RURAL POPULATION INCOME IN UKRAINE: CURRENT TRENDS AND SPECIFICS OF RELATIONSHIP WITH SOCIAL CAPITAL

Tetiana Zaiats¹, Dr.Sc. (Economics), Professor; Oksana Dyakonenko², PhD (Economics);

Halyna Kraievska³, PhD (Economics); Liliya Holovko⁴, PhD (Economics);

Tetiana Kotenko⁵, Ph.D (Economics)

^{1,2,3,4,5}National Academy of Sciences of Ukraine

Abstract. The paper examines the current trends in income generation of rural households in Ukraine and specifics of its relationship with social capital. The significance of the research topic stems from the need to use social capital as a factor in increasing the profitability of rural households in conditions of high deprivation poverty and low living standards in rural areas. Social capital is a resource, the capitalization of which forms the preconditions for increasing the profitability of households by converting social capital into other types of capital and minimizing transaction costs. The purpose of the study is to assess current trends in income generation of rural households in Ukraine and to define specifics of the relationship between income and social capital of villagers' families. The study uses statistical methods, general scientific methods of analysis and synthesis, dialectics and abstract-logical methods, the method of comparison. The methods of studying the relationship between social capital and household income are based on understanding the interaction of these economic categories in development. It is established that the vast majority of rural households in Ukraine of their income are a barrier to the formation of social capital. The income and social capital of rural UTCs are accumulated mainly by the local elite, which is the reason for the spread of fragmented social capital, which is formed on the basis of closed networks.

Keywords: household income, social capital, household, rural area.

JEL code: Z13, G5, R51.

Introduction.

According to the Global Wealth Report by the German insurance company Allianz, Ukrainian households are among the poorest of the 57 countries, ranking 55th over Kazakhstan and Pakistan: in 2021, net (excluding debt) financial assets of Ukrainian households were EUR 514 per capita, which is 19.2 times less than in Poland, 24.2 times less than in Latvia, 120.2 times less than in Germany (Allianz Global Wealth Report..., 2022). A situation in rural areas of Ukraine with its high deprivation poverty and low living standards is especially critical in terms of place of living. Given the inefficiency of the mechanism of income generation of the rural population, which is characterized by high share of social payments, too low income from property and entrepreneurship in conditions of limited money income and reduced non-cash income, there is a need to attract social capital of villagers as a factor in increasing household profitability. Social capital is a resource, the capitalization of which forms the preconditions for increasing the profitability of the household by converting social capital into other types of capital and minimizing transaction costs. The multiplier effect of social capital growth is manifested by shifts in rural household incomes. Embedded in the network of social ties, such capital provides its carrier with access to higher incomes, strengthening the sense of social protection and social security, reducing the level of economic anxiety. But indifference among the rural population, low social activity, distrust to fellow villagers and the authorities, and absence of influential ties in the immediate environment, which determine social capital of rural households as low and the one thatnarrows opportunities for income growth and raises inequality and poverty traps, dominate in the modern Ukrainian village.

