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Financial and property attitudes and community identities of Ukrainians in the conditions of the Russian-Ukrainian war

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Abstract. The paper deals with the results of a study conducted in July-September 2023 among 1,271 respondents regarding the manifestation of community identities of Ukrainians and their influence on the attitudes and behaviour in the financial and property sphere. Local, ethno-national, civil, linguistic, European, Eastern Slavic, religious, and professional identities were defined as the most important community identities that respond to the conditions of war. The latter form a three-level structure: intrastate, supranational, and local. Complex types of community identities were defined, which semantically determined the interaction of different types of identities: local-civic-professional; European-civic-professional; local-East Slavic and East Slavic-religious. The influence of identities on the financial and property behaviour and instructions of Ukrainians in war conditions was analysed. The study proved that updated community identities are significant predictors of changes in the financial and property attitudes and practices of Ukrainians. In most metrics of financial and property behaviour or attitudes, no statistically significant difference in the answers of respondents with a pronounced identity was noted. Instead, a clear difference between respondents with low levels of manifestation of different types of identities, as well as in their comparison with persons with a high level of identity, was identified. Therefore, it is possible to assume that, in general, a manifested, actualised identity positively affects the self-determination and activity of citizens, including in the financial and property sphere, regardless of the priority community with which Ukrainians identify themselves. On the other hand, persons with a low level of identities, that is, those who do not feel the importance of belonging to one or another community, appear more complex and noteworthy in the context of a psychological portrait. An important criterion for differences in the financial and property behaviour of citizens is the language of their communication, where the largest number of differences was recorded. Updating the civic identity based on the Ukrainian linguistic identity will allow citizens to be more actively involved in socially beneficial and volunteer work and the restoration of the country

Keywords: community identity; social identity; civic identity; war; financial behaviour; loss

INTRODUCTION

Russia's war on the territory of Ukraine, which began ten years ago, is leaving its mark on all spheres of Ukrainian society. The sense of belonging of Ukrainians to one or another community, its significance and the voluntary

separation of norms and rules adopted in the community, in general, everything that can be attributed to community identity, was affected. On the contrary, in turbulent times, belonging to a group, realising oneself as a

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part of something bigger, acquires special significance. The hostilities radically changed the content, context, nature and configuration of the identification process (Tytarenko *et al.*, 2023). In wartime conditions, the need to strengthen national unity, identity and social solidarity grows, which is largely reflected in financial and property relations. War affects economic processes not only through the direct destruction of resources, but also through the transformation of values, attitudes and social practices of citizens. The community identity that emerges and strengthens under the influence of war plays an important role in shaping the resilience of citizens and in maintaining economic stability at the local and national levels. The given research data will contribute to a better understanding of how Ukrainian society is rethinking approaches to property ownership, economic resource management, and building economic ties, accounting for new challenges.

In addition, it is necessary to study how community identity contributes to the adaptation and mobilisation of society in response to financial and property losses, as well as the support of local economic initiatives. In this context, the research demonstrated substantial socio-psychological factors that influence civic activity, investment priorities, attitudes toward common property, and decision-making in critical conditions. War can strengthen national unity, a sense of patriotism and solidarity among citizens. Identity as a process, a condition of being or becoming, is constantly updated, confirmed or modified both at the level of the individual and at the collective level. The analysis of the problem of identity, the ideas of plurality, hybridity and fluidity of identity in globalisation/individualisation studies (Kryvytska, 2018; Rostecka, 2018; Bauman, 2011; Kulyk, 2016; Lewicka & Iwańczak, 2018) and the possibility of interaction of different types of identity is noteworthy (Ivanov, 2012).

Community identity is considered as a multi-level system construct, which is formed as a result of a sense of belonging to a certain community and subjective attitude based on a stable emotional connection, as well as participation in inner world and perception as personal, group norms and values. A person has as many community identities as there are communities, perceived as own, which differ in subjective importance (Korobka, 2023). The term covers various aspects of self-awareness related to cultural, linguistic, historical, regional, social and political characteristics. The study addressed ethnic, national, civic, local, European, professional, East Slavic, religious and linguistic identities. The interaction of community identities, in turn, is understood not only as their unique intersections (intersectionality), but also as their mutual influence and, in their interaction, influence on the experience and manifestation of a person in various spheres of life. The key idea is that each person has a unique combination of identities that intersect and interact to

create complex social positions and influence access to resources, power and opportunities. Thus, an individual in various social contexts can simultaneously feel as a citizen, a believer, a representative of one or another professional community, etc. Participation in different discourses and following different role models of behaviour forms multiple self-concepts in a person. These representations interact with each other, forming a set of different identities that are actualised depending on the context and need. This is a complex process that reflects profound socio-psychological shifts in society. These identities form a unique system of values and guidelines that interact and determine certain strategies of behaviour, especially in the conditions of a crisis situation, a war. The full-scale war that Russia is currently waging against Ukraine is the context in which different identities in our society are actualised today.

