



**YOUTH VOICE  
JOURNAL**

**MARCH 2023**

**SPECIAL ISSUE**

**INEQUALITY, INFORMATIONAL  
WARFARE, FAKES AND SELF-REGULATION IN  
EDUCATION AND UPBRINGING OF YOUTH**

**VOLUME II**

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First published in the UK in March 2023 by RJ4All Publications  
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Database right RJ4All Publications (maker)  
British Library Cataloguing in Publication Data  
ISSN: 2056-2969  
ISBN 978-1-911634-79-9  
DOI: 10.13140/RG.2.2.30896.02567

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# ECONOMIC ATTITUDES AS A COMPONENT OF ECONOMIC SOCIALIZATION OF UKRAINIAN YOUTH

Maryna Orap, Nataliya Savelyuk, Yaroslava Kalba,  
and Halyna Hruts

## ABSTRACT

The article is dedicated to the study of the level of development of economic attitudes of the Ukrainian youth as an important component of their general economic socialization. The theoretical analysis takes place both in the context of the general theory of personality's socialization, in particular, economic socialization, and taking into account the particular concepts of cognitive theory. The general level of development and the structure of economic attitudes of the Ukrainian youth the example of students were empirically investigated. According to the results of the correlation analysis, the most significant positive association can be traced between awareness of economic issues and financial optimism ( $r = .389$ ;  $p \leq 0.001$ ), as well as between economic planning and socio-economic comparison ( $r = 0.261$ ;  $p \leq 0.001$ ). In addition, the existing association between the respondents' "subjective financial condition" and all factors of economic attitudes make possible to draw a conclusion about the predominant role of subjective assessment by the Ukrainian students in the formation of attitudes to economic issues. It was found that the economic socialization of the Ukrainian students in terms of the development and formation of economic attitudes will be effective when it was aimed at increasing the economic education of the young people, which contributed to the development of financial optimism, the formation of economic planning skills and the creation of positive examples of economic stability and success. Thus, economic attitudes, their qualitative and quantitative characteristics are constituent parts and indicators of the success of the economic socialization of the youth.

**Key words:** economic socialization, economic attitudes, Ukrainian youth, indicative activity in the economy, financial optimism.

### To cite this article:

Orap, M., Savelyuk, N., Kalba, Y., and Hruts H. (2023) Economic attitudes as a component of economic socialization of ukrainian youth, *Inequality, Informational Warfare, Fakes and Self-Regulation in Education and Upbringing of Youth*, Youth Voice Journal Vol. II, pp. 88-97. ISBN (ONLINE): 978-1-911634-79-9

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## INTRODUCTION

Socio-economic transformations in the world as a whole and in Ukraine, in particular, lead to global changes in the sphere of finance and the economy of the population. The problem of the psychological nature of the economic activity of a young person, aimed both at ensuring economic well-being and at the self-realization of the personality as a subject of economic processes, attracts more and more attention. In this aspect, current studies of the processes of personality socialization, in particular, its economic socialization, through the conceptual field of the main concepts of modern information theory, create new and very promising methodological foundations for the study of economic attitudes as blocks of information that exist in the mental space of the personality. According to this point of view, it is very relevant to study the specifics of the development of economic attitudes as a component of integral economic socialization of the youth in the coordinates of information processes, which largely determine the specifics of their individual attitude to the phenomena of the economic existence. This, in turn, it will make possible to improve the process of conscious formation of strategies and tactics of constructive economic behavior of young people, as well as it will contribute to the purposeful development of their economic consciousness and successful economic socialization in general.

## LITERATURE REVIEW

A person's determination of his or her position in the system of economic relations and, above all, in the system of property are among the central conceptual issues of the personality. Attitudes towards property, towards money, understanding of economic relations and attitude towards one's place in this system play an important role in understanding of the person's essence. Through the internalization of economic relations, the process of the personality's entry into the economic relations of society, the formation of economic and psychological parameters of the personality, and the personality's identification as a subject of economic activity takes place. This process is defined by psychologists as "economic socialization", which is a part of the general process of socialization of the personality.