¹E-mail address:scap@online.ua

²E-mail address:oksana.dyakonenko@gmail.com

³E-mail address:kraevskah@gmail.com 4E-mail address:holovko lilia@ukr.net

⁵ E-mail address:tatyanako@ukr.net

The problem of relationship of rural household incomes and social capital is poorly studied. Among domestic and foreign scholars who have repeatedly focused on the problem of the interaction of these categories, note should be taken of P. Bourdieu, T.A. Zaiats, V.P. Zvonar (Zvonar V.P., 2018), I. Kawachi, B. Kennedy, K. Lochner, A.M. Kolot, D. Narayan, L. Pritchett, N.E. Tikhonova (Tikhonova N., 2004), V.A. Ustimenko (Ustimenko V.A., Dzhabraylov R.A., 2013) and others. In particular, sociologist P. Bourdieu argued the primacy of economic capital over social (Bourdieu P., 1986). T.A. Zaiats studied the influence of household income, wages and arrears of wages on the formation of social capital (Bandur S.I. et al., 2010). Studying the relationship between income and social capital, I. Kawachi, B. Kennedy, K. Lochner, D. Prothrow-Stith statistically proved the growth of inequality among the population under the influence of declining social cohesion and trust (Kawachi I., Kennedy B., Lochner K., Prothrow-Stith D., 1997). D. Narayan and L. Pritchett studied the impact of social capital on rural household income basedonTanzaniaand statistically confirmed the dependence between these categories (Narayan D., Pritchett L., 1999). According to them, social capital in rural areas is local, as the social capital of an individualhouseholdinfluences the profitability of other local households. The significant direct impact of social capital on income was also statistically confirmed by Ed A.W. Boxman, Paul M. De Graaf and Hendrik D. Flap (Boxman A.W., De Graaf P.M., Flap H.D., 1991). M.V. Shypilova also proved the dependence of the amount of income and social capital of households and statistically showed a fairly close relationship between income and the level of social capital (Shypilova M., 2014); according to A. Gebrekidan Abbay, household income largely depends on the social status of the rural household, which encourages the head of the family to increase participation in social networks and establish social ties (Gebrekidan Abbay A., 2016); P. Briggs and B. Blatt notethat Ethiopian rural householdsuse the social status to increase their incomes (Briggs P., Blatt B., 2009); L. Jankova, T. Grizane, I. Jurgelane and A. Auzina consider social capital as an important factor of income of households and rural communities in general, causing social differences and population changes in municipal provinces (Jankova L., Grizane T., Jurgelane I., Auzina A., 2017); I. Cirule and J. Prus is emphasize the importance of social capital as an intangible resource in supporting start-up entrepreneurs (Cirule I., Prusis J., 2018). It should be noted that the problem of relationship of rural household incomes and social capital has not been studied enough, and a number of controversial issues need to be resolved.

The purpose of the paperis to assess current trends in the formation of income of rural households in Ukraine and to explore relationship between income and social capital. To achieve this goal, the following tasks were set: to analyse current trends in the formation of income of rural households in Ukraine; to argue the features of relationship between income and social capital of rural households.

The novelty of the paper is in deepening the understanding of the relationship between income and social capital of rural households based on the interaction of these economic categories in development.

The object of the study is the income of rural households, and *the subject* is the formation of income of rural households in relation to the impact of social capital.

Research methods. Current trends in the formation of rural households' incomes, as well as the relationship between income and social capital of this population category, were studied by using a systematic approach, dialectical methods, methods of abstraction and generalization, functional and comparative analysis, statistical methods and data analysis.

The study includes two aspects: the first one estimates the income of rural households in Ukraine using statistical methods (to analyse the dynamics and structure of household income, relative and average values, structural changes; graphical method); the second one is a study of specifics of the relationship between income and social capital of rural households, which was carried out by using general scientific

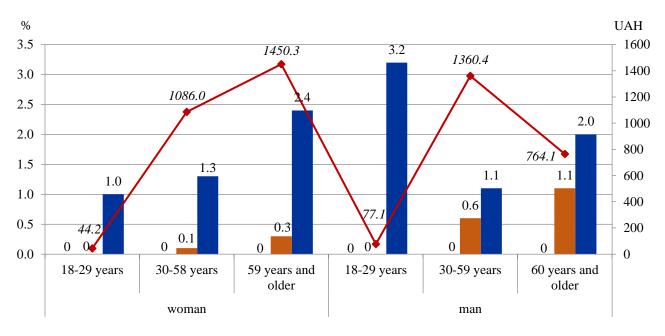
methods of analysis and synthesis (to study the results of scientific research, their processing and systematization), dialectical methods (to determine the interaction of income and social capital of rural households); abstract-logical methods (to clarify the nature of the relationship between income and social capital of rural households), the comparison method (to identify the correspondence between the levels of income and social capital of rural households). The study of this relationship is a rather complex process due to the lack of the necessary economic and statistical data set and insufficiently developed methodological framework, which significantly limits the analytical predictions and their argumentation. Social capital as a determinant of income generation of a rural household was studied with the use of statistics on social contacts and trust of rural people, which are presented in the sample survey of living conditions of households in Ukraine (State Statistics Service of Ukraine, 2020) and online survey of rural population (Decentralization in action?..., 2019). These indicators were analysed by the method of analysis and synthesis, abstract-logical methods, method of comparison, graphic method.

