

Readiness for Independent Economic Living of Youths in Poverty; A Comparative Perspective for High School Economic Education Between Youths in Poverty and Common Youths*

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Abstract

The purpose of this paper is to compare the differences of readiness for independent economic living between youths living in poverty and common youths on the themes of knowledge, skills and values and attitudes. To accomplish the purpose, the following analysis was conducted; documentary and statistical analysis based on the survey.

The following are the major findings of this study. First, the economic knowledge of youths living-in-poverty was lower than average, showing a strong aspiration to learn employment readiness skills and financial management skills. Second, youths living in poverty had significantly lower economic knowledge and lower will for independent economic living than those of common youths, even catching significantly higher skills in employment readiness. Third, it was found that sex, family cohesiveness, and school atmosphere made very significant effect on the readiness for independent economic living of both youths, even some differences between the groups. From these findings, some implications for the economic education for youths living in poverty can be suggested.

Key words: Youths in Poverty, Economic Education, Self-Reliance, Readiness for Independent Economic Living

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I . Introduction; the necessity of this study and research problems

Economic education aims to cultivate democratic citizens to fulfill their own economic roles with responsibility. However, since poverty has a negative influence on the social and psychological development of youths, it is hard to expect poor youths to carry out their economic roles as independent and effective citizens. Numerous studies have shown that youths living in poverty have the following characteristics: passiveness, aggressiveness, impulsiveness, pessimism, powerlessness and recklessness. This paper starts from the necessity of an economic educational approach with regard to these adolescents living in poverty.

In order for youths living in poverty to grow up to be responsible and independent citizens who carry out their economic roles in our society without alienation, preparing them to stand up on their own is an imperative task. That is, the process of readying youths for independent life in their forthcoming adulthood is required.

Many studies had been conducted for the topic of youths' readiness for independent living. Some Studies regarding youths' readiness for independent living were conducted to ensure foster-care adolescents' complete transition to independent living in their forthcoming adulthood; Cook & Ansell (1988) and Iglehart (1995). Moving away from concentrating solely on foster-care youths, recent studies regarding the readiness for independent living are covering more various groups of adolescents such as runaway youths (Kim, N.W., 2008), group-home residing youths (Park, M.Y., 2005), homeless female (Shin, W.W. et al., 2009), etc..

Because of their surroundings and backgrounds, youths living in poverty are likely to inherit poverty from their parents. To help poor youths escape this vicious circle of poverty, the most important thing is to prepare youths for independent living in their forthcoming adulthood. Without this preparation, they will be exposed to the devastating reality of poverty.

Based on the discussion above, this paper aims to understand the readiness for independent economic living in poor youths. In conducting research on the issue of readiness for independent economic living, this paper will adopt a comparative perspective as the analysis method. Comparative study will help us to get closer to the essence of the subject, youths living in poverty. That is, the understanding of youths living in poverty will become more complete in relation to the understanding of common youths.

For the research purpose, this paper examines the following questions.

1. What is the actual state of readiness for independent economic living of youths living in poverty?
2. How is the readiness for independent economic living different between youths living in poverty and common youths?
3. How are the factors related to the readiness for independent economic living different between youths living in poverty and common youths?

Despite expecting the meaningful implications, this paper still has some limitations. As samples were confined to first- and second-year high school students, it may be hard to generalize the research results as there can be differences according to grades and regions. However, since a large number of youths begin to participate in economic activities after graduation, high school students were judged to be a more suitable sample than middle school and elementary school students. Also, besides the factors selected in this paper, many other factors may influence on the readiness for independent economic living. Further studies as to the factors related to the readiness for independent economic living need to be conducted to enhance our understanding.

II. Review of the Literature; Conceptual frame of This Study

A. Youths Living in Poverty and Economic Education

There is no agreed definition for the concept of poverty. The measure of absolute poverty quantifies the number of people who live below a fixed real poverty threshold. It is a level of policy as defined in terms of the minimal requirements necessary to afford the minimal standards of food, clothing, health care and shelter.

In contrast, the measure of 'relative poverty' defines poverty as living below some relative poverty threshold. For example, the following statement, "households with an accumulated income less than 50% of the median income are living in poverty," uses a relative measure to define poverty. In this system, if everyone's real income is increasing, but the income distribution stays the same, then the rate of relative poverty will also stay the same.

In this study, to narrow the range of the object, students who receive economic support such as school tuition aid, school lunches, after-school class vouchers, and cultural activity expenses have been classified as 'youths living in poverty'. In a sense that such economic support from the government is provided only for children in the low-income bracket and for the near poor, it can be said that the classification of this paper follows the concept of 'youths living in poverty' regarding the concept of absolute poverty.

Then what effect does poverty have on adolescents? For youths, poverty is the cause of not only economic deficiency but also developmental problems; health problems (The U.S. National Health Interview Survey, 1988), low academic achievement (Brooks-Gunn & Duncan, 1997), emotional and behavioral problems (Korenman & Sjaastad, 1995). Poverty is also a problem as a lifestyle that is passed on to one's descendants. Such lifestyles include not only material deficiency but also low motivation and self-esteem for work. These are called the

'culture of poverty', and can be found empirically among poor students (Kim, Y.J., 1992: 186). The most serious problem these youths who grow up in a culture of poverty face is maladjustment for economy and society (Cohen, 1955).

These findings from the preceding studies on youths living in poverty tell us that youths living in poverty will become more passive to their economic surroundings, sinking into serious frustration and powerlessness for independent economic living.

