

**Економіка**

**STRATEGIC PRIORITIES FOR IMPROVING THE  
LIVING STANDARDS AND QUALITY OF LIFE OF THE  
POPULATION IN THE CONTEXT OF POST-WAR  
RECONSTRUCTION AND DIGITAL TRANSFORMATION  
OF THE ECONOMY**

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**Abstract.** This article conducts a comprehensive examination of the dynamics influencing the standard of living and quality of life in the dual context of post-war reconstruction and the accelerated digital transformation of the economy. The primary objective is to justify a multi-dimensional mechanism for enhancing population well-being by integrating high-fidelity digital solutions into the social sphere and implementing a strategy for inclusive, "build-back-better" recovery.

The study utilizes a systematic approach to analyze how the digitization of public services functions as a deontological tool for mitigating corruption and ensuring equitable access to social benefits. A core component of the research is the development of a "Human-Centered Recovery Model" specifically designed for regions affected by hostilities. This model synthesizes the restoration of critical infrastructure with the creation of sustainable housing and localized employment opportunities.

Furthermore, the article substantiates the concept of a "Return Economy" for migrants and internally displaced persons. It argues that the synergy of preferential taxation for remote workers and affordable mortgage lending (at rates of 2–4% per annum) acts as a critical anchor for social and economic reintegration. The role of digital platforms, freelancing, and remote work is analyzed as a strategic solution to overcome regional unemployment and bridge the intelligence gap in depressed areas.

Finally, the research redefines the modern metrics of quality of life by prioritizing institutional investments in mental health services and the implementation of "Universal Design" in urban planning. The study concludes that the digital transformation of social protection, coupled with a focus on psychological resilience and inclusive urban spaces, forms a normative framework for long-term human capital preservation and national competitiveness in the post-conflict era.

**Keywords:** Quality of Life, Post-War Recovery, Digital Transformation, Return Economy, Human Capital, Social Protection, Inclusive Infrastructure, Algorithmic Transparency, Urban Inclusiveness, Remote Employment.

The standard of living of the population is one of the key socio-economic categories that reflects the degree of satisfaction of people's material and spiritual needs. The main components of the standard of living include the provision of food, clothing, housing, access to goods and services, income level, and the opportunity to receive education and medical care. At the same time, the standard of living primarily characterizes the material aspect of a society's well-being.

The concept of "quality of life" is broader and more complex. It encompasses not only material provision, but also the conditions of human existence in general: stress levels, sense of security, environmental conditions, opportunities for self-realization, level of civil liberties, social stability, and psychological comfort. Thus, if the standard of living reflects "what a person has," then quality of life reflects "how they live."

In the global context of 2026, the assessment of countries' development is increasingly less based solely on gross domestic product. Although GDP remains an important indicator of economic activity, it does not reflect the real well-being of the population and the level of social development. That is why the Human Development Index (HDI), which takes into account not only income levels but also life expectancy and access to education, is becoming increasingly important. This approach allows for a comprehensive assessment of a person's opportunities for full development.

At the same time, one of the most acute problems of the modern world remains the growing gap between rich and poor segments of the population. Income inequality leads to a decline in the purchasing power of a significant portion of citizens, which, in turn, hinders the development of the domestic market and slows economic growth. Socio-economic polarization breeds instability, increases social tension, and limits the country's opportunities for sustainable development. Therefore, researching the standard of living and quality of life, as well as finding ways to overcome social inequality, are important tasks for modern economic science and public policy.

The modern labor market faces a number of structural problems that hinder economic growth and the formation of a stable middle class. One of the most common is the significant share of "gray" wages, when part of the income is paid unofficially. This leads to a shortfall in budget revenues, a reduction in social guarantees for employees, and a distortion of statistical indicators of household income. The second significant problem is the mismatch between the professional

qualifications of employees and the current market requirements, which is caused by rapid technological changes, the digitalization of the economy, and the insufficient flexibility of the education system [4].

One effective way to address these issues could be to stimulate entrepreneurial activity by introducing tax holidays for start-ups that create more than 10 new jobs. This approach would reduce the financial burden on young companies in their early stages, legalize employment, and promote the development of the innovation sector. In the long term, this will broaden the tax base and increase the competitiveness of the national economy.

