

UDC 316.62

**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 behavior in the financial and property sphere. Local, ethno-national, civil, linguistic, European, Eastern Slavic, religious, and professional identities are 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 level. Complex types of community identities are defined, which semantically explain 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 behavior and instructions of Ukrainians in war conditions is analyzed. It has been proven that updated community identities are significant predictors of changes in the financial and property attitudes and practices of Ukrainians. In most indicators of financial and property behavior or attitudes, there is no statistically significant difference in the answers of respondents with a pronounced identity. Instead, there is 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. This gives reason to assume that, in general, a manifested, actualized 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 behavior 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 behavior, loss

УДК 316.62

**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 1271 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 тією 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

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, is not an exception. On the contrary, in turbulent times, belonging to a group, realizing oneself as a 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, taking into account new challenges.

In addition, it is relevant to study how community identity contributes to the adaptation and mobilization of society in response to financial and property losses, as well as the support of local economic initiatives. In this context, the research allows us to identify important 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. When analyzing the problem of identity, the ideas of plurality, hybridity and fluidity of identity in globalization/individualization studies (Kryvytska, 2018; Rostetska, 2018; Bauman, 2011; Kulyk, 2016; Lewicka & Iwańczak, 2018) and the possibility of interaction of different types of identity (Ivanov, 2012).

Community identity is considered as a multi-level system construct, which is formed as a result of a person's understanding of his belonging to a certain community and subjective attitude to this belonging based on a stable emotional connection, as well as inclusion in his inner world and perception as his own, group norms and values. A person has as many community identities as there are communities to which he belongs, 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.

In our research, we studied 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 on each other 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 has the opportunity to simultaneously feel like a citizen, a believer, a representative of one or another professional community, etc. Participation in different discourses and following different role models of behavior leads to the formation of multiple self-concepts in a person. These representations interact with each other, forming a set of different identities that are actualized depending on the context and need. This is a complex process that reflects profound socio-psychological shifts in society. Each of these identities forms a unique system of values and guidelines that interact and determine certain strategies of behavior, especially in the conditions of a crisis situation, which is definitely a war. The full-scale war that the Russian Federation is waging against Ukraine today is the context in which different identities in our society are actualized today.

The goal of the war waged by Russia against Ukraine is the destruction of Ukrainian identity; it presented us with 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, "sovok" one (Rafalsky, 2022). So, this is a war of values and identities.

In one way or another, this value conflict is reflected in the economic self-determination of citizens and their rethinking of financial and property practices and guidelines. Akerlof G. & Kranton R. (2020) in their study show how a person's self-awareness affects economic results. They analyze the economic model of human behavior taking into account sociological and psychological factors and identity. Identity has to do with different social categories and how people in those categories should behave.

According to S. Pozniak (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.

Malkhazov O. (2023) proposes to single out representations of behavioral 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 behavior: 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 makes it possible to study the economic behavior of citizens in various situations, including extreme ones, as well as to build prognostic models. The author defines the guidelines and practices characteristic of two types of behavioral strategies, focused on survival and development, the balance of which determines the vector of changes in economic behavior.

Created by Poznyak S. (2023) on the basis of empirical data, the factor model shows that the semantic space of economic orientations of Ukrainian citizens is structured by the sense of the social value of economic activity: a favorable 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 purpose of the article is 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 behavior of Ukrainians in the financial and property sphere.

MATERIALS AND METHODS

In July-September 2023, an empirical study was conducted, the purpose of which was to reveal the peculiarities of the manifestation of community identities of Ukrainians and their influence on the manifestation in various social spheres. In particular, in this publication, we will focus on the results that reflect the manifestation of the communal identities of Ukrainians in the financial and property sphere in wartime conditions.

Data collection was carried out 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 behavior and its changes during the war, and instructions on financial and property issues.

1,271 people took part in the survey, 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 center, 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 gives us reason to talk about regional differences.

RESULT AND DISCUSSION

To determine community identities, respondents were asked to rate on a 5-point scale how important it is for them to feel like a representative 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.

