ECONOMIC FORUM
Journal homepage: https://e-forum.com.ua/en
Vol. 15, No. 3, 2025, 41-55
Article's History: Received: 28.03.2025 Revised: 31.07.2025 Accepted: 08.09.2025

UDC 711.58:728.1 *DOI: 10.62763/ef/3.2025.41*

Integration of joint consumption mechanisms as a factor in the transformation of housing policy in the reconstruction period

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Abstract. The post-war reconstruction of the housing stock required the search for innovative approaches to providing the population with affordable housing through alternative consumption models. The study aimed to substantiate the possibilities of integrating global practices of collective housing consumption into post-war development strategies. The study was based on a comparative analysis of international cases, systematisation of theoretical foundations and development of conceptual models of adaptation. The main types of collaborative housing business models were classified, and their regional peculiarities of functioning in Germany, France, Denmark, Sweden (Europe), the USA and Canada (North America) and China (Asia) were identified. The theoretical analysis shown that the least regulated Asian markets shown the highest returns of up to 30%, while the tightly controlled European markets demonstrated 12-15% profitability. A review of Danish, Swedish, and Norwegian collective housing projects presented the potential to reduce household expenses by up to 45% and cut social spending by a fifth. A systematic analysis of Ukrainian market trends in 2020-2024 indicated a nearly 70% increase in housing construction, which created favourable conditions for diversifying housing supply models. Key groups of potential consumers of new housing services were identified, including a third of a million internally displaced persons in Lviv, Ivano-Frankivsk and Zakarpattia regions. Recommendations for creating regulatory sandboxes within the framework of the Diia City initiatives and launching municipal programmes to support social entrepreneurship in the housing sector were developed. The readiness of the Ukrainian digital infrastructure for the functioning of residential sharing platforms was determined, incorporating the high level of digitalisation of the population. A multi-component system for adapting foreign experience to national cultural, economic and legal conditions was developed. The practical results can be used by local authorities to develop effective housing innovation programmes and create a favourable environment for the operation of collective consumption platforms

Keywords: cohousing; circular economy; energy efficiency; trust; internally displaced persons; business models

Suggested Citation:

Bobko, S., Hutsaliuk, O., & Koliada, M. (2025). Integration of joint consumption mechanisms as a factor in the transformation of housing policy in the reconstruction period. *Economic Forum*, 15(3), 41-55. doi: 10.62763/ef/3.2025.41.

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Introduction

Modern global challenges have highlighted the need for a radical rethinking of traditional approaches to housing construction and urban regeneration. In the context of limited resources, sharing mechanisms were gaining in importance as an alternative tool for economic development. This issue was particularly acute in the context of Ukraine, where large-scale infrastructure destruction required the development of adaptive housing strategies. J.B. Schor & S.P. Vallas (2021) revealed the evolution of the conceptual foundations of the sharing economy, establishing the transformation from the initial utopian ideas to modern commercialised forms. The results of the study demonstrated the existence of internal contradictions between the declared environmental and social benefits of sharing and the real consequences for different population groups. The study determined an increase in social stratification as a result of the development of sharing platforms, which contradicted the initial expectations of democratising access to resources.

A comprehensive analysis of distributional effects in housing systems was conducted by S. Calder-Wang (2021), developing an integrated market equilibrium model that incorporated the interaction of long-term and short-term rental segments. The results of the econometric modelling showed a USD 2.4 billion loss in tenant welfare in New York City. The study determined that the increased rent burden had the greatest impact on tenants with high incomes, educated and white residents. The regulatory issues of the sharing economy from the perspective of the theory of organisational fields were studied by S. Kirchner & E. Schüßler (2020), identifying key challenges for traditional mechanisms of state regulation. The conceptual analysis showed that digitalisation was undermining established regulation through organisational shifts in spatial, labour and responsibility aspects. The study substantiated the need to revise approaches to coordination between various state and non-state actors in the context of the digital transformation of economic relations.

The spatial effects of the sharing economy on related sectors of the economy were analysed by M. Alyakoob & M.S. Rahman (2022), using data on employment in the restaurant industry in different boroughs of New York City. The empirical study determined that a 1% point increase in Airbnb activity led to an increase in restaurant employment of about 1.7%. At the same time, the study found an uneven distribution of economic benefits, with restaurants in predominantly white neighbourhoods disproportionately benefiting from the activity of the sharing platforms compared to predominantly black neighbourhoods. The conceptualisation of the processes of value creation and destruction in sharing ecosystems was proposed by D. Buhalis *et al.* (2020) developed a theoretical framework for analysing the interaction of different groups of stakeholders. The results of a netnographic study and case study analysis showed the dominance of destructive tendencies over positive effects in the context of uncontrolled scaling of platforms. The study determined that value co-destruction often prevailed due to the maximisation of self-interest by individual stakeholders at the expense of other ecosystem participants.

The microeconomic foundations of the functioning of sharing economy markets were studied by A. Filippas *et al.* (2020), creating theoretical models of short-term and long-term equilibrium, incorporating ownership decisions. The mathematical modelling demonstrated the universality of the effects of expanding consumption and increasing overall welfare, regardless of the specific market. The study determined that the impact on the level of ownership depended on the transaction costs of bringing assets to the market, with ownership being separated from individual preferences in the long run. The strategic directions of environmentally oriented reconstruction of Ukraine in the context of intensifying business initiatives were systematised by O. Panukhnyk *et al.* (2024), who substantiated the priority of green consumption for small and medium-sized enterprises. The study identified key vectors of sustainable development, including stimulating environmental investments and building appropriate infrastructure. The study determined that boosting green consumption among small and medium-sized enterprises can significantly increase the chances of achieving economic prosperity in the context of the country's recovery.

A systematic approach to the integration of financial and demographic determinants of economic planning in the context of structural transformations was developed by N. Kryshtal (2024), which emphasised the significance of demographic changes for the formation of effective development strategies. The conceptual analysis substantiated the need for an integrated approach to the modernisation of labour potential and financial policy in the context of post-conflict recovery. The study emphasised that for Ukraine, which was amid a war and mass migration, the integration of financial and demographic factors has become critical to ensure sustainable economic development. The results of the interdisciplinary review revealed a fragmentation of research on the integration of sharing economy principles into housing policy during the reconstruction period. Most studies prioritise the analysis of individual digital platforms, while systematic research on the transformational potential of collaborative models remained underrepresented. Particularly relevant was the lack of theoretical developments on the adaptation of collaborative consumption mechanisms to the conditions of post-conflict recovery.