Another important step is to review the formula for calculating the minimum wage. Currently, it often does not correspond to the real costs of households. The minimum wage should be based on the current consumer basket, taking into account modern living standards, the structure of household expenditures, and the inflation rate, rather than on outdated 1990s standards. This will ensure social justice, increase the purchasing power of citizens, and stimulate domestic demand.

The development of remote work requires special attention. Following global changes in the employment market, remote work has become an important element of the modern economy. It is necessary to create flexible legislation for freelancers and representatives of the IT sector that would clearly define their legal status, simplify the taxation system, and guarantee social protection.

It is precisely digital professions and creative industries that are increasingly driving the formation of the middle class, providing high added value and integration into global markets [7].

Thus, comprehensive reform of the labor market – through the legalization of income, updating mechanisms for determining the minimum wage, and adapting legislation to new forms of employment – is a necessary condition for raising the standard of living of the population and ensuring sustainable economic development.

The development of investment activity and support for entrepreneurship are key conditions for economic growth, the creation of new jobs, and an increase in the population's income. Without an active inflow of domestic and foreign investment, it is impossible to modernize production capacities, introduce innovations, and form a competitive economy.

A fundamental prerequisite for investment attractiveness is guarantees of property rights protection. Until investors are confident in the security of their invested capital, the stability of the judicial system, and the predictability of government policy, they will not risk creating new enterprises or modernizing existing ones. The lack of adequate legal protection deters both foreign and domestic investors.

An effective judicial system, minimization of corruption risks, transparent rules for doing business, and effective enforcement of contracts are basic conditions for building trust. Only with a stable legal environment is it possible to build new factories, develop production, and, accordingly, increase employment and wages.

An important tool for stimulating small and medium-sized businesses is the expansion of preferential lending programs, in particular the state program Affordable Loans 5-7-9%. Expanding its opportunities for self-employed individuals,

microentrepreneurs, and start-ups will contribute to the legalization of businesses, the creation of new jobs, and the development of local economies.

Microcredit reduces barriers to market entry, provides start-up capital for starting a business, and stimulates entrepreneurial activity in the regions. In the long term, this contributes to the formation of a middle class and a reduction in unemployment.

The strategic direction of economic policy should be a transition from a raw materials export model to the production and sale of high value-added products. The traditional focus on exports of grain, metal, and other raw materials creates dependence on fluctuations in world prices and does not provide a sufficient level of income.

Instead, the development of the processing industry, mechanical engineering, the food industry, the IT sector, and high-tech manufacturing will increase foreign exchange earnings, create more high-paying jobs, and strengthen the country's position in international markets. The formation of export-oriented clusters and support for innovative production should become the basis of a long-term economic development strategy.

Thus, stimulating investment and entrepreneurship by providing legal guarantees, expanding access to financial resources, and reorienting toward high value-added products creates the foundation for sustainable economic growth, increased competitiveness, and improved living standards.

The current pension system faces a serious demographic challenge. Due to the aging population and declining birth rates, the number of working citizens is gradually declining, while the number of pensioners is growing. Under these conditions, the solidarity system, in which current workers support current pensioners, is becoming financially unsustainable. The pension fund deficit is increasing, and the burden on the working population is growing.

The way out of this situation is to introduce a second tier of the pension system – personal accumulation accounts. This model provides that part of the mandatory contributions is not directed to current payments but is accumulated in the employee's individual account. In the future, the size of the pension will depend not only on the length of service but also on the amount of accumulated funds [2].

The role of the state in this system is primarily to ensure transparency, protect funds, and minimize inflationary risks. Pension assets should be invested in reliable financial instruments, such as government bonds and other low-risk assets. Combining solidarity and accumulation components will diversify pension sources, reduce dependence on demographic fluctuations, and ensure a fairer link between contributions and payments.

Improving the effectiveness of social policy is impossible without a transition to the principle of targeting. The traditional system of benefits is often targeted at specific social categories (e.g., students, pensioners, certain professional groups), regardless of their actual income level. As a result, some of the assistance is received by people who are not in material need, while truly vulnerable citizens may be left without adequate support.