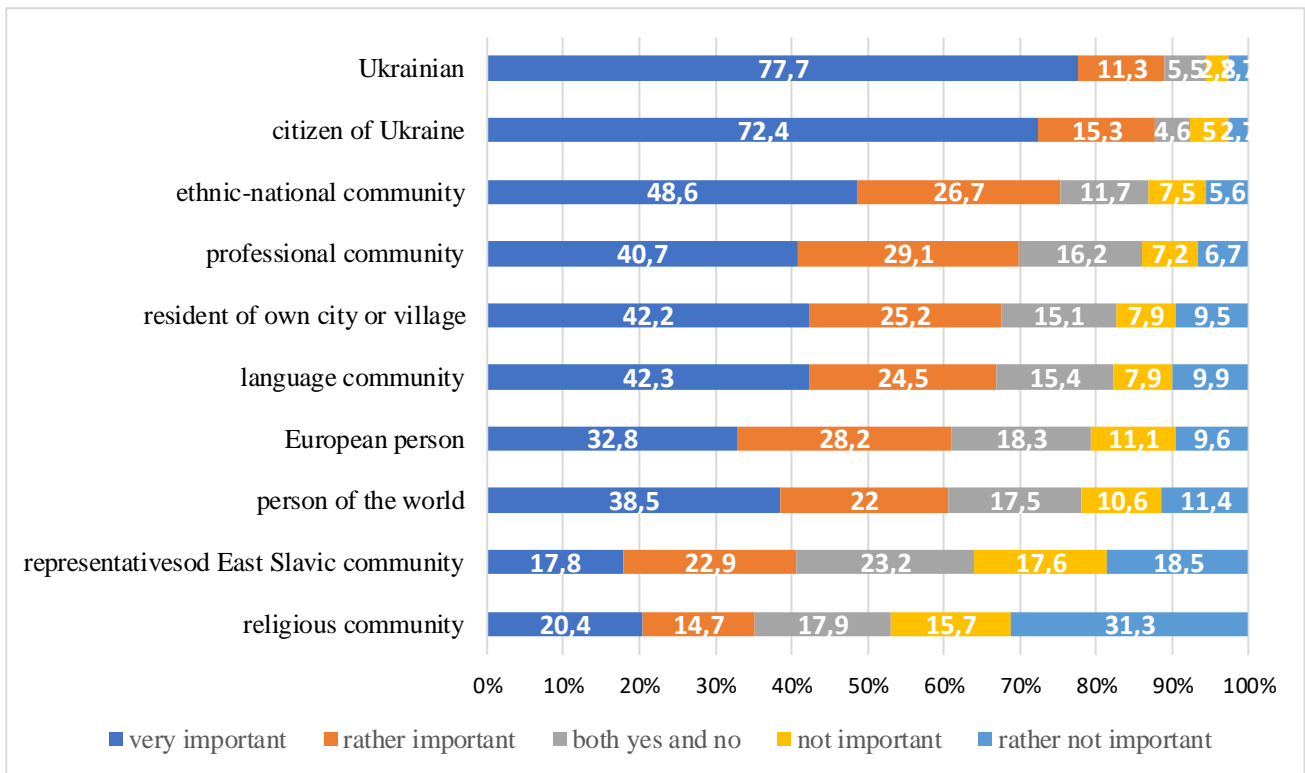


Fig. 1. The importance of feeling like a representative of a certain community, %

As we can see, for the vast majority of respondents, it is important to feel like 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 his language community (66.8%), a European (61%), a person of the world (60.5%). 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 of oneself with this or that 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 factorization.

The first factor "intra-state" (27.1% of the variance) includes indicators of the importance of feeling like 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 perception of oneself outside the borders of one's own country: it is important for me to feel like 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 supranational (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, on the basis of which further data analysis will be carried out (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%), on the one hand, shows a connection with the region where these citizens usually live, and on the other hand, they feel their connection with the former Soviet Union or modern Russia Federation. 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. It is quite common among them to meet supporters of friendship with the aggressor, justifying the aggression of the Russian Federation, and seeking to discredit both Ukraine and the Armed Forces.