Rural household income is estimated on the current statistical base of the State Statistics Service of Ukraine, allowing one to study the specifics of income generation, its transformation, structure and dependence on social capital, in particular social contacts and trust among rural people. Consideration should be given to the specifics of the formation of rural households' income in Ukraine, which consists in many sources of total income, a significant share of which is not included into the system of primary data of the national accounts. First of all, it is an informal production for own needs or for sale, generally organized on a low technical and technological basis and the use of manual labor. This type of income is quite common among the rural population, being the reaction of villagers to unemployment and low incomes in official employment. In this regard, a problem of estimating statistically unaccounted shadow income, which also includes shadow wages, property income, in-kind income (products obtained from personal farms for own consumption, as well as wages in kind) and new sources of shadow income from the provision of tillage, harvesting, forage harvesting or grazing, repair of agricultural machinery, veterinary services, sales of handicrafts, sales of food (mushrooms, berries, fish, game), fuel (harvested wood), medicinal plants, etc. It is almost impossible to determine and estimate the level of such periodic or incidental incomes of the rural population, as most of them are not officially confirmed and reflected in the statistical accounting system.

The information base of the study of income and its relationship with social capital is scientific works of domestic and foreign researchers on relationship of income and social capital of rural households, statistics of the State Statistics Service of Ukraine ("Expenditures and resources of households of Ukraine (according to a sample survey of living conditions of households of Ukraine)"(State Statistics Service of Ukraina, 2021); "Self-assessment of Ukrainahouseholds on the level of their income (according to the sample household survey)"(State Statistics Service of Ukraine, 2020)), international analytical research ("Allianz Global Wealth Report: Economic Research") (Allianz Global Wealth Report ..., 2022); on-line survey ("Decentralization in action? The mood of Ukrainans. Nationwide on-line survey: analytical report"(Decentralization in action? ..., 2019)).

Research results and discussion. Rural households of Ukraine have long practiced establishing and maintaining useful social contacts on the basis of trust and mutual assistance, manifested through such forms of cooperation as toloka (collective work), community loan fund (fund which was financed through selling wood, church, community members' contributions), joint work (joint use of livestock for work purposes), etc. In modern rural settlements, mutual assistance of fellow villagers has shrunk, mainly to psychological support and assistance in horticultural activities, while assistance in employment, establishing the necessary relationships in administrative, household, educational services and providing free financial

support has significantly decreased. Currently, the majority of the rural population is socially passive, distrustful, and reluctant to provide assistance or information. Foremost rural households in the country, friends and communication are not particularly important and occupy the last place among the 8 basic values (State Statistics Service of Ukraine, 2020, p. 19). Among the heads of rural families, "friends and communication" are important only in the third and slightly in the second degree of importance, and it is mainly young (aged 18-29 years) and old (aged 60 years and up) men with low wages (Figure 1).



value of friends and communication in the first degree of importance (left axis)
value of friends and communication in the second degree of importance (left axis)
value of friends and communication in the third degree of importance (left axis)
average per capita equivalent money income, averagemonthly, UAH (right axis)

Source: author's calculations based on State Statistics Service of Ukraine, 2020, p.60; Statistics Service of Ukraine, 2021, p. 321

Fig. 1. Distribution of rural households by value of friends and communication for them (January 2020, % of values) and distribution of rural households (2020, UAH) by per capita equivalent money income depending on sex and age of person who is in charge of household (head of household)

The degradation of social capital and, first of all, the decline in trust and social activity, are a direct consequence of the impoverishment of the population. Studies based on empirical data on the main economic, social, demographic characteristics of the rural population have allowed us to conclude that as incomes of the united territorial community (UTC) and its population increase, confidence and propensity for civic activity rise (Libanova E.M. et al., 2020). Household incomes are able to act positive and strong effect on the social capital of rural families, which is especially noticeable in settlements with strong social ties.

