# IMPACT OF ECONOMIC PRESSURE ON VALUE SYSTEM AMONG NIGERIAN YOUTHS

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**ABSTRACT:** The study examined impact of economic pressure and family climate on value system among Nigerian youths. The participants for the study were 497 youths drawn from Anambra Senatorial Zones (North, Central and South), Anambra State, Nigeria. The participants comprised of 239(48.1%) males, and 258(51.9%) females. Their age ranged from 18 to 34 years. The mean age was 25.33 and a standard deviation of 5.04. Marital status 285(57.3%) were married and 212(42.7%). Cluster sampling technique was used to select the cities. Incident sampling technique was used to select the participants; this was based on availability, willingness, and accessibility of the participants. Three instruments were used in the study: Northern-O'Brien Measure of Notions of Economic Inconveniences, Family Climate Scale and Value System Scale. The study adopted a cross sectional design and Univariate- analysis of variance (ANOVA) was employed as appropriate statistics. The result indicated that economic pressure had significant impact on youths' value system at  $(F_{1,493}) = 245.63$ , p<.05, with mean differences and standard deviation within the economic pressure: M=42.61, SD=4.53 (high) and M=34.44, SD=6.39 (low), N=497. Family climate had significant impact on youths' value system at  $(F_{1,493}) = 18.26$ , p<.05, with mean differences and standard deviation within the family climate: M = 36.75, SD = 7.28 (positive) and M =38.33, SD= 6.61 (negative), N=497. Economic pressure and family climate had no significant interaction effect on youths' value system at  $(F_{1,493}) = .02$ , p > .05. The study findings have showed that economic pressure and family climate affect value system. This understanding may enable the youths to know how to strive and eschew unwholesome values that is likely to hamper the original values instil into them by the parents and significant others. This can be achieved through psycho-education and seminar/workshop about economic pressure and family climate. The education if assimilate very well by the youths will help them navigate the detrimental effects of economic pressure and family climate that affect youths' value

## KEYWORDS: Economic Pressure, Value System, Nigerian Youths

#### INTRODUCTION

The growing rate of value decadence among youths and even some adults in Nigeria has reached an alarming rate and become a source of worry. The effect of this on the youths is their quest for quick money through any available means. They also engage in other negative acts as Tide (2012) submitted that the Nigerian society now looms large with kidnapping activities, unemployment, bare–faced banditry, corruption, blood–letting, restiveness, religious and ethnic intolerance, and other forms of unethical dispositions. Clearly, there is a dying moral culture and an ethical failure leading to total collapse of societal values system among the

youths. These lead to high rate of moral and behavioural rottenness.

A person's values determine his or her character and actions, even in situations where negative consequences might exist for doing the right thing. Moral decisions produce internal rewards when value systems and actions coincide. In society, these systems depict accepted standards that serve the greater good of the nation or community. Laws typically define moral behaviour acceptable to the majority of citizens based on honesty, integrity, respect for others, and religious history of the region.

Economic pressure occurs when people is facing undesirable economic times. Economic pressure is the economic situation youths are

confronted with or a temporary lack of liquidity and with the difficulties in fulfilling economic obligations on schedule and to the full extent (Davydenko, 2015). It is also a state in which youths generates inadequate revenues because it is not able to meet its economic requirements. This is caused by illiquid assets, high levels of fixed costs or earnings which are highly sensitive to depressed economic conditions. Disregarding the indications of economic pressure can be detrimental for youths as it may lead to depression, frustration and in extreme cases suicide.

Moreover, economic pressure may trigger lack of value system more often among indigent youths who are suffering economic lack. Moreover, economic pressure and hardship places youths at risk for multiple disadvantages (Conger et al., 2018). Studies show that children growing up under conditions of economic hardship are at increased risk of behavioural problems, a decrease in social competence, and lower cognitive abilities (Bolger et al., 2017; Gershoff et al., 2017).

#### **Statement of the Problem**

Poor value system has been observed to be caused by high rate of moral decadence among the youths (Oluwagbohunmi, 2017). There seems to be different forms of unethical dispositions that have led to total collapse of this value system. The values of honesty, hard work, dedication, respect for elders, respect for human dignity, decent dressing, humility and discipline among others seem to be gradually diminishing in the society and most importantly among the youths.