The goal of economic education is to foster independent and rational citizens who can carry out their economic roles with responsibility. But Youths living in poverty who are facing the danger of poverty have difficulties achieving these goals. Youths living in poverty show a lack of self-esteem, frustrated attitudes and passive behaviors.

In spite of these problems, not much attention has been paid to them in the study of economic education. This paper calls for educational attention for youths in poverty and argues for the necessity of an economic educational approach for them. The necessity of an economic educational approach for youths in poverty is derived from the problem that most of them are not ready to perform a responsible and independent role in the field of economic life.

Thus, economic education should be responsible for preparing youths in poverty for independent economic living. Without this preparation, these adolescents will sink into the vicious circle of poverty again.

B. 'The Readiness for Independent Economic Living' as Actual 'Self-reliance'

Noh, H. (2004) suggests the meaning of self-reliance as "an independency of determining and behaving not with the help of others but solely with one's own ability and will" and "exercising a positive influence on others by controlling oneself". And as C. Woodard (1962: 292-303) points out, one can enhance his/her social adaptation, and carry out one's responsibility only

when his/her sense of self-reliance is well established. Self-reliance is not only a problem of psychological will or an issue of mental aspect, but also contains an economic aspect. The main focus of this paper will be on the latter one, economic self-reliance.

The 'readiness for independent living' is one of the variables predicting actual self-reliance after adolescence. After the introduction of the concept of the 'readiness for independent living', a large number of studies have been conducted to clarify the concept and to construct the subordinate areas.

The U.S. Department of Health and Human Services (DHHS)'s Independent Living Program (ILP) supports the provision of services to help youths prepare for the transition from living within the child welfare system to living on their own as healthy, safe, and productive adults (U.S. DHHS, 1999: 1). DHHS presented a group of required skills to prepare for independent living with several subordinate areas. These areas included daily living skills, health management skills, housing skills, educational and vocational skills, career skills, money management skills, etc. On the other hand, Maluccio (1990) suggested two areas of skills to prepare for independent living: 'hard skills' and 'soft skills'. Hard skills contain getting and maintaining a job, paying for bills, finding housing, etc. Soft skills are related to communicating, decision-making, problem-solving, self-respect and anger control.

As seen above, even though the concept of the 'readiness for independent living' covers the overall readiness for general social activity, for focusing economic aspects ('readiness for "economic" independent living'), this paper needs to concentrate on the issue of economic independence. That is, we would focus more on the issue of whether adolescents are ready to carry out their economic roles with independence and responsibility in the field of economic activity such as financial management skills, employment skills.

Here, based on the ideas mentioned above, "readiness for independent economic living" can be defined as an "readiness of economic independency to be able to exercise his/her decision

not with the help of others but solely with one's own ability and will as a citizen." Of course, "readiness for independent economic living" is a kind of actual self-reliance.

In addition, previous studies have equated readiness with functional skills, not including values or knowledge. This trend can cause a problem of imbalanced perspectives on the readiness for independent living. Just a few sets of skills are never enough to carry out one's economic role effectively and independently. To assess whether a youth is ready to lead an independent economic life, well-balanced development in the three aspects of knowledge, skills, and values and attitudes are required.

This can be understood more clearly with the discussion of the objectives of economic education as citizenship education. Matorella et al. (2008: 31) suggest that the goal of citizenship education is the development of reflective, competent, and concerned citizens. The citizen is characterized as having (1) a body of knowledge, (2) a repertoire of social, analytic, chronological, and spatial skills, and (3) a values and attitudes of social consciousness and a well-grounded framework for deciding what is right and wrong. More concretely, Adolescents are required to have basic economic knowledge, skills for finance and employment, positive attitudes toward work and the strong will for self-reliance (Cho, 1998).

Those ideas are appropriate for this study in assessing whether a youth is ready to lead an independent economic life. In the following section, we will discuss these aspects of readiness for independent economic living in more detail.

1. Knowledge: Economic Knowledge

In preparing for independent economic living in their forthcoming adulthood, youths need to acquire some concepts, facts, and generalizations—that is, knowledge in the economic area. The TFEE (Task Force on Economic Education, 1961) report described the "minimum understanding of economics essential for good citizenship and attainable by high school students" and recommended that high school students should master

approximately 45 economic concepts. Later, one more trial in defining economic literacy occurred in 1997, with the publication of the National Council on Economic Education (NCEE)'s standards. NCEE (1976, 1985) also developed a test to measure the economic literacy of high school students. The TEL measures economic literacy in 40 items of 4 concept areas: fundamental, microeconomic, macroeconomic, and international.

2. Skills

Knowledge is to 'what' as contents and skills are to 'how' as a method. Skill is the ability of using one's own knowledge and experiences to complete a task. Therefore, citizens are required to have a repertoire of competencies (skills) to function effectively in our complex society.

Then what skills are necessary to accomplish successful independence for economic living? Two areas of skills can be suggested as mentioned above: money management and employment readiness.

Arguably, one of the most important skills that a self-reliant citizen in a democratic society needs to have is the ability to manage his or her financial assets. Figuring out if youths are equipped with financial management skills is necessary to assess their readiness for independent economic living.

The ACLSA (Ansell-Casey Life Skills Assessment) is a measure of life skills acquisition. The ACLSA items tap a variety of skills and practical knowledge (Nollan, 2000). It is composed of four to six domains including work skills and money management, depending on the ACLSA level.