According to authoritative foreign researchers, economic socialization is one of the main components of the integral subject of the economic psychology research, since through the corresponding concept the processes of the gradual entry of the personality into the world of economics, the development of economic consciousness as an understanding and interpretation of relevant phenomena - for example, ideas about wealth and its distribution, state ownership and the market, consumer behavior, etc (Lunt & Furnhan, 1996).

Speaking about socialization in the context of this research, we will mean the actual "economic socialization" as one of the types of socialization that acquires a decisive importance precisely during the period of study at university. In psychological science, the study of economic socialization was founded relatively recently. For the first time, the term "economic socialization" was considered in the process of socialization analysis in the works of B. Stacey, in which author distinguishes four aspects of economic socialization: money, property, social differentiation and socioeconomic behavior (Stacey, 1982). Later, P. Lunt & A. Furnham found a connection between the socialization of a young person and his beliefs, and how it generally affects person (Lunt & Furnhan, 1996). In Ukrainian psychology, the study and research of the economic socialization of the youth was founded only in 2000 by employees of the laboratory of social psychology of the H. Kostyuk Institute of Psychology of the National Academy of Sciences of Ukraine within the framework of the general problem and research on the topic of socialization of pupils and students in the conditions of the transformation of society (G. Averyanova, T. Govorun, N. Dembytska, O. Lavrenko, G. Lozhkin, V. Moskalenko and others) (Averianova et al., 2005; Moskalenko et al., 2015).

Based on the studies of economic socialization by Ukrainian and foreign researchers (Averianova et al., 2005; Dembytska, 2018; Denegri et al., 2011; Hodgkin, 1984; Karamushka, Khodakevych, 2017; Lavrenko, 2018; Lunt & Furnhan, 1996; Moskalenko et al., 2015), we understand this process as the formation and development of those social and psychological qualities of the personality that define the successful inclusion of the personality in the market relations. At the same time, researchers identify economic orientation as an important factor in the economic socialization of the young people. According to N. Dembytska, "economic guidelines are a type of social guidelines that are formed under the influence of economic relations and economic activity, are manifested in the personality's attitude to property, money, economic status, well-being, etc" (Dembytska, 2018).

It is important to note that even in the classical factor-analytical studies by H. Eysenck, dedicated to the elucidation of the basic structure of the social attitudes of the personality, the actual economic factor of behavior was singled out as one of the basic components. So, based on the results of the statistical procedure of identifying second-order factors, the scientist interpreted 3 orthogonal, completely independent factor structures as representatives of the following system-believing components of social attitudes: 1) “general conservative/radical ideology”, 2) “socio-economic conservatism against socialism”, 3) “hardness against softness”. In other words, a person can be more conservative in his or her views on general social issues, but much more radical when considering the economic aspects of life, and vice versa (Eysenck, 1975).

Among the most thorough studies of recent years there is a comparative study of the features of economic socialization in childhood, adolescence and the youth, carried out by A. Otto and J. Serido. It is based on Bronfenbrenner’s bio-ecological model, which leads to an understanding of the relevant processes as the individual development of the personality until it reaches the state defined by the authors as “financial autonomy”. In general, this perspective of the scientific view includes multi-level and interconnected, interacting factors of the constantly changing surrounding natural and cultural environment, to which gradual adaptation occurs during the processes of socialization (Otto, Serido, 2017). The mentioned approach to the level of economic socialization of the youth is determined by the extent to which they achieve the specified financial autonomy, and their economic attitudes in the aspect of the theory of information processes in the most general form which can be considered as features of individual characteristics of perception, emotions and behavior relevant to the specified autonomy. R. Hodgkin used the theoretical foundations of information theory as a basis for the formation of economic attitudes in the process of economic education (Hodgkin, 1984).

