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PECULIARITIES OF HARDINESS AND PSYCHOSOCIAL IDENTITY
OF PERSONALITY IN VARIOUS TYPES OF INCOME PERCEPTION

ABSTRACT

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CONCEPTUAL MILESTONES OF THE RESEARCH

Timeliness and importance of the issue addressed. The pace of development and change of the modern world is constantly increasing, and this fact increases the demands on the knowledge and skills of contemporary people, from the beginning of the 21st century. The active adaptation (adaptation and trans-adaptation) of an individual to modern conditions requires increasingly more efforts and the incapacity to constantly raise the pace may have a negative impact on the mental and physical health of the person. In such conditions, the person needs mental stability. Social adaptation, formation of psycho-social identity, development of personality and further self-development of the person are determined both by internal and external conditions. One of the key mental internal features of a person is the hardiness. Hardiness is a powerful resource, which allows the person to cope with the changing environmental conditions.

The subjective side of income perception may influence the thoughts and the actions of a certain person, regardless the real situation. The discussions about the salary size and about money in general are general cultural topics that are also believed to be taboo topics. Usually the prohibited topics are important and close to people. This topic may arise resistance: for example, behind an open reluctance to underline the differences in social status, people can hide their acute susceptibility towards these differences. It is not decent to ask the colleagues about the size of the salary, to brag about you income level, to complain about the lack of money or to 'count' other people's money.

Description of the situation in the area of research and identification of the research problem.

Currently, there is a reduced number of scientific works that analyse the level of income gap between certain groups, such as depending on the level of education, professional employment, position, etc. [19]. From psychological point of view, the income perception affects the image of the 'Ego' of a person, his/her identity, the image of the world and his/her place in it, and the way a person copes with difficult life situations reflects directly his/her level of hardiness. In worldwide science, psychologists have joined the study of this issue about half a century ago. Today, in world economic forums, they do not speak only about dry economic indicators, but also about their relationship with the social and psychological component of the population.

A series of studies reveal that the well-being of the individual, the self-esteem and the life satisfaction are closely connected with the financial income, health, free time and other factors. When a person faces different financial and non-financial difficulties, he/she tries to adapt or to overcome them. In other words, when a person is not content about his/her income, he/she decides for himself/herself: either to deal with the existing financial situation, or such a situation can become an incentive to grow. Hardiness can be one of the characteristics that describes the adaptation or the overcoming of problems by a person; the identity has an integrating role, transforming the experience and the knowledge of the individual in their Ego, thus protecting him/her from external environmental influences and preparing him/her for dangers. E. Erickson defines the identity as the unit between the individual and social component, focusing namely on its social aspect.

A related research **problem** can be defined as the need to study the characteristics of resilience and socio-psychological identity in individuals with

different types of perception of income. Thus, having determined the integrity of identity and the level of resilience, we can detect and prevent the destructive effect on the individual of the painful perception of income inequality, in particular, contributing to the development of these psychological characteristics. A person with a holistic identity and a high level of resilience can adequately perceive and respond to extremely high income inequality, taking into account changing working conditions, and the way of earning, etc. In order to take into account all these factors, a person must develop and form some socio-psychological aspects related, in particular, to monetary and business (work, power, financial situation), intrapersonal (inner peace, health, selfishness, freedom) relationships, interaction with the outside world (family, self and society, altruism).

The **object of the research** targets the hardiness, psycho-social identity of the personality and the type of income perception.

Starting from the research object and goal, we have formulated the following assumptions:

1. There are differences between the persons with different types of income perception depending on the formation of psycho-social identity of the individual and on the level of hardiness.
2. The income perception depends on gender, age and occupation.
3. Psychological counselling methods will help to increase the level of hardiness, to strengthen and resize the identity of the individual and will allow achieving a more appropriate income perception.

The **research goal** is to study the peculiarities of hardiness, psycho-social identity of personality and their relationship with the types of income perception.

To achieve the goal, we set the following **objectives**:

1. Analyse the theoretical aspects concerning the interconnection of hardiness, psychological identity of the personality and income perception.
2. Develop methodological instruments for studying the types of income perception.
3. Identify the psycho-social attitudes of the personality in the area of motivation and the types of income perception.
4. Carry out a comparative analysis of the types of income perception depending on age, gender, income level and civil status.
5. Identify the level of hardiness and formation of psychosocial identity of personality and the link with the types of income perception.
6. Analyse the psychological predictors of the type of income perception and study their relationship with the hardiness and with the level of personal and social identity.
7. Develop, implement and assess the efficiency of a psychological counselling program in order to increase the hardiness and form the psychological identity of the personality for an appropriate income perception.

Epistemological milestones of research. The research was carried out on the basis of the following concepts: theory of psycho-social development according to E. Erickson [31], according to which the individual perceives themselves inseparable from their cultural and social environment; the approaches that target the study of identity in general (S. Freud, K. Jaspers, W. James [13], K. Jung, E. Abes and S. Jones, E. Солдато́ва, Л. Выго́тский [12], А. Урба́нович [28]), as well as those that target the study of social aspect of the identity (E. Giddens, I. Hoffman, H. Tajfel [35],

J. Turner, A.B. Микляева and П.В. Румянцева [23]). In our country the identity of personality was studied by R.Bunescu-Chilimciuc [2], С. Толстая [27], М. Sleahitichi, E. Roscan, A.Oceretnii [4], etc.; general concepts of hardiness (Д.А. Леонтьев, Е.И. Рассказова [21], S. Maddi [34], Л.А. Александрова, С.А. Богомаз, Т.В. Наливайко [24]); conceptual milestones of humanistic and existential approaches in the study of personality (V. Frankl, E. Fromm [30], Д.А. Леонтьев).

Methodology of scientific research. In order to study the peculiarities of hardiness, psycho-social identity of personality and the types of income perception, the following methods were used: *theoretical*: analysis and synthesis of scientific sources, the synthesis of scientific material, comparative and descriptive methods, the hypothetical-deductive method of research and interpretation of results; *empirical*: the questionnaire developed by the author for the qualitative analysis of the type of income perception; *Questionnaire for determining the hardiness* adapted in Russian language by Д.А. Леонтьев and Е.И. Рассказова (on the basis of Hardiness Survey by S. Maddi); *the test for assessing the psycho-social attitudes of personality in the area of motivation* by О.Ф. Потемкина; *The test for assessing the personal and social identity* (ЛиСИ) by А.А. Урбанович; *the test for assessing the identity of ego* by Е.Л. Солдатова and the research interview; *statistical-mathematical method for processing the data*: Bravais-Pearson correlation coefficient; the t-Student test, the analysis of variance (ANOVA).

Scientific novelty and originality of research. This study is a complex research of peculiarities of hardiness, psycho-social identity of personality and their relationship with the types of income perception. The novelty of the research represents the development of certain criteria for the analysis of income perception, particularly though psychological phenomenon of hardiness and psycho-social identity. A model and methods were developed to study the issue of income perception, by analysing the factors influencing the income perception such as psycho-social identity of personality and hardiness. Different types of income perception have been identified and described. A psychological counselling program has been developed that includes techniques and recommendations for optimising self-awareness, increasing hardiness, and as a result, forming a more appropriate attitude towards 'money' and income perception.

The scientifically important problem solved. The obtained results, which contribute to solving the important research problem from this work concerning the way the income perception is linked to the hardiness and psycho-social identity, consist of the substantiation of the income perception from scientific and methodological point of view. This helped to develop a theoretical and experimental model for the study of income perception, by revealing the interferences between the hardiness and psychosocial identity of the personality with the types of income perception and allowed to ensure the efficiency of the counselling program, which includes psycho-prophylaxis and psycho-correction activities aimed at increasing the hardiness, optimising self-awareness and forming a more adequate attitude towards themselves, the identity, and as a result, a more appropriate and income perception.