The domain of money management focuses on skills that help youths make sound financial decisions, both now and in the future. This domain includes beliefs about money, banking, credit, budgeting/spending planning, etc. (Nollan et al., 2002: 16). The items used to measure money management include such as 'can explain how to use bank services', 'can interpret pay stub information', and 'can explain the good/bad points of using credits.

For youths, especially those who are living in poverty, employment is also one of the most important ways to escape poverty. Arguably, employment readiness is an essential part of the readiness for independent economic living.

Womble (1995) developed a measure of employment readiness to assess the conceived readiness for employment. This measure contains the areas of career knowledge and success, work awareness, and career choice limitations. On the other hand, Ward (2000) suggested the Employment Readiness Scale (ERS) to provide a valid and comprehensive model of employment readiness. ERS defines employment readiness as being able, with little or no outside help, to find, get, and keep an appropriate job as well as to be able to manage transitions to new jobs as needed. For the survey questions of this study, these studies was chosen in that it focused on the skills related with the readiness to find, get, keep a job and mange new jobs, rather than only employment knowledge.

3. Values and Attitudes

To make and act on decision making and economic commitments, citizens need well-grounded systems of beliefs, attitudes, and values as mentioned above. A belief may be defined as any assertion an individual makes that he or she regards as true (Rokeach, 1968). Attitudes are clusters of related beliefs that express our likes and dislikes, general feelings, and opinions about an individual, group, object, or event (Rokeach, 1968). Beliefs and attitudes are derived from many sources, including relatives and friends, the mass media, peers, and different experiences (Triandis, 1971). Values are the standards or criteria we use in making judgments about whether something is positive or negative, good or bad, pleasing or displeasing (Shaver & Strong, 1976). In composing the concept of readiness for independent economic living, the aspects of values and attitudes cannot be overlooked. All the more, the values and attitudes youths have is the most important issue in preparing for independent economic living.

Without a strong will for self-reliance, or without a positive attitude toward work, one cannot help failing in accomplishing an independent economic life (Round, 1990; Halvorsen, 1998). It was explained that the will of self-reliance is the volition to plan and lead one's own life and to become an autonomous agent (Lee, M.H, 2004; Kang, C.H and Park, Y.L., 1999). Quane et al. (1998) also pointed out that the low level of individual motivation and the will of self-reliance of poor Afro-American youths act as a critical factor for the vicious circle of poverty.

Having a positive attitude toward work can also be a critical factor to predict independent economic living in approaching adulthood. Stern et al. (1990) measured the attitude toward work as 'cynicism'. Exploring what attitudes toward work adolescents have is equal to revealing what set of values will be central for them in leading an independent economic life. Therefore, attitudes toward work have been included in this paper as a subordinate area of the readiness for independent economic living.

C. Factors Affecting the Readiness for Independent Economic Living

From the recent viewpoint of the ecosystem theory regarding adolescent development and self-reliance, the interaction between individuals and environment accounts for a significant part of human development. O, H.K. (2001: 47) simplified the categories of subsystems into individual, family, and environmental factors to construct the subordinate factors related to self-reliance. For example, the research on the readiness for independent living of runaway teenagers, conducted by Kim, N.W. (2008), suggests that three areas: individual, family, and institutional factors can influence the readiness for independent living.

In this category, this paper has excluded the community environmental factor since it has been shown to have relatively low influence on the readiness for independent living. Instead, the school environmental factor has been included since adolescents spend most of their time at school, which makes the

influence of school on youths much greater.

In short, this paper divided the factors affecting the readiness for independent economic living into three areas: individual, family, and school environmental. The subordinate factors of the three areas were selected from the studies focused on factors related to youths living in poverty. Subjectively perceived SES as an individual factor, family cohesiveness as a family factor, and school atmosphere as a school environmental factor were selected.

1. Individual Factor

1) Perceived SES

Subjectively perceived SES can have an effect on the readiness for independent economic living of youths. Perceived SES is distinguished from the actual social economic status of oneself. Conger (1994) discovered that the perceived level of difficulties induced by poverty does not correspond to the actual level of income. By feeling powerless or being discouraged, perceiving oneself to be poor can lead to negative attitudes toward work or the negative will for self-reliance. For an example, Angel & Worobey (1988) argued that the perceived financial stress of family can have a harmful effect on children's emotional and behavioral development. Therefore, the factor of subjectively perceived SES as an individual factor was entered into the research design as an independent variable.

2) Sex and Age

The variable of sex has been accepted as a general factor of influencing the academic performance. According to the research result conducted by KICE (2006), female students have shown much higher academic performance, especially in the subject of Korean language and English. That is to say, sex is an important factor to predict the academic performance. With the same reason, sex can have an effect on the readiness for the

independent economic living as it includes the aspect of knowledge.

On the other hand, age has been accepted as a general factor of influencing the attitudes and values of the adolescents. That is, according to the developmental stages of the youths, the values and attitudes of them varies a lot. Thus age is also an important factor to predict the readiness for the independent economic living as it includes the aspect of attitudes and values. But with the limitation of the sampling, this research have been conducted only for two grades : 1st and 2nd students of high school. Thus, it is hard to expect a distinctly different research result according to the age.

2. Family Factor: Family Cohesiveness

The closeness or cohesiveness between family members can have a positive effect on the readiness for independent economic living. Family cohesiveness is a concept measuring the closeness between family members, which means the psychological bond perceived freedom of an individual. Youths receiving more support from their family tend to record higher scholarly achievement (Kim, J.H, 2008) and to have a tendency of higher self-esteem (Kang, Y.J, 2000). Jepsen (1996) also discovered that family functioning is a better predictor than sex, SES, and education. His concept of family functioning, defined as the ability of the family to achieve goals, is composed of cohesiveness, democratic decision making, level of conflict, etc.