Thus, the further theoretical and practical side of the stated problem requires first of all clarification of the definitions of the original concepts: “attitude” and “economic attitude”. In foreign psychology, the concept of “attitude” is considered as an organized system of beliefs about the object or situation, which determines a person’s tendency to act in a certain way (Rokeach, 1986). In Ukrainian psychology, the traditional definition of “attitude” is considered as “basic social attitudes”, “orientation”, and “fixed attitude, which acquires great personal weight” and “global attitude (Khomulenko, 2011). In cognitive psychology, considering the structure of attitudes, three components are traditionally expressed: cognitive component (awareness of the object of social attitude); affective component (emotional evaluation of the object, expression of feelings of sympathy or antipathy to it) and conative component (consistent behaviour towards the object) (Smith, 1986). Most researchers share the view that these components are closely interrelated (Huskinson & Haddock, 2006) and can sometimes enter into conflicting relationships with each other (Chaiken & Yates, 1985; Conner & Sparks, 2002).

The concept of “economic attitudes” has different scientific interpretations and is considered in different contexts. For example: as a subjective position (disposition) on making economic decisions to meet their own material needs (Denegri et al., 2011); as a certain structure which includes beliefs, abilities and skills that allow a person to understand the economic environment in narrow and global aspects and make effective decisions according to their own economic resources (Yamani, 1997); as a strategy of human economic behaviour in situations of different economic nature, including the effective (successful) use of money and other resources (Deineka & Zabelyna, 2008). In particular, O. Deineka and E. Zabelina studying economic and socio-psychological adaptation, which is manifested in the formation of the personality’s economic attitudes (Deineka & Zabelyna, 2008).

The research attention of economic psychologists also focused on monetary behaviour and money attitudes, their relationship with various psychological and economic phenomena. In particular, correlations were found between work values and attitudes towards money (Furnham, 1996). It has been studied how economic abilities, monetary attitudes and socio-economic status affect the willingness to take risks in order to overcome financial difficulties (Von Stumm, 2013). Recent studies of monetary attitudes have shown a link between cultural attitudes toward money and the financial practices of their use (Henchoz et al., 2019). By distinguishing three main monetary attitudes: money as prestige and power, as a means of governance and as a goal, scholars argue that different attitudes toward money can coexist even within national context.

The importance of economic socialization of youth, in particular students, should be emphasized separately. This issue becomes relevant in connection with the general task of students’ socialization - the formation of a socialized personality that has mastered the necessary social norms and values, professional and interpersonal roles necessary for the successful functioning and self-realization of a young person in the modern socio-economic space. As O. Lavrenko mentions, “the economic socialization of the students has its own characteristics, since at this stage of life self-evaluation is carried out in the labor market, an idea of one’s own budget is formed, a more specific

acquaintance with the banking system, labor relations, etc” (Lavrenko, 2018).

**The aim** of the study is: to theoretically substantiate and empirically investigate the level of development of economic attitudes of the modern Ukrainian youth as an indicator of their integral economic socialization in the context of the theory of information processes.

**Hypotheses** are the following:

1. A high level of development of economic attitudes is a significant indicator of the level of economic socialization of the personality, as it is characterized by active information orientation in the economy, a positive attitude to economic issues, financial optimism, trust in economic institutions and the presence of aspirations to achieve the economic well-being (financial autonomy).

2. There are certain contradictions in the economic socialization of the modern Ukrainian youth: between, on the one hand, their real financial situation, the degree of financial autonomy, and, on the other hand, the subjective assessment of the specified situation and autonomy as a manifestation of the level of development of economic attitudes.