Nigerian youths get involved in negative activities such as political thuggery, crisis, violence, get rich syndrome, armed robbery, rape, prostitution and so on. Thus, the persistence of these trends casts doubt on the capacity of families specifically parents and the Nigerian state to address the fundamental problems facing its youth citizenry as a step towards tapping their potential for economic productivity and growth. Indeed, the factors shaping youth value system are multiple and intersecting, defying simple solutions such as those informed by an economic pressure and family problems.

Consequently, this study was carried out to examine the impact of economic pressure on

value system among Nigerian youths. This was done in order to bridge knowledge gap in interplay between economic pressure and value system, since the interplay seems to be impacting very adversely among Nigerian youths.

#### Purpose of the Study

The purpose of the study is as follows:

1. To determine if economic pressure will impact on value system among Nigerian youths.

#### **Research Questions**

The following research questions will guide the study:

1. Will economic pressure impact on value system among Nigerian youths?

### Significance of the Study

The study will have the following significance:

- 1. This study will help experts like social psychologists to understand link between economic pressure and value system. This will enable them draft programmes that will improve value system among youths.
- 2. The findings of this study will help authorities like religious bodies or government to understand the extent economic pressure can affect youths value system. That might help the authorities to décor a better plan to engage the youths meaningfully in the society.

### **Operational Definition of Study Terms**

**Economic Pressure:** This refers to economic situation youths are confronted with or a temporary lack of finance and with the difficulties that ensue in fulfilling economic obligations, as measured with Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007).

Value System: This refers to ethical and moral principles that guide individuals in fulfilling their dreams as measured with Value System Scale by Trompetter, and Klooster (2010).

#### LITERATURE REVIEW

# Conceptual Review Economic Pressure

Economic pressure, which is defined as the inability to make ends meet to provide for an individual's family, is most commonly experienced by persons and families who experience episodic or long-term poverty (Conger et al., 1994; Elder et al., 1995; Conger et al., 2002). Moreover, economic pressure occurs when a society or country is facing undesirable economic times. For example, it may occur during a recession, when unemployment rates are higher than usual, or after a period of cost increases. Societies respond to economic pressure in different ways, such as consumers cutting costs, shopping less, or borrowing less money from financial institutions. However, a period of pressure is often followed by economic reform (Colley, 2023).

#### Value System

Njayarkulam (2003) opined that values are seen as a set of norms of behaviour that guide the people to act in a manner that promotes and results in joy, satisfaction, peace of mind, and harmony among individuals and society. To be of value is to have a particular virtue. The sense of value is an essential attribute of human consciousness. The psychological and social sciences define values as preferences or as desirable goals, emotions and interests. Values are still extensively acknowledged as a significant factor in humans' undertakings.

It is believed to have the ability and propensity to influence and propel one carrying out certain actions/activities while staying away from others (Mohan, 2014). Values are core elements in the concept and theory of choice. They are as fundamental to man as wisdom; they determine what is cherished/treasured or refused, accepted or rejected. Values are rules by which one takes decisions relating to right or wrong, should or should not, good or bad. Values are principles or standards of behaviour.

# Method of Creating Values among Youths

Youth participation: The active participation of young people in decisions and actions within youth organisations is a defining feature of youth organisations. Many youth organisations also support young people's involvement in decisions and actions beyond the organisation. This includes, for example, the work of organisations like local and national youth councils which focus upon young people's participation and political engagement (political

engagement and activism) and those focused upon enabling local, national or international action by young people (civic engagement and activism).

Experiences and opportunities: Youth organisations can offer young people the opportunity to "experiment" and do things that that they would otherwise not be able to do including, in some cases, travel nationally and internationally (mobility) (Taru, 2013). Many of these experiences and opportunities facilitate informal learning and/or may be linked to youth work or non-formal education. These experiences can contribute to personal and social outcomes in a wide range of realms such as human capital, education and employment and health and wellbeing, and civic and political outcomes, such as changes in young people's sense of a European or ethnic identity.

Information, advice and guidance: Youth organisations can provide places to develop relationships of trust and understanding of young people's lives, and offer the knowledge and expertise necessary to underpin the provision information, advice and guidance (Williamson, 1997; Sildnik, 2015). Effective information, advice and guidance can facilitate access to services and inform changes in young people's attitudes, thinking and behaviour. These can contribute to personal and social outcomes such as increases in human capital, participation in education, training and employment and improvements in health and wellbeing.