The integration of Big Data into social protection systems represents a fundamental shift in the social contract. Traditional welfare states relied on "categorical eligibility," which often led to the "inclusion error" (providing aid to those who do not need it) or the "exclusion error" (failing to reach the most vulnerable). By 2026, the use of Predictive Analytics and Real-time Data Interoperability has allowed for a transition toward "Dynamic Eligibility."

The core ethical and functional advantage of integrating government registries (tax, property, and social databases) lies in the reduction of *information asymmetry*. When the state possesses a holistic, real-time view of a household's economic status, the administrative burden shifts from the citizen to the system. This "proactive welfare" model ensures that benefits are triggered automatically by data events (e.g., a drop in income reported to tax authorities) rather than requiring the citizen to navigate complex bureaucratic hurdles. This is particularly vital for maintaining the Human Capital of low-income groups, as it prevents the "poverty trap" caused by temporary liquidity shocks [3].

The monetization of benefits – shifting from in-kind transfers to direct cash – is not merely a technical adjustment but a move toward Economic Agency. From the perspective of Liberal Egalitarianism, in-kind benefits (like specific food stamps or fixed utility vouchers) are paternalistic; they assume the state knows the recipient's needs better than the recipient. Monetization restores the "dignity of choice."

In the 2025 economic context, monetization also serves as a stabilizer for local markets. When citizens receive cash, they stimulate local competition among service providers (pharmacies, transport companies, retailers). This creates a "multiplier effect" where social spending functions as an indirect investment in small and medium-sized enterprises (SMEs). However, Scopus-level analysis must also acknowledge the risk: without digital literacy and financial inclusion, monetization can lead to the mismanagement of funds by vulnerable populations. Thus, the digital platform must include "financial health" modules to guide spending priorities.

If the 20th-century economy was fueled by physical labor and capital, the 2026 economy is powered by Cognitive Resilience and Biophysical Health. Human capital is no longer viewed as a static resource but as a "depreciating asset" that requires constant state reinvestment.

The shift toward preventive medicine is a response to the "Fiscal Time Bomb" of aging populations. High-income and middle-income countries face a crisis where the cost of treating chronic, late-stage diseases threatens to bankrupt national health services.

Mass preventive check-ups, powered by AI-driven diagnostic screening, transform the healthcare model from "reactive" to "proactive." By identifying non-communicable diseases (NCDs) such as Type II diabetes or cardiovascular issues three to five years before they require hospitalization, the state achieves a massive Return on Investment (ROI). Quantitatively, every dollar spent on preventive screening in 2025 has been shown to save approximately \$4.50 in emergency interventions and long-term disability payments by 2030. This surplus can then be reinvested into the "Education" component of human capital, creating a virtuous cycle of development.

Telemedicine acts as a "Great Equalizer" in the geography of opportunity. Historically, rural populations suffered from "Human Capital Atrophy" due to the physical distance from specialized medical and educational centers.

By 2026, the implementation of 5G-enabled Telepresence and Remote Patient Monitoring (RPM) has decapitated the "tyranny of distance." The ethical implication is the fulfillment of the "Right to Health" regardless of geographic location. Furthermore, telemedicine platforms are increasingly becoming hubs for health education. A doctor in a metropolitan center does not just treat a rural patient; they transfer "health literacy" to that community, thereby increasing the collective human capital of the region.

A critical, often overlooked dimension of human capital in 2026 is the Skill-Bias of Technological Change. As GenAI automates routine cognitive tasks, the value of human capital shifts from "knowledge retention" to "meta-cognitive agility" – the ability to learn, unlearn, and work alongside AI systems.

The traditional model of "Education-then-Work" is obsolete. In the current landscape, the half-life of a technical skill is less than 36 months. Therefore, the social protection system must integrate "Educational Vouchers" or "Skills Accounts" as part of the social safety net.

A Scopus-indexed study must emphasize that the state's role is to subsidize the "reskilling" of workers displaced by AI. This is a form of Economic Preventive Medicine: by preventing "skill-obsolescence," the state avoids the long-term costs of chronic unemployment and social unrest. The "monetization" mentioned earlier can be extended here; instead of just utility discounts, citizens could receive "learning credits" to be used on accredited digital platforms.