## RESEARCH OBJECTIVE, METHODOLOGY AND DATA

**Sampling of the study.** 327 bachelor students of Ternopil Volodymyr Hnatiuk National Pedagogical University (faculties of Foreign Languages, History, Physics and Mathematics, Engineering and Pedagogy) took part in the study. The age of the respondents was  $18.48 \pm 0.59$  ( $M \pm SD$ ), of which 109 were men and 218 were women. According to the results of men and women sample comparison based on the Student's t-test ( $t = 0.58 < t_{critical} = 3.34$ ,  $n = 327$ ,  $\alpha = 0.001$ ) statistically significant differences in the indicators of men and women were not found. This means that gender in this sample of respondents does not significantly affect the indicators of economic attitudes, so we did not take this indicator into account for the calculation and interpretation of results. Empirical data were collected during September – October 2021 and in January 2022. The presented results are a continuation and deepening of the conducted and published research (Orap & Kalba, 2021).

**Ethical approvals.** All participants of the empirical study were informed in detail about its purpose and tasks, the procedure for conducting it, the forms of processing the provided answers, the methods of presentation and further use of the results. Before the assessment, written consent was obtained from all the participants above the age of 18. It was stated that participation or refusal to participate in the study would not cause any negative consequences for the respondents. All participants gave voluntary consent to participate in the study, enter the received quantitative data into electronic matrices and statistical processing of the results without specifying any personal data. The study passed the ethical expertise and was approved by the Commission on Academic Integrity, Ethics and Conflict Management at the Ternopil Volodymyr Hnatiuk National Pedagogical University.

## PROCEDURES AND TOOLS

To study the characteristics and peculiarities of the economic consciousness and behavior of the personality, on the one hand, reliable and valid measures are needed, and on the other hand, convenient methods for conducting research and data processing are needed as well. In our study, we used O. Deineka, E. Zabelina's express measures of economic attitudes of the youth to study and analyze the characteristics of economic attitudes of students (Deineka & Zabelina, 2008). This questionnaire comprehensively characterizes the field of human economic attitudes, taking into account different areas of economic behaviour and socio-economic roles: owner (attitude to money, property, investment behaviour), consumer, entrepreneur and employee. The questionnaire contains 17 questions related to economic attitudes in various spheres of economic reality. Each question is evaluated on a 7-point Likert scale, where 1 point — 'absolutely disagree', 7 points — 'completely agree'; min — 17; max — 119 points. The factor structure of the questionnaire also allows you to additionally calculate 4 factors that describe the characteristics of economic attitudes: 1) the scale (factor) of orientation activity in the economy (F1) consist 4 items ( $\alpha = .76$ ); min — 4; max — 28; 2) the scale (factor) of economic planning and financial optimism (F2) consist 5 items ( $\alpha = .81$ ); min — 5; max — 35; 3) the scale (factor) of trust / distrust in economic institutions (F3) consist 4 items ( $\alpha = .86$ ); min — 4; max — 28; 4) the scale (factor) of socio-economic comparison (F4) consist 4 items ( $\alpha = .79$ ); min — 4; max — 28.



## STATISTICAL ANALYSIS

The results of the empirical study were processed using the methods of mathematical statistics — Pearson correlation analysis, mean and standard deviation ( $M \pm SD$ ) in the statistical program MS Excel.

## RESULTS AND DISCUSSION

In addition to the measures of youth's economic attitudes by O. Deineka, E. Zabelina (Deineka, Zabelyna, 2008), a survey (written questionnaire) was conducted to identify their financial situation and economic activity. So, in particular, the answer to the question 'What amount per month do you spend on your needs?' provides information on the real costs and approximate income of respondents (an explanatory interview was held to clarify the issue that 'own needs' are all expenses for the month). We have tentatively called this indicator 'objective financial condition' (OFC) when processing the results. Thus, it turned out that the largest number of young people spend on their needs per month from 2,000 to 4,000 UAH (40.37%), up to 2,000 UAH — 30.58%, from 4,000 to 6,000 UAH — 21.10%, from 6,000 to 8,000 UAH — 4.89% and more than 6,000 UAH per month — 3.06% of respondents.

If we take into account that the minimum wage in Ukraine is about 6,000 UAH, then objectively these amounts do not seem to be very sufficient.