# Was of Making Contribution into Youths Value System

Promoting positive choices: Youth organisations can contribute to preventative work (helping young people avoid risks/risky behaviours) and promote positive changes in young people's behaviour, such as stopping or moderating risky behaviours like drug and alcohol misuse, by, for example: increasing young people's knowledge and understanding (e.g. of the risks associated with certain behaviours), through information, guidance and educative work (Henderson, 2005); enhancing young people's social and emotional skills, including increases in young people's selfesteem and self-awareness, helping provide the motivation and self-confidence young people

may need to make positive, but sometimes difficult or challenging choices (e.g. Asociatia Stea, 2012); and extending young people's social networks, enabling them to form new friendship groups and facilitating social integration (Kiilakoski, 2015; Perea, 2004).

Human capital: Human capital originates and gathers momentum through societal culture, customs, mobility interactions. Healthfield (2011) defined human capital development as a framework for helping youths developed their personal organizational skills, knowledge and ability. For Sullivan and Steven (2013) human capital development is about recruiting. supporting and investing in people through education, training, coaching, mentoring, internships, organizational development and resources management: Human capital development recognizes that development and growth of people organization and business are an important and essential asset of the organization.

Social Capital: social capital runs a gamut from simple to complex. Glanville et al. (2008) for example, described social capital as "the social relationships that people invest in, whether consciously or unconsciously, to enhance their ability to achieve desired goals" (p. 107). Ahn (2011) said social capital "refers to the idea that one derives benefits—i.e., advice, information, or social support—through their network of relationships" (p. 1439). Similarly, Kim and Schneider (2005) described social capital as "realized through the social ties that connect individuals to resources" (p. 1197).

**Employment, education and training:** By contributing to increases in human and social capital, and therefore to young people's skills and to improving access to information about employment, education and training opportunities, youth organisations can contribute to a range of positive outcomes including increases in the numbers of young people in work and in the quality of their work (e.g. moves toward more highly skilled and more highly paid work, with better progression opportunities) (Sildnik, 2015; Merino, 2007); and increases in the numbers of young people in education and training and progression within education and training (toward higher levels) (Taru, 2010; Merino, 2007).

Health and wellbeing: Youth organisations can contribute to increases in young people's sense of subjective wellbeing. This can flow from, for example: the enjoyment that involvement in youth organisations (frequently expressed in terms of "fun"), can bring (Gretschel et al., 2014; Frenzel, 2014); the extension and deepening of social networks – such as friendships (Kiilakoski, 2014); the sense of purpose and achievement that civic and political activism can bring (Cicognani et al., 2015); the sense of community and belonging that involvement can foster (ibid.); and the sense of empowerment young people can experience as their skills develop, enabling them, for example, to access and progress in education, training and employment.

Civic and political attitudes and values: As the example of anti-racism work by encouraging and enabling young people to interact with young people (and older adults) different to themselves, (in terms of class, gender, ethnicity or age), youth organisations can contribute to openness and tolerance of difference (Kiilakoski, 2015; Thomas, 2011; Dirección General de Juventud, 2009; Murakas et al., 2010; Powell & Bratović 2007). This can also contribute to changes in the attitudes of those young people supported by people they come into contact with (fostering more positive attitudes toward young people amongst older adults and vice versa) (Dunne, et al, 2014a).

#### **Theoretical Review**

#### **Economic Pressure**

Cognitive appraisal theory: Cognitive appraisal theory by Lazarus and Folkman (1984) stated that pressure occurs after an individual appraises the environment as significant to his/her wellbeing (i.e., "this is stressful") and exceeds available coping resources (finance). This environmental condition will only be significant to the person if the condition creates vulnerability for the individual, or one that prevents the person from achieving a goal (Lazarus & Folkman, 1984).

Economic pressure is as an environmental condition, then, becomes quickly relevant to one's evaluation of their wellbeing. Financial security will allow Nigerian youths to obtain goals, alleviates dependence and

vulnerability, and is a substantial motivating factor, it becomes a critical resource to obtain, protect, and maintain youths' value system (Ennis, Hobfoll & Schroder., 2000). When resource loss is appraised as strain, this can create a negative state of being, such as poor value system (Grandey & Cropanzano, 1999).