Key scientific results submitted for defence:

1. Income perception affects the psychological state of the person. The subjects with the type of perception 'money as the key value' have a lower level of hardiness compared to other two types of income perception ('money is not the most important', 'money as an incentive'). A realistic attitude towards the personal income does not

reduce the energetic potential of the person due to negative feelings, but it allows to him/her to focus the attention and the energy on a more productive direction.

2. The level of hardiness is one of the essential characteristics of the capacity of a person to adapt and can impact the type of perception of 'money' and on the income issue. Persons with the perception 'money as the key value' have a lower level of hardiness compared with the subjects who perceive 'money as an incentive'. Both financial income and certain attitudes towards money can affect the general living level of the person, his/her social activity and labour motivation.

3. Identity is a characteristic of maturity and of personality formation and can influence the type of income perception. The formation of psycho-social identity in subjects with the type of income perception 'money as an incentive' and 'money is not the most important' is also as pronounced as compared with the subjects with the type of income perception 'money as the key value'. The attitude towards 'money as an incentive' shows that a person is self-sufficient.

4. Age, gender and occupational differences influence the type of income perception. Men mainly perceive money 'as an incentive'. Women are known for thinking that 'money is not the most important'. An employed person will rather think that money 'is an incentive', while unemployed people believe predominantly that money 'is not a key value'. Young people as well as middle-aged subjects perceive money 'as an incentive'.

The theoretical significance of research. The research results and the theoretical conclusions complement the theoretical views on hardiness, psychosocial identity and types of income perception. Psychological theories on hardiness and identity were analysed in the context of income perception. The relationship between psychosocial identity, hardiness and types of income perception was identified and interpreted. Theoretical models of the perception of income inequality, the general concept of the ratio of hardiness, psychosocial identity, and the types of income perception in the 'structure of the image of the Ego' were developed. Three types of income perception were highlighted and described and the theoretical model of their complexity was presented. The questionnaire and the research interview were developed, the methods for the analysis of psychological predictors of income perception were selected.

The applicative value resides in making recommendations and using the results of the study in the activity of psychologists during individual counselling sessions with clients with problems related to hardiness and psycho-social identity. The obtained results can be used for a better understanding and for strengthening the personal identity and in order to increase the resilience to stress and the capacity to cope with difficult life situations. The empirical material obtained can be included in the curricula of academic disciplines in universities and schools in order to ensure the formation of a psychosocial identity, of the capacity to cope with difficult life situations and of economic culture in contemporary youth.

Implementation of the scientific results. The obtained results were discussed and approved within the Department of Psychology of the State University of Moldova. Key aspects of the study were presented and approved during national and international scientific conferences: National scientific conference with international participation 'Integration Through Research and Innovation' (Chisinau, 9-10 November 2017 [15], 30 November 2018 [14]; 3 December 2021 [1]); International practical-scientific conference 'Modern Psychology and Pedagogy: Problems and Solutions' (Russia, Novosibirsk, 19 June 2019 [17]); International practical-scientific

conference 'Pedagogy and Psychology in the Modern World: Theoretical and Practical Research' (Russia, Moscow, 01 May 2020 [8]).

Volume and structure of thesis. The work contains an annotation in Romanian, Russian and English, the introduction, three chapters, general conclusions and recommendations, bibliography (190 titles), 8 appendixes, 24 figures and 32 tables. The thesis has 145 pages of basic text. The results of the research were published in 10 scientific articles.

Key-words: hardiness, psycho-social identity, identity of personality, field of motivation, type of income perception.

CONTENTS

The *Introduction* contains the description of the timeliness of the research topic, conceptual and methodological base of the research is exposed and substantiated; the goal and the objectives of the research are formulated; the important scientific issue is solved; the scientific novelty and originality of the obtained results as well as the theoretical and applicative value are revealed.

In Chapter 1, *Conceptual Foundations in the Study of Hardiness, Psycho-social Identity of the Personality and Income Perception* contains the theoretical approaches concerning the hardiness, psycho-social identity of the personality and the psycho-social analysis of income perception. A review of the specialised literature about the peculiarities of the hardiness, psycho-social identity of personality and income perception is conducted. A summary of the studies that reflect the concepts approached from the perspective of national and foreign researchers as regards the most significant studies in the area is carried out. Also, in this Chapter, there were analysed the contemporary approaches concerning the study of the peculiarities of hardiness, psycho-social identity of personality and income perception. We have also described the theoretical base of these concepts and presented the assumptions concerning their interconnection.

The term 'hardiness', introduced by Salvatore Maddi, implies the psychological resilience of the person and their capacity to overcome successfully different life difficulties [35]. Literally, 'hardiness' means 'power', 'resilience'. The concept of 'hardiness' is defined by Д.А. Леонтьев as an integrating feature of the personality, which is in charge of overcome successfully the life difficulties [21]. We will approach hardiness as a psychological vitality and extended efficacy of the person, which is also an indicator of their mental health. S. Maddi identifies three important characteristics of hardiness: commitment, control and challenge. The set of beliefs of the subject, which converge towards hardiness is expressed through a high level of self image, through the capacity to adapt the behaviour in critical situations and through the acknowledgement that the person can be the creator of the expected achievements and success [34].

The hardiness is also linked to the capacity to adapt and survive, to the stability of the personality and to a certain 'lifestyle oriented towards maintaining the moral and spiritual aspects with the aim of searching the one way of self-interaction with the surrounding world' [29]. Searching is a form of behaviour determined biologically in uncertain circumstances, when a person does not have the ability to predict with absolute certainty the results of his/her activity (if he/she succeeds or not) [26]. The authors В.С. Ротенберг and В.В. Аршавский forward the concept of 'searching', a concept developed over the past 30-40 years. At the same time, the person is able to

assess in an appropriate manner each intermediate result towards the final goal and as a result, to change his/her behaviour. Due to uncertainty and unpredictability of the final result the behaviour is characterised by a searching pattern, while the full trust in the final outcome results in a automatic and stereotyped behaviour without 'search'. The hardiness is linked to the development of a new life philosophy during a difficult situation with various ways to overcome the uncertainty [30], even if the hardiness manifests itself in a variety of ways and depends on individual psychological characteristics and on the way a person interacts with the environment [14].

In our study, the hardiness, as a characteristic of personality, has a special place – due to it, the person overcomes the difficult life situations. The level of income in certain cases, can affect the person's life situation, which allows implying that persons with a low income level can face different psychological problems. It is interesting that in certain cases the hardiness of people increases and they manage to face the existing difficulties, while other person who are in the same situation – give up. We studied the ways hardiness manifests depending on the types of income perception from the perspective of the subjective-activity approach.

The importance of socio-psycho level in the structure of hardiness is high because in this case, hardiness is linked to the organisation of personal activities and of lifestyle, through the assimilation of social skills, optimal behaviour patterns and through the development of an efficient strategy for analysing and managing the stress and the self-adjustment methods. [17, 24]. The display of these factors can be noticed in the style and quality of the person's life [3, 5, 6].

