

*Construyendo Mentes. Ensayos
en homenaje a Juan Delval*

*Constructing Minds. Essays
in honor of Juan Delval*

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CAPÍTULO 9

CHILDREN'S UNDERSTANDING OF COMMERCIAL STREET ADS AND SIGNS RELATED TO ECONOMIC INTERCHANGES

Evelyn Diez-Martínez

A considerable part of my academic and research interests and what is written in the following work, was originated after I met Dr. Delval at a lecture given by him at the Faculty of Psychology at the Universidad Nacional Autónoma de México in 1985. Ever since Dr. Delval, and I, have been good friends and colleagues. I have always found that his passion to study children's cognitive development became contagious because of the way he has shared with others his large knowledge of the theme, his disposition to lend bibliographical material, his time giving lectures and of course his different writings that have allowed Spanish, and other Latin American academics and students, to get involved in the study and research of the comprehension of socioeconomic knowledge.

INTRODUCTION

This following study, deals with forms of communication in society as an object of children's thinking, or more precisely, the prerequisite psychological competences children must have in order to 'think' society. Socioeconomic knowledge in children and adolescents, could be define as knowledge that children elaborate about the relationships that are established among members of their community and how these relations are organized as well as the institutions resulting from them.

Actually researchers on social and societal development are concerned mainly with specific facts such as: a) analyzing the existence of possible developmental trends, b) providing a more precise description of the influence of culture, class and information on the acquisition and development of this knowledge, and c) describing the outcomes of different experimental techniques. Depending on the theoretical or practical interest of researchers the development of socioeconomic thought has been considered as, consumer socialization, economic socialization,

or for some authors interested in education what is undertaken as 'economic literacy' (Yamane, 1996). This economic literacy would be related not to an expert knowledge of the economy, but moreover to those conceptual and practical elements that allow participants to establish and comprehend the various economical activities to which they are exposed in every day life (the buying and selling of products and the profit that is derived, the exchange of goods for commodities, the value of the currencies and notes, the earning of a salary and the money with which someone is paid, the functioning of the simple activities in a bank, saving, knowledge of different type of occupations, understanding of what someone has to do to get or lose a job etc.).

Relations of the child and the adolescent with the institutional economic world have been considered among researchers from two different points of view; on the one hand, the economic actions in which participants are involved (the child as an economic subject) and on the other hand the comprehension that is developed about attitudes and ideas of economic questions normally mentioned by adults (processes by which children and adolescents understand economic institutions). Nevertheless both approaches are concerned with what children and adolescents comprehend of socio-economic systems as well as their development of conceptions of the net of interchanges that constitute the economic structure of society. These initial categorizations that children establish become an evident aspect of their understanding of specific social practices and social relations.

Most of the studies concerned with the development of societal and economic understanding have been conducted within a general stage framework, based on Piaget's theory (Piaget & Inhelder, 1969). Although stages data on this domain of understanding vary in their detail and updating, most of them describe a more or less similar progression (Berti & Bombi, 1988; Delval, 2007). Around 3 to 7 years children have some common knowledge about socio-economic situations. They observe people buying, selling, working, and all sort of economic interchanges. Children base their explanation about situations in terms of the concrete and visible aspects they imply. However socio-economic reality is conceived as a number of pieces of information hardly related or connected to each other. From about 8 to 11 children's socio-economic knowledge becomes increasingly integrated since participants start taking in to account non visible aspects of situations and start inferring from the information that is offered to them. Personal relations begin to be distinguished from institutional relations and the idea of limited resources begins to be considered. In a following stage from 12 to about 16, non concrete and non

visible processes and therefore inferred, occupy a central role in adolescents' ideas on these matters, and allow them to coordinate different points of view and to think of possible situations.