### Value System

Values Orientation Theory: Kluckhohn and Strodtbeck's (1961) values orientation theory proposes that all human must answer a limited number of universal problems, that the valuebased solutions are limited in number and universally known, but that different cultures have different preferences among them. The theory also argued that humans share biological traits and characteristics which form the basis for the development of culture, and that people typically feel their own cultural beliefs and practices are normal and natural, and those of others are strange, or even inferior or abnormal. Hence, social value could be explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable which influences the selection from available modes, means and ends of action" (Kluckhohn, 1951, p 395).

Kluckhohn and Strodtbeck (1961) put these principles into action. They started with three basic assumptions: first, there is a limited number of common human problems for which all peoples must at all times find some solution. Second, there is variability in solutions of all the problems, it is neither limitless nor random but is definitely variable within a range of possible solutions Third, all alternatives of all solutions are present in all societies at all times but are differentially preferred. Further, they suggested that the solutions for these problems preferred by a given youth reflect that youth's social values.

# Empirical Review Economic Pressure and Value System

Kelin, Istenič, and Sambt (2023) examined education as a partial remedy for the economic pressure of population ageing. Using the National Transfer Accounts (NTA) methodology, the authors decompose labour income and consumption by age and educational level (low, medium and high) and compare obtained age profiles with those calculated conventionally. In addition, using the population

projections by age and educational level, the authors project both profiles to 2060 for selected EU countries and assess future economic sustainability.

The results showed that the highly educated have a significantly higher surplus for a longer period then those with lower and medium education. Therefore, the improved educational level of individuals will have a substantially positive impact on labour income in the future—on average by about 32% by 2060 for all EU countries included. However, as the better educated also consume more, higher production does not fully translate into improved economic sustainability, but the resulting net effect is still positive at about 19%.

Xiao et al., (2023) examined how six types of prosocial behaviour (i.e., public, anonymous, compliant, emotional, dire, and altruistic) are related to economic pressure among early adolescents. They hypothesized that family economic pressure would be associated with each type of prosocial behaviour in differing ways. Participants were 11-14 years old (N=143, $M_{\text{age}} = 12.2 \text{ years}, \text{ SD}_{\text{age}} = 0.87, 63 \text{ boys}, 1 \text{ trans-}$ identified boy, 55 girls), early adolescents and their parents. Among them, 54.6% were non-Hispanic/Latinx (NH/L) White, 23.8% were NH/L Black, 11.2% were NH/L Asian, 2.1% were NH/L Multiracial, and 8.4% were Hispanic/Latinx.

Parents reported family economic pressure and adolescents' six types of prosocial behaviour. Path analysis revealed that economic pressure was negatively associated with emotional and dire prosocial behaviour over and above age, gender, and race/ethnicity. Family economic pressure was unrelated to public, anonymous, compliant, and altruistic prosocial behaviour.

Kelin, Istenič and Sambt (2022) examined whether increased educational level could mitigate the consequences of population ageing on economic sustainability, measured as the gap between labour income and consumption. Using the National Transfer Accounts (NTA) methodology, the authors decompose labour income and consumption by age and educational level (low, medium and high) and compare obtained age profiles with those calculated conventionally. In addition, using the population

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Sanchez-Gomez et al. (2021)investigated the relationship between economic stress, absenteeism and innovation. They considered both a direct and a mediation hypothesis and hypothesized that economic stress can have a negative influence on innovation directly and indirectly through increased absenteeism. A cross-sectional study was performed during 2018 and 2019 in an Italian food factory. A sample of 578 employees completed the Stress Questionnaire, the Janssen's nine-item scale and a single-item regarding absenteeism. All relationships are supported by empirical data. As expected, the results indicated that economic stress is negatively related to innovation and positively related to absenteeism, which, in turn, plays a mediating role in the relationship between economic stress and innovative behaviour. Herewith, those employees with higher levels of economic stress show higher levels of absenteeism contributing at the same time to a decrease in innovative behaviours.

Mistry and Elenbaas (2021) examined associations between subjective social status (SSS), perceived economic stress about needs and wants, and academic adjustment among preadolescents and early adolescents (n = 136, ages 8 to 14 years, 44% girls, 61% White) and their parents (n = 164, majority middle- to higher SES). Overall, youth who worried more about their family's economic needs had lower academic achievement and youth who reported lower SSS had lower academic motivation. No significant differences were observed in the strength of associations between parent and youth

perceptions and academic outcomes for early adolescents versus preadolescents.