The goal of the war waged by Russia against Ukraine is the destruction of Ukrainian identity; which poses new challenges affecting the processes of transformation and formation of both individual and collective identities. At the heart of this war, as the researchers note, is a civilizational conflict of opposite identities – the pro-European Ukrainian identity and the Asian-Russian, colloquially named “homo sovieticus” (Rafalskyi *et al.*, 2022). Therefore, this is a war of values and identities. This value conflict is reflected in the economic self-determination of citizens and re-evaluation of financial and property practices and guidelines. G.A. Akerlof & R.E. Kranton (2000) demonstrated how a personal self-awareness affects economic results. The study analysed the economic model of human behaviour, accounting for sociological and psychological factors and identity. Identity is correlated with different social categories and how people in those categories should behave. According to S. Poznyak (2023), the key construct of the model of economic identification is the economic self-determination of a person, which refers to self-determination regarding the value standards of one’s own economic involvement, as well as objects/phenomena and norms of economic interaction.

O. Malkhazov (2023) proposes to single out representations of behavioural strategies at the intersection of two dimensions – subjectivity and rationality – that form a space of values with coordinates. At the intersection of these dimensions, he defines four basic models of economic behaviour: innovative-partnership (plane of rational subjectivity), moderate-progressive (plane of rational objectivity), active-adaptive (plane of subject irrationality) and protest-traditionalist (plane irrational objectivity). This approach can be used to analyse the economic behaviour of citizens in various situations, including extremities, as well as to build prognostic models. The author defined the guidelines and practices characteristic of two types of

behavioural strategies, focused on survival and development, the balance of which determines the vector of changes in economic behaviour.

Created by S. Poznyak (2023) based on empirical data, the factor model demonstrates that the semantic space of economic orientations of Ukrainian citizens is structured by the sense of the social value of economic activity: a favourable assessment of the environment, a duty to one's community, the presence of common goals and strategies for their achievement, as well as the correspondence of economic activities in the public interest. The study aimed to present the results of a study conducted in July-September 2023 among 1,271 respondents regarding the manifestation of community identities of Ukrainians and their influence on the guidelines and behaviour of Ukrainians in the financial and property sphere.

MATERIALS AND METHODS

In July-September 2023, an empirical study was conducted to reveal the peculiarities of the manifestation of community identities of Ukrainians and their influence on the manifestation in various social spheres. The study analysed results reflecting the manifestation of the communal identities of Ukrainians in the financial and property sphere in wartime conditions. Data collection was conducted online using a Google form. In essence, the questions of the questionnaire included three blocks of questions: the study of manifestations of identity, the peculiarities of financial and property

behaviour and its changes during the war, and instructions on financial and property issues.

The survey included 1,271 participants, of which 67.4% were women and 32.6% – men. The sample was divided by age as follows: persons aged 18-29 – 42.1%, 30-44 years – 31.8%, 45-59 years – 22.1%, over 60 years – 4%. 37.7% respondents live in a big city, 21% – in the regional centre, 24.3% – in a small town, and 17% of respondents indicated that they live in a village. Territorially, Kyiv region and the city of Kyiv (24.3%), Lviv (23.5%) and Dnipropetrovsk (20.1%) regions are the most represented. All other respondents were dispersed among different regions. However, this division between the eastern, western and central-northern part can be further discussed in the context of regional differences. All survey participants were informed on the anonymity, the purpose of the survey, how the data would be used, and the associated risks. The study was conducted based on the principles of The Declaration of Helsinki (1975).

RESULTS AND DISCUSSION

To determine community identities, respondents were asked to rate on a 5-point scale how important it is for them to be a part of a particular community: local, ethno-national, civil, linguistic, European, East Slavic, religious, professional community, and the community of Ukrainians. The list of communities was selected based on the results of a preliminary study implemented in October 2022 (Fig. 1).