Children and adolescents have been studied as consumers among researchers interested in economic socialization processes (Gunter & Furnham, 1998; Lassarre, 1996; Pliner et al., 1996). Consumer socialization is the process by which consumers acquire the knowledge and skills necessary to operate as consumers (Ward et al., 1977). Chan (2006) has stated that this process has received much attention from marketers and advertisers, parents, educators, and policy makers because each wishes to make significant input to it. Marketers and advertisers are interested from the standpoint of designing effective ways to sell products and services to children. Parents are concerned about undesirable effects of marketing and advertising targeted to their children, causing them to be materialistic. Educators are concerned about the teaching of proper consumer skills and rational purchase decision-making to children. Policy makers are interested because they want to develop appropriate legislation to protect children's consumer rights. In the consumer socialization process, there are specific sources 'socializing agents' from which norms, attitudes, motivations, and behaviors are transmitted to young consumers. Despite many years of research by advertisers and social scientists there is still no widely accepted model of the way advertising influences young people. Advertising can have effects upon children, potentially at a number of psychological levels. It may influence what children know about products and consumerism, their attitudes towards products and brands, or their consumer values and purchase behavior.

Studies on commercial communication have been concerned mostly with children's behavior concerning television advertising (Gunter & Furnham, 1998; Chan, 2006). We were not able to find studies concerning street commercial communication advertising information in the forms of images, inscriptions, posters, signs, or concrete physical objects that transmit different sorts of information about socioeconomic interchanges as forms of socioeconomic and consumer socialization. Therefore how do commercial communications in these last forms of presentation impact upon children's and adolescents' knowledge, attitudes and values concerning socioeconomic socialization and consumer behavior? And how do age, and specific socialization agents such as parents, school, peers and those pertaining to specific thoughts and customs in social groups affect the comprehension about this type of information? In the current study, children's understanding of commercial communications (or in this case, the understanding of street ads and signs) is viewed

as a combination of a cognitive-psychological process of reasoning about one's environment, and a social learning process with socializing agents.

Concerning children's experience as consumers, Lasarre (1996) has pointed out that most of the data on the consumption and budgeting of young people, comes from market research, but does not tell much about the educative processes which are at the origin of the acquisition of economic habits and different uses of money (saving, spending). Pliner et al. (1996), summarizing several of their studies of the consumer skills of children aged 5 to 10, found that children at five years of age have attained some level of consumer skill. They are reasonably knowledgeable about the prices of common objects have some appreciation of prize-value relationships and can identify a bargain.

On the other hand there are few socioeconomic contents of economic literacy themes in Mexican school curriculum, and this situation provides gaps in practical knowledge in actual societies and also great differences between urban and rural children and adolescents, as well as considerable differences in opportunities of high and low level social class students concerning social interactions involved in economic interchanges. We have conducted earlier studies about children's and adolescents' development of economic literacy. Among these studies, we have analyzed information about occupations that participants recognize obtained through television (Diez-Martinez et al., 2000), we have analyzed children's and adolescents' ideas about adults' consumption and saving (Diez-Martinez & Ochoa, 2006), and recently adolescents comprehension of bank functioning, credit and debit cards, (Diez-Martinez & Delval, 2010).

Nevertheless the study of the impact of socialization agents on children's and adolescents understanding of commercial communication or advertising via media, has been from our point of view, perhaps approached till now in a very large range and research is needed to define how different sorts of information processing about different types of information via commercial communications may influence children's and adolescents' understanding and development of socioeconomic knowledge. Therefore our main purposes were; the study of how distinct types of information via street commercial communications may influence children's and adolescents' understanding and development of socioeconomic knowledge and to analyze the possible impact of age and social context on this understanding.

MATERIAL AND METHODS

Our experimental device consisted of the presentation of half page cards. Each card showed photographs of images with different information about economic interchanges, (read description below). We took the photos from information that is most common in streets, and also considered that there would be some of them in children's surroundings.

Participants were 60 children between 8 and 13 years of age, sampled from a public low class school and a private middle class school (10 participants in each of 2nd, 4th and 6th grades in both schools).