The study aimed to develop the theoretical foundations for integrating sharing economy mechanisms into the housing policy system as a factor in transforming approaches to housing construction during the reconstruction period. To achieve this goal, the following tasks were identified: to systematise international experience in

integrating the principles of sharing economy into housing policy and identify best practices for sustainable development; to analyse the dynamics of the housing market in Ukraine in 2020-2025 and assess the potential for introducing sharing economy mechanisms in the context of reconstruction; to substantiate the theoretical principles of integrating international experience of sharing economy into the housing policy of Ukraine, incorporating economic patterns and institutional features.

Materials and Methods

The theoretical study was conducted in March-June, 2025. The timeframe of the analysis covered the period of 2020-2025 for the dynamics of the Ukrainian housing market and global sharing economy practices. The research was conducted in three consecutive stages, each of which had a methodological function to achieve the main objective of the study. The material base of the study was formed on the principle of comprehensiveness to ensure a comprehensive theoretical analysis of the mechanisms of joint consumption in the housing sector. At the first stage of systematisation of the world practices of Germany, France, Denmark and Sweden, the USA, Canada and China as representatives of the Asian model, official reports of the Oxford Economics (2022), European Environment Agency (2024), the Organisation for Economic Co-operation and Development (2024) were used, which were processed by comparative analysis and systematisation. Corporate data from DiDi Global Inc. (n.d.), Free2Move (n.d.), NetJets (n.d.), CASEKA (n.d.), Houseful (n.d.) project documentation also was investigated. The case of industrial symbiosis Kalundborg (Jacobsen, 2006) and the logistics platform Cargomatic (Schor & Vallas, 2021; Khalek & Chakraborty, 2023) were studied using the case-study method. The theoretical works of S. Calder-Wang (2021) on the distributional effects of residential platforms, Q. Liu *et al.* (2022) on the Impact Canvas for assessing economic impacts, and S. Brysch *et al.* (2023) on the cost-effectiveness analysis of Scandinavian co-housing were used for conceptual modelling. This stage provided a conceptual framework for sharing mechanisms through the systematisation of international experience and the identification of theoretical foundations for further analysis.

At the second stage of the analysis of the Ukrainian context, the systematisation was used to process statistical data on housing construction in Ukraine for 2020-2024 based on materials from the State Statistics Service of Ukraine (n.d.), the LUN (n.d.) and the MinFin (2021). Also, to characterise the population structure by analysing materials from DOU (IT labour market..., 2024) and the International Organization for Migration (2024) to identify target segments of consumers of alternative housing services. Institutional analysis was used to study the legal environment through the study of national legislation (Civil Code of..., 2003; Law of Ukraine No. 2189-VIII, 2017), state support mechanisms through the analysis of materials from the Diia City and eUkraine initiatives, and an assessment of the digital readiness of society based on IREX. USAID (2024) reports. This stage created the basis for the study through the analysis of national specifics and the formation of a factual basis for conceptual modelling.

At the third stage of the conceptual substantiation of adaptation, structural-functional analysis was used to develop a conceptual model of adaptation of international practices to the national context by systematising adaptation factors by spheres of influence, identifying national specifics, conceptual solutions and expected adaptation effects for each sphere. The final stage provided a theoretical synthesis of the previous stages through the development of a conceptual model for adapting international practices to the national context. Corporate data was selected based on the principles of market leadership and public availability of reporting.

Results

Conceptual foundations and global models for integrating shared consumption into housing policy for sustainable development

The conceptual framework of the sharing economy was based on the principle of collective use of goods and services through barter and rent instead of traditional ownership. The analysis of international practices shown the systemic nature of the transformation of consumer practices in the housing sector, demonstrating the possibility of reducing housing costs by 20-35% compared to traditional forms of ownership. Trust was identified as a central element in the functioning of collaborative consumption platforms, determining the economic viability of business models (Khalek & Chakraborty, 2023). Trust in the online environment was formed in stages based on the principle of a hierarchical structure that directly correlated with the level of transaction costs. The first level was trust in the basic idea of the platform, the second was trust in the technology platform and its functionality, and the third was trust between members of the consumer community. An analysis of corporate data from the Chinese platform DiDi Global Inc (n.d.) shown that it served 11 million users daily with an average saving of 40% on transport costs compared to traditional taxis.

The evolutionary development of trust was characterised by the transition from local to institutional and then to fragmented trust, which directly affected the formation of housing policy and changes in economic models of regulation. Local trust was formed within geographically limited communities with high coordination costs, while institutional trust was based on formal rules and regulatory mechanisms with additional compliance costs. Fragmented trust occurs in decentralised networks, was characterised by minimal regulatory costs and maximum pricing flexibility and created the basis for innovative housing models. The practical implementation of the principles of trust in a networked

environment was reflected in a variety of sharing economy business models that were transforming traditional approaches to housing policy. A typology of international sharing business models had identified six main categories of application with different cost-effectiveness and specific impacts on the housing sector. A review of industrial symbiosis practices shown the interaction between industries through the exchange of services, utilities and by-products. An analysis of the Danish case of Kalundborg demonstrated the potential for operating cost savings of 15-25% with a return on investment (ROI) of 18% and a payback period of 6 years, where the residual products of one enterprise were transformed into resources for another (Jacobsen, 2006).

By extending the concept of industrial symbiosis to the level of consumer practices, the commodity exchange model demonstrated an alternative approach to traditional housing ownership. The analysis of the consumer goods exchange model shown that it was possible to achieve an asset utilisation rate of 65-85%. The German case of Free2Move (n.d.) demonstrated an average revenue of EUR 0.35 per minute of use and an annual turnover of EUR 150 million in Europe. Partial ownership shares assets of a certain class among a group of owners, as demonstrated by the U.S. company NetJets (n.d.) through the sale of aircraft "shares" with savings of 40-60% compared to full ownership. Developing the concept of resource optimisation, the consumer resource exchange model focused on inter-family interaction to minimise household waste and reduce household costs by 25-40%. Norway's Restado has developed a digital platform with an 8% commission that processed over 2 million transactions annually in the building materials segment. An extended ownership chain involved consumers in optimising value creation processes, reducing logistics costs by 30-45%, as the German company DHL's practice of including citizens in the delivery system shows. Repurposing excess capacity mobilised underutilised resources through new sales channels, increasing asset utilisation to 90-95%. The U.S.-based Cargomatic platform had demonstrated a 35% increase in participants' profitability by optimising routes and reducing vehicle downtime (Schor & Vallas, 2021; Khalek & Chakraborty, 2023).