Therefore, the question 'How do you assess the sufficiency / insufficiency of your income?' was intended to reveal the subjective assessment of respondents' own income, and this indicator we tentatively called 'subjective financial condition' (SFC). According to the results of this question, the vast majority of respondents (48.93%) consider their income more sufficient than insufficient, 22.93% consider it almost sufficient, 12.84% — even more than sufficient. And 15.30% (50 respondents) consider their income insufficient. Personal financial sufficiency (independence) is studied according to various scientific aspects: economic, sociological, pedagogical and psychological. J. Xiao, S. Chatterjee and J. Kim investigate and describe various factors of financial independence of young people (those who are 18-23 years old). They found out that such psychological factors as economic self-efficacy, the ability to manage money and the ability to solve problems are positively correlated with the stated autonomy of young people. According to scientists, such factors are no less important than the real incomes of young people, their financial assets and the level of education (Xiao et al., 2014). Assume that, unlike, for example, conscious money management, economic attitudes are largely a subconscious factor in individual achieves of the financial autonomy or its absence as an important goal of full-fledged economic socialization.

According to the results of the questionnaire for measures the economic attitudes (EA) it was determined that the average value of economic attitudes is within  $74.504 \pm 8.82$  ( $M \pm SD$ ). This made it possible to determine the levels of economic attitudes: high level is in the range of 119–88 points (16.51% of respondents), medium level — 87–66 points (70.94% of respondents), low level — 65–17 points (12.55% of respondents). The high level of economic attitudes is characterized by high scores on all issues and is characterized by active orientation in the economy, a positive attitude to economic issues, financial optimism, trust in economic institutions and the desire to achieve economic prosperity.

Analysis of data by individual factors allows us to conclude that the most significant in the overall picture of economic attitudes is the factor of economic planning (F2) ( $24.52 \pm 3.67$ ). It is the planning of one's income and expenses that gives an understanding of control over one's financial situation, which ultimately increases financial optimism. The latter is considered by the authors as a person's attitude to forecasting their own financial situation and economic prospects; it actualizes the attitude to savings and behaviour with money. This demonstrates the interrelationship, the more a person is aware of economic issues, the more optimistic he / she is in planning his / her own economic strategies, and thus in his / her subjective assessment of the adequacy of his / her own expenses-income. Conversely, increasing the subjective assessment of one's own economic well-being (current and future) can be seen as a motivating factor for orientation activity in the field of finance and economics. The obtained results allowed to determine the levels of optimism in the financial sphere and economic planning, in particular: high level — 35–28 points (14.68% of respondents), medium level — 27–21 points (72.78%), low level — 20–5 points (12.54%).

Also, the own orientation activity in the economy (F1) ( $17.84 \pm 3.56$ ) and socio-economic comparison (F4) ( $17.07 \pm 2.72$ ) are the most important in the formation of a holistic attitude to economic issues.

Significant for the conclusions of our study are the results of the correlation analysis between individual indicators and the overall level of economic attitudes, summarized in Table 1. For this sample (n = 202) significant Pearson correlation coefficients are  $r \geq 0.14$  (for significance level  $p \leq 0.05$ );  $r \geq 0.19$  (for significance level  $p \leq 0.01$ );  $r \geq 0.23$  (for significance level  $p \leq 0.001$ ).

**Table 1.** *Correlation matrix of economic attitudes factors*

	OFC	SFC	EA	F1	F2	F3	F4	M±SD
OFC		.044	.155	.091	.126	.057	.046	1.94 ± 0.88
SFC			.312***	.248**	.222**	.161*	.147*	2.72 ± 0.89
EA				.715***	.757***	.513***	.533***	74.504 ± 8.82
F1					.389***	.123	.233**	17.84 ± 3.56
F2						.228**	.261***	24.52 ± 3.67
F3							.210**	15.09 ± 2.87
F4								17.07 ± 2.72

Note: \* — statistically significant at  $p \leq 0.05$ . \*\* — statistically significant at  $p \leq 0.01$ . \*\*\* — statistically significant at  $p \leq 0.001$ .