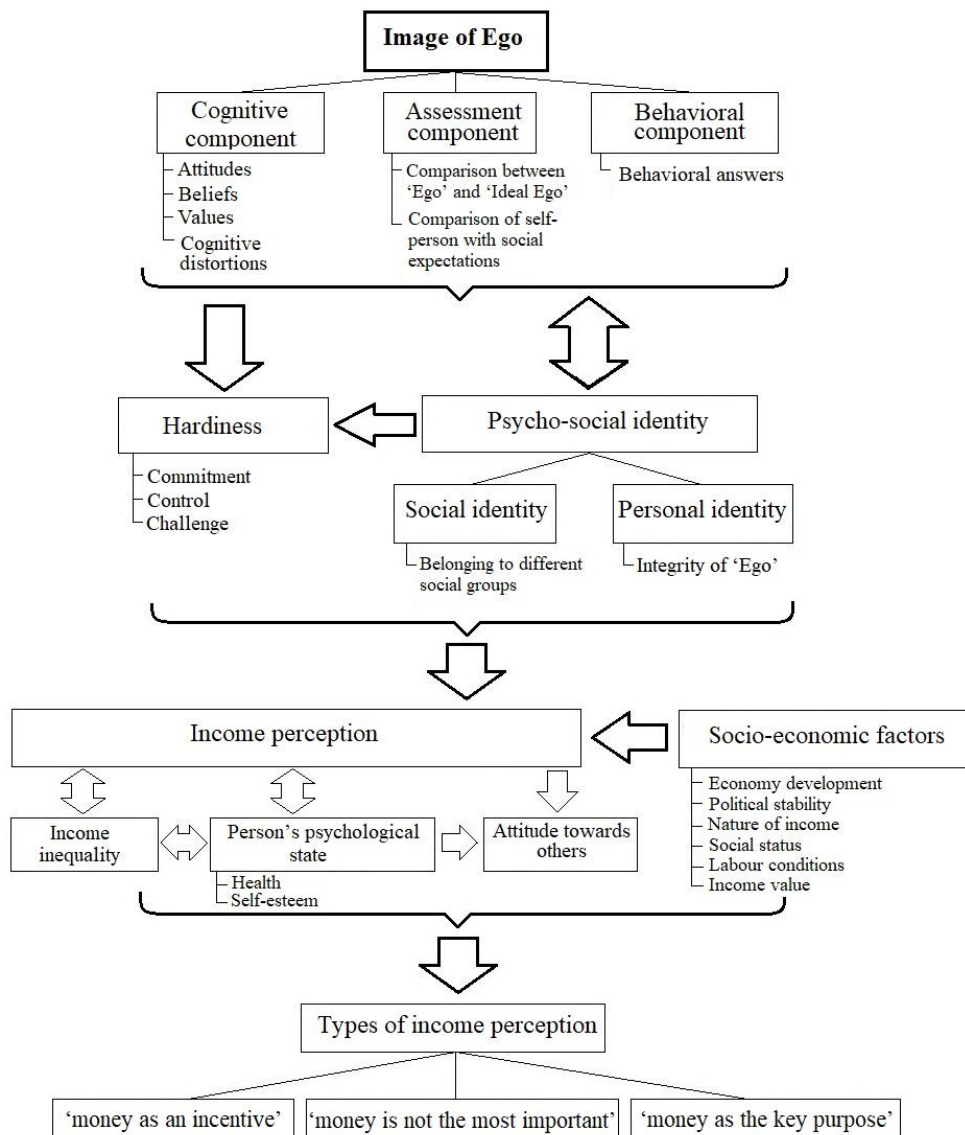
The personality is a social concept in its essence and is individual through the mode of existence [22]. Л.С. Выготский mentions that 'a person becomes for himself/herself what he/she is in themself through what he is for others' [12]. Thus, there are two aspects of the identity – personal and social. According to the author Н.В. Антонова, from ontogenetic point of view, personal identity comes after social identity [7]. This theory starts from the fact that identity is a social phenomenon and is formed following the interaction with other people. As a result, if the social environment of a person changes, his/her identity also changes.

Identity has an important role for the personality. Due to identity, an integrating takes place, which arises through the transformation of experiences and knowledge of a person into his/her ego. The image of 'Ego' is the nucleus of the structure of personality and identity is formed based on 'Ego'. E. Erickson describes the identity as being the 'internal continuity and inner unity that exist in the context of continuous development of the individual, which has adaptive functions' [31]. The characteristics of the identity are: self-determination, maturity, integrity, meaningfulness. Social identity appears based on the awareness of the person who belongs to different social groups during his/her life [7]. А.Н. Елизаров defines the identity as a complex dynamic structure, which is formed and develops throughout a person's life [18]. The key component of the identity, according to А.Н. Елизаров, is the 'self-determination', that is, taking decisions independently about oneself, personal life, personal values and the constructive formation of psychological identity leads to personal search and choice. Personal and social identity complement each other.

Different social and historic processes from the past influence the perception of personal income in the modern world and the income gap is a result that reflects the value of certain human activities. The value of money, their economic and symbolic peculiarities take shape gradually, starting with the immediate environment and then

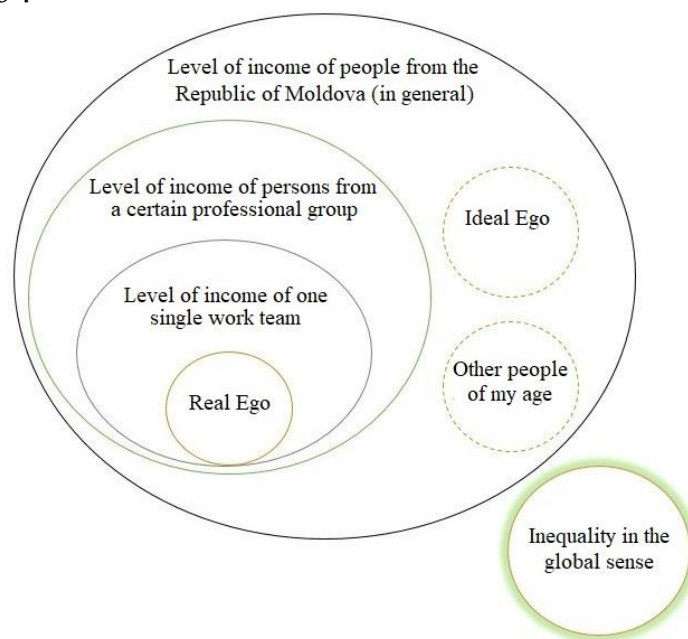
becoming more complex as the person is engaged in various economic relations. O.Я. Вaлeвcкu defines the perception as a reflection of information about the surrounding world (material and spiritual), refracted through the consciousness and subconscious of the individual [11]. Perception is an important aspect in developing and expanding the person's image about the world. 'We perceive the surrounding world being influenced by external factors and by internal attitudes, which are mainly formed by both natural and social environment' [11]. People perceive the concept of 'income' differently. It depends on a series of variables: cultural, economic, social and psychological. In the perception of income, the cognitive activity of a person and the surrounding reality are connected. Speaking about the income perception, we refer to the person's subjective assessment of differentiation of the income of a certain group of people. Such an assessment implies the comparison of the income based on different subjective criteria of the individual.

As we can see in Picture 1, the aspects researched by us are part of the image of the 'Ego', through which the problem of 'income perception' is analysed and assessed, which can subsequently be manifested in human behaviour [9].



Picture 1. General model of income perception in the structure of 'Ego' image

Taking into account the problem of identity when perceiving the income inequality (Pic. 2), social aspects come to the forefront [15, 16]; for example, comparing yourself with other people (by different criteria: age; employment; average salary in the country, the salary itself; minimum salary in a profession) and with the personal ideal 'Ego'.