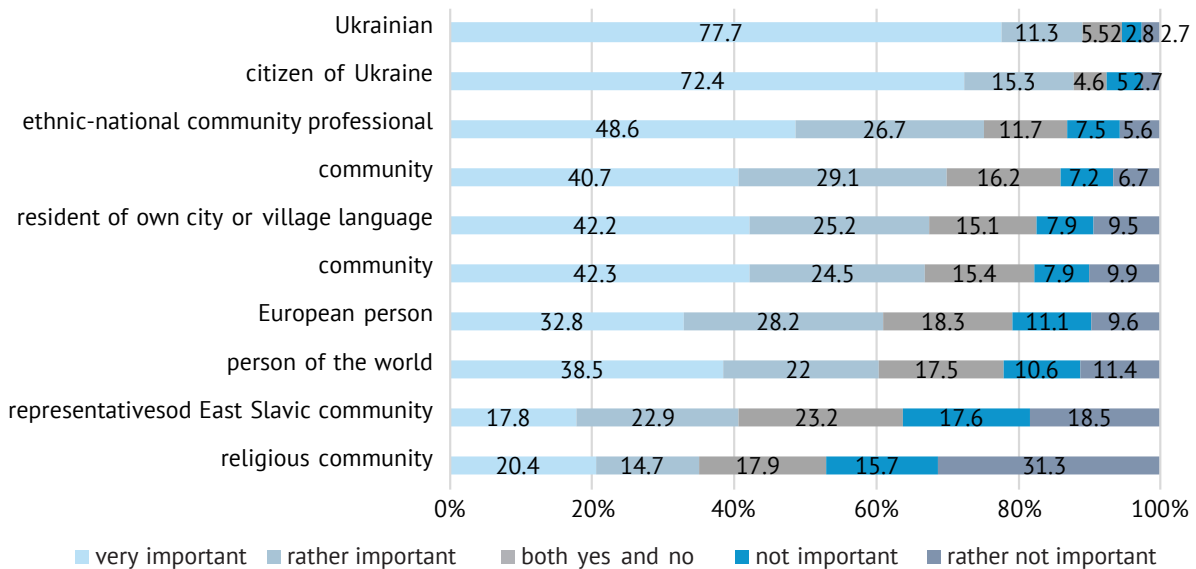


Figure 1. The importance of feeling as a representative of a certain community, %

Source: compiled by the author

For most respondents, being a part of a Ukrainian (89%), a citizen of Ukraine (87.7%), a representative of their ethno-national (75.3%), professional (69.8%) community, a resident of their town or village (67.4%), a

representative of language community (66.8%), a European (61%), a person of the world (60.5%) is important. At the same time, 40.7% consider themselves to be representatives of the East Slavic community, and

belonging to a religious community is important only to 35.1% of respondents. A factor analysis was conducted within the questions related to the correlation to a certain community and a three-factor model of community identities was constructed, which describes 64.5% of the total variance (Kaiser-Meier-Olkin coefficient = .848; Bartlett = .000), which indicates the expediency of data factorisation. The first factor “intra-state” (27.1% of the variance) includes indicators of the importance of being attributed as a citizen of Ukraine (.90), a Ukrainian (.90), a representative of one’s ethno-national community (.69), a resident of one’s village or city (.51), a representative of the language community (.48).

Instead, the second factor (19.6%) combined indicators related to the personal perception outside the borders of origin country: it is important to be regarded as a person of the world (.79), a European (.79), a representative of the East Slavic community (.52), a representative of a certain language community (.46). The third factor (17.8% of the variance) combined indicators describing the nearest, contact communities: it is important for me to feel like a representative of a religious community (.88), a resident of my village or city (.56), a representative of East Slavic (.55) and professional community (41). These three factors can be interpreted as three levels, spaces of identity: local,

associated with the closest contact communities (professional, religious, local identity), intra-state (civic, Ukrainian, ethno-national, local, linguistic) and supra-national (a person of the world, European, East Slavic, language) level. Using Spearman’s correlation analysis, constellations describing complex types of community identities were singled out, based on which further data analysis was analysed (Hubeladze, 2021; Vinkov, 2023):

- ◆ *local-civil-professional identity* (LCP-identity, 53.7%) shows that citizens of Ukraine with this identity feel the unity of the national and local-regional levels, they are not opposed to each other;

- ◆ *European-civic-professional identity* (ECP-identity, 46.3%) reflects a common vision of the development of Ukraine within the framework of European politics;

- ◆ *local-East Slavic* (LES-identity, 33.6%) shows a connection with the region, although, a connection with the former Soviet Union or modern Russia is still present. Such an option under certain circumstances can become a basis for separatism;

- ◆ *East Slavic-religious identity* (ESR identity, 21.9%) in Ukrainian society is common among parishioners of the UOC MP. Supporters of friendship with the aggressor are common, justifying the Russian aggression, and seeking to discredit both Ukraine and the Armed Forces (Figs. 2-3).