OFC — objective financial condition, SFC — subjective financial condition, EA — economic attitudes, F1 — factor of orientation activity in the economy, F2 — factor of economic planning and financial optimism, F3 — factor of trust in economic institutions, F4 — factor of socio-economic comparison.

As can be seen from the table, the cumulative indicator of economic attitudes has statistically significant positive correlations with all the factors of these attitudes. This is quite obvious and demonstrates the validity and reliability of method used. It should be noted that the correlation indices are slightly different, compared to a previous similar study on a smaller sample of subjects (Orap & Kalba, 2021). However, the general pattern of significant correlations did not change with the increase in the sample size, which confirms both the reliability of the methodology and the adequacy of the theoretical foundations of our research.

The most significant positive correlation is observed between F1 and F2 ( $r = .389$ ;  $p \leq 0.001$ ). This demonstrates the interrelationship, the more a person is aware of economic issues, the more optimistic he / she is in planning his / her own economic strategies, and thus in his / her subjective assessment of the adequacy of his / her own expenses-income. Conversely, increasing financial optimism encourages people to be interested in the products and services offered by the financial market. Thus, financial literacy and economic awareness can be considered a predictor that influences the increase of financial optimism. These data are confirmed by the results of the study by E. Zabelina, O. Deineka & D. Trising, in which financial planning and rational investment are defined as one of the two main ways of economic socialization of youth (Zabelina et al., 2019). Thus, formation of a positive attitude to economic issues of one's own life is possible through awareness and study of opportunities to improve the financial situation. The negative correlations revealed in the study between the positive attitude of young people to entrepreneurship and financial pessimism emphasize the role of one's own economic activity in the formation of positive economic attitudes and adequate economic socialization.

It is worth noting that the positive correlation of F2 with F4 ( $r = 0.261$ ;  $p \leq 0.001$ ) indicates a strong influence of the comparison on predicting the youth's own economic prospects. The image of a 'successful person' is expressed through the prism of the importance of financial status, economic ambitions, the value of independent economic achievements. These results can be considered as a motivational strategy with a value-oriented focus on success in the professional sphere, career growth, creative realization, self-achievement on the one hand, and as reflecting the psychological type of ambitious young people seeking high financial status in the future, optimistic with the belief in success, but lack the knowledge and financial tools other than to save money. As mentioned another Ukrainian researchers, that "in the conditions of the transformation of society and its economic instability, the process of economic socialization of the youth is twofold and contradictory. On the one hand, new market characteristics are revealed, the search for alternative sources of financing, etc., and on the other hand, archetypes of the old society exist subconsciously, the expectation of benefits from the state, that is, a contradictory economic type of personality is formed among young people" (Averianova et al., 2005, p. 47).

Also very important were the results of the correlation between the indicators of subjective (SFC), objective (OFC) financial conditions and EA. It turned out that OFC does not correlate with SFC ( $r = .044$ ) (i.e., subjective

tive assessment of their own financial capabilities by Ukrainian students does not depend on the actual amount of income), nor with EA ( $r = .155$ ). Instead, statistically significant correlations are observed between the SFC indicators and the total EA indicator ( $r = .312$ ;  $p \leq 0.001$ ). In addition, the interrelationships between the SFC and all individual factors of economic attitudes (F1:  $r = .248$ ;  $p \leq 0.01$ ; F2:  $r = .222$ ;  $p \leq 0.01$ ; F3:  $r = .161$ ;  $p \leq 0.05$ ; F4:  $r = .147$ ;  $p \leq 0.05$ ) indicate a close interaction of attitudes to their own financial condition and economic issues in general. This allows us to conclude that there is the predominant role of subjective assessment of Ukrainian students in shaping attitudes to economic issues.