Participants were tested individually in their schools and the interviews lasted approximately 25 minutes. All interviews were audio taped and later transcribed. Private school participants lived in the downtown of the city of Querétaro which is a middle sized city in Mexico with all of services available. Public school subjects lived in a town approximately 20 minutes away from the city center. This town is semirural in many aspects. Until about 10 years ago this was a town inhabited by peasants and small commercial retailers, though in recent years the population has sought jobs in a larger city or have left Mexico to find work in the United States. This small town has a bank, two exchange bureaus, and many small stores (clothing, shoe, and food) that advertise merchandise or services by printed or handwritten ads. Urban middle class participants' parents worked in private and public institutions and had professional reading and writing skills, while several parents of the children in the semi rural area had low levels of education and there were still some that could not read or write.

RESULTS

From our verbatim transcriptions of the interviews we extracted samples of participants' answers that showed children's ideas and thoughts about the different economic information that we presented to them.

IMAGE 1

This image showed a photograph of a piece of land, or lot, with a string of flags hanging on the roof. This image was included to analyze subjects understanding of flags hanging in properties to announce a sale.

Some examples of children's answers

Alexandra (8.6)

Alexandra what do you see in this photo? *It's a celebration, for example the day of... they have to put something so they will know that it's an invitation, so all the children will come and get together here. So it's showing that there's going to be a party? Yes*

Manuel (13.2)

Look Manuel, what do you see in this photo? What do you think this photo could mean? *A party. Do you think there was a party? Yes, or a carnival or something like that. And why would you think there was a party? Because of this (points to the little flags) or maybe there was a party or a procession with a saint. And where have you seen these flags before? Well, some times they are used to announce other things, Chilo's seafood, and they put them on the very top of the building. Welcome Chilo's seafood and there were a lot of flags all over. And that is all they are used for? Have you seen them in another place? Well, where there are parties. And if there was a street where there is no party and no business and there are some flags? Well I told you that there was a party or a saint going through.*

Carlos (13.6)

What do you think this photo could mean? *Well, that it's for sale. And how do you know it's for sale? Because that's the way people announce that their house is for sale.*