A review of the application of the Sustainable Business Model Canvas in European countries indicated the economic benefits of integrating sustainability principles into the business planning of housing projects (CASE-KA, n.d.). The analysis of the model shown that project risks can be reduced by 20-30% by systematising the factors of influence and can be used to forecast ROI with an accuracy of 85-90%. The speed of business model development was reduced by 40% compared to traditional planning methods, while maintaining full analysis functionality. Impact analysis through Impact Canvas, according to Q. Liu *et al.* (2022), quantified the effects of sharing by three levels of economic impact. These studies emphasised that direct first-order effects provided resource savings of 15-20% and waste reduction of 25-30% in the residential sector. Second-order indirect effects included the substitution of traditional resources with savings of 10-15% and the induction of additional investments of EUR 1.2-1.5 billion annually in the EU. The third-order systemic effects generated a multiplier economic effect of 1:3.2 through stimulation of related industries. The application of sustainable SWOT analysis had created opportunities to optimise investment decisions and reduce operating costs by identifying synergies and minimising risks. A systematic SWOT analysis of the potential for introducing sharing economy mechanisms into Ukrainian housing policy was presented in Table 1.

Table 1. *SWOT analysis of the introduction of sharing mechanisms in the housing policy of Ukraine*

	Positive factors	**Negative factors**
Internal factors	**Strengths:** A developed network of condominiums with experience in collective decision-making and management of common property. Concentration of the solvent population in innovative sectors of the economy. Availability of technological infrastructure for the operation of digital platforms. The flexibility of the architectural and planning structure of cities to adapt to cycling projects. Motivation for resource efficiency through energy challenges.	**Weaknesses:** Psychological resistance to cohabitation due to negative historical associations. Fragmented legal framework for regulating digital housing platforms. Territorial unevenness of economic development and consumer readiness. Insufficient institutional support for alternative housing models. Limited culture of trust in the digital environment among older age groups
External factors	**Opportunities:** Creation of special economic zones for housing innovations. Attracting international expertise and grant funding. Integration of circular economy principles into urban planning policy. Development of social entrepreneurship in the housing sector. Developing new models of municipal and private partnerships	**Threats:** Further social stratification through the platformisation of housing services. The risk of gentrification of historic districts due to the development of coliving projects. Potential increase in housing inequality between platform participants and non-participants. Dependence on external technological solutions and international platforms. The risk of monopolisation of the housing market by transnational platforms

Source: *based on IT labour market results for the year: +31% vacancies, product IT is growing, but not without layoffs (2024), International Organization for Migration (2024), IREX. USAID (2024), State Statistics Service of Ukraine (n.d.)*

The SWOT analysis of the introduction of joint consumption mechanisms in the housing policy of Ukraine determined that the strategic potential for the successful implementation of such initiatives lies in the combination of strengths and opportunities. The developed network of condominiums, which already had experience in collective decision-making, alongside the concentration of the solvent population in innovative sectors of the economy, created a favourable basis for the creation of special economic zones for housing innovations. Attraction of international experience and grant funding can be used to utilise the practices, providing an innovative approach to the development of new housing models such as coliving. However, to overcome existing weaknesses, such as psychological resistance to cohousing, it was necessary to develop institutional support and improve the legal and regulatory framework to effectively realise the potential of international cooperation.

Research on the impact of home-sharing platforms shown a significant impact on housing markets (Calder-Wang, 2021). The economic effects were concentrated mainly in historic city centres with short-term rental yields of 15-25%, but extend to peripheral areas with rates of 8-12%. The transformation of the legal status in Amsterdam had increased the city's tax revenues by EUR 35 million annually, while regulatory costs had increased by EUR 8 million. Regulatory changes at the EU level culminated in February 2024 with the adoption of harmonised requirements with an expected economic impact of EUR 2.5 billion from increased market transparency (Regulation of the..., 2024). The vote in the European Parliament showed a consensus on the balance between regulation and economic efficiency in a sector that generated EUR 40 billion in tax revenues annually. The circular economy had been integrated into EU policy priorities through the European Green Deal, reaching a circularity rate of 11.8% with an economic potential of EUR 1.8 trillion by 2030 (European Environment Agency, 2024). The cost-effectiveness of the circular approach in the housing sector was confirmed by a 15-20% reduction in operating costs and a 25-30% increase in the life cycle of housing compared to linear models (Liu *et al.*, 2022). The Houseful (n.d.) project demonstrated 11 solutions with an average energy savings of 35% and an ROI of 14% over 8 years in four demonstration buildings. A study by Oxford Economics (2022) for the period 2022-2023 quantified the economic recovery of the sector after the pandemic downturn: EUR 149 billion in direct economic benefits, support for 2.1 million jobs with an average salary of EUR 28,000, and the generation of EUR 40 billion in tax revenues. Structural changes in the geography of demand had resulted in rural regions receiving 55% of the economic benefits, with local incomes increasing by 18-25%, compared to 35% before 2020.