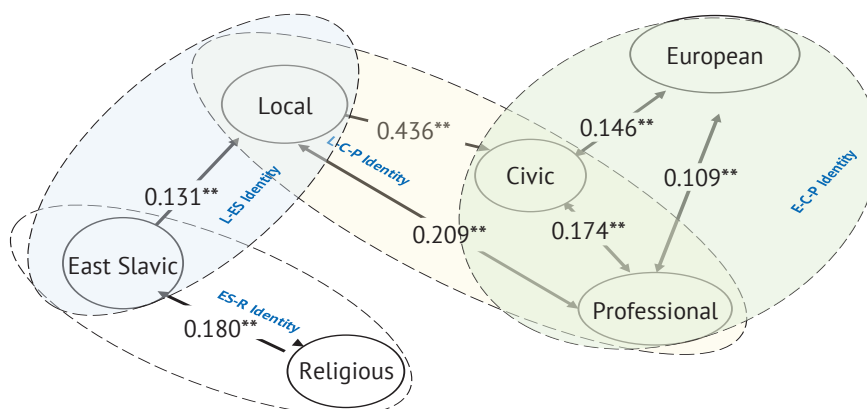


Figure 2. Correlations defining complex types of community identities

Note: ** – $p \leq 0.01$; * – $p \leq 0.05$

Source: compiled by the author

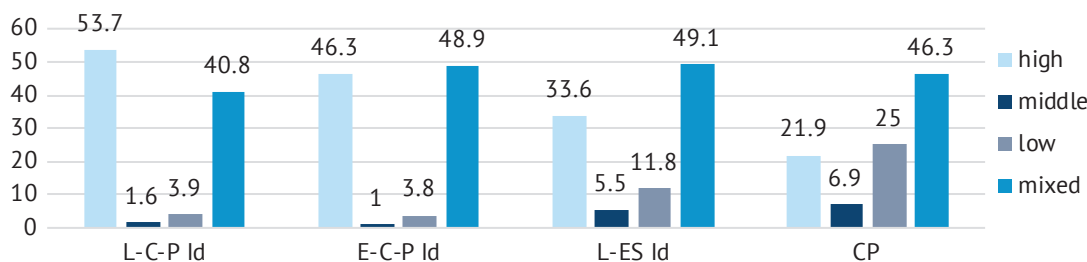


Figure 3. Quantitative distribution of carriers of various complex type of identity, %

Note: the sum of representatives with high levels of complex identity types exceeds 100%, because one person can have several complex types of community identities

Source: compiled by the author

Next, groups of respondents with a high and low level of manifestation of each complex type of identity in the galaxy and comparison of indicators in various areas were taken up for data analysis. Only statistically significant results of the analysis ($p \leq 0.001$, $p \leq 0.05$) were presented. One of the spheres of manifestation of community identities is the financial and property activity of citizens. War can cause economic hardships that affect financial situation (Hubeladze, 2020). Financial decisions can address self-sustaining and family support in conditions of instability and crisis. To determine to what extent, the financial and property activity of citizens depends on complex types of community identities in war conditions, the answers to the following questions were analysed (Fig. 4):

1. I am ready to donate to the Armed Forces of Ukraine or provide help to those who need it
2. I am more responsible about earning and spending money

3. I feel that my desire to help others, to volunteer, has increased

4. I try to preserve my wealth as much as possible and increase my income, because it is not known what will happen next

5. I am ready to invest my own funds and resources in projects that contribute to the development of the country or my region

6. The value of material things and goods has decreased for me

7. My financial and property situation worsened during the war

8. I want to live here and now, I allow myself to spend money on everything I need and not put it off, because it is not known what will happen next

9. I believe that I need financial and material support from the state, various foundations or other citizens who have better opportunities

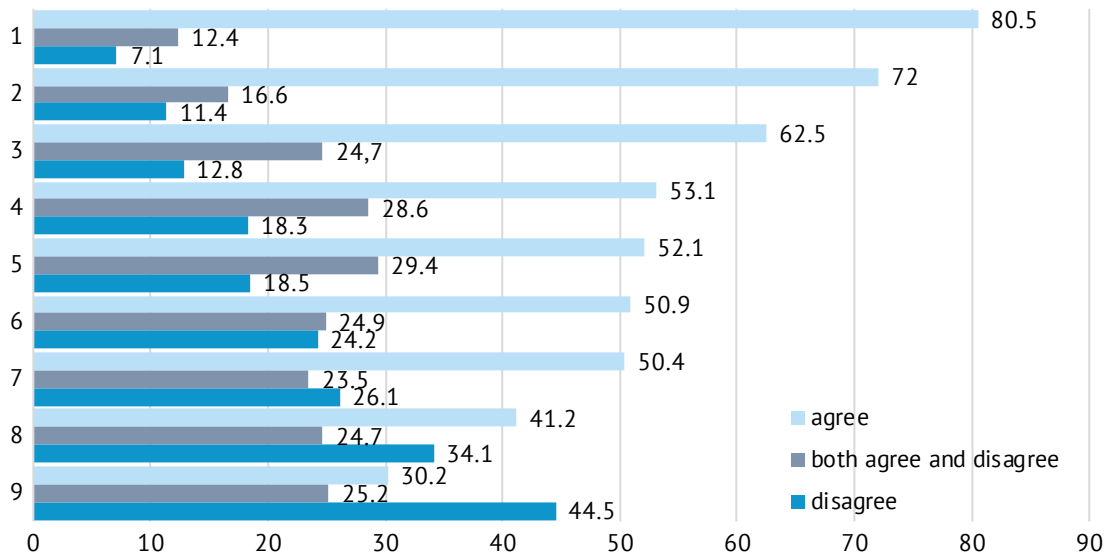


Figure 4. Quantitative distribution of answers regarding financial and property activity, %