Long-term reform of Ukraine's rural economy, its various sectors and spheres of economic activity has significantly affected the main sources of aggregate income, their structure and real purchasing power of the population. The analysis of the structure of total resources of rural households in Ukraine for 2000-2020 showed positive changes in its structure and dynamics. The change of the economic development mode land the development of market mechanisms triggered an increase in villagers' absolute and relative money in come, and especially wages, pensions, income from entrepreneurship and self-employment, and

led to a decrease in non-cash income and, first of all, products obtained from personal farm. In particular, in 2020, out of UAH 11,651.1 of the average monthly total resources of one rural household, the absolute majority was money income (88.1%) (Figure 2), the share of which has increased by 34.1% since 2000, while the share of income from the sale of agricultural products has declined by half. This is due to the improvement of the economic situation and further deepening of labor division, on the one hand, and the reduction of production by personal farms, increasing competition from medium and large businesses, on the second hand, and the implementation of administrative and territorial reform in the country, on the third hand.

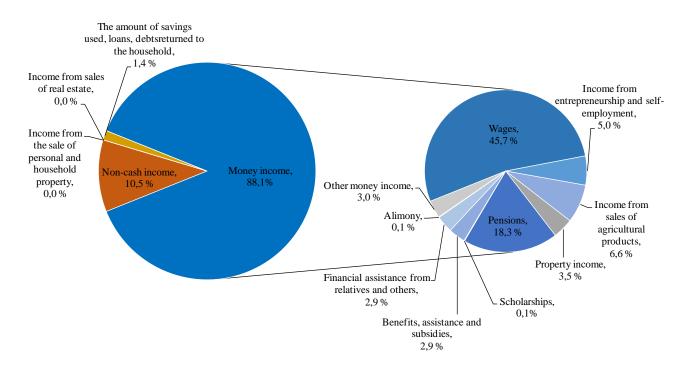




Fig. 2. Structure of total resources of households in rural areas in Ukraine in 2020, average monthly per one household, %

Structural changes in the total income of rural households caused by administrative and territorial reform in the country have triggered an increase in social capital of rural families in financially sound rural communities, which has manifested itself in increasing social cohesion, social trust and civic participation, as evidenced by best practices of administrative reforms in UTC of Ukraine. Territorial communities with higher financial and social capital in the process of financial decentralization have the opportunity to form for their citizens the preconditions for improving financial well-being, improving infrastructure of settlements, quality of social services in health care, education, housing and communal services, culture and recreation.

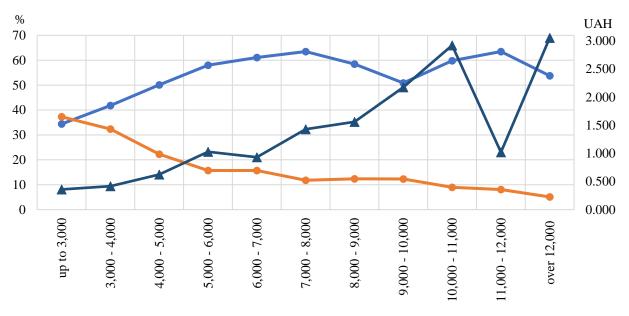
Households that are actively involved in social networks and have a significant social status in the community receive more income and opportunities to increase it. Wealthy households generally have high social status in the community and actively participate in social networks. The main source of income for these households in Ukraine is basically entrepreneurship and self-employment, as well as income from securities, deposits in financial institutions, real estate rental, land lease. Due to high social capital and active social activities, these households receive better conditions for starting a business and have a better chance of doing business successfully. This is confirmed by a study by Gebrekidan Abbay, who found that