In parallel with pan-European trends in the platformisation of housing services, Scandinavian co-housing practices had demonstrated an alternative model for integrating shared consumption into national housing policy through the institutionalisation of collective forms of living. The international experience of the Scandinavian countries shown that cohousing projects have revealed resilience to the pandemic challenges of 2020-2022, while maintaining economic efficiency through the diversification of the functions of living spaces. According to Danish studies of 110 intergenerational cohousing communities from 2020 to 2024, there were savings on utilities of 35-45% and a 20% reduction in social spending by the state due to improved quality of life for residents. The Realdania 2023 study showed an increase in market demand: 90,000 potential consumers with only 6,200 housing units, creating a potential market of EUR 3.2 billion (Brysch *et al.*, 2023). An analysis of the Swedish housing regime shown that 20% of the population in municipal housing achieves self-sufficiency through cross-subsidisation between different categories of residents, demonstrating the successful integration of the principles of shared consumption into public housing policy. The Norwegian co-operative model with 80% ownership provided an average saving of 25% on household housing costs through collective resource management. The Finnish practice of permanent supportive housing demonstrated the cost-effectiveness of socially oriented sharing: lower costs per person annually compared to sheltered housing (Brysch *et al.*, 2023)

The study of transformation processes suggested an acceleration of the transition of Danish cohousing from a resident-driven to a developer-driven model under the influence of the 2020-2022 pandemic, when the need for a rapid housing response stimulated the professionalisation of the sector and the strengthening of the role of government regulation (Dolnicar & Zare, 2020). The new model had demonstrated the economic benefits of professional management of housing projects: a 35% reduction in implementation time (compared to 30% before 2020), 30% reduction in project risks, and an increase in return on investment to 15-18%. Post-construction adaptation ensured standardisation of processes with administrative cost savings of 25-30%, when integrating hybrid workspaces, which met the new requirements of the digital age housing policy. A regional comparative analysis of global practices of sharing economy integration, based on the Organisation for Economic Co-operation and Development (2024) methodology, demonstrated the differentiation of economic indicators by key parameters (Table 2). The European region with a high level of regulation achieves a stable profitability of 12-15% with a payback period of 8-10 years. The North American model with market-based pricing provided a higher profitability of 18-22% due to regulatory flexibility. The Asian approach demonstrated the highest performance: an ROI of 25-30% and a payback period of 4-6 years due to minimal regulatory restrictions.

Table 2. *Comparative characteristics of global practices of integrating joint consumption into housing policy*

Region	Dominant platforms	Regulatory mechanisms	Financial instruments	Economic metrics
Europe (EU-27)	Airbnb, BlaBlaCar, Car2Go, Houseful	Harmonised registration, rental limits, mandatory disclosure	Commissions of 10-15%, circular economy subsidies, and tax benefits	ROI of 12-15%, payback period of 8-10 years, housing price growth of +7-12%
North America	Airbnb, Uber, WeWork, Zillow Flex	Local regulation, zoning, licensing	Market-based pricing, venture capital investment, and municipal bonds	ROI 18-22%, payback period 5-7 years, gentrification of city centres
Asia Pacific	Didi Chuxing, Tujia, Xiaozhu, Oyo	Minimal intervention, recommended standards	Commissions 5-10%, government development grants, innovation funds	ROI 25-30%, payback period 4-6 years, tourism increase +15-25%

Note: *data was presented for the period 2020-2024, economic indicators covered post-COVID structural changes and the new regulatory framework*

Source: *based on S. Dolnicar & S. Zare (2020), Oxford Economics (2022), Regulation of the European Parliament and of the Council No. 2023/988 (2023), European Environment Agency (2024), Organisation for Economic Co-operation and Development (2024)*

The analysis of the table data shown an inverse correlation between the level of regulation and the economic efficiency of sharing economy platforms in the housing sector, which has direct implications for the development of national housing policies. The European model with the highest regulatory costs demonstrated the lowest profitability, while the Asian approach with minimal intervention achieves maximum economic efficiency, while maintaining social stability of housing markets. A review of conceptual frameworks and global models demonstrated the economic feasibility of integrating the sharing economy into housing policy through achieving a synergistic effect between private initiative, technological innovation and government regulation of the housing sector. The analysis confirmed the transformational potential of the sharing economy to optimise housing costs, increased the efficiency of housing stock use, and created new models of affordable housing sustainably.

Dynamics of the Ukrainian housing construction market in 2020-2025 and assessment of the potential for the introduction of joint consumption mechanisms

Structural transformations in the Ukrainian housing market had created a favourable environment for the integration of alternative housing models through shared consumption mechanisms. Changes in the demographic structure of demand have led to new market segments, where traditional forms of ownership have proved inaccessible due to financial constraints. Institutional changes in the sector had created opportunities for the introduction of innovative approaches to the organisation of living space. The comprehensive dynamics of key housing sector indicators characterised structural changes and identify potential niches for alternative housing models (Table 3). The cyclical nature of the sector's recovery from crisis periods created opportunities for the integration of innovative approaches to the organisation of living space.

Table 3. *Dynamics of housing commissioning in Ukraine in 2020-2024*

Metric	2020	2021	2022	2023	2024	Change for 2024/2020, %
Total housing starts, million m^2	5.75	7.11	7.38	8.13	9.76	69.7
Share of single-family houses, %	53.8	39.1	47.2	49	51	-2.8 pp.
Share of residential buildings, %	46.1	60.7	52.6	51	49	+2.9 pp.
Number of commissioned apartments, thousand	65	92.5	89.3	102.7	118.4	+82.2

Note: pp. – percentage points

Source: *based on MinFin (2021), International Organization for Migration (2024), LUN (n.d.), State Statistics Service of Ukraine (n.d.)*

Structural fluctuations in the ratio of housing types reflected the market's adaptation to changes in the level of risks and consumer preferences of the population. The industry's recovery trajectory was creating market niches for alternative forms of housing provision in the face of limited availability of traditional financing. The cyclical nature of the industry's development created windows of opportunity for the introduction of innovative approaches to housing provision. The stabilisation of indicators after the crisis period created preconditions for the diversification of housing models. The financial conditions for access to housing were characterised by limited traditional lending mechanisms due to high interest rates and tight bank financing. This situation had stimulated the development of alternative housing finance models, including collective investment and co-operative ownership of real estate. The limited availability of mortgage products has created a demand for

flexible forms of housing finance with distributed financial obligations.

The economic base for the development of housing sharing mechanisms consisted primarily of high-tech sectors of the economy with a concentration in regional centres. An analysis of data from the DOU portal (IT labour market..., 2024) shown that 59.6 thousand vacancies in the field of information technology were published in 2024, which was 31% more than in the previous year. The median income of a technical specialist, according to the source, was USD 2,590, which was higher than average salaries in other sectors of the economy. This economic capacity provided a solvent segment for innovative housing solutions with elements of shared consumption. The professional structure of the high-tech sector was characterised by mobility and openness to innovation among employees. DOU statistics shown that 15% of professionals were actively preparing to emigrate, which generated demand for flexible housing solutions without long-term commitments. At the same time, 44% do not plan to leave the country, establishing a stable base for long-term co-operative housing projects. The 40% increase in the share of non-technical specialisations demonstrated the diversification of the industry and the expansion of the potential audience for alternative housing models.