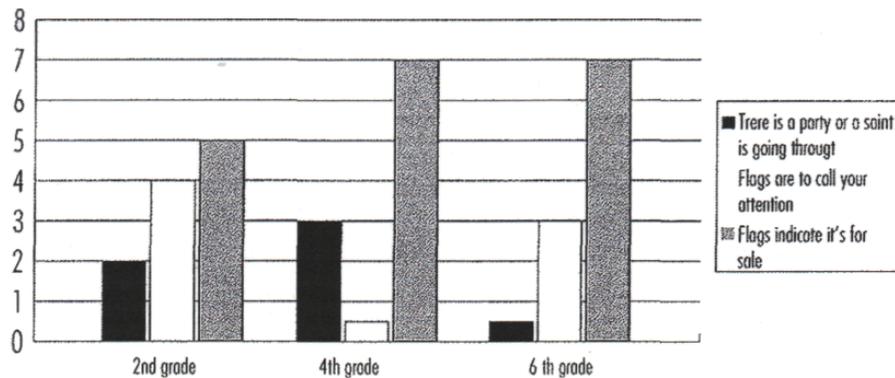


Figure 9.1. Urban participants' understanding of flags hanging on a house n=30

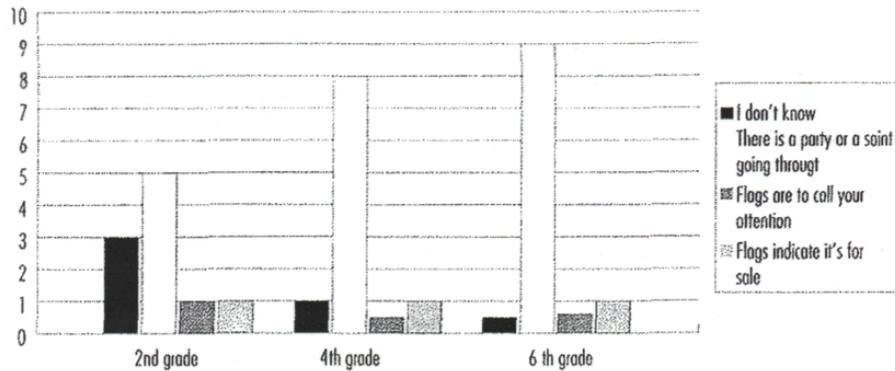


Figure 9.2. Rural participants' understanding of flags hanging on a house n=30

Figure 9.1 and 9.2 show results concerning children's understanding of the image that showed flags hanging on a piece of land with a selling purpose. Figure 9.1 shows urban participant's answers and Figure 9.2 shows rural participant's answers. In both of the figures one can appreciate a developmental trend in this comprehension but also a clear cultural difference that shows that urban subjects have an understanding of this information as a part of an economic interchange while rural participants relate this information to cultural practices in their village. Thus flags as signs of a lot selling, were understood by most of the participants in the rural town as indications of a party, celebration or the passing of a saint, and these same flags for urban middle class subjects stood as signs of a selling commercial communication.

These different answers have to do with everyday life situations of the children. In a small town, flags are forms of decorating during religious celebrations and are not often used until now with selling purposes that seems to be the case for urban subjects. Therefore the same flags have different meanings for children of the same ages who live in different environments and see different practices by adults and members of their community. Nevertheless this fact could make children (and perhaps adults) in rural environments have an incomplete understanding of economic interchanges that take place in actual cities, and in a specific moment or situation, lack certain information that could be useful for them in terms of an economic interchange. This example of cultural differences illustrates well

the importance of considering these specific aspects in school programs and teachers' class work.

IMAGE 2

This image showed a photograph of the outside of an automatic cash machine, an ATM, with a sign that said 'automatic cashier'. It was included to learn about children's comprehension about these ads, texts and their knowledge about a common activity of persons in every day life, which they have perhaps seen or experienced with adults that get money or perform other financial operations.

Some examples of children's answers

Table 9.1. Examples of answers given in different ages by low class rural participants concerning their knowledge of and automatic cash machine.

| Participant | Answer | Who is the owner of the money? |
|----------------|--|--|
| 7.0 Low class | Yes to know how much things are worth- And how do you do to know how much things are worth? You pass the thing underneath and it tells you how much. | I don't know |
| 10.4 Low class | It's a place where you put in a card and it gives you money. | Well maybe it's my father's or my mother's I don't really know. Money gets there by computer. |
| 13.2 Low class | You put in the card they tell you the number of the account, and then you write it down and they tell you how much money you have and how much you want to take out. | Well, sometimes it's the factory that deposits it for the employee and he takes it out from the bank, it's his pay but they deposit it in a bank |

Table 9.2 Examples of answers given in different ages by middle class urban participants concerning their knowledge of and automatic cash machine

| Participant | Answer | Who is the owner of the money? |
|-------------------|---|--|
| 7.2 Middle class | So you can take out money. You put the card in, you type a number and you get the money | It belongs to the card. You go to the bank and buy it. |
| 8.5 Middle class | Imagine you have a son it's going to be his birthday and you have no money to buy him a present, so you go to the ATM and take out money. | Well it belongs to the card. I don't know where it comes from. Money gets there because they copy it, but I don't really know how. |
| 10.5 Middle class | It's to take money out of the bank. You put the card in, your code and say the quantity you want and the money comes out. | Yours. It's the money you deposit in the bank. To get the card you open an account and they give you one. |
| 12.7 Middle class | It's the place where you put your card in and take out money. If the bank is too busy well it's better to go to the ATM | Yours, but the banks save it for you. |