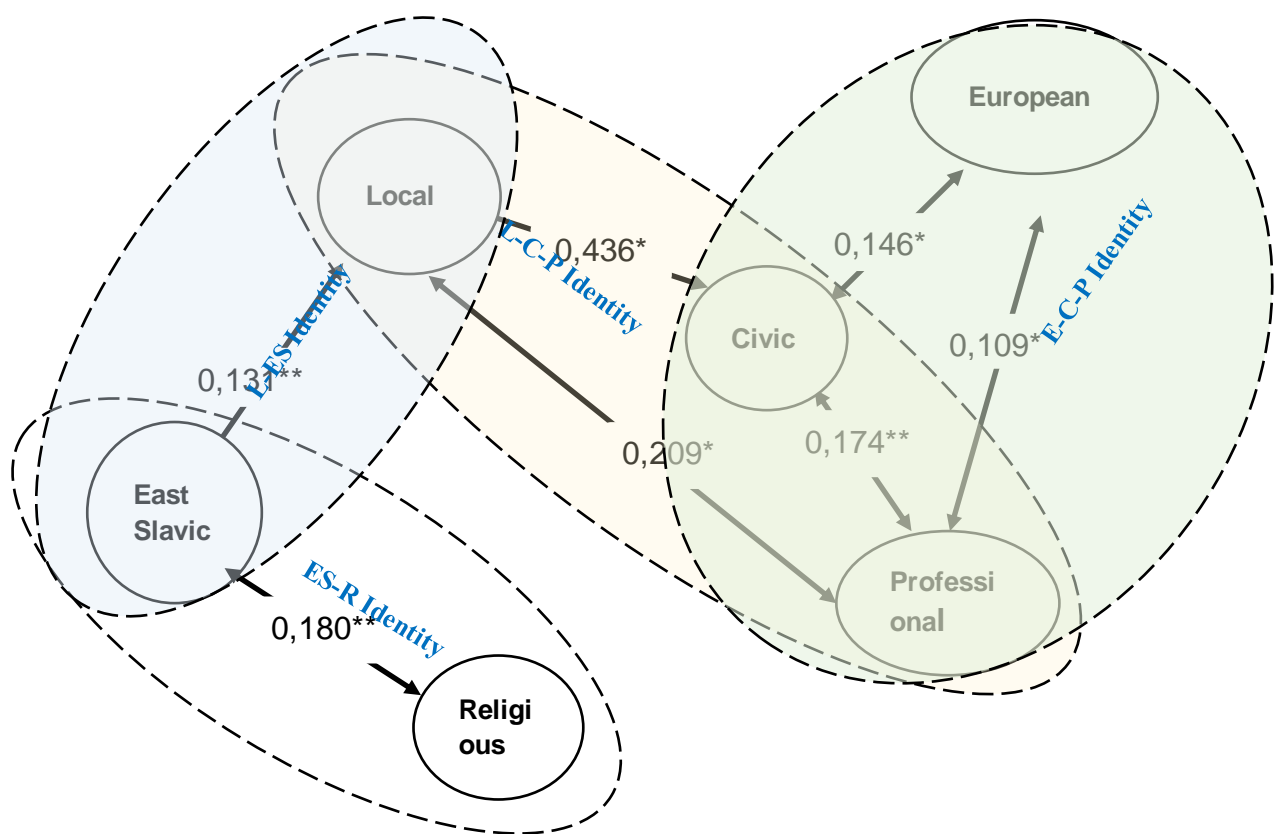


Fig. 2. Correlations defining complex types of community identities

Note: ** - $p \leq 0,01$; * - $p \leq 0,05$

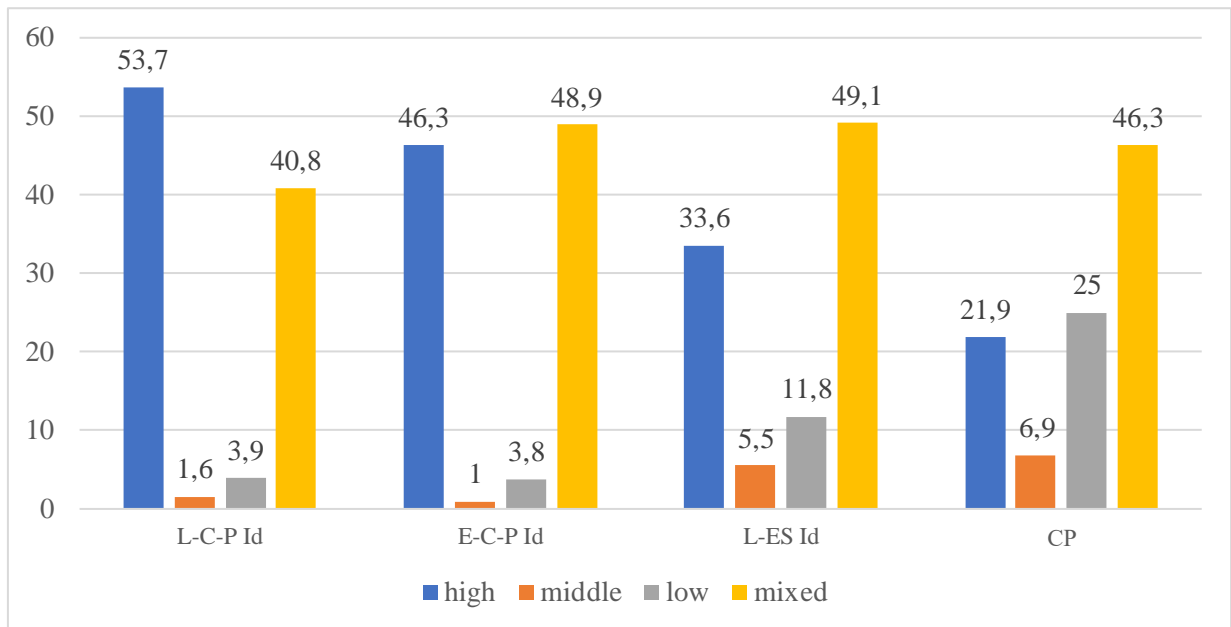


Fig.3. Quantitative distribution of carriers of various complex type of identity, %

**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.

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 ($p \leq 0.001$, $p \leq 0.05$) are presented.

One of the spheres of manifestation of community identities is the financial and property activity of citizens. War conditions can cause economic hardships that affect people's financial situation. Their financial decisions can be aimed at providing for themselves and their families in conditions of instability and crisis.

In order 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 analyzed (Fig. 4):