According to a report by the International Organization for Migration (2024), there were approximately 160,000 internally displaced persons in the Lviv region, 98,000 in the Ivano-Frankivsk region, and 72,000 in the Zakarpattia region. This regional concentration of people with different socio-economic statuses created additional demand for housing and promoted the development of co-living models adapted to different segments, ranging from economy to premium. The legal prerequisites for the development of housing sharing mechanisms in the Ukrainian context require the adaptation of existing legislation to new forms of property ownership and management. The Civil Code of Ukraine No. 435-IV (2003) regulated only the basic aspects of joint ownership, omitting the specifics of the platform economy and digital housing services. Law of Ukraine No. 2189-VIII (2017) does not contained provisions on the regulation of short-term rentals through digital platforms, which created legal uncertainty for market participants.

In parallel with legal restrictions, there were cultural peculiarities of the perception of cohousing in Ukrainian society. These peculiarities were characterised by an ambivalence between traditional values of individual property and pragmatic needs to save resources. Cultural attitudes towards cohousing demonstrated ambivalence: younger generations were more open to new forms of housing coexistence, while older age groups remained more cautious due to the influence of past experiences. Overcoming cultural barriers was facilitated by the development of technological prerequisites for the operation of housing sharing platforms. The technological base included the penetration of the Internet and mobile technologies among the urban population. According to reports from the Ministry of Digital Transformation of Ukraine, more than 60% of the population had acquired basic digital skills, which created the basis for the introduction of sharing platforms in the housing services sector. The development of the fintech sector and digital payment systems had established an infrastructure base for servicing financial transactions in the field of housing sharing (IREX. USAID, 2024).

The digital infrastructure interacted with the physical urban structure, which determined the urban planning characteristics of large Ukrainian cities. These characteristics provided specific opportunities for adapting mechanisms for sharing housing. Kyiv, with a housing stock of more than 67 million m^2 and a high population density, formed a critical mass for testing innovative housing models based on shared consumption. Lviv, with its compact historical buildings and the localisation of IT companies, created a favourable environment for coworking projects. Dnipro, as an industrial centre with an active process of renovation of industrial areas, opened up opportunities for the development of innovative residential neighbourhoods with elements of shared use (IT labour market..., 2024; State Statistics Service of Ukraine, n.d.).

The physical characteristics of cities were complemented by energy aspects, which were gaining relevance in the context of the energy crisis. The energy aspects of shared housing were gaining relevance in the context of the energy crisis and the need to improve the energy efficiency of the housing sector. The collective use of energy supply systems in shared spaces contributed to a significant reduction in overall energy consumption, increasing the efficiency of resource use. The integration of renewable energy sources into co-living projects provided additional competitive advantages by reducing operating costs. Energy efficiency affected the economic attractiveness of financial models for shared housing in the Ukrainian context. The shared ownership model distributed initial investments among several participants, lowering the entry barrier for young professionals. The subscription model of access to housing services created predictable cash flows for platform operators and flexibility for users.

Target segments of potential users of housing sharing mechanisms in the Ukrainian context included freelancers and remote workers, students and young professionals, and representatives of creative industries (Krylovskyi, 2024). The growing popularity of hybrid forms of employment had created a demand for living spaces that combined living and working functions. The development of the startup ecosystem in large cities had formed a community of young entrepreneurs, who need flexible and cost-effective housing solutions. The market prospects for the development of housing sharing mechanisms in Ukraine were driven by the

convergence of economic, technological and social factors. The potential for the development of the coliving market in Ukrainian cities was encouraging, given urbanisation trends, population mobility and the transformation of labour formats. The average cost of a place in a coworking space can be 60-80% of the market rent for a separate dwelling of a similar level in the same location (Brysch *et al.*, 2023; IT labour market..., 2024).

Institutional mechanisms to support the development of alternative housing models included the creation of special regulatory regimes for housing innovations under the Diia City project and municipal programmes to support social entrepreneurship. The Kyiv city authorities were considering providing preferential lease terms for municipal real estate for pilot projects in the field of shared housing through the Smart City programme. Cooperation with European urban development programmes provided opportunities to attract grant funding for innovative housing projects. The transformational potential of integrating joint consumption mechanisms into Ukraine's housing policy was determined by the need to respond quickly to new housing needs in the context of post-war reconstruction. Adapting international experience to Ukrainian specifics required consideration of the peculiarities of the legal system, cultural traditions and economic opportunities, while maintaining the innovative nature of alternative housing solutions.

Conceptual justification for adapting global models to Ukrainian realities

The post-conflict transformation of Ukrainian society had created unique preconditions for rethinking traditional approaches to housing provision. The large-scale social changes caused by the hostilities disrupted the established mechanisms of housing consumption and stimulated the search for alternative forms of collective interaction in the housing sector. The destruction of traditional social ties had highlighted the need for new models of trust between participants in housing relations. Ukraine's legal system had shown a systemic lack of readiness to regulate digital housing platforms and new forms of shared ownership. In particular, the Civil Code of Ukraine No. 435-IV (2003) contained only rudimentary norms of collective ownership without incorporating the specifics of the platform economy. Legislative regulation of the housing and communal sector did not provide for mechanisms for short-term rental through digital services, creating a legal vacuum for innovative housing practices (Law of Ukraine No. 2189-VIII, 2017).

The cultural matrix of Ukrainian society has been shaped by the historical experience of collectivisation and communal forms of living in the Soviet era (Ferreri & Vidal, 2021). Older demographic cohorts retained negative associations with sharing housing resources due to the traumatic experience of forced collective living. Younger generations demonstrated greater openness to experimental housing formats, especially among representatives of the creative industries and the technology sector. These cultural characteristics directly influenced mental attitudes towards private property in the Ukrainian context, characterised by an ambivalence between the desire for individual ownership as a symbol of social status and the pragmatic need to save resources. Psychological barriers were reinforced by traditional perceptions of housing as a key marker of economic success and social stability. Overcoming cultural constraints required the gradual introduction of joint consumption mechanisms through prestigious market segments.