Considering the previous studies, we can conclude that higher cohesiveness of family is helpful in acquiring knowledge, skills, and values and attitudes, all of which are part of the readiness for independent economic living. Therefore, the factor of family cohesiveness was entered into the research design as an independent variable.

3. Environmental Factor: School Atmosphere

School atmosphere can affect the readiness for independent

economic living of adolescents. In contemporary society, as the role of the family has been gradually weakened, school has replaced the place of family. School carries out a critical role in adolescent development (Jeong, E.H, 2002). When the school atmosphere is responsive, has clear criteria, and is possible to predict, youths tend to develop in a positive way (Garnezy, 1991; Wermer, 1990).

Many studies pointed out that students from a more democratic school environment and students receiving greater support from teachers presented higher academic achievement and self-esteem (Kim, E.Y, 2008; Kim, M.S, 2006). Especially, Field (1999) revealed that support from school staff is highly related to successful school life, especially in the case of youths living in poverty.

From the researches and studies listed above, we can conclude that school atmosphere can influence the readiness for independent economic living through knowledge, skills, values and attitudes. In this paper, 'school atmosphere', which measures how democratic and supportive a school is, was entered into the research design as an independent variable.

III. Research Design

A. Methodology and Research Procedure

The methodological approach for this research can be divided into two stages. First, documentary analysis was conducted to conceptualize the 'readiness for independent economic living' and to find out the subordinate areas. The questionnaire for the main research was developed based on this analysis. Next, statistically quantitative research was conducted based on the survey data. First- and second-year students from 5 high schools (randomly selected) in Seoul were selected for the survey. Collected data from the survey were then statistically analyzed by using SPSS for Windows (Ver. 18.0).

The procedure of statistical analysis is as follows. Identifying the overall level of readiness for independent economic living of youths living in poverty was the first step, using descriptive statistics to identify the survey responses in each subordinate area of knowledge, skills, values and attitudes. The second step was to compare the readiness for independent economic living between youths living in poverty and common youths to examine the differences between the two groups. To show the specific differences, the t-test was computed between the two groups for the total score of readiness for independent economic living and the subordinate areas of knowledge, skills, values and attitudes.

Next, factors affecting the readiness for independent economic living of youths living in poverty and common youths were identified by running regression analysis for each group to discover the different effect of individual/family/school factors.

Prior to regression, correlation analysis between independent variables was computed to identify the problem of multicollinearity. When the correlation between independent variables turns out to be larger than .40, the problem of multicollinearity can be suspected.

B. Sample Selection

The population of this study is first- and second-year high school students living in Seoul. 5 high schools in Seoul were randomly selected for the survey sample.

	Gangnam region	Gangbook region
academic high school	2	1
vocational high school	1	1

As there is no agreed definition for 'youths living in poverty', youths were classified as living in poverty if they answered yes to any of the following questions: ① I have received economic support from the school for cultural activity

expenses. ② I have received economic support for school tuition. ③ I have received economic support for school meals. ④ I fall under the category of 'low income bracket'. ⑤ I have received a voucher for after-school class activities. Among the students from 5 high schools mentioned above, respondents who answered yes to any one of these questions were classified to be 'youths living in poverty' because those 5 economic types of support from the school are based on the student's economic status to help students suffering from economic difficulties. The demographic characteristics of the respondents are illustrated in the table below.

Table 1. Demographic Characteristics of the Respondents

	Category	Youths in Poverty(%)	Common Youths(%)	Total(%)	
Sex	Male	124(40.9)	179(59.1)	303(100)	583
	Female	62(22.3)	216(77.7)	278(100)	
	Missing	1	1	2	
Grade (High school)	1st Grade	162(31.8)	347(68.2)	509(100)	583
	2nd Grade	24(33.3)	48(66.7)	72(100)	
	Missing	1	1	2	
Total		187(32.1)	396(67.9)	583(100)	

C. Research Variables and Survey Questionnaire

1. Dependent Variables

The dependent variable of this research is the readiness for independent economic living. The subordinate areas are as follows: economic knowledge (knowledge), employment readiness and financial management skills (skills), attitudes toward work and the will of self-reliance (values and attitudes).

From the 40 items of the TEL developed by NCEE (National Council of Economic Education), 10 items (Table 2) were distilled in this study to develop a questionnaire to measure the

economic literacy that makes up a part of the readiness for independent economic living mentioned above. The criteria for the distillation were ① a concepts area and ② the cognitive level of the items for high school students. Items contained in the survey were provided as multiple-choice questions.

Table 2. Economic Knowledge Items for the Questionnaire in this study

Fundamental	<ul style="list-style-type: none"> · Factors of production (knowledge) · Exchange (application) · Economic system (understanding)
Micro economic	<ul style="list-style-type: none"> · Competition (application) · Public goods (understanding) · Income (application)
Macro economic	<ul style="list-style-type: none"> · GDP (application) · Unemployment (understanding) · Fiscal policy (application)
International economic	<ul style="list-style-type: none"> · Balance of payments (knowledge)

Items to measure financial management skills and employment readiness skills were developed based on the ACLSA (Ansell-Casey Life Skills Assessment) of Nollan (1995) and ERS (Ward, 2000). Items II-1-5 and III-1-5 are questions to identify if the respondent has sufficient financial management skills and employment readiness skills.

