opposite sides.*

- | | | | | | |
|---------------|--------------|----------------------------|-----------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Totally agree | Partly agree | Neither agree nor disagree | Partly disagree | Totally disagree | Don't know |

g. *Private enterprise is the best way to solve Britain's economic problems.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

h. *Employees need strong trade unions to protect working conditions and wages.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

i. *The less governments intervene in the economy the better.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

j. *Trade unions should be banned in essential public services.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

k. *If welfare benefits were not so generous people would learn to stand on their own two feet.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

l. *The best education is one that leads to greatest earnings.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

m. *Education should not be considered solely on the basis of how much it enables one to earn.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

n. *It seems unfair for everybody to pay taxes for education while only some attend higher education.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

o. *Education and training take time, cost a lot and give poor returns.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

p. *Attending a prestigious school or university is the best investment for the future.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

q. *One has to work hard at school to earn more in life.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know

r. *On average, university graduates have a more interesting and wealthy life than those who did not go to university.*

1	2	3	4	5	6
Totally agree	Partly agree	Neither agree nor disagree	Partly disagree	Totally disagree	Don't know



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PERSONAL INFORMATION

DATE OF BIRTH

PLEASE INDICATE Male Female

FATHER'S OCCUPATION

MOTHER'S OCCUPATION

DID YOUR PARENTS CONTINUE THEIR STUDIES BEYOND SCHOOL LEVEL?

FATHER YES/NO

MOTHER YES/NO

HAVE YOU STUDIED ECONOMICS AS A MAIN COURSE?

YES/NO

IF NOT, HAVE YOU EVER STUDIED ANY ECONOMICS AT SCHOOL?

YES/NO

IF YES, GIVE DETAILS:

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