Source: compiled by the author

Notably, 80.5% of Ukrainians, regardless of identity type, are ready to donate to the needs of the Armed Forces or help those in need; conduct volunteer activity (62.5%), invest both material and time resources; invest funds and resources in projects that contribute to the development of the country or region (52.1%). Higher moderation and prudence in the attitude to money is notable: 72% of respondents noted that they are more responsible about earning and spending money, and 53.1% preserve their wealth as much as possible and increase profits, thus regaining a sense of control in a situation of uncertainty. At the same time, 41.2% of respondents choose a hedonistic type of financial and property behaviour, striving to live by a moment, spending money on everything needed without savings, believing that future is uncertain.

Of respondents, 50.4% noted that their financial and property status worsened during the war, while the value of material things and goods decreased (50.6%). At the same time, 44.5% of respondents do not need financial and material support from the state, funds or other citizens who have better opportunities. The financial and property status of the respondents was assessed based on the subjective assessments of the respondents. Respondents were asked to rate their financial and property status on a 10-point scale from 1 – very low financial status to 10 – very high. As such, the mean is 5.36 and the mode is 5. The changes in financial and property management in the conditions of war and correlation with different types of identities was analysed. Manifested identity contributes to the formation of a sense of community and solidarity

among people. Those self-attributing to a community or nation are more inclined to help others within the group. Those with a high level of civic identity are more inclined to financially support public initiatives, charitable organisations and projects that work for the good of the country during wartime. They believe that their financial contributions help strengthen national security or support those suffering from conflict.

They are equally willing to *contribute to the needs of the Armed Forces and civilians who need the help of a person with a manifested identity*, regardless of the type ($M = 4.4-4.46$). Instead, the difference can be traced between those who have a low level self-attribution. Thus, individuals with a low level of East Slavic-religious identity (4.15) are most likely to donate compared to those who have a low level of local-civic-professional and European-civic-professional-identity (3.74 and 3.8, respectively). People may be more inclined to volunteer and help others for a variety of reasons, and one of the key ones may be related to their identity and beliefs. Volunteering can also be a way of self-affirmation and finding meaning in life for many people. Supporting others helps find satisfaction and a sense of achievement, value, and control over the situation. People who use the Ukrainian language more in everyday life are more inclined to contribute to the needs of the Armed Forces and civilians who need it: fully Ukrainian-speaking (86.3%), rather Ukrainian-speaking (85.1%), equally speaking Ukrainian and Russian (75.9%), rather Russian (67.1%), fully Russian-speaking (34.7%). The difference is statistically significant at the $p \leq 0.001$ level. Women are somewhat more active in financially supporting the Armed Forces (84%) compared to men (73.4%, $p \leq 0.001$). Respondents of different ages are equally ready to invest resources in support (79-83%). Those residing in the Western (86.2%), Central-Northern (82.8%) and Eastern (78.6%) parts of Ukraine before the full-scale invasion ($p \leq 0.01$) are somewhat more prone to such actions. At the same time, there are no differences by regions of current residence. People with a higher (84.6%) and secondary education (83.5%) are more inclined to donate, and a little less people with a special professional and incomplete higher education (77.5%), ($p \leq 0.01$).

Individuals with a high level of East Slavic-religious identity ($M = 4$) demonstrated a higher level of *desire to help others* compared to carriers of other types of identities ($M = 3.9$). This can be explained by the fact that helping others is considered an important moral value supported by the community of believers. In context of war and real threats, people demonstrate a higher level of empathy, are more inclined to help others, as they sympathise and emphasise with adversity and understand the needs of others. Those with a low level of identity manifestation, regardless of its type, are equally prone to volunteering ($M = 3.5$). People who use the Ukrainian language more in everyday life

are more inclined to volunteer and help others: fully Ukrainian-speaking (69.4%), rather Ukrainian-speaking (64.9%), equally speaking Ukrainian and Russian (58.8%), rather Russian (43.9%), fully Russian-speaking (39.1%). The difference is statistically significant at the $p \leq 0.001$ level. Women are somewhat more actively involved in volunteering and supporting others (64.5%) compared to men (58.6%, $p \leq 0.05$). Persons who lived in the western (69.2%), central-northern (64.2%) and eastern (58.9%) parts of Ukraine before the full-scale invasion ($p \leq 0.05$) are somewhat more prone to such children. At the same time, there are no differences in age, level of education and region of current residence.