1. I am ready to donate to the Armed Forces of Ukraine or help 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

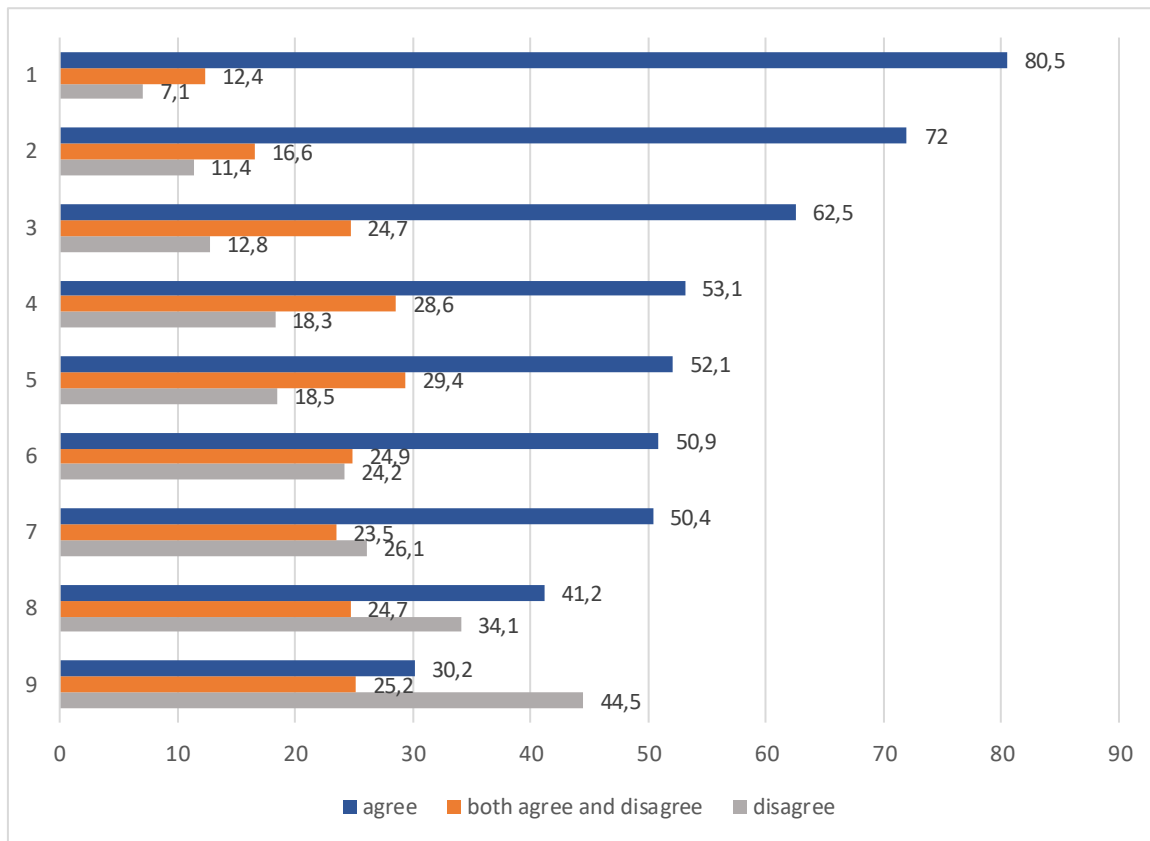


Fig. 4. Quantitative distribution of answers regarding financial and property activity, %

As we can see, 80.5% of Ukrainians, regardless of their identity type, are ready to donate to the needs of the Armed Forces or help those who need it; conduct volunteer activity (62.5%), investing both material and time resources; invest own 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 can be observed: 72% of respondents noted that they are more responsible about earning and spending money, and 53.1% - try to 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 behavior - they strive to live here and now, allow themselves to spend money on everything they need and not put it off, because it is not known what will happen next.

50.4% of the respondents noted that their financial and property status worsened during the war, while the value of material things and goods for them 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. Yes, the mean is 5.36 and the mode is 5.

It was analyzed how the behavior in financial and property matters changes in the conditions of war and whether there are differences among the bearers of different types of identities.

Manifested identity contributes to the formation of a sense of community and solidarity among people. When people feel part of a community or nation, they are more inclined to help others in that community. People with a high level of civic identity are more inclined to financially support public initiatives, charitable organizations and projects that work for the good of the country during wartime. They feel 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 its type ($M = 4.4-4.46$). Instead, the difference can be traced between those who have a low level of this or that identity. 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 a person 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 their resources in support (79-83%). Persons who lived 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 ($M = 4$) showed a somewhat 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 general, in a situation of war and real threats, people show a higher level of empathy, are more inclined to help others, because they are able to sympathize and empathize with adversity and understand the needs of others. Persons 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 their investment decisions. For example, they may be more inclined to invest in Ukrainian companies or industries that help support the country's economy during wartime. Persons with a high level of identity manifestation, regardless of their type, above average ($M = 3.64-3.69$) assessed their willingness to invest their own funds and resources in projects that contribute to the development of the country or their region. This indicator is somewhat lower among persons with a low level of identity manifestation ($M = 3.06-3.3$), while the highest level of such readiness was demonstrated by persons with a low level of East Slavic religious identity ($M = 3.3$), for whom it is not important to feel like a representative of the East Slavic and religious community.

People 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.