Along with psychological factors, the regional stratification of economic capacity had led to an uneven distribution of potential audiences for alternative housing solutions. The concentration of high-tech companies in large cities had formed a segment of workers with sufficient income to participate in cooperative housing projects. Peripheral areas were characterised by limited economic capacity of the population and conservative consumer preferences for housing innovations. The economic differentiation of the regions, complemented by the architectural and planning features of Ukrainian cities, determined specific opportunities for adapting mechanisms for joint housing consumption. The historical development of regional centres created the preconditions for renovation into coliving spaces, while preserving cultural heritage. The Soviet standard building created opportunities for the modernisation of apartment buildings with the integration of common functional areas. The industrial zones of large cities created the potential for the conversion of industrial areas into experimental residential complexes.

The architectural possibilities for adaptation were enhanced by the energy challenges of the modern period, which transformed consumer priorities in favour of resource-efficient housing solutions. Collective life support systems in shared living spaces demonstrated the potential to optimise energy consumption compared to individual systems, similar to the Scandinavian experience of co-housing (Brysch *et al.*, 2023). The integration of renewable energy sources into co-housing projects created additional competitive advantages due to the possibility of minimising operating costs. Energy priorities interacted with society's technological readiness for digital innovation. Ukraine's technological infrastructure had reached a level sufficient for the functioning of housing sharing platforms. The spread of digital competencies among the urban population provided a critical mass of potential users of online housing services. The development of financial technologies had created an operational framework for cashless payments between participants of housing platforms through mobile applications and electronic payment systems. A summary of the identified peculiarities of adapting sharing economy models to the Ukrainian context was presented in Table 4.

Table 4. *Conceptual framework for adapting collaborative consumption models to the Ukrainian context*

The scope of adaptation	National specificity	Conceptual solutions	Adaptation effects
Legal environment	Lack of specialised regulation of the platform economy	Developing regulatory sandboxes for housing innovation	Creating a legal space for experimentation
Cultural matrix	The historical trauma of collective living in the Soviet era	Gradual introduction through prestigious market segments	Gradual transformation of mental attitudes
Economic structure	Regional polarisation of incomes and solvency	Differentiated financial models based on the territorial principle	Adaptation to different levels of economic development
Social practices	Experience of condominiums as a form of collective management	Integration with existing co-ownership mechanisms	Leverage existing collective management skills
Technological potential	High level of digitalisation in urban centres	Integration with local fintech ecosystems	Optimising platform operational processes
Post-conflict reconstruction	Large-scale destruction of the housing stock and the need for rapid reconstruction	Integration of green building and sharing economy	Accelerated recovery with sustainability
Co-operative traditions	The experience of condominiums as a basis for the development of joint housing projects	Adapting the international experience of co-operative housing	Development of democratic forms of housing management

Note: *data demonstrated based on the analysis of post-conflict specifics and adaptive capacity of the Ukrainian housing sector in the context of reconstruction*

Source: *based on S. Kirchner & E. Schüßler (2020), M. Ferreri & L. Vidal (2021), S. Brysch et al. (2023), S. Khalek & A. Chakraborty (2023), O. Panukhnyk et al. (2024)*

Based on the systematisation of the conceptual framework, the multifactorial nature of adaptation processes covering legal, cultural, economic and technological aspects of the Ukrainian housing environment was confirmed. Financial mechanisms of joint consumption of housing have adapted to the conditions of currency instability by creating hybrid pricing instruments. The international experience of co-housing projects demonstrated the effectiveness of combined financial schemes to minimise currency risks. The fractional ownership model ensured the distribution of initial investments among many participants, reducing financial barriers for middle-income groups. The socio-cultural mechanisms of community formation were integrated with authentic practices of neighbourly mutual assistance in the Ukrainian cultural context. The experience of condominiums created an institutional platform for the development of more complex forms of collective management of housing resources. The system of internal conflict resolution was based on mediation principles adapted to the peculiarities of the Ukrainian communication style.

The territorial differentiation of the introduction of joint consumption mechanisms incorporated the variability of the socio-economic potential of the regions and the specifics of local housing traditions. Initial projects under the adaptation model would be concentrated in megacities with a developed innovation ecosystem and a high concentration of progressive-minded people. Scaling up would involve extending the experience to medium-sized cities with the adaptation of organisational models to local cultural characteristics. The institutional architecture to support housing innovation was shaped by special regulatory regimes and municipal programmes to encourage social entrepreneurship. Government digital transformation initiatives created a favourable environment for the development of technological solutions in the housing sector. International cooperation with European urban development programmes provided access to expertise and financial resources for innovative housing initiatives. The conceptual justification for the adaptation of global collaborative consumption models to Ukrainian realities revealed the need for a comprehensive consideration of national institutional, cultural and economic specifics. The developed conceptual framework created a theoretical basis for the practical implementation of alternative housing solutions in the context of post-conflict socio-economic transformation.

Discussion

The results of the study demonstrated the multifactorial nature of the processes of integration of joint consumption mechanisms into the housing policy of the reconstruction period. The study determined that successful adaptation of international experience required consideration of national institutional, cultural and economic peculiarities. The conceptual framework developed in the study provided a methodological platform for the systematic integration of innovative housing models in the post-conflict period, which confirmed the transformational potential of sharing mechanisms for optimising housing costs and creating new models of affordable housing. The study by L. Shen *et al*. (2024) was limited to the identification of 28 critical success factors for residential building renovation through the lens of social media interactions, prioritising the technical aspects of transformation without considering the socio-cultural context. The comprehensive approach to stakeholder

engagement justified in the study included financial and cultural determinants alongside technical factors, which exceeded the scope of Chinese researchers. The phased model of introduction through prestigious market segments ensured overcoming the psychological barriers of Ukrainian society by demonstrating successful cases, while the Chinese model did not accommodate the need for cultural adaptation of sharing mechanisms.