the head of a rural household due to high social status and growing bargaining power has the opportunity to earn much higher income, demanding better cooperation terms and minimizing his/her costs (Gebrekidan Abbay, A., 2016). By reaching a certain level of social capital, establishing formal and informal relations, these households have not only access to the necessary information, but also high opportunities for business resumption. Other researchers who studied social capital made similar conclusions and noted a link between the inability to resume business and the lack of necessary relations in government, especially in the post-Soviet countries (Tikhonova N., 2004). This caused the spread in Ukraine of trends on belonging of the families whose members hold senior positions in the management system to wealthy households. As a result, the vast majority of UTCs' leaders own the leading community businesses. The usurpation of power and business environment by the local elite leads to the spread of fragmented social capital, which is formed on the basis of closed networks, deepening the social and material gap with other members of the community. Increasing overt and covert social conflicts in the community due to high level of corruption, its inability to be financially open and the dominance of officials over community interests increase distrust of rural officials (district councils trust only 18% of the rural population (Decentralization in action?..., 2019, p. 31). Therefore, local authorities are often the main blockers of the processes of accumulation of incomes and social capital of the population. The expansion of the powers of local government in line with the administrative-territorial reform pushed even greater usurpation of power.

Researchers have repeatedly argued that there is a strong relationship between social distrust and income inequality. The growing gap between rich and poor leads to a decrease in the level of civic activity and social cohesion of the population in the community. The assessment of the income of rural households in Ukraine has shown that the vast majority of rural households are not involved in social networks that have a high potential for income growth. Poorer families receive income mainly from the state – pensions, scholarships, benefits, subsidies and other types of social assistance, which account for almost a third of their total resources. Belonging to a low-income group automatically indicates a narrowed range of opportunities to increase social capital, since for such families, social capital is not a determinant of financial status and they are usually less included in the network of friendly contacts and mutual assistance.

Retirees account for a significant share of persons with low incomes. Living in depressed villages, limited in access to social ties and socially isolated, in 2020 pensioners received an average monthly pension per household of UAH 2,136.05 (Figure 3). Pensions are the second largest item of income of rural households after wages, accounting for 20.8% in the structure of moneyincome. The low level of pensions are causing of economic anxiety and financial stress among retirees, forcing them to run a personal farm as a source of income to meet the needs in food and money income to pay for various services and livelihoods. In 2020, the share of income of rural households from sales of agricultural products was 7.5% of total money income, and the largest values of this indicator were among categories of households with from UAH 10,001 to 11,000 of average equivalent money income per capita.

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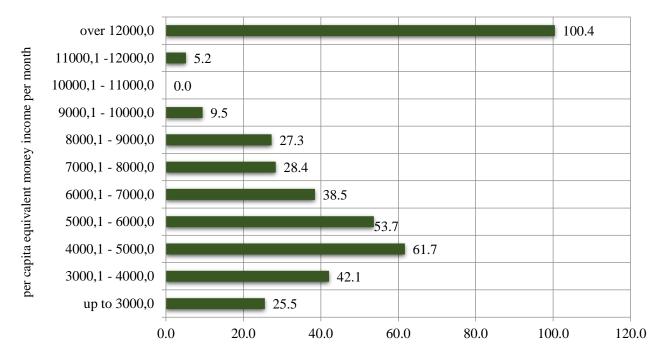
----Wages (left axis) -----Pensions (left axis) ------Income from sales of agricultural products (right axis)

Source: author's calculations based onState Statistics Service of Ukraine, 2021, p. 276-277

Fig. 3. Wages, pensions and income from sales of agricultural products of rural households in Ukraine, depending on the size of per capita equivalent money income, average monthly per one household, 2019, UAH

The statement of modern science that local social capital provides economic benefits (Coleman J.S., 1988; Putnam R., 1995; Storper M., Venables A.J., 2004) is fundamental and underlying when studying the relationship between social capital and income of ruralhousehold. Households with strong social capital are the link between separate local groups and a powerful catalyst for the dissemination of new ideas and innovative products in the rural community. Given the inability of local authorities to become leaders in these processes, the functions of increasing social capital and income could be taken over by these households and, first ofall, by those engaged in entrepreneurial activities. Unfortunately, most economically active households are not interested in forming a cohesive territorial community, they form mostly closed social capital and do not practice social partnership.