Picture. 2. Identity in terms of income perception

According to W. James [13], the image of 'Ego' is more complex than the identity itself, it is the source of all the psychic processes, which reflects and filters the knowledge and life experience of the individual. In a broader sense, the image of 'Ego' is the sum of all the elements that a person considers his/her own: physical body, material (income, property, etc.), psychological (inner world of the person, ideas, reasons, etc.), social (family, friends, colleagues, etc.), activity (work, hobbies, etc.) aspects, etc. The perception is a complex process linked to cognitive peculiarities, image of 'Ego' and image about the world. We can notice that the income perception (both of someone's own ego and of other people) takes place through various filters, beliefs and ideas about oneself and about the world, and for this reason the result of such a comparison can be experienced by the person in a very serious manner and may have different psychological effects. The income perception is closely linked to person's identity and has an important role in determining the vision on the world, the direction of life and the sphere of values of a person.

S. Freud underlined the fact according to which the contradiction between the 'Real Ego' and the 'Ideal Ego' is the source of personality development. L. Festinger describes the theory of 'social comparison', according to which, people tend to compare themselves, their personal traits, their qualities and capacities with other people. This also implies making comparison between the own personality and achieved opportunities with other people, particularly the material aspect, that is, the income.

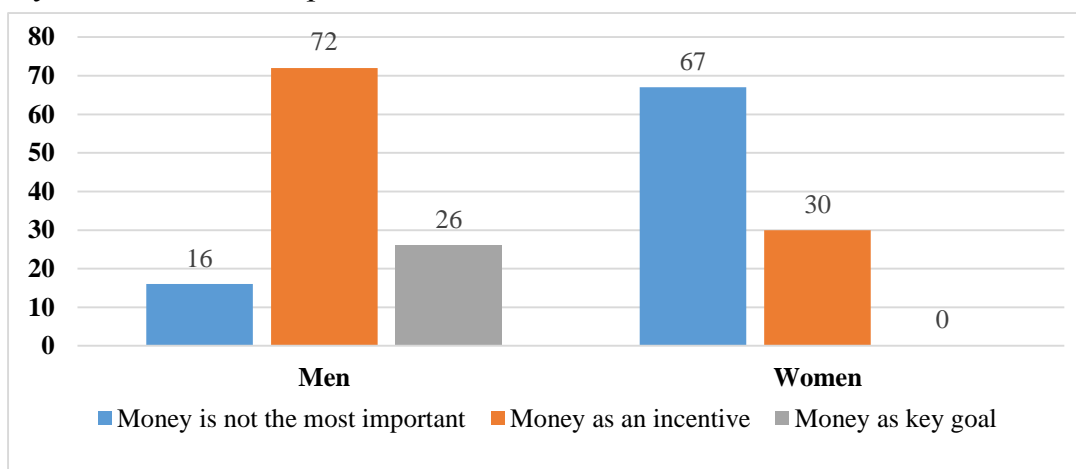
Hardiness, formation of psycho-social identity and the satisfaction related to personal income can be high regardless of the level of actual income, namely when the 'basic needs of a person are met and the person believes that he/she is in the right place at the right time [32]. Following the analysis of the problem of income

perception from various perspectives, we assumed that there are different types of money perception. This theoretical assumption was confirmed empirically in the second part of the study. In addition, we intend to study what psychological phenomena can influence the income perception.

In Chapter 2 *Empirical Study of Hardiness and Formation of Psycho-social Identity of Personality in Terms of Different Types of Income Perception* contains the presentation of the aim, objectives and stages of the ascertaining experiment. We have described the methods used and we reflected the obtained results during the ascertaining experiment; we have also analysed them and drew up some conclusions. The *aim* of the ascertaining experiment resides in the comparative analysis of hardiness, of psycho-social identity of personality and of types of income perception. The working hypothesis is the *general assumption* according to which, people with different types of income perception are different and depend on the formation of the psycho-social identity of personality and on the level of hardiness; also, among subjects with different types of income perception there are differences related to gender, age and employment.

The results of the ascertaining experiment are presented below. We found that persons with different types of income perception are different in terms of hardiness and formation of psycho-social identity of personality.

Picture 3 reflects the distribution of the total number of subjects by gender, depending on types of income perception. Note that out of 211 subjects, most of the men (72 out of 114 – 63% of the total of male subjects) perceive money ‘as an incentive’, while women (67 out of 97 – 69% of the total female subjects) believe ‘money is not the most important’.

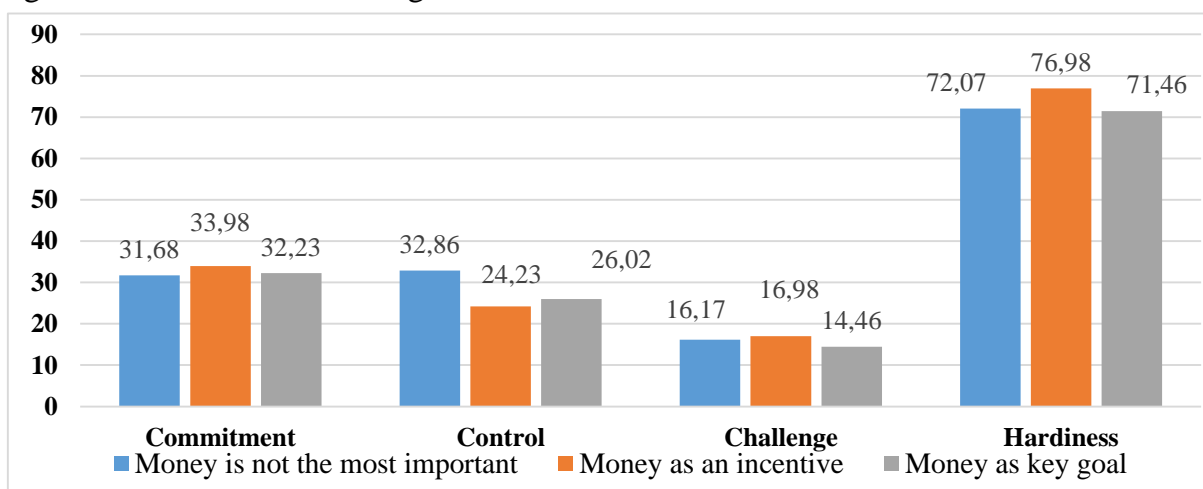


Picture 3. Results of gender differences depending on income perception

The obtained results can be explained through the fact that women are traditionally oriented towards family (interpersonal relationships and the emotional side of communication), while men – towards ‘work’ (objective activity).

The psychophysiological characteristics of men in the mass consciousness are manifested through aggressiveness, dominance, competitiveness and activity, while women – through empathy, modesty, daydreaming and sensibility [20]. The ‘typical’ male image is associated with fighting and getting resources (in this case, money), while the female image is associated with love and home comfort. Thus, we assume that the type of money perception ‘as an incentive’ is more characteristic to men, while for women ‘money is not the most important’. We also note that apparently, women are less likely to perceive ‘money as the key value’, again, due to sociocultural aspect.