In fact, in context of socialization and obtained empirical results, we can say that the subjective financial condition is an important psychological indicator of information processes' peculiarities within the holistic system of the subject's economic behaviour (individual and / or collective), which testifies to its (system's) relative autonomy from the objective financial condition. On the one hand, modern Ukrainian youth shows a fairly significant attitude to search for economically relevant information in the surrounding living space (high F1). On the other hand, the most powerful factor in the overall structure of economic attitudes was the factor of students' economic planning and financial optimism (the highest F2). In the context of cognitive theory we consider it to be correlated with the individual transformation of information, which is most conducive to development of the subjectivity elements in any cognition. In other words, the studied youth as a subject of economic behaviour and relevant attitudes mentally forms a significant subjectivity in the interpretation of objective economic phenomena and situations. This fact is empirically confirmed by the absence of a statistically significant correlation between F3 and F1. In general, the only factor in the structure of young people's economic attitudes, that does not correlate with the factor of orientation activity in the economy, is the factor of economic planning and financial optimism, which ultimately justifies the lack of theoretically desirable relationship between objective and subjective financial conditions of students.

We draw attention to a certain hierarchy of the correlation between the subjective financial condition and the presented factors of economic attitudes. The factors of orientation activity in the economy and economic optimism are the most closely related to the subjective economic condition. It was found that students' assessment of their own financial condition as sufficient / insufficient does not depend on real financial security, but is closely correlated with economic attitudes. This suggests that the leading role in dealing with economic issues is not the amount of money, but the subjective assessment of their amount as sufficient or insufficient. Thus, financial optimism is a significant factor in the economic socialization of young people. This opinion is also confirmed by the results of the research carried out by A. Nisimchuk, O. Padalka and O. Shpak, who note that economic education is a belief, motive, instructions, value orientations of the personality, which are achieved through a purposeful activity on transfer of modern understanding of the essence of economic phenomena, experience and methods of rational economic behavior (Nisimchuk et al., 2000, p. 178).

Qualitative analysis of the obtained results allowed formulating the following considerations. Objective financial condition is not a predictor of the subjective quality of life and economic attitudes of young people for several reasons. One of the reasons for this state of affairs, in our opinion, is the phenomenon described by R. Veenhoven, namely: when basic needs are relevant in the first place, income (income growth) does not significantly affect life satisfaction, especially in poverty (Veenhoven, 2000). Qualitative analysis of statistical data to some extent reinforces this thesis. In particular, the question "How do you assess your and your family's financial situation?" allows to state 74.92% of respondents who give a marginal assessment of their own financial level: "There is enough money for food, clothing, everyday goods, but not enough for expensive items (apartment, car, cottage, etc.), we regulate our costs"; only 15.59% of respondents are able to save. In this context, the problem of respondents' understanding of poverty / wealth thresholds and awareness of their own economic identity seems relevant.

Another important argument for the lack of relationship between the "objective financial condition" and economic attitudes can be the economic and geographical characteristics of the sample (respondents were the representatives of small agricultural towns). This assumption is based on the position developed by B. Hayo & W. Seifert, who studied the relationship between subjective economic well-being, objective economic well-being and macroeconomic indicator. Authors concluded that the indicator of objective well-being is the index of material goods. Scientists define the economic and geographical factor (including the size of the settlement) as one that significantly affects economic well-being and its assessment. Consumer prices are generally lower in rural areas than in urban areas. Thus, the price effect may lead to a relatively higher purchasing power of income in rural areas. Thus, the impact of the size of settlements is due to the presence of greater income inequality in cities, greater disparities

in wealth and income and, as a result, adjustment of claims. The larger the city, the lower economic satisfaction, despite better economic opportunities of cities. People see others who are much richer and therefore feel much poorer than those who live in the regions (agricultural towns, urban settlements, villages). Therefore, the indicators of objective well-being are especially high in large cities, while subjective well-being is higher in less populated regions (Hayo & Seifert, 2002). In our opinion, this explains to a certain extent the rather high level of students' subjective financial condition in our study.