The positive role of diversification of housing models in post-conflict recovery was fundamentally different from the Chinese experience. K. Chen *et al.* (2020) documented the negative impact of land transformations on the integrated development of territories in stable economic conditions, where the dual institution of urban and rural areas distorted positive effects. The specificity of the post-conflict environment, where the destruction of traditional social ties has created space for experimental forms of collective interaction, has led to opposite patterns of success for alternative housing forms. Y. Qu *et al*. (2021) studied the five-stage transformation of rural areas in China from the initial to the stable stage, prioritising the optimisation of agricultural land use through the spatial agglomeration of changes. The territorial differentiation of the introduction of sharing mechanisms in the Ukrainian context was based on the opposite urban-centric approach, with a consistent scaling up from megacities to medium-sized cities. The concentration on the innovation ecosystems of large cities reflected a fundamental difference from the Chinese rural-oriented model, as Ukrainian urban centres concentrated the innovative potential and the population's ability to pay for experimental housing forms.

The contribution to research of technological barriers to adoption included socio-cultural and regulatory aspects alongside technical limitations. Q. Meng *et al.* (2020) systematised the purely technical challenges of BIM applications in the construction cycle. The identification of the lack of specialised legislation for the platform economy and the need for "regulatory sandboxes" contributed to the research on the barriers to housing innovation beyond purely technological solutions. O. Druta *et al*. (2021) addressed the phenomenon of "new lonely people" in the stable urban environment of Western countries, analysing the transformation of social interaction through digital technologies, omitting crisis factors. The uniqueness of the Ukrainian situation was the additional segment of internally displaced persons, which created a specific demand for flexible housing solutions that were not available in stable Western environments. The expanded target audience included not only traditional consumers of shared housing services (freelancers, students, representatives of creative industries) studied by Western authors, but also internally displaced persons with special needs for urgent housing solutions, reflecting the complexity of the post-conflict demographic structure compared to the one-dimensionality of Western studies of cohousing.

The emphasis on consumer models of interaction through the fintech ecosystem differed from the industrial approach of Chinese researchers. C.Z. Li *et al.* (2021) optimised prefabricated construction production processes through blockchain and IoT technologies. The use of the existing Ukrainian digital infrastructure for payment transactions between participants in housing platforms incorporated the high level of digitalisation (over 60% of the population with basic digital skills) and the developed electronic payment system. The integration of renewable energy sources as a competitive advantage of joint housing projects has become strategically significant in the context of the energy crisis. The collective use of life support systems in the Ukrainian context not only optimised costs, but also increased the energy independence of residential complexes through joint investments in renewable technologies. P. Hernandez-Cruz *et al.* (2024) found a 22% error in predicting energy savings in social housing, when omitting actual consumption, limiting to the technical aspects of energy efficiency. Energy efficiency in the Ukrainian context had transformed from a technical characteristic into a factor of national security and economic sustainability of projects, which was not considered by Spanish researchers.

The three-level model of trust building (in the idea of the platform, in the technological functionality, and between community members) addressed the specific challenges of digital interaction in a post-conflict society. K.P. Rahmayanti & D. Rukmana (2024) investigated the barriers to community participation in post-disaster housing reconstruction, focusing on traditional mechanisms of face-to-face interaction. The stages of trust building in the digital environment incorporated the need to overcome distrust of new forms of economic interaction, which exceeded the scope of the usual approaches to community involvement in housing reconstruction. The use of the experience of condominiums as an institutional framework for the development of more complex forms of collective management was based on authentic practices of Ukrainian housing self-government. Adapting the international experience of co-operative housing to the existing mechanisms of HOAs ensured organic implementation using familiar organisational forms and legal procedures. J. Kadi *et al.* (2021) and I. Levin *et al.* (2021) analysed the creation of mixed communities and post-neoliberal housing reforms in New York, Berlin and Vienna, finding improvements in affordability with limited progress in democratising housing systems. The democratic decision-making principles developed in the Ukrainian practice of condominiums created a stronger basis for collective housing management compared to Western models, where democratisation remained a problematic aspect of reforms.

Incorporating currency instability through hybrid financial instruments and fractional ownership addressed the economic realities of the transition period. The creation of adaptive mechanisms for pricing and distributing

investment risks among multiple participants reduced financial barriers for middle-income groups in the face of macroeconomic uncertainty. P. Akbar & S. Hoffmann (2023) developed a universal typology of collaborative consumption through three bipolar dimensions, without addressing the impact of currency fluctuations and inflationary processes on the functioning of platforms. The Ukrainian model required additional risk hedging mechanisms that were absent in standard Western approaches to collaborative consumption. The flexibility of organisational forms and rapid response to changes in consumer preferences considered the lessons of the pandemic and wartime. The adaptability of housing projects to crisis conditions has become a critical factor in the viability of alternative models. P.D. Esposti *et al.* (2021) noted a decrease in the use of shared transport and services due to sanitary restrictions, without suggesting recovery strategies. The professionalisation of Danish cohousing in the post-COVID period confirmed the effectiveness of adaptive management approaches, which justified the feasibility of flexible organisational solutions for the Ukrainian context.

Quantitative indicators of the effectiveness of the integrated approach (reduction of operating costs by 15-20%, increase in the life cycle by 25-30%) confirmed the practical feasibility of integrated planning of housing projects. The synergy of private initiative, technological innovation, and government regulation outperformed the effectiveness of fragmented approaches of previous studies. M. Marchesi & C. Tweed (2021) limited their analysis to social innovations in housing, while N. Winston (2021) addressed the conceptualisation of sustainability through the criterion of sufficiency without addressing economic mechanisms of implementation. The traumatic historical experience of collectivisation created specific cultural barriers to the acceptance of shared housing practices in Ukrainian society. Transforming mental attitudes by demonstrating the prestige and innovation of alternative housing solutions required a delicate balancing act between modernisation goals and cultural sensitivity to the historical context. D. Fischer *et al.* (2021) systematised universal communication approaches to sustainable consumption without national specificity, revealing the dominance of a focus on individual behavioural change over systemic transformation. Culturally contextualised communication strategies required a fundamentally different approach to shaping a positive perception of collective housing practices.