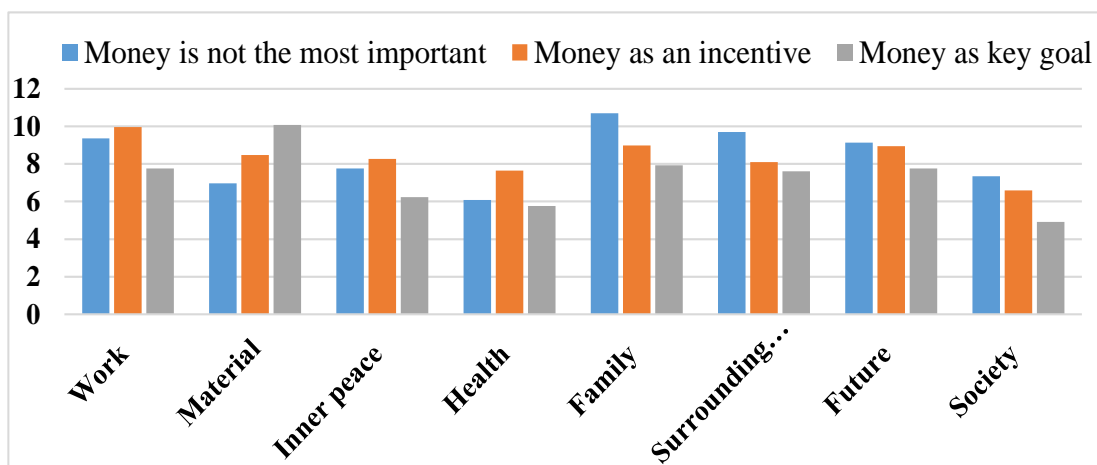
According to the average values obtained for the variable ‘hardiness’ (Pic. 4), the general level of hardiness in persons who perceive ‘money as an incentive’ is higher than for other two categories.



Picture 4. Average values of hardiness depending on the types of income perception

According to the analysis of variance ANOVA, which reflects the differences in terms of hardiness depending on the type of income perception, we can say that there are differences in hardiness among persons with different types of income perception ($F=6.98$; $p=0.001$).

Subjects who think that ‘money is not the most important’ are characterised by high values on social identity scale (see Pic. 5), particularly: family ($m=10.71$), surrounding persons ($m=9.71$), future ($m=9.14$) and society ($m=7.34$). In the case of subjects who perceive money ‘as an incentive’, higher average values are found for the following scales: work ($m=9.96$), inner peace ($m=8.27$) and health ($m=7.65$).



Picture 5. Average values for the scales of formation of psycho-social identity of personality and types of income perception

We assume that these results are due to the fact that such subjects who perceive the income this way think that not only the income is important, but also the work itself, the way one earns money. Work can be regarded as a way of personal self-realisation, which implies important aspects of the inner world. In fact, over the course of time, work leaves a professional imprint on a person, so it is important to coordinate

the internal and external aspects [10]. There are contradictions between the personal and social components of identity, while the achievement of a balance between them, according to several authors [23, 27, 28], indicates on the successful development of the individual.

The obtained results reveal that for the scale 'material', the highest average scores ($m=10.07$) were obtained by subjects with the type of income perception 'money as the key value'. The obtained results suggest that being preoccupied only with the level of personal income, these subjects tend to sacrifice everything: health, environment, family, inner world, they are ready to accept a boring or an uninteresting job if it brings a lot of money.

As regards gender differences in perception, it can be noted that most men perceive money 'as an incentive', while women are more likely to believe that 'money is not the most important'. The obtained results reveal also that male subjects for whom the formation of 'personal' identity is more advanced than the 'social' one, perceive money 'as an incentive' and as a result, female subjects for whom the formation of 'social' identity is more advanced than the 'personal' one, believe that 'money is not the most important'.

According to the analysis of variance ANOVA, we found that there is a significant difference between all the subgroups depending on the types of money perception, which was found in all the scales of social and personal identity questionnaire. One is able to achieve their personal potential within the framework of his/her work activity depending on the type of income perception ($F=12.53$; $p<0.001$). The attitude towards money affects the intensity of the motivation of a person to perform the work. A person, who plans to develop professionally, finds a balance between material (income), social (for example, status, significance and necessity of work) and personal aspects (for example, moral satisfaction from work) and is aware of the possibilities and limitations of his/her budget. The type of income perception has impact on the real vision of a person about how to improve the financial situation ($F=53.82$; $p<0.001$), in other words, the person knows how to manage the budget wisely.

The perception of money as an incentive or as a value is also influenced by the capacity to acknowledge and manage personal feelings and emotions ($F=9.67$; $p<0.001$). This has impact on personal development and on the healthy lifestyle ($F=16.70$; $p<0.001$) as well as on family values ($F=55.43$; $p<0.001$). The perception of money and the attitude towards money affects not only the desire of the individual to have harmonious family relationships, but also to empathize with other persons ($F=19.68$; $p<0.001$) and his/her desire to be part of a certain social group. Thus, this helps a person not only to maintain friendship relationships and the need for them, but also to achieve the life goals. Thus, the latter creates favourable conditions for the planning process and increases the desire to implement personal plans, as well as the capacity to analyse, reassess and adjust the objectives ($F=7.15$; $p<0.001$). Finally, the type of perception and the attitude towards money determines the person to acknowledge not only his/her social status, but it also has impact on the belief according to which his/her activity and engagement in the public life are important and helps people to acknowledge their place in the world ($F=20.45$; $p<0.001$).

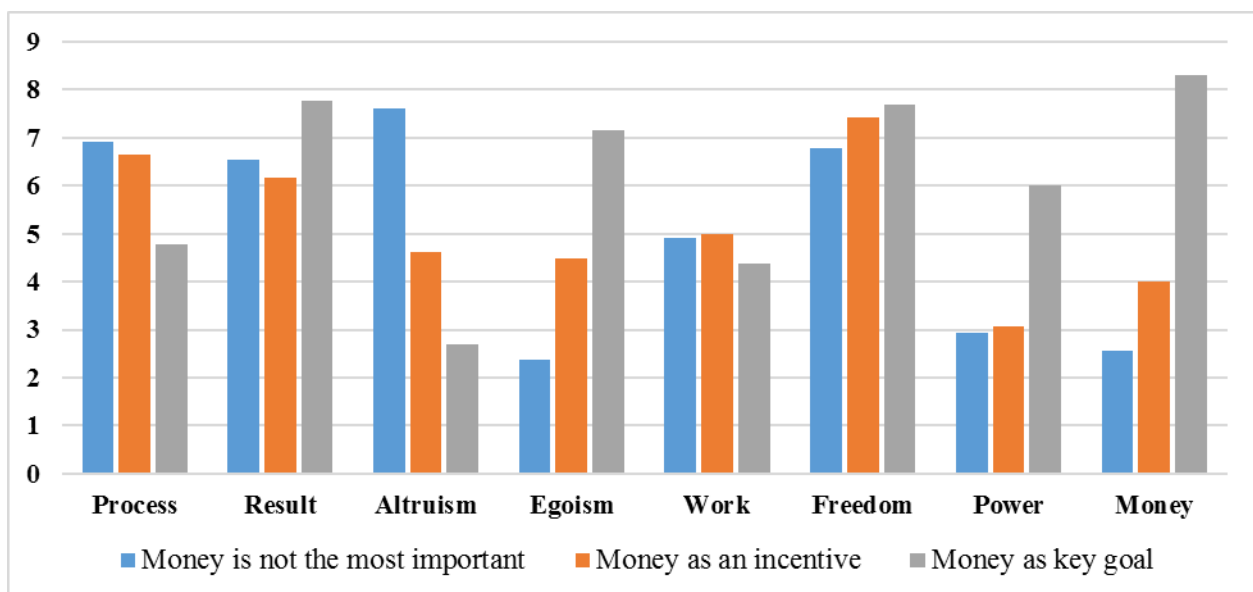
Following the analysis of psycho-social attitudes of the person, depending on the type of income perception, significant differences were identified (Fig. 5), according to all the scales of the questionnaire (О.Ф. Потёмкина) [25].

Particularly, the type of income perception ‘money as the key value’ is characterised by high scores for ‘egoism’, ‘power’, ‘money’; also, the highest scores were found for ‘freedom’ and ‘outcome’, with small differences. Answering the question about what is the most important for a person – altruism or egoism, process or outcome, and assessing the importance of freedom or power, the content of work or of money, the subject discovers his/her existential needs, which are defined by E. Fromm as the need to establish connections, the need to overcome, need for roots, need for identity, need for a belief system and for loyalty [30].