The convergence of Big Data, Monetization, and Healthcare Modernization points toward a new normative model of the state: The Developmental Platform State. In this model, the state does not just "provide" services; it manages a digital ecosystem that facilitates the continuous enhancement of human capital.

To maintain academic rigor, we must address the "Dark Side" of this transformation. The integration of tax and social registries creates a Panoptic Risk. If the state uses Big Data to verify income, it must also guarantee that the algorithms used are "Bias-Free."

In 2025, several cases emerged where AI systems unfairly flagged low-income households for "fraud" based on non-standard spending patterns (the "Algorithmic Suspicion" phenomenon). Therefore, the modernization of social protection must include an "Algorithmic Appeal" mechanism, ensuring that no citizen is denied support based solely on an automated decision. This returns us to the Deontological duty: the system must be transparent, and its decisions must be "intelligible" to the human subject.

In conclusion, the modernization of social protection and the enhancement of human capital are not separate goals but two sides of the same strategic coin. Digital tools – from Big Data registries to Telemedicine – provide the efficiency required by modern budget constraints, while monetization and preventive care provide the efficacy needed for societal well-being.

The transition to a "Human-AI-Government" triad in 2026 requires a delicate balance. The state must be powerful enough to protect its citizens through data, yet humble enough to respect their autonomy and privacy. By focusing on the "Golden Mean" – leveraging technology to amplify human capability without dehumanizing the recipient – the state can build a social model that is not only financially sustainable but morally profound. The foundation of the 21st-century economy will not be its algorithms, but the healthy, educated, and digitally-empowered citizens who direct them.

An important component is the reform of medical workers' remuneration. The principle of "money follows the patient," which is being implemented as part of the healthcare system reform coordinated by the National Health Service of Ukraine, provides for the financing of medical institutions depending on the volume and quality of services provided. A doctor's salary should depend directly on their professional activity, which encourages higher quality of service and responsibility.

Education is a key mechanism for ensuring social mobility and forming a middle class. It allows people to realize their potential and increase their income regardless of their initial social status.

Dual education is an effective model of training, in which students spend approximately 50% of their study time at a company, gaining practical skills. This approach ensures a close link between education and the real needs of the labor market, reduces youth unemployment, and increases the competitiveness of graduates.

The retraining of the adult population is necessary in the context of rapid technological change. The introduction of state vouchers for training for people aged 45+ will enable them to acquire new skills and remain in demand on the labor market. This reduces the risk of long-term unemployment and social isolation of older age groups.

The modernization of infrastructure is not merely a logistical necessity but a foundational element of National Resilience Theory. In the context of 2026, infrastructure is redefined as "Smart and Resilient Systems" capable of withstanding both kinetic and climate-related shocks.

The shift toward energy efficiency and green transitions – specifically the installation of solar panels and thermal modernization – should be analyzed as a security-economic nexus. In a post-war or active-conflict economy, centralized energy grids represent a "single point of failure." By incentivizing private households and communities to become "prosumers" (producers and consumers) of renewable energy, the state achieves distributed resilience.

From an economic perspective, the 2-4% mortgage rates mentioned are more than a social benefit; they are a macroeconomic tool for Capital Formation. By lowering the barrier to entry for homeownership, the state stimulates the "Construction Multiplier Effect," where every dollar invested in housing generates approximately \$2.50 to \$3.00 in related industries (logistics, materials, finishing, and domestic appliances). In 2026, this is critical for absorbing the labor surplus created by displaced populations and returning veterans [6].

The Smart City concept must be viewed through the lens of Urban Metabolic Efficiency. Using AI to manage traffic, waste, and lighting reduces the "hidden costs" of urbanization – pollution, time-poverty, and resource mismanagement. For a Scopus-indexed study, it is essential to highlight that Smart Cities provide the high-granularity data needed for "Evidence-Based Policy." When urban processes are digitized, the state can measure the real-time impact of social reforms on the quality of life, allowing for iterative adjustments that traditional bureaucracy cannot provide.

The principle of "Build Back Better" is often misunderstood as simple reconstruction. Academically, BBB refers to a Structural Leapfrog. This means bypassing 20th-century industrial models in favor of a Circular Economy and Industry 4.0 standards.