The study also points to a lack of students' sound financial reflection, as evidenced by conflicting answers to a number of questions. For example, on the question "How do you view the current economic conditions in the country for personal well-being and income increase?" 58.10% of respondents answered as "in some ways favourable, in others unfavourable", 27.77% of students rated as "completely unfavourable". When asked "How will the economic situation in the country change in the near future?" 32.11% of respondents said "will remain unchanged", 35.17% — "will deteriorate". At the same time to the question "Will the financial state of your life decrease or increase in the near future?" 68.19% of respondents said "will probably increase", 16.81% — "will significantly increase". The following answers were similar: "I am sure the level of income will increase in the near future" — 38.84% of students said "yes", 22.93% of students said "rather yes than no", 19.88% of students said "absolutely yes". It should be emphasized here that the study was conducted before the start of a Russian-Ukrainian war, so the results of such survey in the fall of 2022 would have significant differences. That is why we point not to the substantive aspect of the answers, but to their contradictory nature, which indicates insufficient cognitive processing of economic attitudes.

## CONCLUSIONS

The analysed results allow us to consider economic attitudes (EA) as a predictor and indicators of economic behaviour (activity) of Ukrainian youth, influencing their economic socialization. People's economic behaviour tends to change under the influence of economic and institutional reforms, so economic attitudes are the psychological markers that allow you to assess and timely predict changes in psychological relations in finance and economics. We find it appropriate to consider EA as a part of the collective (group) economic consciousness of young people, which can include both conscious and unconscious mental components. In turn, economic consciousness is formed in the process of person's economic socialization, which should be considered, first of all, as its gradual adaptation to the realities of the economic existence in society.

The general level of economic attitudes in the studied sample is defined as above average, which in modern economic realities indicates a sufficient level of economic optimism of Ukrainian students. Close correlations between the factor of "orientation activity in the economy", factors of "economic planning and financial optimism" and "socio-economic comparison" reflect the current coordinates of information processes, in particular, students' potential readiness and demand for knowledge of economics, financial literacy etc.

The factor structure and hierarchical structure of the economic attitudes of the Ukrainian youth that we have identified makes it possible to define a young person's awareness of his or her own economic attitudes as a basis for economic socialization. The feedback received from the respondents after the diagnostic procedure is essential for the formulation of the research conclusions. 79.20% (259 respondents) of the answers to the question "What considerations did your answers to the questions of the methodology cause" contained positive connotations such as: "These questions made me think about my financial situation", "I have never thought about my dreams before financially", "I realized that I need to learn more about the possibilities of economic development", "It was useful to think about the importance of financial issues in my life". This, on the one hand, indicates a mostly spontaneous and uncontrolled process of economic socialization of the Ukrainian youth. On the other hand, it demonstrates: 1) the need for purposeful work on economic education and 2) one of the main directions of such education, which consists in the conscious formation of one's own economic attitudes. The results of our research create a basis for the implementation of the program of economic socialization of the Ukrainian youth. In connection with the above, we state that in order to optimize the process of economic socialization of a modern Ukrainian youth, it is necessary to purposefully construct, first of all, their economic attitudes, and at the stage of their informational transformation. In the context of the empirically revealed factor structure of economic attitudes and their established correlations, this means a process of more conscious personal economic planning and a more reasonable approach to building financial forecasts with a simultaneous clear correlation of them with indicators of the objective financial state. In this way, the desired result of the economic socialization of the personality - his or her economic autonomy - will be achieved.

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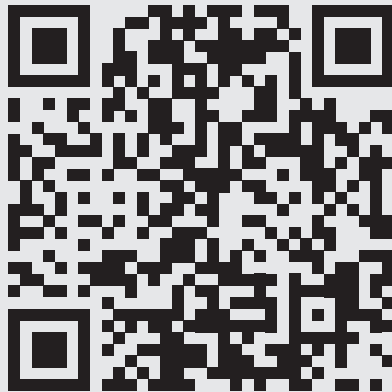
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