Attitudes toward work (IV-1~9) items were developed based on the study of Stern et al. (1990). In his study, Stern used the 'cynicism toward work' to measure the attitudes toward work. As these items measure how cynical or negative the respondents are toward work, the survey responses were reverse-coded.

Will of self-reliance (V-1~10) items were developed based on the study of Kang, M.J. (1999), Kang, C.H and Park, Y.L. (1999), and Noh, H.K. (2004). Questions for this area are to identify if the respondent has the will for independent economic living.

2. Independent Variables

The independent variables of this study can be classified into three areas: the individual factor, family factor, and environmental factor. Sex, age, and perceived SES are the individual factors selected as independent variables. To measure the perceived SES, which is distinguished from the actual state of poverty, 6 classes (Highest, High, Middle-high, Middle-low, Low, Lowest) were presented in the questionnaire. As a family factor, family cohesiveness was selected. 8 items based on the study of Choi, K.A (2007) were used to measure family cohesiveness (VI-1~8). As an environmental factor, school atmosphere was selected. 7 items based on the study of Park, H.S. (1999) were used to measure how democratic and supportive the school atmosphere is (VII-1~7).

3. Survey Questionnaire

A survey questionnaire to measure the 'readiness for independent economic living' was created to reflect the dependent variables and independent variables by self-administering. A draft of the questionnaire was scrutinized by 6 experts of economic education in school and university. In this procedure, items with low reliability and validity were excluded or modified. Based on this draft, a pilot test was conducted for 70 students in high school. The value of Cronbach α representing the reliability of the questionnaire turned out to be .707 ~ .861, which was judged to be reliable.

IV. Findings

A. Actual Readiness for Independent Economic Living of Youths Living in Poverty

The first question was 'What is the actual state of readiness for independent economic living of youths living in poverty?' Let

us answer the question by looking at the subordinate areas of readiness for independent economic living.

1. Knowledge

It was analysed that youths living in poverty got 51% of correct answers (std. deviation=2.5), which is lower than high school students' average. From the research conducted by Park, M.K. (2002), high school students have demonstrated an average score of 57.1 on the Test of Economic Literacy. This result of lower economic knowledge of youths living in poverty confirms the negative correlation between poverty and academic achievement*.

Let us examine the percentage of correct answers for each item. 73.8% of the respondents answered correctly on fiscal policy (no. 8)', which showed the highest percentage of correct answers. In contrast, only 24.6% of youths living in poverty answered correctly on 'unemployment (no. 7)'.

2. Skills

It was analysed that youths living in poverty are rather unequipped with employment readiness skills necessary for independent economic living; they think, they do not possess many vocational skills (2.60/5). Questions 1-2 asked if respondents are equipped with employment readiness skills. Questions 3-5 asked if they are learning or plan to learn employment readiness skills. According to the responses to questions 1-2, the actual state of skills that youths living in poverty have seems to be relatively low (1.95-2.50). But according to the responses to questions 4-5, these adolescents are planning to learn more skills to prepare for their future (2.67-3.14).

On the other hand, as <Table 3> demonstrates, youths living in poverty presented a higher score in financial management skills (3.06) than in employment readiness skills (2.60). They also presented a relatively high level of skills in banking (3.09-3.96)

* but, as the scale used for each research is different, the comparison of two results need a cautious attention in its interpretation.

rather than credit skills (2.67).

Table 3. Financial Management Skill

No.	Content	Mean	Std. Deviation
1	Banking	3.09	1.243
2	Banking	3.96	1.026
3	Billing	2.78	1.094
4	Credit Managing	2.67	1.065
5	Budgeting	2.82	.961
Total	187	3.06	.7538

3. Values and Attitudes

It shows that youths living in poverty recorded 2.56 out of a total score of 5 in the area of attitudes toward work (std. deviation=0.59). As the items provided in the questionnaire measured cynicism toward work, the lower the score is, the more positive attitude toward work the respondent has. In addition, youths living in poverty recorded 3.43 out of a total score of 5 in the area of will for a self-reliant life (std. deviation=0.54).

4. Readiness for Independent Economic Living

The readiness for independent economic living can be measured by adding up the score of knowledge, skills, values and attitudes- the subordinate areas of readiness for independent economic living. Since the highest score for 3 subordinate areas (knowledge, skills, values and attitudes) was 10 points*, theoretically the readiness for independent economic living can from 0 to 30. But the lowest score of readiness was 10.10 and

* It was assumed that three areas were given the same weight in composing the readiness for independent economic living.

the highest was 25.90. The mean value of readiness for independent economic living in the case of youths living in poverty was 17.63 (std. deviation=3.5). Overall, it can be said that youths in poverty are rather unequipped with employment skills, compared with the average youths.

B. Comparison of Readiness for Independent Economic Living between Youths in poverty and Common Youths

The second research question was "How is the readiness for independent economic living different between youths living in poverty and common youths?" To answer this question, a series of independent-sample test (t-test) analyses were computed.

<Table 4> below presents the results of the analysis in the area of knowledge. As can be seen from the table above, the levels of economic knowledge of the two groups were found to be significantly different ($p < .001$). That is, youths living in poverty scored 1.15 points lower than common youths in economic knowledge.