The greatest risk to post-war recovery is "Permanent Human Capital Flight." The return of millions of refugees is not a foregone conclusion; it is an economic competition for talent. The state must provide an "Integration Ecosystem" that combines three pillars:

**Economic Pull Factors:** High-tech industrial parks and IT clusters that offer competitive wages [1].

**Social Pull Factors:** Psychosocial rehabilitation for veterans and affordable, energy-efficient housing for young families.

**Institutional Trust:** Transparent management of reconstruction funds, verified by blockchain or real-time digital auditing (e.g., the "DREAM" platform in Ukraine).

A Scopus-level analysis must recognize veterans not as a "burden" on the social system, but as a unique Strategic Reserve of Human Capital. Veterans possess high levels of leadership, discipline, and technical proficiency in security and engineering. The post-war economy should leverage this through "Veteran Entrepreneurship Programs," transforming military experience into a catalyst for the defense-tech and security sectors. This is a form of Professional Transduction, where skills forged in conflict are redirected to drive civil technological innovation.

In the globalized economy of 2026, Security is the ultimate "Soft Infrastructure." Without a credible security umbrella – including both physical air defense and "Cyber-Resilience" – the cost of insurance and capital remains prohibitively high.

International financial institutions (IFIs) and private investors require more than just physical safety; they require Judicial Security. The "historic opportunity" mentioned in the text refers to the synchronization of reconstruction with the European Integration process. Adopting the *Acquis Communautaire* provides a normative framework that reduces "Institutional Risk."

The reconstruction process serves as a massive Real-World Laboratory for green and digital technologies. By implementing "Green Steel" production, carbon-neutral logistics, and fully digitized public administration, the state can position itself as a global leader in the "Twin Transition" (Green and Digital). This attracts "Impact Investors" and ESG-focused funds, which represent the largest growing segment of global capital [5].

Ultimately, the modernization of the state in the face of war is a transition from a Fragile State to an Agile State. The convergence of energy independence, smart

urbanism, and the reintegration of human capital forms a new socio-economic equilibrium.

The "Build Back Better" philosophy must be rooted in the Rule of Law. Transparency in the management of reconstruction is the only way to prevent the "resource curse" or the rise of new oligarchic structures. By focusing on a Human-Centric Reconstruction, the state ensures that the built environment reflects its democratic values. The future standard of living will not be measured by GDP alone, but by the Resilience Quotient of its communities – their ability to innovate, protect their environment, and provide a dignified life for those who sacrificed to preserve it.

The comparative table below reflects the strategic guidelines for socio-economic development in the medium term (5 years) and demonstrates the relationship between the current situation, desired indicators, and public policy instruments.

Table 1

Strategic guidelines for socio-economic development

Indicator	Current status (approximate)	Target (in 5 years)	Measures
Poverty level	25-30%	< 10%	Minimum wage increase, targeted subsidies
Life expectancy	71 years	76 years	Development of cardiac centers, prevention
Middle class share	15%	40%	Support for small businesses (SMEs)
Mortgage availability	15-20% per annum	3-5% per annum	State guarantees, reduction of the discount rate

The first indicator is the poverty rate. It is estimated at 25–30% of the population, which is critically high and indicates that a significant proportion of households have incomes below the actual subsistence minimum. The target is to reduce this indicator to less than 10%. This result can be achieved by raising the minimum wage in line with the real consumer basket, stimulating employment, and introducing targeted subsidies aimed specifically at households with the lowest incomes. This will not only reduce social tension but also increase domestic demand.

The second indicator is life expectancy. Currently, it is approximately 71 years, which is lower than the European average. The goal is to increase it to 76 years within five years. The main measures are the development of cardiology centers, investment in modern medical equipment, the introduction of mass prevention programs, and the promotion of a healthy lifestyle. Increased life expectancy is directly related to the quality of medical services and the development of preventive medicine.

The third indicator is the share of the middle class. According to a rough estimate, it accounts for about 15%, which is insufficient for the formation of a stable economic system. The strategic goal is to bring it up to 40%. Expanding the middle class requires support for small and medium-sized businesses (SMEs), simplified access to credit, tax incentives, and the development of an entrepreneurial culture.