Ikechukwu-Ilomuanya, Iwuagwu, and Joe-Akunne (2020) examined the relationship among peer pressure, socio-economic status and schooling adolescent' interest in acquisition of entrepreneurial skills in Enugu East. It adopted a correlation survey research design. Two research questions and two null hypotheses guided the study. The population of the study comprised all 1185 senior secondary two (SSII) schooling adolescents in nine secondary schools in Enugu East. Sample for the study was 390 respondents selected through multi-stage sampling technique.

The instrument used for data collection for the study was researchers' made questionnaire titled "Peer Pressure, Socio-Economic Status and Schooling Adolescents' Interest in Acquisition of Entrepreneurial Skills Ouestionnaire (PPSESSAIAESQ)". The instrument validated by experts in the Faculty of Education, University of Nigeria Nsukka. The reliability of the instrument was estimated at 0.74 which was considered reliable enough for the study. Pearson Product Moment Correlation Co-efficient and Regression Analysis were used for data analysis. The findings of the study include: there exists a moderate but positive relationship between peer pressure and in-school adolescents' interest in acquisition of entrepreneurial skills. Furthermore, there exists moderate but positive relationship between socio-economic status and in-school acquisition adolescents' interest in entrepreneurial skills.

# **Hypotheses**

The following hypotheses formulated will guide the study:

1. Youths with high economic pressure will not significantly vary from youths with low on value system in Nigeria.

### **METHOD**

**Participants:** The participants for the study were 497 youths drawn from Anambra Senatorial Zones (North, Central and South), Anambra State, Nigeria. The participants comprised of 239(48.1%) males, and 258(51.9%) females. Their age ranged from 18 to 34 years. The mean age was 25.33 and a standard deviation of 5.04. Marital status 285(57.3%) were married and 212(42.7%). Educational level data showed that

121(24.3%) had Secondary School Certificate, 129(26.0%) had Bachelor of Sciences, 105(21.1%) had Higher National Diploma, 142(28.6%) had National Diploma/National Certificate. Employment status showed that 330(66.4%) were employed and 167(33.6%) were unemployed. Occupational status data indicated that 138(27.8%) were students, 116(23.3%) were into business, 120(24.1%) were civil servants and 123(24.7%) were artisans. Senatorial zones data showed that 194(39.0%) were drawn from Anambra North, 156(31.4%) were drawn from Anambra South, and 147(29.6%) were drawn from Anambra Central. Towns data showed that 144(29.0%) were drawn from Onitsha, 50(10.1%) were drawn from Nkpor, 90(18.1%) were drawn from Nnewi, 66(13.3%) were drawn from Oko, 84(16.9%) were drawn from Awka, and 63(12.7%) were drawn from Amawbia. Cluster sampling technique was used to select the cities. Incident sampling technique was used to select the participants; this was based on availability, willingness, and accessibility of the participants.

**Instruments:** Two instruments were used in the study: Northern-O'Brien Measure of Notions of Economic Inconveniences, and Value System Scale. Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007) - The NO-MONEI is a 22-item self-report questionnaire designed to measure financial stress due to employment instability; economic deprivation, employment uncertainty and economic strain. The frequency ratings use anchors that range from "never" to "all the time," and the intensity ratings use a four-point scale that ranges from "none" to "severe." Thus, the frequency score and the intensity score can range from zero to eighty-eight. The scale displayed good internal consistency, though the NO-MONEI-I scale Cronbach's alpha = 0.891. The researcher 89 youths in Onitsha, Anambra State to conduct a pilot test and Cronbach alpha of 0.64 with norm value of mean= 49.69 and standard deviation of 8.51, and divergent validity of r=0.37 was confirmed while correlating NEIS with value system scale by Trompetter, and Klooster (2010).

Value System Scale by Trompetter, and Klooster (2010) - The scale contains 16 items designed to measure freely chosen, ongoing

and dynamic 'life compass' and motivational framework for leading a meaningful life. Example Items include "know how I want to live my life", "I believe that how I behave fits with my personal wants and desires", "I believe that I am living life to the full right now". The scale is rated on 5-point Likert from strongly disagree to strongly agree. The scale has Cronbach alphas of 0.86 for valued system, and 0.86 for fulfilled living. The researcher used 89 youths in Onitsha, Anambra State to conduct a pilot test and Cronbach alpha of 0.95 for valued living with norm value of mean= 22.81 and standard deviation of 5.09, 0.82 for life fulfilment with norm value of mean= 14.77 and standard deviation of 2.93, and 0.64 for the overall scale with norm value of mean= 37.58 and standard deviation of 6.98, and divergent validity of r=0.51 for valued living and r= 0.62 for life fulfilment was confirmed while correlating VSS with Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007).