Table 9.1 and 9.2 show examples of participants' answers to our questions concerning the ATM photo, while Figures 9.3 and 9.4 show results on children's understanding of the functioning of an ATM machine in both groups studied. Tables as well as figures allow us to observe a developmental trend in participant's understanding of how the ATM machine works and what is needed to get cash from it. Though a few participants in both of the figures do not know what it is, the image with the ad and text advertising a cash machine is even for the youngest subjects related to economic interchanges. This is an interesting result since we have found no information on this matter elsewhere. It is important to notice that the photograph says nothing about a bank, has no money sign, but includes the name of the thing (automatic cash machine) and another text ('network') that is

included in every cash machine in Mexico, allowing users to know that every card included in the network is accepted.

We may also observe that socio-cultural differences also appear. While a considerable amount of urban subjects already know you need a personal code to get cash from an ATM machine few rural participants speak of this requirement. Since this is the type of information that is not taught in schools in Mexico, perhaps rural participants have less experience with ATM machines compared to urban participants that live in an environment and with adults that use this system more often than rural adults in small towns.

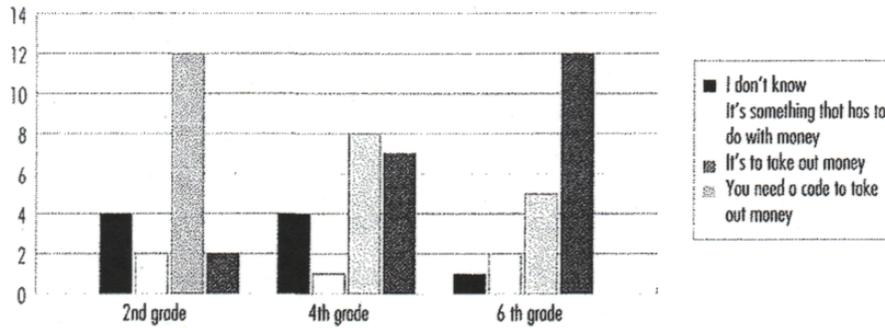


Figure 9.3. Participants' understanding in different school levels of how an ATM machine functions n. = 60

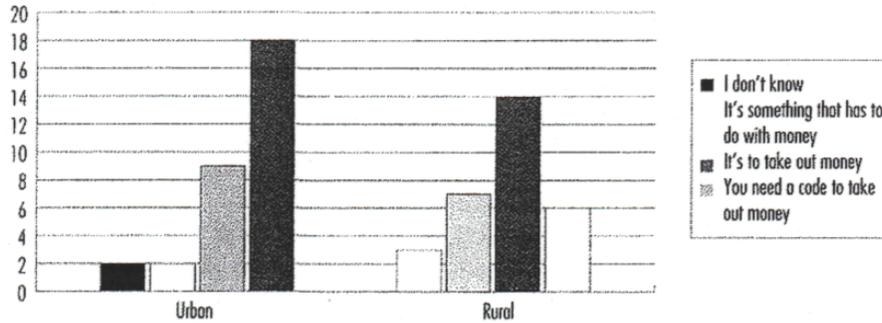


Figure 9.4. Participants' understanding in different social groups of how an ATM machine functions n. = 60

IMAGE 3

This image showed the outside of an exchange bureau that had a large text that said 'money exchange'. This image was included because we wanted to analyze participant's comprehension of the text and the function of an exchange bureau.