Second, in the questionnaire that we developed, the concept of ‘employment’ was presented as work activity in three areas: working in the private sector, working in the public sector and self-employment (for example, having a small business). Therefore, the perception of money ‘as the key value’ among unemployed respondents, in this case, is explained, on the one hand, as an attitude towards the process of earning money as being the most important phenomenon in their life, and on the other hand, as the failure to meet the financial need, which means that a person is currently searching for a new job.

Subject who perceive money ‘as the key value’ have more chances to be employed. Unmarried people can afford to spend most of their time earning money. The latest results show that the age when people get married increased, which is due to various aspects; we believe one of the reasons may be the need to earn enough money to start a family [33].

According to the type of income perception ‘money is not the most important’, the highest scores were found for ‘altruism’ and ‘process’ (Pic. 6).

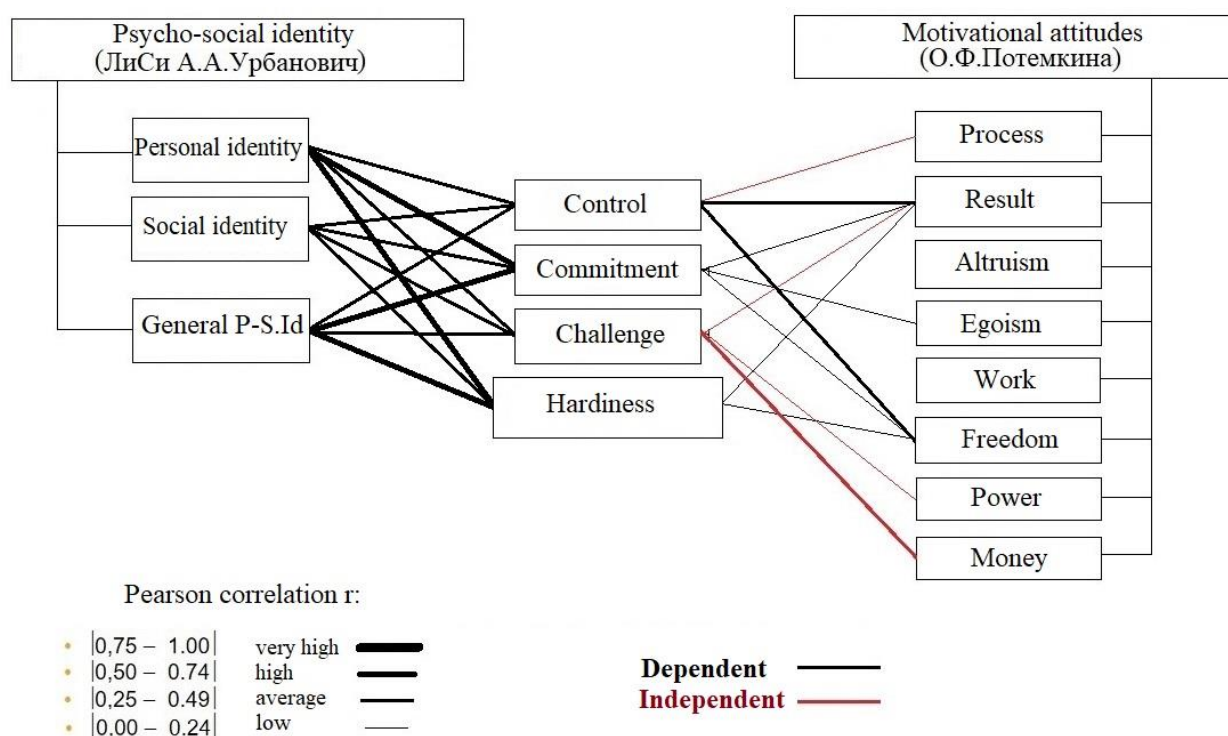


Picture 6. Average values for the scales of psycho-social attitudes depending on the types of income perception

That is, those who believe that ‘money is not the most important’ are more focused on performing the professional tasks, they pay more attention to details and to certain actions; they are led by the interest for the activity and are less focused on obtaining results. According to the analysis of variance ANOVA, it was found that there are significant differences for the scales: process ($F=19.92$), outcome ($F=9.29$), altruism ($F=99.03$), egoism ($F=119.56$), power ($F=59.85$) and money ($F=240.83$) at the significance level $p<0.001$, including for the scale ‘freedom’ ($F=6.29$; $p<0.01$),

depending on the type of perception (of the entire sample), except the scale ‘work’ ($F=0.90$; $p=0.408$). Also, note that the subjects with the type of perception ‘income as an incentive’ obtained average scores for all the scales of psycho-social attitudes of personality, which is most likely due to their balance, compared with other two types of perception. For example, subjects with a high level of altruism who think that ‘money is not the most important’, register low values on the scale ‘egoism’. These aspects can be explained by the fact that the person tries to maintain or improve the relationships based on ‘mutual altruism’ (You help me, I help you) and ‘money’ clearly comes after human relationships. In the case of perception ‘money as the key value’, it is noted an opposite image – earning money becomes the domineering reason and such a person tends to neglect the maintenance or creation of social relationships; for example, when such a person goes abroad to earn more money and spends most of the time for this activity.

According to the results of the research, it was identified a link between the level of hardiness and the formation of psycho-social identity of personality (Pic. 7).



Picture 7. Full picture of the relationship between resilience and socio-psychological variables

A strong correlation for all the scales included in the research was identified. Thus, we found a maximum correlation between the level of hardiness and the formation of psycho-social identity of personality: $r=0.60$; $p<0.001$. Identity is the current state, the current experience of the integrity of the Ego at a certain point in life [27].

Having revealed the features of hardiness and psycho-social identity, we found that:

1) the subjects with a high level of hardiness are those who believe that ‘money is an incentive’, and those with a low level of hardiness perceive ‘money as the key value’;

2) the formation of psycho-social identity in subjects with the type of income perception ‘money as an incentive’ and ‘money is not the most important’ is also higher than in subjects who think that ‘money is the key value’.

Note that the higher is the control, the more powerful is the desire to achieve a ‘result’ ($r=0.37$; $p<0.01$) and ‘freedom’ ($r=0.29$; $p<0.01$) and less pronounced for ‘process’ ($r=-0.16$; $p<0.05$). Indicators for the ‘risk acceptance’ parameter showed a negative relationship with such attitudes like ‘power’ ($r=-0.19$; $p<0.01$) and ‘money’ ($r=-0.31$; $p<0.01$), which allow us to state that people who are focused on ‘money’ and on ‘power’ are not likely to take risks.

Unlike the formation of personal identity, during the formation of social identity, the subject often acts to his/her detriment, whether we speak of daily or professional activity, he/she shows selfless concern for others for the common good. The analysis of the obtained results reveals a positive correlation between ‘social identity’ and ‘altruism’ ($r=0.43$; $p<0.01$) and an inversely proportional link with the scale ‘egoism’ ($r=-0.39$ la $p<0.01$).

The obtained results reveal that in order to maintain a positive identity and the image of personal ‘Ego’, the balance between income, status, significance and moral satisfaction from work, as well as a healthy lifestyle are not the leading reasons unlike variables like self-knowledge, knowledge of personal skills, the ability to acknowledge and correct personal feelings and emotions ($r=0.38$; $p<0.01$). Based on the summary of the research data, we compiled a comparative table of the analysis of income perception types (table 1).