Ukrainians can express patriotic feelings through investment decisions. For instance, they may be more inclined to invest in Ukrainian companies or industries that help support the national economy during wartime. Those with a high level of identity manifestation, regardless of their type, ($M = 3.64-3.69$) assessed their willingness to invest their funds and resources in projects that contribute to the development of the country or their region as above average. This indicator is lower among those with a low level of self-identity ($M = 3.06-3.3$), while the highest level of such readiness was demonstrated by persons with a low level of East Slavic religious identity ($M = 3.3$), those who deem representativity of the East Slavic and religious community as non-important. Those who use the Ukrainian language more in everyday life are more inclined to invest their own funds and resources in projects that contribute to the development of the country or their region: fully Ukrainian-speaking (56.9%), rather Ukrainian-speaking (54.4%), equally speaking Ukrainian and Russian (50.9%), rather Russian (37.4%), fully Russian-speaking (21.7%). Moreover, 52.2% of Russian speakers are not ready to invest in the development of the country or region. Women are more inclined to such investments (52.5%) compared to men (51.9%). But the main difference is the number of those who are not ready for such investments. Among men, 23%, and among women, 16.4%, $p \leq 0.001$. Persons from the western part of Ukraine (currently living there) (58.9%), central-northern (57.1%) and eastern (51.9%) ($p \leq 0.05$) are somewhat more prone to such actions. At the same time, there are no differences in age, level of education and region of origin.

In general, individuals with a high level of manifestation of various types of identities are more responsible towards earning and spending money (4.12-4.21). Respondents with an East Slavic-religious identity are more responsible towards earning and spending money, compared to carriers of other types of identities. Individuals with a low level of identities are somewhat more frivolous or calm about earning and spending money (3.5-3.7). Persons who use the Ukrainian language more in everyday life are more responsible for earning and spending money: fully Ukrainian-speaking (76.6%), rather Ukrainian-speaking (70.6%), equally

speaking Ukrainian and Russian (69.5%), rather Russian (63.2%), fully Russian-speaking (52.5%). The difference is statistically significant at the $p \leq 0.01$ level. Persons who currently live in the western (79.7%), western

(72.2%) and central-northern parts of Ukraine (64.3%, $p \leq 0.001$) are somewhat more prone to such actions. At the same time, there are no differences in gender, age and level of education of the respondents (Fig. 5).

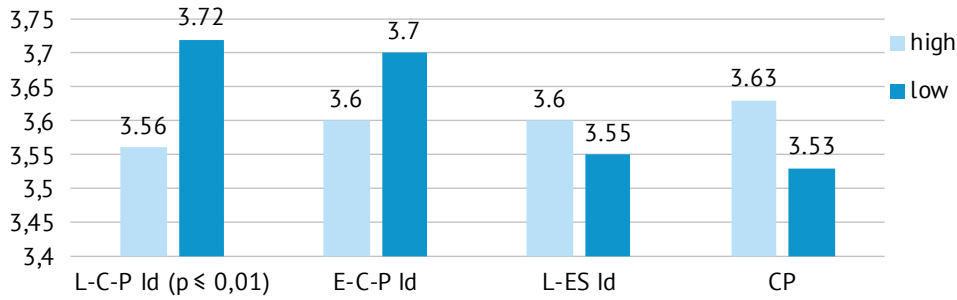


Figure 5. Average values for the statement "I try to preserve my wealth as much as possible and increase my income because I don't know what will happen next" according to different types of identity

Source: compiled by the author

In a war situation, the sense of threat, both physical and symbolic, increases, including the sense of threat to the security of property and investments. People can redirect their investments to safer assets or preserve their financial resources to reduce the risk of losses. Respondents with a high level of identity are equally inclined to *preserve their wealth and accumulate it* ($M = 3.56-3.6$). However, those with a low level of local-civic-professional- and European-civic-professional identities ($M = 3.72$) are most prone to wealth preservation, and those with a low level of local-East Slavic- and East Slavic-religious identities ($M = 3.55$ and 3.53 , respectively). Men (61.6%) compared to women (49.1%, $p \leq 0.001$) are significantly more eager to preserve wealth and increase profits, in particular due to the uncertainty of the situation.

According to all other criteria, no statistically significant difference was recorded. The highest level of *hedonistic aspirations* was demonstrated by individuals with a low level of local-East Slavic identity ($M = 3.42$). To a greater extent than others, they strive to live by the moment, spending money on everything needed without savings, as those believe that future is uncertain. Individuals with a high level of this or that type of identity rated this statement equally ($M = 3.11-3.15$). While women 44.3% are prone to hedonistic aspirations, 40.7% of male respondents expressed aspiration to live by the moment ($p \leq 0.001$). Men demonstrate a more moderate and prudent attitude towards earning, saving, and spending money. According to all other criteria, no statistically significant differences were recorded (Fig. 6).