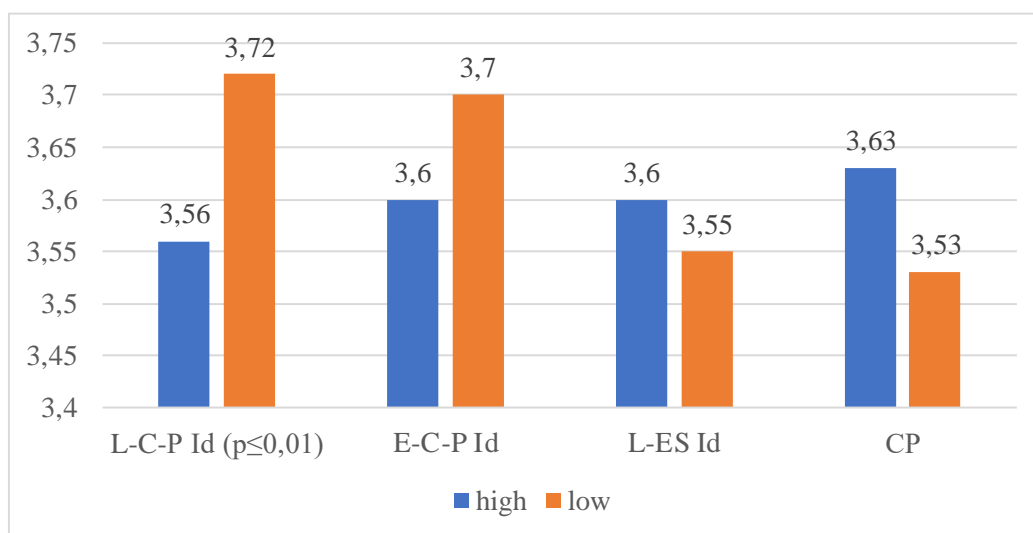


Fig. 5. Average values for the statement "I try to preserve my wealth as much as possible and increase my income because I don't know what will happen next" according to different types of identity

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 in order to reduce the risk of losses. Persons with a high level of this or that type of identity are equally inclined to *preserve their wealth and accumulate it* ($M = 3.56-3.6$). However, persons with a low level of local-civic-professional- and European-civic-professional identities ($M = 3.72$) are most prone to this, 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 their 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 here and now, they allow themselves to spend money on everything they need and not put it off, because it is not known what will happen next. Individuals with a high level of this or that type of identity rated this statement equally ($M = 3.11-3.15$).

If among women 44.3% are prone to hedonistic aspirations, then among men, on the contrary, 40.7% noted that they do not aspire to live here and now ($p \leq 0.001$). 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.

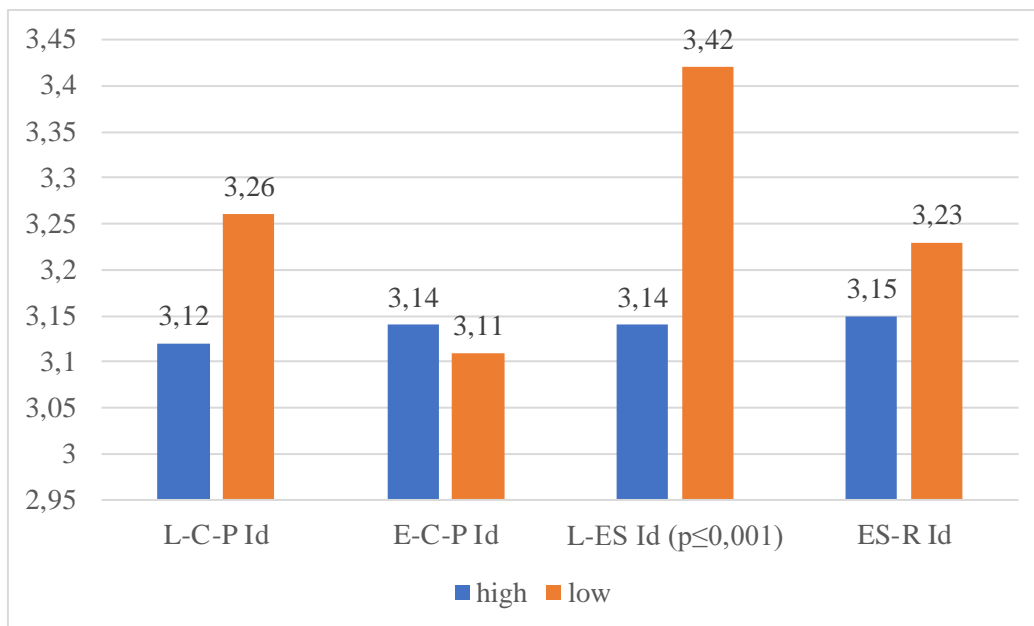


Fig. 6. Average values according to the statement "I want to live here and now, I allow myself to spend money on everything I need and not put it off because I don't know what will happen next" according to different types of identity

For half of the respondents, regardless of their identity type, *the value of material things and goods* has decreased. The value of material values decreased the most for persons for whom the feeling of being a representative of the East Slavic and religious community is not important (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% say 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 not very high 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). This means that the respondents, for whom it is important to feel that they belong to the European, civil and professional community, do not count too much on the help of the state and various funds. Rather, they are actively involved and use their own resources to help the state.