Wealthyruralhouseholdswith a highlevelofsocialcapitalactively invest in the educational potential ofthefamily. These households are quite closely involved in the network of daily contacts and actively form new connections to improve their skills and get a better education for their children. Theyhavethe opportunity to provide their children with a better education and to create appropriate conditions for learning (Coleman J.S., 1988). Analysing the expenditures of rural households on education in 2020, it should be noted that the largest expenditures were made by households with over UAH 12,000 of average equivalent money income per capita (Figure 4), which was 0.5% of their income.



■ Money expenditure of rural households in education

Source: author's calculations based on State Statistics Service of Ukraine, 2021, p. 97

Fig. 4. Money expenditure of rural households on educationdepending on the size of per capita equivalent money income, average monthly per one householdinUkraine, 2020, UAH

The conversion of economic capital into social capital by rural households through raising the level of skills makes it possible to increase power capital, which is a significant source of income in rural areas of Ukraine. It is to be noted that education, as a factor of the accumulation of social capital, does not have such a strong impact on income growth in rural areas as in the city. According to Boxman A.W., Paul M. DeGraaf and Hendrik D. Flap, for all educational categories of the rural population, there turn on social capital is approximately the same (Boxman A.W., De Graaf P.M., Flap H.D., 1991). For managers with high social capital, the level of education is not crucial (in rural areas, social capital is a substitute for educational potential in professional careers), and accordingly, incomes of managers with higher and secondary/secondary-vocational education differ minimally, because as social capital increases, financial increases, financial does not rise.

Conclusions, proposals, recommendations.

The paper analyses the current trends in income generation of rural households in Ukraine and considers specifics of its relationship with social capital. The study allowed us to draw the following conclusions:

1) There is a direct relationship between income and social capital of rural households, and income plays the key role in the interaction of these categories. The methods of studying the relationship between social capital and household income are based on understanding the interaction of these economic categories in development. The interaction of social capital and income is observed both through deep, stable relationships that form the patterns of this relationship and its specifics, and superficial, unstable relationships.

2) Thevast majority of rural households in Ukraine are not involved in social networks that have a high potential for income growth, and the level and structure of their income are a barrier to the

formation of social capital. If the current trends in income generation of rural household continue, income inequality is expected to increase, which will lead to a decrease in the social cohesion of the population in UTC and increase distrust of local authorities and business. The income and social capital of rural UTCs are accumulated mainly by the local elite, which has led to the spread of fragmented social capital, which is formed on the basis of closed networks, deepening the social and money gap with other members of the community.

3) Belonging to a low-income group automatically indicates reduced opportunities to improve financial situation and less involvement in the network of friendly contacts and mutual assistance. On the other hand, a high level of social capital automatically indicates a close involvement in the network of daily contacts, and the conversion of economic capital into social capital by such households through upgrading enables them to increase power capital – a significant source of income in rural Ukraine.

In the context of administrative-territorial reform, the multiplier effect of increasing social capital will significantly influence rural households' income. The growth of household income will be more intense, especially in financially wealthy UTCs with developed infrastructure and a high level of social capital. Improved networking and effective cooperation of rural households in achieving the goals of enrichment will be manifested in strengthening the sense of social protection among fellow villagers, reducing social stratification and levels of economic anxiety, which will replace the prevailing mood of indifference, low social activity and distrust, which are important reasons for low household profitability.

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