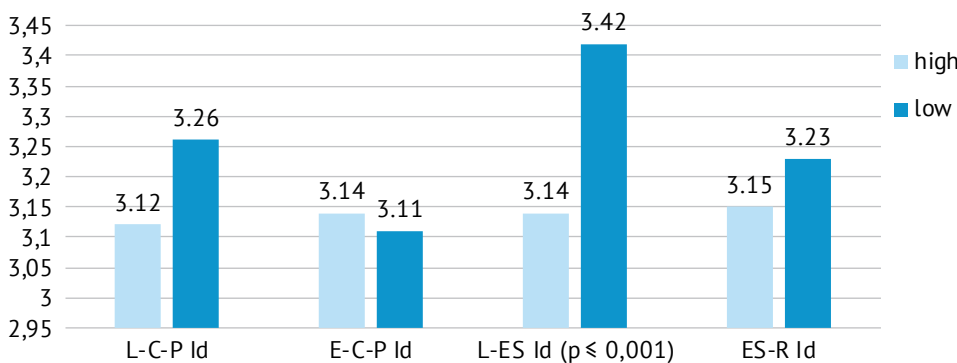


Figure 6. Average values according to the statement "I want to live here and now, I allow myself to spend money on everything I need and not put it off because I don't know what will happen next" according to different types of identity

Source: compiled by the author

For half of the respondents, regardless of identity type, the value of material things and goods has decreased. The value of material values decreased the most for persons for non-representatives of the East Slavic and

religious community (low level of such identity) ($M = 2.8$ compared to 3.1 and 3.5 in other subgroups). People aged 45-59 years – 62.7%, 30-44 years – 58.8%, and people over 60 years – 55.1% report that the value of

material things and goods decreased during the war. The least number of such among young people aged 18-29 – 38.2%. Women more often note the decrease in the value of material things (54.5%) compared to men (43.5%). The differences are statistically significant at the $p \leq 0.001$ level. Such a difference can also be observed between residents of the central-northern region, for whom the value of material things decreased in 57.2% of cases, in the western region – 52.5%, and in the eastern region – 40.8%, $p \leq 0.01$. The value of material things and goods decreased the most for persons with higher (58.1%) and secondary special (56%) education. Respondents with a scientific degree (50%), incomplete higher education (42%) and secondary education (39.8%, $p \leq 0.01$) note this somewhat lower.

With a generally low need for financial and material support from the state, foundations or other citizens who have better opportunities (2.7-2.9), persons with a high level of East Slavic and religious identity are more inclined to expect such help ($M = 2.92$) and a low level of local-civic-professional and European-civic-professional identities (2.85 and 2.87, respectively). This indicator is the lowest among persons with a high level of European-civic-professional identity (2.72). Therefore, the respondents of the European, civil and professional community do not expect the help of the state and various funds. Contrary, they are actively

involved and use personal resources to help the state. More than half (50.1%) of young people aged 18-29, along with 41% of those aged 30-34 and 45-59, and 32.6% of individuals over 60, do not need financial support from the state, foundations, or other citizens with greater resources. Notably, the older the respondents, the more they rely on the support of the state and third parties. No statistically significant differences were recorded for all other criteria. Those who use the Ukrainian language more in everyday life are more inclined to invest personal funds and resources in projects that contribute to the development of the country or their region: fully Ukrainian-speaking (56.9%), rather Ukrainian-speaking (54.4%), equally speaking Ukrainian and Russian (50.9%), rather Russian (37.4%), fully Russian-speaking (21.7%). Moreover, 52.2% of Russian speakers are not ready to invest in the development of the country or region. Women are more inclined to such investments (52.5%) compared to men (51.9%). However, the main difference is the number of those who are not ready for such investments. Among men, 23%, and among women, 16.4%, $p \leq 0.001$. Residents of west Ukraine (currently living there) (58.9%), central-northern (57.1%) and eastern (51.9%) ($p \leq 0.05$) regions are somewhat more prone to such actions. At the same time, there are no differences in age, level of education and region of origin (Fig. 7).

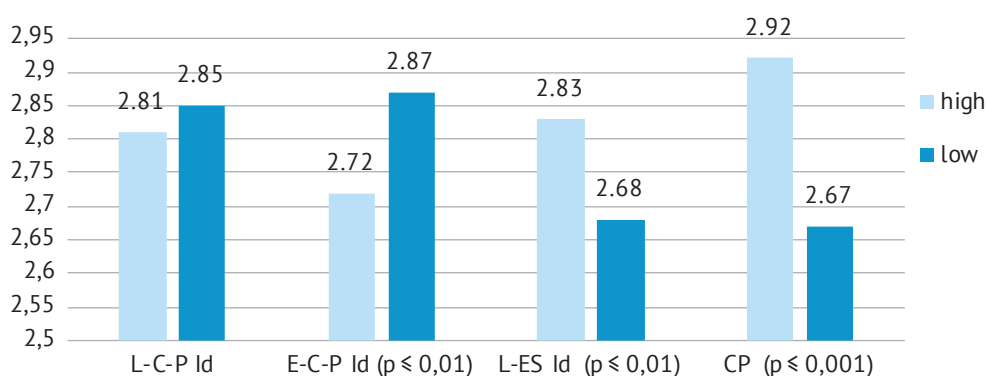


Figure 7. Average values for the statement “I believe that I need financial and material support from the state, various foundations or other citizens who have better opportunities” according to different types of identity