X. Liu *et al*. (2025) identified the "paradox of joint consumption", where financial scarcity increased the need for psychological possession, preventing participation in economically beneficial joint practices. The ambivalence of the Ukrainian consumer between status aspirations and pragmatic economy in the context of financial instability required differentiated persuasion strategies. Emphasising the functional benefits and economic feasibility of sharing addressed the psychological characteristics of consumer behaviour by emphasising product attribution and price advantages depending on the market segment and income level of potential participants. The multifactorial model of adaptation of sharing mechanisms to the Ukrainian context integrated economic, sociocultural and institutional determinants of housing transformation. The study by H. Li *et al.* (2022) was limited to the quantification of the impact of Airbnb on housing rents without addressing contextual factors, while the conceptual framework of the study covered seven areas of adaptation from the legal environment to post-conflict specifics. The Ukrainian situation, with a concentration of 330,000 internally displaced persons, energy challenges and reconstruction, differed from stable U.S. markets. The territorial implementation strategy through an urban-centric approach considered regional differentiation of economic development and readiness for housing innovations.

The creation of a favourable regulatory environment through special economic zones and municipal support programmes provided the institutional framework for housing innovation. Institutional support through Diia City, Smart City initiatives and European urban development programmes created space for experimentation, while maintaining the necessary regulatory oversight. The study by M. Ahsan (2020) was limited to a critical analysis of the ethical problems of the platform economy and deconstructing entrepreneurial rhetoric without offering constructive regulatory alternatives. The proactive approach to shaping the legal framework contrasted with a passive critical stance towards existing practices of the sharing economy. The emphasis on post-conflict specificity, cultural determinants and institutional mechanisms has created a unique theoretical framework for the practical implementation of sharing economy mechanisms in the Ukrainian housing sector. While most previous studies have examined individual aspects of sharing in stable economic conditions, the comprehensive approach to adaptation in post-conflict transformation had expanded the theoretical boundaries of the field and created a basis for further empirical research.

Conclusions

An analysis of conceptual frameworks and global models for integrating co-consumption into housing policy shown an inverse relationship between regulatory burden and profitability of platforms: European models (Germany, France, Denmark, Sweden) were characterised by moderate profitability of 12-15%, while Asian approaches (China) demonstrated higher economic efficiency of 25-30%. Danish, Swedish and Norwegian co-housing practices have shown the potential to reduce utility costs by 35-45% and reduce public social expenditures by 20%. Circular housing principles have demonstrated the potential to reduce operating costs and extend the operational period compared to traditional models. An overview of the dynamics of the Ukrainian

housing market in 2020-2024 shown an increase in total housing commissioning by 69.7% (from 5.75 to 9.76 million m^2) and an increase in the number of newly built apartments by 82.2% (from 65 to 118.4 thousand). The economic capacity for innovative housing solutions was provided by the high-tech sector, with a median income of USD 2,590 and a 31% increase in IT vacancies, while the concentration of 330,000 internally displaced persons in the Lviv region (160,000), the Ivano-Frankivsk region (98,000), and the Zakarpattia region (72,000) created a diversified demand for flexible housing models of different economic levels. The theoretical model of adapting international practices systemised the implementation process through seven areas: legislative support, socio-cultural factors, economic conditions, social customs, technological readiness, specifics of post-war recovery, and cooperative traditions. The mechanism of gradual establishment of trust relations covered three stages of interaction between participants in the digital space of a post-conflict society, considering the phasing from trust in the basic idea of the platform to the formation of interpersonal relations between participants. The financial architecture was based on distributed ownership and adaptive pricing mechanisms to neutralise currency risks through the creation of hybrid instruments and fractional ownership.

The recommendations included the formation of experimental regulatory zones for housing innovations within the framework of the Diia City and Smart City initiatives, the launch of municipal programmes to support social business in the housing sector using European grant programmes, and the application of condominiums' best practices to create more complex collective housing management structures. The implementation of shared consumption mechanisms was recommended to begin with pilot projects in megacities, gradually scaling up to medium-sized cities through adaptation to local economic and cultural conditions. The limitations of the study were the conceptual nature of the proposed model without practical testing in Ukrainian market conditions, as well as the limited timeframe of the study and the focus on urban areas without considering the specifics of rural areas. Future research should focus on the experimental implementation of theoretical developments through piloting in megacities and calculating the economic impact of sharing mechanisms on the Ukrainian housing sector, with further monitoring of the effectiveness of the implemented solutions.

Acknowledgements

None.

Funding

None.

Conflict of Interest

None.

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Інтеграція механізмів спільного споживання як чинник трансформації політики житлового будівництва в період відбудови

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Анотація. Післявоєнна відбудова житлового фонду потребує пошуку інноваційних підходів до забезпечення населення доступним житлом через альтернативні моделі споживання. Метою роботи було обґрунтування можливостей інтеграції світових практик колективного житлового споживання в стратегії післявоєнного розвитку. Дослідження базувалося на порівняльному аналізі міжнародних кейсів, систематизації теоретичних засад та розробці концептуальних моделей адаптації. Класифіковано основні типи колаборативних житлових бізнес-моделей та виявлено їх регіональні особливості функціонування у Німеччині, Франції, Данії, Швеції (Європа), США та Канаді (Північна Америка) та Китаї (Азія). Теоретичний аналіз засвідчив, що найменше регульовані азійські ринки продемонстрували найвищу прибутковість до 30 %, тоді як жорстко контрольовані європейські показали 12-15 % рентабельності. Огляд данських, шведських та норвезьких колективних житлових проєктів вказало на потенціал зниження побутових витрат населення до 45 % та скорочення бюджетних соціальних видатків на п’яту частину. Систематизація українських ринкових тенденцій 2020-2024 років засвідчила майже 70 % зростання житлового будівництва, що створило сприятливі умови для диверсифікації моделей забезпечення житлом. Виокремлено ключові групи потенційних споживачів нових житлових послуг, включаючи третину мільйона переселенців у Львівській, Івано-Франківській та Закарпатській областях. Розроблено рекомендації щодо створення регуляторних пісочниць у рамках ініціатив Дія City та запуску муніципальних програм підтримки соціального підприємництва в житловій сфері. Визначено готовність української цифрової інфраструктури до функціонування житлових платформ спільного споживання з урахуванням високого рівня цифровізації населення. Сформовано багатокомпонентну систему адаптації зарубіжного досвіду до національних культурних, економічних та правових умов. Практичне застосування результатів дозволить місцевим органам влади розробляти ефективні програми житлових інновацій та створювати сприятливе середовище для функціонування платформ колективного споживання

Ключові слова: кохаузинг; циркулярна економіка; енергоефективність; довіра; внутрішньо переміщені особи; бізнес-моделі