Propuestas propias Propuestas de la lista de Dr. Gonzales

**Psychology under decision making**

Judgment under Uncertainty: Heuristics and Biases - Amos Tversky, Daniel Kahneman (1974)

Abstract: This article described three heuristics that are employed in making judgements under uncertainty: (i) representativeness, which is usually employed when people are asked to judge the probability that an object or event A belongs to class or process B; (ii) availability of instances or scenarios, which is often employed when people are asked to assess the frequency of a class or the plausibility of a particular development; and (iii) adjustment from an anchor, which is usually employed in numerical prediction when a relevant value is available. These heuristics are highly economical and usually effective, but they lead to systematic and predictable errors. A better understanding of these heuristics and of the biases to which they lead could improve judgements and decisions in situations of uncertainty.

<https://www.its.caltech.edu/~camerer/Ec101/JudgementUncertainty.pdf>

Prospect Theory: An Analysis of Decision Under Risk - Amos Tversky, Daniel Kahneman (1979)

Abstract: This paper presents a critique of expected utility theory as a descriptive model of decision making under risk, and develops an alternative model, called prospect theory. Choices among risky prospects exhibit several pervasive effects that are inconsistent with the basic tenets of utility theory. In particular, people underweight outcomes that are merely probable in comparison with outcomes that are obtained with certainty. This tendency, called the certainty effect, contributes to risk aversion in choices involving sure gains and to risk seeking in choices involving sure losses. In addition, people generally discard components that are shared by all prospects under consideration. This tendency, called the isolation effect, leads to inconsistent preferences when the same choice is presented in different forms. An alternative theory of choice is developed, in which value is assigned to gains and losses rather than to final assets and in which probabilities are replaced by decision weights. The value function is normally concave for gains, commonly convex for losses, and is generally steeper for losses than for gains. Decision weights are generally lower than the corresponding probabilities, except in the range of low probabilities. Overweighting of low probabilities may contribute to the attractiveness of both insurance and gambling.

<http://www.its.caltech.edu/~camerer/Ec101/ProspectTheory.pdf>

**Attitudes toward poverty**

Risk Attitudes and the ‘Vicious Circle of Poverty’ - Paul MosleyArjan Verschoory (2005)

Abstract: The article reconsiders the view that the poor are trapped into poverty as a result of their risk aversion, precluding the level of investment needed to lift them out of poverty. The starting point is the experimental methods of Binswanger who found no significant association between risk aversion and low income. Using experimental data from Uganda, Ethiopia and India the article confirms these early findings, and provides estimates of the correlation between the variables involved in the ‘vicious circle of poverty’. The paper concludes that there is generally little relationship between risk aversion and an income measure of poverty, but a strong relationship between the latter and asset levels and returns.

<https://link.springer.com/article/10.1080/09578810500066548>

Attitudes Toward the Poor and Attributions for Poverty - Catherine Cozzarelli Anna V. Wilkinson Michael J. Tagler (2002)

Abstract: Prior psychological research on attitudes toward the poor has focused almost exclusively on the attributions people make to explain why individuals are poor (e.g., Smith & Stone, 1989; Zucker & Weiner, 1993). The goal of the current study was to investigate the relationships among feelings about the poor and poverty, stereotypes of the poor, attributions for poverty, and sociopolitical ideologies (as assessed by the Protestant Ethic, Belief in a Just World, and Right Wing Authoritarianism Scales). In our Midwestern college sample (n = 209), attitudes toward the poor were found to be significantly more negative than attitudes toward the middle class. In addition, participants were most likely to blame poor people them‐selves for their poverty. However, attitudes toward the poor and attributions for the causes of poverty were found to vary among individuals from different sociodemographic backgrounds and by degree of endorsement of Protestant ethic, just world, and authoritarianism beliefs. Few gender differences were obtained.

<https://spssi.onlinelibrary.wiley.com/doi/abs/10.1111/0022-4537.00209>

**Socioeconomics and poverty**

Socioeconomic Factors Associated with Attitudes toward Welfare Recipients and the Causes of Poverty - Jon P. Alston, and K. Imogene Dean (1972)

Abstract: Data are presented which show the association of the socioeconomic factors of age, sex, education, and occupation with the responses of a national sample of the white population in 1964 to questions about the causes of poverty, selected aspects of welfare programs, and the legitimacy of the need to receive aid.

<https://www.journals.uchicago.edu/doi/abs/10.1086/642795>

Beliefs About the Motivation of the Poor and Attitudes Toward Poverty Policy - John B. Williamson (1974)

Abstract: The thesis that ideological beliefs about the poor and about poverty policy are in large measure a function of economic self-interest is examined. Socioeconomic status is best described as a consistent, but weak predictor of beliefs about the motivation of the poor and of support for greater efforts to aid the poor. What have generally been referred to as middle-class misconceptions about the motivation of the poor are often held by the poor themselves. Evidence is presented indicating that a marked decrease in extent of commitment to the work ethic could have a substantial impact on beliefs about the poor and the extent of support for efforts to reduce the degree of economic inequality.

<https://academic.oup.com/socpro/article-abstract/21/5/634/1684757>

The Determinants of Public Attitudes Toward the Welfare State - Yeheskel Hasenfeld Jane A. Rafferty (1989)

Abstract: This paper develops and tests a causal model of the determinants of public attitudes toward welfare state programs. It proposes that support of welfare state programs is a function of self-interest and the resultant identification with dominant social ideologies—work ethic and social equality. Identification with these ideologies, in turn, affects endorsement of social rights and, hence, support of welfare state programs. Using data from the 1983 Detroit Area Study, the model is generally confirmed. The data also show, as expected, some important differences in the effects of the social ideologies on support of contributory vs. means-tested programs. The findings suggest that the social groups supporting the welfare state are the economically and socially vulnerable who identify with social democratic values.

<https://academic.oup.com/sf/article-abstract/67/4/1027/2232082>

The Effects of Credit Attitude and Socioeconomic Factors on Credit Card and Installment Debt - YI‐WEN CHIEN SHARON A. DEVANEY (2005)

Abstract: Most previous research on credit use has examined the effect of socioeconomic and attitude variables without considering the possible correlation among these factors. Also, the studies have not considered whether there is a difference between general and specific attitudes toward credit and the use of credit. This study addresses those problems and includes installment debt as well as credit card debt in the analysis. The study used data from the 1998 Survey of Consumer Finances. The findings show the higher the specific attitude index, the higher the outstanding credit card balances, and the more favorable the general attitude toward using credit, the higher the installment debt. The results suggest the need for greater awareness on the part of consumers and consumer educators on the influence of attitude in the use of credit.

<https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1745-6606.2001.tb00107.x>

**\*Extra**

Do People Mean What They Say? Implications for Subjective Survey Data - Marianne Bertrand

Sendhil Mullainathan (2001) No abstract is available for this item.

<https://ideas.repec.org/a/aea/aecrev/v91y2001i2p67-72.html>

<https://www.aeaweb.org/articles?id=10.1257/aer.91.2.67>