Source: compiled by the author

Respondents were also asked to rate whether their financial situation had worsened since the start of a full-scale invasion. Notably, the largest number of people who agreed with this statement are among people who prefer to speak Ukrainian in everyday life (59.7%) or to the same extent speak both Ukrainian and Russian (59.2%), rather Russian (50, 3%), only Russian (47.8%) and the least among those who speak only Ukrainian (44%). Most often, people of middle and older age state that their financial and property condition has worsened: 45-59 years old – 58.6%, 30-44 years old – 56.7%, over 60 years old – 55.1%, even though among only 40% of young people aged 18-29. Differences at the

level of statistical significance $p \leq 0.001$. Depending on the region of residence, before the full-scale invasion, the largest number of those who note the deterioration of their financial and property status are among the residents of the eastern region (54.5%), the central-northern region (52.9%), and the least among the residents of the western region (42%). Also, the subjective perception of the deterioration of financial and property status increases with the level of education. Thus, among respondents with secondary education, 39.8% agreed with this statement, with special professional education – 40.6%, incomplete higher education – 45.2%, higher education – 56.6% and scientific degree – 63,1%.

CONCLUSIONS

Actualised community identities are significant predictors of changes in the financial and property guidelines and practices of Ukrainians. In most metrics of financial and property behaviour or guidelines, there is no statistically significant difference in the answers of respondents with a pronounced one or another identity. Instead, a clear difference between respondents with low levels of manifestation of different types of identities, as well as in their comparison with persons with a high level of identity was noted. Therefore, it is possible to assume that, in general, a manifested, actualised identity positively affects the self-determination and activity of citizens, including in the financial and property sphere, regardless of the priority community with which Ukrainians identify themselves. On the other hand, persons with a low level of identities, that

is, those who do not feel the importance of belonging to one or another community, look more complex and interesting from the point of view of a psychological portrait. An important criterion for differences in the financial and property behaviour of citizens is the language of their communication, where the largest number of differences was recorded. Updating the civic identity based on the Ukrainian linguistic identity will allow citizens to be more actively involved in socially beneficial and volunteer work and the restoration of the country.

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None.

CONFLICT OF INTEREST

None.

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Фінансово-майнові настанови і спільнотні ідентичності українців в умовах російсько-української війни

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Анотація. У статті представлено результати дослідження, проведеного у липні-вересні 2023 року серед 1,271 респондента щодо прояву спільнотних ідентичностей українців та їх впливу на настанови і поведінку українців у фінансово-майновій сфері. Найбільш вагомими спільнотними ідентичностями, які реагують на умови війни, визначено місцеву, етнонаціональну, громадянську, мовну, європейську, східнослов'янську, релігійну, професійну ідентичності. Останні утворюють трирівневу структуру: внутрішньодержавній, наднаціональній і локальній рівень. Визначено комплексні типи спільнотних ідентичностей, що пояснюють семантично взаємодію різних видів ідентичностей: місцева-громадянська-професійна; європейська-громадянська-професійна; місцева-східнослов'янська і східнослов'янська-релігійна. Проаналізовано вплив ідентичностей на фінансово-майнову поведінку і настанови українців в умовах війни. Доведено, що актуалізовані спільнотні ідентичності є вагомими предикторами змін у фінансово-майнових настановах і практиках українців. У більшості показників фінансово-майнової поведінки чи настанов немає статистично значущої різниці у відповідях респондентів з вираженою тією чи іншою ідентичністю. Натомість виразна відмінність є між респондентами з низькими рівнями прояву різних типів ідентичностей, а також у їх порівнянні з особами з високим рівнем ідентичності. Це дає підстави припускати, що загалом проявлена, актуалізована ідентичність позитивним чином впливає на самовизначення і активність громадян, у тому числі у фінансово-майновій сфері, незалежно від пріоритетної спільноти, з якою ідентифікують себе українці. Натомість більш складною і цікавою з точки зору психологічного портрету виглядають особи з низьким рівнем ідентичностей, тобто ті, що не відчувають важливості належати до тієї чи іншої спільноти. Важливим критерієм відмінностей у фінансово-майновій поведінці громадян є мова їх спілкування, де було зафіксовано найбільшу кількість відмінностей. Актуалізація громадянської ідентичності з опорою на мовну українську ідентичність дозволить активніше залучати громадян до суспільно-корисної і волонтерської праці і відновлення країни

Ключові слова: спільнотна ідентичність; соціальна ідентичність; громадянська ідентичність; війна; фінансова поведінка; втрата