Table 1. Comparative analysis of the types of income perception

Analysis criterion		Type of income perception		
(+) results above the average (0) average results (-) results below the average		‘Money as an incentive’	‘Money is not the most important’	‘Money as the key value’
Hardiness	Commitment	+	-	0
	Control	-	+	0
	Challenge	+	0	-
	Total result of hardiness	+	0	-
Psycho-social attitudes	Process	0	+	-
	Result	-	0	+
	Altruism	0	+	-
	Egoism	0	-	+
	Work	+	0	-
	Freedom	0	-	+
	Power	0	-	+
	Money	0	-	+
Personal and social identity	Personal identity	+	0	-
	Social identity	0	+	-
	General level of formation	0	+	-

According to the conducted studies, gender, age, social environment, economic status, personal characteristics, etc. are among the factors that influence the attitude towards money and the ‘financial behaviour’. Subjects who perceive ‘money as the

key value' are characterised by high scores for 'egoism', 'power', 'money', 'freedom' and 'outcome' compared to other two types of income perception. The highest values were registered for the scale 'material'.

Subjects who believe that 'money is not the most important' obtained the highest values for the scale 'altruism' and 'process', being dominated by social identity scales: 'family', 'surrounding persons', 'future', 'society'. In the case of the type of income perception 'money as an incentive', we can see that the highest average scores were registered for the scales 'work', 'inner peace' and 'health'.

Thus, social identity is a personal identification phenomenon, which reflects the relationship between the society in which the subject exists and his/her identity structure. Starting from this, we can state that social identity is linked to the social adaptation of a person in the society. Thus, the process of formation of social identity implies the correlation of the lifestyle with the style of social interaction of the individual with the domineering lifestyle and nature of interaction that is accepted in the society. The individual needs to be successful in different activities, particularly when the result of this activity are perceived and assessed by other persons. Also, people perceive the concept of 'income' differently. This depends on a series of variables: cultural, economic, social and psychological. The obtained results show that psychological determinants of the process of identity formation are hardiness and psycho-social attitudes. In this context, apparently, the leading role in the process of formation of economic identity belongs to material factors. In addition to the fact that material goods have a certain commercial purpose, they also form a rather complex system of social and psychological symbols that carry information about the owners: their internal and external components.

Chapter 3, ***Peculiarities of Psychological Counselling When Problems Related to Psycho-social Identity, Hardiness and Income Perception Occur*** contains the presentation of the methodological basis of a formative experiment, the purpose of which is to increase hardiness and strengthen the psycho-social identity of personality in people with income perception problems.

The assumption, for this part of our research is that *under specially organised experimental conditions it is possible to increase the hardiness and strengthen the formation of the psycho-social identity of personality*. The experiment included 14 people and as a result, two groups were created (experimental and control). Both groups were reassessed after completing the counselling sessions in order to identify the changes that occurred after attending the formative program.

It is worth mentioning that following the psychological intervention carried out in relation to hardiness and psycho-social identity, it is possible to change the attitude towards the problem of 'income inequality' and towards income in general. For example, a person who is unhappy about his/her monthly income (due to different factors) can blame everyone who surrounds him/her for his/her failures, without doing anything about this. Such irresponsibility and unpreparedness to take the risk of change can be an indicator of reduced hardiness and insufficient maturity of the individual. A person who is in process of searching, becoming or drastically changing his/her psycho-social identity may have inadequate ideas about the real income of people in the area of his/her professional employment, and as a result the psycho-social adaptation is disrupted. In the process of specially organised psychological intervention aimed at strengthening the hardiness of the individual, as well as at forming the psycho-social identity and acknowledging the essence of the problem, the

subject reconsiders his/her attitude towards the financial issue, his/her income, in particular, towards the problem of 'income inequality' in general. The results of the study reveal that the differences identified in subjects from the control and experimental groups 'before' and 'after' the experiment are significant – hardiness ($t=2.57$; $p=0.025$) and autonomy of identity ($t=2.45$; $p=0.029$). In this case, we can state the adequacy of the methods of psychotherapy used and the usefulness of the short-term psychological meetings held. However, it should be noted that we did not check the long-term impact of these changes.

During the conduct of the study, we drew attention to a wide range of peculiarities of subjects' self-perception, including the income perception. Throughout life, one can face situations of uncertainty and the need to make a choice. To overcome uncertainty, the person resorts consciously or unconsciously to various decision-making strategies in order to convince himself/herself of the correctness of the chosen alternative. Initially, the person perceives and assesses a problem or a situation, then – the existing alternatives, and makes a choice. We generalised this experience in a theoretical model of the stages of development and complication of perception of a separate problem and of the overall picture of what is happening.

1. In a certain situation, the person perceives the projection of his/her thoughts or illusions.

2. The person can see only the external part of what is happening (external behaviour of a person or the limited situation at a certain moment).

3. The person is aware of the hidden things and of the implicit ones (for example, understanding the reasons and intentions of other people or the causes and consequences of existing situations).

4. The perception of a person or of a situation is more complex, taking into account the context (the vision of the person in different social, personal and world interactions), i.e. the integrity of 'person/context' is formed.

5. Perception of the transpersonal, irrational, transcendental.

Researchers and practitioners in the field of psychology draw attention to the fact that the difficulty in responding and the lack of intellectual processing of life events can lead to neuroses. This is more often possible in cases where the subjective and affective aspects prevail over the objective and logical aspects.

Generalising the results obtained following the psychological counselling of subjects with problems of hardiness and psycho-social identity, which can also cause financial problems, we can state that these parameters are subject to psychological correction at different age stages of, both in youth and in adulthood. The obtained data are consistent with the ideas of other researchers in this field [31], [34].

To conclude, we note that the problem of various unpleasant experiences from the perception of 'income inequality' is a special case that rarely requires independent psychological assistance. Following the psychological interventions for strengthening the hardiness and of psycho-social identity, a person can rethink various ideas of his life, including accepting the things he/she cannot change, and accepting the responsibility for the changes that are possible. In other words, a developed hardiness and a formed socio-psychological identity allow the person not only to adequately perceive and respond to extremely high income inequality, but also help to overcome various life difficulties.

In our opinion, the study is interesting not only from the point of view of psychological analysis of specific phenomena and of predictors of income perception

in general, but also due to the attitude towards the problem of 'income inequality', in particular. It can and it should be taken into account in a broader context – formation and development of social, economic, political and ethical relationships in the Republic of Moldova, i.e., the spiritual potential of our nation.

GENERAL CONCLUSIONS AND RECOMMENDATIONS

1. The theoretical and empirical analysis of the obtained data reveal that there are different types of income perception: a) money as an incentive; b) money is not the most important; c) money as the key value. The results of the study prove that the formation of psychological characteristics of the perception and of the attitude towards money can be influenced both by external and internal factors. This is linked to the organisation of personal activities and of lifestyle, through the assimilation of social rules and skills, optimal behaviour patterns and through the development of an efficient strategy for analysing and managing the stress and the individual activity style.

2. Persons with different types of income perception are different depending on the level of hardiness and formation of psycho-social identity. The hardiness and the formation of psycho-social identity can be high regardless the level of actual income, namely when the 'basic needs of a person are met and the person believes that he/she is in the right place at the right time.

3. Following the ascertaining experiment, it was identified a relationship between the level of hardiness and the formation of psycho-social identity of personality. Thus, the level of hardiness is positively interrelated with the level of formation of psycho-social identity of personality. A person with a higher level of hardiness is connected to the reality, is happy about his/her past and present, takes responsibility for his/her life, has a flexible behaviour and behaves appropriately in highly uncertain situations. Psychosocial identity of a person represents to a certain extent the image of 'Ego', the integrity of personality. When facing life problems, each decision taken in terms of your personality and personal life, including money, will help somehow to form the structure of identity as one of its elements.