**Procedure:** The researcher recruited six research assistants that assisted him to administered copies of the questionnaire to the participants. The questionnaires were administered to them while in schools, marketplace, workshop, and offices. Instructions were given to them on how to answer the copies of the questionnaires. Considering the number of items in the questionnaire and to avoid response bias, the participants were given them enough time to answer the questionnaire so that they can carefully fill them because of time schedule with their work. The completed questionnaires were then collected after filling. Ethically, since the study involved the use of human participants; ethical considerations were factored into account. The purpose of the study, its objectives were explained, confidentiality of the responses given and use of the data as well as benefits and risks of participating in the study were also explained. Further, the participants were requested to confirm if they wish to participate in the study via inform consent form.

**Design and Statistics:** The study adopted a cross sectional design: This design allowed the researcher to investigate groups and interaction between two or more variables. Univariate-analysis of variance (ANOVA) was employed as

appropriate statistics. The general purpose of Univariate Analysis of variance (ANOVA) was

to determine whether multiple levels of independent variables on dependent variable.

## **RESULT**

Table 1: Descriptive Statistics of Economic Pressure, and Family Climate on Value System

Independent Variables	Levels	Value System: Mean	SD	N	
<b>Economic Pressure</b>	High	42.61	4.53	189	
	Low	34.44	6.39	308	
	Total	37.55	6.99	497	

Table 2: Uni-variate Analysis of Economic Pressure, and Family Climate on Value System

Source	Dependent Var.	T111. SS	df	MSq	$\mathbf{F}$	Sig.	ES
Economic Pressure	Value System	7854.79	1	7854.79	245.63	0.000	.333
Error		15764.99	493				
Total		724887.00	497				

a. R Squared = .349 (Adjusted R Squared = .345)

From Table 1 and 2 above, the result indicated that the first hypothesis which stated that those youths with high economic pressure will not significantly from youths with low on value system in Nigeria was not confirmed at ( $F_{1,493}$ ) = 245.63, p<.05, with mean differences and standard deviation within the economic pressure: M= 42.61, SD= 4.53 (high) and M= 34.44, SD= 6.39 (low), N=497. This means that there is a significant difference between youths with high economic pressure and youths with low economic pressure experience on value system at 33.3%.

The second hypothesis which stated that those youths with positive family climate will not significantly from youths with negative family climate on value system in Nigeria was confirmed at  $(F_{1,\,493})=18.26,\,p<.05,$  with mean differences and standard deviation within the family climate: M= 36.75, SD= 7.28 (positive) and M= 38.33, SD= 6.61 (negative), N=497. This means that youths that grow up with positive family climate experience more value system than youths that grow up with negative family climate experience at 03.6%.

The third hypothesis which stated that economic pressure and family climate will not have significant interaction effect on youths' value system in Nigeria was confirmed at  $(F_{1,493}) = .02$ , p > .05. This means that there is no interaction economic pressure and family climate on youths' value system at 16.0%.

### **Summary of the Findings**

1. Economic pressure had significant impact on youths' value system.

#### DISCUSSION

The result indicated that first hypothesis which stated that youths with high economic pressure will not significantly from youths with low on valued living of value system in Nigeria was not confirmed. This means that youths with high economic pressure experience high of value system than youths with low economic pressure experience. That means as economic pressure increases valued living of value system increases. This agrees with Sunarti, et al. (2022) findings that indicated that there were no significant differences between damage and losses and the duration of recovery of assets in families living in shelters and non-shores, while economic pressures were higher for families living valued life. Sunarti, et al. (2022) also affirmed that the higher the father's education the higher the value system and assets.

The finding also agrees with study Zhong, et al. (2021) stated that the pressure to reach economic growth targets has led to an upsurge in an increase in the output of some individuals thereby often affect their health and value system. This implies that economic pressure validates youths valued living. Perhaps it forces some youths to try hard to change the family narration from nobody's family to somebody's family.