Some examples of children's answers

Laura (girl, 8.5)

What do you think this can mean? What is this? *I don't know what that is.*

Jorge (boy, 9.6)

What do you think this can mean? What is this? *It has something to do with Mexico and the United States. It's a card. You use this card when you go to the United States. You go through a tunnel and they ask you for your card.*

Cecilia (girl, 10.11)

What do you think this can mean? What is this? *They change Mexican money for American money.*

Luis (boy, 12.2)

What do you think this can mean? What is this? *It's an exchange bureau where you can change Mexican money to money from any other country.*

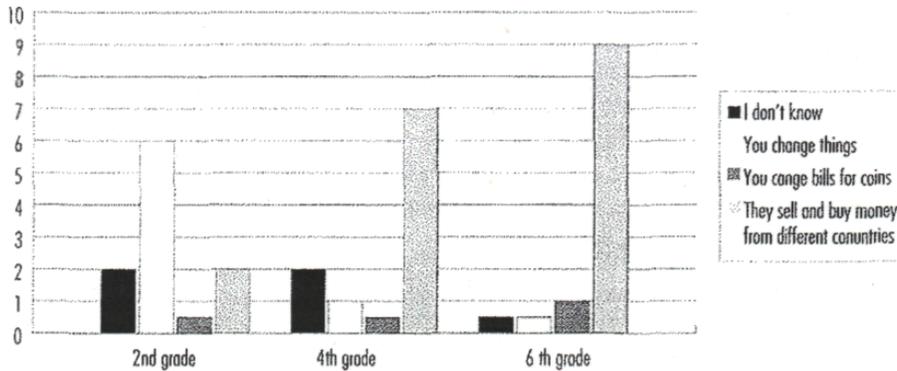


Figure 9.5. Urban participants' understanding of «exchange bureau» n. = 30

Figure 9.5 and 9.6, show participants' comprehension of an exchange bureau. Figure 9.5 clearly shows how young children in urban context still do not have a full comprehension of what these places are for, while older children do have more precise ideas about the matter. When looking at Figure 9.6 one can notice that though rural children also show a developmental trend in their answers it seems that this development appears earlier for urban subjects. Probably daily experience is very important for this knowledge though this may be different rapidly, because actually a lot of Mexican families go to exchange bureaus, to change American dollars for Mexican pesos due to the large quantity of Mexican workers in the United States.

GENERAL OBSERVATIONS AND CONCLUSIONS

Our data confirm certain aspects considered in earlier studies mentioned in our introduction, about how societal and economic knowledge develops. The more concrete aspects of this domain are understood at younger ages, while abstract concepts or traits are understood around the beginning of adolescence, (Berti & Bombi, 1988; Delval, 2007; Webley, 2005). Furthermore, in the present study, we also found that there is a relation in this development with social and cultural variables of subject's environment.

In our study, asking children about what they think or their interpretation about signs, ads and texts related to economic interchanges that they encounter while strolling around streets every day, proved to be very enlightening about how they become aware of this type of knowledge presented to them as free floating information. Leiser et al. (1990), found in an extensive cross cultural study, that the developing understanding of economic processes such as banking or profit follows a general stage model (as could be the case for some of our experimental situations), but that other explanations related to several aspects of economic knowledge, were shaped by the culture in question and were fairly stable across the age groups in a particular country.

Concerning the present data this could even change within the same country among different social environments, and seems to be due to the fact that while some societies account for individual abilities others refer to social structural factors. Naturally we can expect that the interpretation of any of the images presented could be influenced by age, experience or social and cultural context, but the results obtained by the method we used clearly show, how and when different

type of variables are underlying the meaning of the image, economic and commercial knowledge, as well as differences in semantic aspects according to the form of presentation of the information: signs, objects as signs, or symbols and written texts.

As we stated before, the understanding by children of economic interchanges through advertising commercial communication or different information included in mass media, should be approached by researchers from several angles, and at the same time undertaken through specific areas or domains involved in the different sorts of knowledge included in the real life environment that allows participants cognitive development as well as their social and cultural interchanges.

Furthermore studies concerned with the development of societal and economic understanding, try to face the challenge of establishing the participation of interweaving variables in the intellectual processes involved in this area of knowledge. Finally these types of studies could provide theoretical and factual elements to enhance possible applications in school curriculum to promote young people's economic socialization, involvement and discussion, of economic and social aspects of their society.

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