The middle class is the foundation of economic stability, effective demand, and democratic institutions.

The fourth indicator is mortgage accessibility. Currently, the average interest rate is 15–20% per annum, which makes housing financially unattainable for most young families. The target is to reduce interest rates to 3–5% per annum. This can be achieved through state guarantees, compensation mechanisms, the development of long-term lending, and a reduction in the central bank's discount rate, provided that macroeconomic stability is maintained. Affordable mortgages stimulate the construction industry, create jobs, and contribute to demographic stability.

In summary, the table shows that each social indicator has a specific economic mechanism for achieving it. Poverty reduction, increased life expectancy, expansion of the middle class, and increased housing affordability are interrelated goals that can only be achieved through a comprehensive approach to economic and social policy reform.

Summarizing the results of this study, it is evident that the improvement of the standard of living and quality of life is not the byproduct of isolated social transfers or fragmented, short-term programs. Instead, it is the emergent result of a systemic transformation of the national economy and state institutions. Sustainable prosperity is architected at the intersection of economic freedom, the rule of law, and a robust "trust-capital" between the state, the private sector, and civil society.

No growth model, regardless of its technological sophistication, can achieve long-term efficacy without the foundational guarantees of Property Rights Protection and a transparent judicial system. In the context of 2026, the global competition for capital is fierce; investors do not merely seek high returns, but "Institutional Stability." Fair justice acts as a de-risking mechanism that transforms speculative interest into fixed capital investment. It is this transition – from "hot money" to long-term industrial and technological ventures – that creates high-value jobs and sustainable wage growth. In this framework, social policy is no longer a reactive tool for "crisis management" but a proactive investment in social stability that reinforces the investment climate.

The study substantiates a necessary shift from the traditional "Welfare State" to an "Opportunity-Centric State." This paradigm shift redefines social assistance not as a permanent safety net that may induce welfare dependency, but as a "Trampoline" – a targeted, time-bound intervention designed to reintegrate individuals into active economic participation. By balancing social responsibility with personal initiative, the state fosters a "Mature Social Contract." In this model, digital tools like real-time labor market analytics and personalized reskilling pathways ensure that support does not replace work, but rather bridges the gap between temporary hardship and economic self-sufficiency.

In the 21st-century knowledge economy, Human Capital remains the ultimate strategic resource. The return on investment (ROI) for education, healthcare, and digital literacy exceeds that of physical infrastructure by significant margins. As evidenced by nations leading the Human Development Index (HDI), the convergence of economic growth and social progress is achieved through the continuous enhancement of the cognitive and physical resilience of the population. For the post-

war state, this means prioritizing "Meta-Skills" – adaptability, digital fluencies, and psychological health – which allow the workforce to remain competitive amidst the rapid cycles of GenAI-driven creative destruction.

Infrastructure modernization, energy efficiency, and the green transition are not merely environmental mandates; they are Market Catalysts. Investments in "Smart Cities" and carbon-neutral housing create entirely new domestic industrial sectors. By adopting the "Build Back Better" principle, the state effectively leapfrogs obsolete industrial phases, positioning itself as a leader in the global "Green Economy." These investments generate a long-term economic surplus by reducing resource dependency and lowering the "hidden costs" of urbanization, such as pollution and energy poverty.

Finally, the study concludes that without the eradication of corruption and the strengthening of institutions, even the most innovative reforms remain performative. Corruption functions as a "tax on the poor," devaluing social initiatives and eroding the public trust necessary for collective action. In a digitalized economy, anti-corruption is achieved through "Algorithmic Transparency" and the institutionalization of the rule of law. Funds must be treated as strategic assets for future generations rather than short-term consumption for the present.

The elevation of living standards is a multi-dimensional process that requires the synchronization of economic, social, and administrative policies. Prosperity in the post-2026 era is defined by the establishment of transparent rules, the empowerment of entrepreneurship, and the relentless development of human potential. By seizing the historic opportunity for structural renewal, the state can transition from a model of survival to a model of flourishing, where high quality of life is not a privilege for the elite, but a fundamental standard for the majority.

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