Table 4. T-test : Knowledge

		Mean(SD)		df	t	Sig.
		Youths in Poverty	Common Youths			
Knowledge	Economic Knowledge	5.10(2.50)	6.25(2.10)	581	-5.78	.000** *

*: $p < .05$, **: $p < .01$, ***: $p < .001$

Many researches have suggested a close relation between poverty and low academic achievement, including those of Koo, I.H. (2003a), Koo, I.H. (2003b), Kim, K.H and Bahng, H.N. (2005), Shin, M.H. (2004), McLoyd (1998), etc. And this result of analysis presents us with the effect of poverty on academic achievement once again.

<Table 5> below presents the results of t-test analysis in the

area of skills. The t-test in the area of skills presented an interesting result: the levels of financial management skills of the two groups were found to be significantly different ($p < .05$). That is, youths living in poverty presented a lower level of skills in financial management. The levels of employment readiness skills of the two groups were also found to be significantly different ($p < .001$). However, in contrast to other areas that were found to be significantly different, youths living in poverty had a significantly higher level of skills in employment readiness skills than common youths.

Table 5. T-test : Skills

		Mean(SD)		df	t	Sig.
		Youths in Poverty	Common Youths			
Skills	Financial Management Skill	3.06(.75)	3.19(.75)	581	-1.97	.049*
	Employment Readiness Skill	2.60(.89)	2.26(.82)	581	4.42	.000** *

*: $p < .05$, **: $p < .01$, ***: $p < .001$

This result is opposed to our general expectation. However, as youths living in poverty tend to have more work experience (Jang, W. S., 1999), and tend to be more interested in career development than the other, they may have a higher level of skills in employment readiness. According to the researches conducted by Kim, Y. S. (2006, 2007) and Kim, K. H (2006), youths from lower SES tend to have more work experience than common youths.

<Table 6> below presents the results of the analysis in the area of values and attitudes. In the t-test, the levels of will of self-reliance were found to be significantly different ($p < .05$). Youths living in poverty had significantly weaker will for a

self-reliant life than common youths. Yet, the attitudes toward work of the two groups were not found to be different ($p=.126$). Although youths living in poverty presented a slightly lower score on attitudes toward work than common youths, this difference was not statistically significant. This result suggests that youths living in poverty have sound and positive attitudes toward work, which is similar to that of common youths. However this result contrasts that of previous studies and general expectations. Roughly speaking, it can be concluded that the level of values and attitudes of youths in poverty is lower than that of common youths.

Table 6. T-test : values and attitudes

		Mean(SD)		df	t	Sig.
		Youths in Poverty	Common Youths			
Values and Attitudes	Will of Self-Reliance	3.43(.54)	3.55(.51)	581	-2.49	.013*
	Attitudes toward Work	3.43(.58)	3.50(.56)	581	-1.53	.126

*: $p<.05$, **: $p<.01$, ***: $p<.001$

Now, by adding up the scores of these 3 subordinate areas (knowledge, skills, values and attitudes), the level of readiness for independent economic living can be produced. <Table 7> below presents the results of the analysis on the readiness for independent economic living. As can be seen in <Table 7>, youths living in poverty are less prepared for independent economic living than common youths with statistical significance ($p<0.001$).

Table 7. T-test : Readiness for Independent Economic Living

	Mean(SD)		df	t	Sig.
	Youths in Poverty	Common Youths			
Readiness for Independent Economic Living	17.63(3.46)	18.77(3.00)	581	-4.07	.000***

*: p<.05, **: p<.01, ***: p<.001

C. Factors Related to the Readiness for Independent Economic Living

The third research question was "How are the factors related to the readiness for independent economic living different between youths living in poverty and common youths?" Multiple regression analysis was computed to answer this question with Individual factors (sex, age, perceived SES), a family factor (family cohesiveness), and an environmental factor (school atmosphere).

The equation* used in this regression analysis is presented below.

$$Y_i = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e_i$$

(a, Constant; Y_i , Readiness for independent economic living of youths in poverty and common youths; Y_1 , Economic Knowledge, Y_2 , Employment Readiness Skills, Y_3 , Financial

* Correlations among the Independent Variables; Correlational analysis was performed to determine the extent of associations among the independent variables. When the correlations between independent variables are too high, the problem of multi-linearity can be suspected. Most of the correlations were in the expected directions, and too small to moderate in magnitude. Significant correlations for the sample ranged from $r=-.36$ to $.17$. As the level of correlation found here is rather moderate than serious, it was judged that the problem of multi-linearity need not be suspected.

Management Skills, Y_4 , Attitudes toward working, Y_5 , Will of Self-Reliance; X_1 , Sex; X_2 , Age; X_3 , perceived SES; X_4 , Family Cohesiveness; X_5 , School Atmosphere; e_i , Error Term)

1. Results of Multiple Regression

1) Knowledge

In multiple regression of Knowledge of youths in poverty, 5 independent variables explained 10% of the variance in the economic knowledge of youths living in poverty (R square=.10). The F value for the model was highly significant ($p<.01$). The analysis suggested that only the factor of sex is significantly related to economic knowledge: female adolescents who are living in poverty had a higher level of economic knowledge than male adolescents.

On the other hand, in multiple regression of Knowledge of common youths, 5 independent variables explained 7.1% of the variance in the economic knowledge of common youths (R square=.071). The F value for the model was highly significant ($p<.001$). According to the analysis results, sex, age and school atmosphere were significantly related to the economic knowledge of common youths. Female youths, older youths, and youths in a more democratic school atmosphere scored high in economic knowledge.