# **Implications of the Study**

 The study findings have showed that economic pressure affect value system. This understanding may enable the youths to know how to strive and eschew unwholesome values that may likely

- hamper the original values instill into them as individuals with great potential waiting to brighten their corner and society.
- 2. Theoretical this study enhanced theories reviewed in this study such as conservation of resources theory by Hobfoll (2001) that viewed economic pressure as a process centred on the loss of important resources like value system.

#### Conclusion

The study examined the impact of economic pressure on value system. In the study, problem statement was stated adequately; purpose of the study, and research questions detailed which leads to theoretical and empirical review that form the basis for the formulation of the hypotheses of the study. Consequently, the study concludes that economic pressure impacts value system, while economic pressure jointly had no significant interaction effect on youths' value system.

#### Recommendations

- 1. Psycho-education about economic pressure is needed. This education should center on what economic pressure entails, the consequences, and how to navigate it to avoid its detrimental effects that affect youths' value system.
- 2. Youths also need to learn skills that will make them know how to earn more money apart from allowances given to them by significant others. With that they will be able to conquer economic pressure that often pushes them into poor value system.

#### **Limitations of the Study**

The use of self-report measures only for data collection could limit generalization of the study results. Furthermore, populations for the study are only from few youths living in few major cities of Anambra State, which may affects generalization of the study.

#### **Suggestions for Further Studies**

This study suggests that researchers should conduct similar studies to contribute to the body of literature and the theoretical understanding of value system among youths. Future studies can also take on a qualitative method to get an indepth understanding of value system and economic pressure among youths. Furthermore, it is recommended that future studies should use a larger sample extending to other provinces in the country that can lead to generalization of results and contribute to the improve value system.

#### **Contributions to Knowledge**

The study makes the following contributions to the world of academia and psychologists:

- 1. This study has provided social psychologists, psychologists and other allied practitioner the knowledge of how economic pressure impact value system. This knowledge is believed will help them in drafting policy and programmes that encouraged practice healthy value system among youths.
- 2. The society themselves benefited from this study, because it provides the society with insight into youth's value system, and economic pressure.
- 3. The study has added a piece of new knowledge to the area of value system, boosting the existing literature on economic pressure in the area of social psychology and other related areas in psychology.

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## NORTHERN-O'BRIEN MEASURE OF NOTIONS OF ECONOMIC INCONVENIENCES

**Instruction**: Consider the past six months. Please first rate how often you've thought about the following financial events using the following scale: (1) Never, (2) Sometimes, (3) Often, or (4) All of the time.

S/N	Items	1	2	3	4
1	Being behind on payments				
2	Having a low credit score				
3	Being contacted by creditors				
4	Having to declare bankruptcy				
5	Not having any emergency money (e.g. savings accounts, investments)				
6	Living pay check to pay check				
7	Getting something repossessed				
8	Being in a job where work isn't steady/predictable				
9	Barely making enough money to cover expenses				
10	Not making enough money to be able to cover unexpected expenses				
11	Worrying about having enough money to retire				
12	Knowing you make less money that most of your peers				
13	Having large debt				
14	Having loans with high interest rates				
15	Being turned down for a loan				
16	Holiday expenses				
17	Personal expenses				
18	Losing a job				
19	Investments decrease in value				
20	Having to borrow money from family/friends				
21	Service is turned off due to being behind in payments				
22	Paying taxes				

Developed by Northern, J.J. and O'Brien, W.H. (2007)

## VALUE SYSTEM SCALE

Instruction: Below are a number of questions and statements. Please indicate how often they describe you by circling the correct number. Each item is rated on a 5-point Likert-scale ranging from 1 (='completely disagree') to 5 (='completely agree).

S/N	Items	1	2	3	4	5
	Valued Living					
1	I have values that give my life more meaning					
2	I know what motivates me in life					
3	I believe that I've found important values to live according to.					
4	I make choices based on my values, even if it is stressful					
5	I know exactly what I want to do with my life					
6	I know how I want to live my life.					
7	I know what I want to do with my life.					
8	I believe that my values are really reflected in my behaviour					
9	I believe that how I behave fits in with my personal wants and desires					
10	My emotions don't hold me back from doing what's important to me.					

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	Life Fulfilment			
11	I live the way I always intended to live.			
12	I am satisfied with how I live my life.			
13	Nothing can stop me from doing something that's important to me.			
14	I believe that I am living life to the full right now.			
15	I make time for the things that I consider important.			
16	I feel that I am living a full life.			

Developed by Trompetter, H., & Klooster, P.T. (2010).