50.1% of young people aged 18-29, 41% of people aged 30-34 and 45-59 and 32.6% of people over 60 do not need financial support from the state, foundations or other citizens who have better

opportunities. As we can see, 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.

People 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.

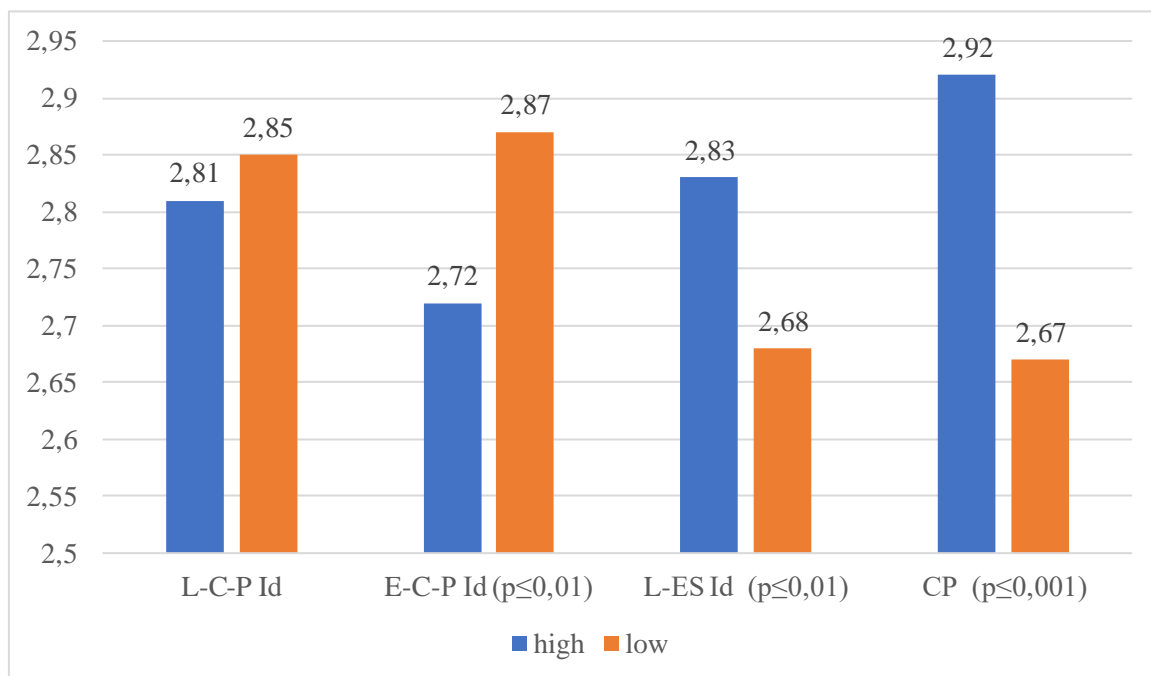


Fig. 7. Average values for the statement "I believe that I need financial and material support from the state, various foundations or other citizens who have better opportunities" according to different types of identity

Respondents were also asked to rate whether their financial situation had worsened since the start of a full-scale invasion. It is interesting that 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%, despite the fact that 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

Thus, actualized community identities are significant predictors of changes in the financial and property guidelines and practices of Ukrainians. As we can see, in most indicators of financial and property behavior or guidelines, there is no statistically significant difference in the answers of respondents with a pronounced one or another identity. Instead, there is 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. This gives reason to assume that, in general, a manifested, actualized 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 behavior 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.

ACKNOWLEDGEMENTS

The authors express their gratitude to Institute for Social and Political Psychology at the National Academy of Educational Sciences of Ukraine. The study was conducted within the framework of the state topic “Social-psychological effects of the interaction of community identities in the conditions of interstate military and political conflict” (0123U100991).

CONFLICT OF INTEREST

None.

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