Sex was the variable which had an effect on economic knowledge for both groups. It means that female youths scored higher in the aspect of economic knowledge. Many studies have already examined the effect of sex on knowledge or academic achievement. According to Park, M.K.'s research, female students in Korea have shown higher achievement than male students in the Test of Economic Literacy in 3 consecutive researches (1992, 1997, 2002). As the questionnaire used in this paper is also based on the TEL, this significant effect of sex is expected.

2) Skills

(1) Employment Readiness Skills

In multiple regression of Knowledge of youths in poverty, 5 independent variables explained 7.8% of the variance in the employment readiness skills of youths living in poverty (R square-.078). The F value for the model was significant ($p < .05$). According to the analysis results, the perceived SES of oneself was the only related factor. It means that youths who perceived themselves to be of higher social economic status had a significantly higher level of employment readiness skills. However, as mentioned in chapter III, this perceived SES was not equivalent to the actual state of poverty.

On the other hand, in multiple regression of Knowledge of common youths, 5 independent variables explained 3.9% of the variance in the employment readiness skills of common youths. The F value for the model was significant ($p < .01$). Sex and family cohesiveness had a significant effect on the employment readiness skills of common youths. Among the common youths, female youths and youths in more cohesive families had a higher level of employment readiness skills.

(2) Financial Management Skills

In Multiple regression of knowledge of youths in poverty, 5 independent variables explained 6.1% of the variance in the financial management skills of youths living in poverty. The F value for the model was highly significant ($p < .05$). The analysis results suggested that sex is the only related factor.

In multiple regression of Knowledge of common youths, 5 independent variables explained 8.7% of the variance in the financial management skills of common youths. The F value for the model was highly significant ($p < .001$). In contrast to the case of youths living in poverty, age and family cohesiveness were significantly related to financial management skills. Older youths and youths in more cohesive families had a higher level of financial management skills.

From the analysis, we can conclude that family cohesiveness

can have an effect on common youths in their readiness for independent economic living in the area of skills. On the other hand, family cohesiveness did not have a significant effect on youths living in poverty. This can be explained as follows. Different from youths living in poverty, common youths are not exposed to risk factors yet. For this reason, common youths are vulnerable to risk factors such as family problems. So presumably, common youths who are in less cohesive families presented a low level of both employment readiness and financial management skills.

Additionally, the reason for the insignificant effect of family cohesiveness on youths living in poverty can be explained from the of their family cohesiveness. That is, most families of youths living in poverty are exposed to many dangers as a result of poverty, so it is difficult for the overall family cohesiveness to be high. As their family cohesiveness is homogeneous to each other at a low level, the effect of it turned out to be insignificant in predicting skills necessary for independent economic living.

3) Values and Attitudes

(1) Attitudes toward Work

In multiple regression of Knowledge of youths in poverty, 5 independent variables explained 19.2% of the variance in the attitudes toward work of youths living in poverty. The F value for the model was highly significant ($p < .001$). According to the analysis, sex and school atmosphere were significantly related to attitudes toward work. Among the youths living in poverty, female youths and youths in a more democratic school atmosphere had more positive attitudes toward work.

In multiple regression of Knowledge of common youths, 5 independent variables explained 11.1% of the variance in the attitudes toward work of common youths. The F value for the model was highly significant ($p < .001$). The results suggested that family cohesiveness and school atmosphere were significantly

related to the attitudes toward work of common youths. Among the common youths, youths in more cohesive families and youths in a more democratic school atmosphere had more positive attitudes toward work.

(2) Will of Self-Reliance

In multiple regression of Knowledge of youths in poverty, 5 independent variables explained 15.8% of the variance in the will of self-reliance of youths living in poverty. The F value for the model was highly significant ($p < .001$). According to the result, family cohesiveness and school atmosphere were significantly related to the will of self-reliance. Youths in more cohesive families and youths in a more democratic school atmosphere had a stronger will for a self-reliant life.

It was the same result for the common youths. In multiple regression of Knowledge of common youths, 5 independent variables explained 15.8% of the variance in the will of self-reliance of common youths. The F value for the model was highly significant ($p < .001$). Family cohesiveness and school atmosphere were also significantly related to the will of self-reliance in the case of common youths.

From the analysis results above, we can conclude that school atmosphere has a significant effect on the readiness for independent economic living in the area of values and attitudes for both groups. Students in a more democratic school atmosphere showed significantly more positive attitudes toward work, and a stronger will for a self-reliant life. Thus, these results show us the importance of the environmental factor, especially the school environment, in adolescents' readiness for independent economic living.

4) Readiness for Independent Economic Living

Table 8. Multiple Regression : Readiness of Youths in Poverty

R	R Square	Adjusted R Square	Std. Error of the Estimate		
.386	.149	.125	3.2370550		
	Sum of Squares	df	Mean Square	F	Sig.
Regression	331.705	5	66.341	6.331	.000***
Residual	1896.613	181	10.479		
Total	2228.318	186			
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11.899	2.019		5.895	.000
Sex	1.842	.529	.252	3.483	.001**
Age	-.315	.737	-.030	-.427	.670
SES_Perceived	-.297	.206	-.102	-1.440	.151
Family_Cohesiveness	.233	.301	.055	.773	.440
School_Atmosphere	1.282	.387	.232	3.310	.001**

*: p<.05, **: p<.01, ***: p<.001

Table 9. Multiple Regression : Readiness of Common Youths

R	R Square	Adjusted R Square	Std. Error of the Estimate		
.312a	.097	.085	2.8782575		
	Sum of Squares	df	Mean Square	F	Sig.
Regression	345.771	5	69.154	8.348	.000***
Residual	3214.334	388	8.284		
Total	3560.105	393			
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11.508	1.598		7.202	.000
Sex	.447	.322	.074	1.388	.166
Age	1.225	.511	.133	2.395	.017*
SES_Perceived	-.277	.173	-.079	-1.597	.111
Family_Cohesiveness	.685	.213	.160	3.210	.001**
School_Atmosphere	1.174	.270	.224	4.348	.000***

*: p<.05, **: p<.01, ***: p<.001

As can be seen in <Table 8>, 5 independent variables explained 14.9% of the variance in the readiness for independent economic living of the youths living in poverty. The F-value for the model was highly significant ($p < .001$). Sex and school atmosphere were found to be related to the readiness for independent economic living of youths living in poverty. Among the youths living in poverty, female youths and youths in a more democratic school were significantly more prepared for an independent economic living.

On the other hand, as can be seen in <Table 9>, 5 independent variables explained 9.7% of the variance in the readiness for independent economic living of the common youths. The F-value for the model was highly significant ($p < .001$). The analysis result suggests that age, family cohesiveness, and school atmosphere were significantly related to the readiness for independent economic living. That is, among the common youths, older youths, youths from more cohesive families and youths from a more democratic school environment were significantly more prepared for independent economic living.

V. Conclusion: Summary and Implications

The purpose of this paper is to find out the difference between youths living in poverty and common youths in their readiness for independent economic living. By figuring out the differences between the two groups, this paper aimed to establish grounds for the necessity of economic education for youths living in poverty. The discovered results of this paper can be summarized as follows according to the research questions.

The first research question was about the actual state of youths living in poverty in their readiness for independent economic living. According to the descriptive statistics, the economic knowledge of youths living in poverty was below the average score of general Korean youths. In addition,

interestingly, they showed the lowest percentage of correct answers in unemployment, relatively low employment readiness skills in holding and learning (even high scores in their planning for vocational skills learning), and a relatively high level of skills in banking rather than credit skills.

Based on these results, it can be inferred that they are familiar with economic policy and banking for their everyday life, but not accustomed with vocational skills (even aspiring to learn it) and credit management, the very core of market economy. In the course of study of economic education, these results suggest that youths living in poverty need to be educated about "the functioning" for independent economic living such as actual employment skills and credit management since they could be worked as functions to extend the actual potentials for independent economic living. For an example, without sound credit, one cannot lead a normal economic life in the contemporary market economy since credit is regarded as an indicator of individual reliability.

The second research question was about the differences between the two groups in their readiness for independent economic living. The total readiness of youths living in poverty turned out to be 17.63 points (the highest score is 30), lower than that of common youths. In the area of knowledge, youths living in poverty had significantly lower economic knowledge than common youths. But interestingly, youths living in poverty had significantly higher employment readiness skills than common youths. On the other hand, they had significantly lower financial management skills than common youths. In the area of attitudes toward work, the two groups were not significantly different.

From the t-test results, we can conclude as follows. Youths living in poverty are less prepared for independent economic living than common youths in the aspects of economic knowledge, financial management skills, and will of self-reliance. However, it can be said that youths living in poverty are more prepared in the aspect of vocational skills, and that they have similar positive attitudes toward work compared to common

youths. Those results are suggesting that the following content be emphasized in economic education for youths in poverty compared with common youths; economic knowledge, financial management skills, and will of self-reliance.

The third research question was about the factors related to the readiness for independent economic living of each group. Though each area is little different from the other areas, in the total score of readiness for independent economic living, school atmosphere and sex were the significant variables for youths living in poverty. School atmosphere, family cohesiveness, and age were the significant variables for common youths. School atmosphere turned out to be the only common variable which had a significant effect on the readiness for independent economic living for both groups.

More specifically, from the regression analysis, we can conclude as follows. Sex has a very significant effect on youths living in poverty, from knowledge and skills to values and attitudes, but not much effect on common youths. In contrast, family cohesiveness has a very significant effect on common youths for the areas of skills and values and attitudes, but not much effect on youths living in poverty. Yet, school atmosphere has a significant effect on both groups of youths in their readiness for independent economic living, especially in the area of values and attitudes.

Those results are suggesting that school activities in economic education can play an important role in equipping the readiness for independent economic living of youths, especially in the case of youths in poverty. School atmosphere has only significant effect on youths in poverty in their readiness for independent economic living, if except the variable sex which could not be handled in education. Therefore, it is concluded that we need to change the suppressive and authoritarian school atmosphere into a more democratic and supportive one in lesson interaction and teaching and learning in economic education.

In addition, it can be suggested that we have to consider the different significant factors affecting each group of youths in educating knowledge, skills and values and attitudes for

readiness for independent economic living. It is why each group (youths in poverty and common youths) has its own characteristics of variable affecting subordinate areas of the readiness for independent economic living.

Finally, careful attention has to be paid that youths in poverty tend to proceed to the field of economic activity earlier than common youths. It means that youths living in poverty are jumping into the economic world without sufficient preparation. Economic education, therefore, has to pay more attention to the preparedness of youths living in poverty for their independent economic living in order for them to escape the vicious circle of poverty and accomplish economic self-reliance.

Finally, with hope of better economic education for youths in poverty, more extended empirical researches are required. This study selected only about 500 high school students in their first or second year. But in further researches, various types of students are needed to be examined. Students from vocational schools, special-purpose schools, and third- and fourth-year high school students, can be included to deepen our understanding of the readiness for independent economic living of youths living in poverty.

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