4. Subjects who perceive 'money as the key value' are characterised by high scores for 'egoism', 'power', 'money', 'freedom' and 'outcome' compared to other two types of income perception. The highest values were registered for the scale 'material'. Subjects who believe that 'money is not the most important' obtained the highest values for the scale 'altruism' and 'process', being dominated by social identity scales: 'family', 'surrounding persons', 'future', 'society'. In the case of the type of income perception 'money as an incentive', the highest average scores were registered for the scales 'work', 'inner peace' and 'health'.

5. The obtained results reveal that the types of income perception depend on gender, age and occupation. Male subjects mainly perceive money 'as an incentive', while female subjects are more likely to believe that 'money is not the most important'. Employed persons mainly think that money 'is a stimulus', while unemployed people are characterised by the perception according to which money 'is not a key value'.

6. Personal identity crises of the personality cannot be solved with the help of a high level of material income. Efficient changes in the level of hardiness and psycho-social identity can help yo change the attitudes towards income perception. Perception

of an individual towards income is a subjective process and often such a comparison takes place with the reference group, particularly with relatives, acquaintances and work colleagues. The subjective perception of income may influence the thoughts and the actions of the person, regardless the objective situation.

7. With the help of psychological counselling, particularly by using cognitive and narrative psychotherapy techniques, the method of metaphoric associative cards and the analysis of therapeutical stories when working with persons that have issues in perceiving money and income inequalities, it is possible to raise the level of hardiness and strengthen the psycho-social identity.

Based on the results of the study and on the conclusions drawn, a series of practical **recommendations** were developed aimed at raising the level of hardiness and strengthening the psycho-social identity of personality.

1. Create an active conscious position in order to explore one's beliefs and identify automatic thoughts, their causes, consequences and conscious choice of position, during individual or group psychological counselling, interest groups, seminars.

2. Create the personal motivation to change the attitude of the person through openness to new experiences. Develop social interaction skills, search for social support, through inclusion in any social interest groups.

3. As one of the ways to change the level of hardiness and psycho-social identity of personality, we can recommend several counselling techniques: identifying problematic situations, projective techniques, drawing techniques and metaphoric associative cards 'OH' for expressing a problem, analysing a problem and providing feedback, reformulating, creating steps to change, defining criteria for assessing the changes, teaching communication skills and seeking social support, etc.

4. The empirical material obtained can be included in the curricula of academic disciplines in universities and schools in order to ensure the formation of a psychosocial identity and the capacity to cope with difficult life situations.

5. The analysed material and the obtained results that target the hardiness and the psycho-social identity of personality can be used and taken into account when developing and extending the methodological recommendations for adolescents, during career guidance programs and courses aiming at optimising the culture of economic education of modern youth in general and at forming a more appropriate attitude towards income perception, particularly.

We see **prospects for further research** concerning the peculiarities of hardiness, psycho-social identity and types of income perception in a broader analysis of the problem of income perception through scientific concepts that we have never approached in the area of: psychology (for example, organisational psychology, labour psychology), psychotherapy (approaches to resolving conflicts related to this problem), sociology (sociology of money, sociology of labour, sociology of advertising, sociology of management, economic sociology), management, philosophy (axiology), economics (behavioural economics). Also, searching for other significant psychological determinants, which being influenced, will help to correct the perception and the experience of addressed problems. For example, one of the most obvious is the link with the image of Ego, image of the world, self-esteem, coping strategies and with cognitive distortions. Including the search for alternative psychological methods of counselling and psycho-correction from various psychological schools and a comparison of their effectiveness in overcoming the problems of hardiness, the formation of a psycho-social identity and income perception.

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ADNOTARE

Doncenco Igor. Particularitățile robusteței și identității psihosociale la persoane cu diverse tipuri de percepție a veniturilor. Teză de doctor în psihologie, Chișinău, 2022

Structura tezei. Lucrarea constă din adnotare în limbile română, engleză și rusă, introducere, trei capitole, concluzii generale și recomandări, bibliografia lucrărilor științifice (190 titluri), 8 anexe, 24 figuri și 32 tabele. Teza are 145 de pagini. Rezultatele cercetării au fost publicate în 10 articole științifice.

Cuvinte-cheie: robustețe, identitate psihosocială, identitate a personalității, sfera motivației, tipul de percepție a veniturilor.

Domeniul de cercetare: 511.01 – Psihologie Generală.

Scopul cercetării constă în studierea particularităților de manifestare a robusteței, identității psihosociale a personalității și relația lor cu tipurile de percepție a veniturilor.

Obiectivele cercetării: analiza aspectelor teoretice din literatura de specialitate cu referire la robustețe, identitatea psihosocială a personalității și percepția veniturilor; identificarea și descrierea diverselor tipuri de percepție a veniturilor; analiza comparativă a relațiilor identificate dintre robustețe și identitatea psihosocială la persoanele cu diferite tipuri de percepție a veniturilor; elaborarea recomandărilor pentru creșterea robusteței, consolidarea și reevaluarea identității personalității în cadrul consilierii psihologice.

Noutatea și originalitatea științifică. Studiul realizat reprezintă o cercetare complexă a particularităților de manifestare a robusteței, a identității psihosociale a personalității și relația lor cu tipurile de percepție a veniturilor. A fost elaborat un model și au fost dezvoltate metode de studiere a problemei percepției veniturilor, fiind analizați factori de influență asupra procesului de percepere a veniturilor precum identitatea psihosocială a personalității și robustețea. Different types of income perception have been identified and described. A fost elaborat un program de consiliere psihologică care cuprinde tehnici și recomandări pentru optimizarea capacităților de conștientizare a propriei identități, creșterea robusteței, și ca urmare, formarea unei atitudini mai adecvate față de problema „banilor” și percepția veniturilor.

Problema științifică importantă soluționată în cadrul cercetării constă în stabilirea particularităților de manifestare și a relațiilor dintre robustețe și identitatea psihosocială a personalității la persoanele cu diferite tipuri de percepție a veniturilor în funcție de vârstă, gen și statut profesional, precum și crearea unui program consultativ pentru creșterea robusteței, consolidarea și reevaluarea identității.

Semnificația teoretică a cercetării. Rezultatele cercetării și concluziile teoretice completează viziunile teoretice cu privire la robustețe, identitatea psihosocială și tipurile de percepție a veniturilor. Au fost analizate teoriile psihologice asupra robusteței și identității în contextul percepției veniturilor. A fost identificată și interpretată relația dintre identitatea psihosocială, robustețe și tipurile de percepție a veniturilor. Au fost elaborate modelele teoretice ale percepției inegalității veniturilor, conceptul general al raportului robusteței, identității psihosociale, și tipurilor de percepție a veniturilor în „structura imaginii Eului”. Au fost evidențiate și descrise trei tipuri de percepție a veniturilor și a fost prezentat modelul teoretic al complexității acestora. A fost elaborat chestionarul și interviul de cercetare, au fost selectate metodele de analiză a predictorilor psihologici ai percepției veniturilor.

Valoarea aplicativă rezidă în elaborarea recomandărilor și utilizarea rezultatelor studiului de către psihologi în activitatea de consiliere individuală a clienților cu probleme ce reflectă robustețea și identitatea psihosocială. Materialul empiric obținut poate fi inclus în conținutul disciplinelor academice universitare și școlare în vederea formării identității psihosociale, a capacității de a face față situațiilor dificile de viață și a culturii economice a tinerilor contemporani.

Implementarea rezultatelor științifice. Rezultatele obținute au fost discutate și aprobate în cadrul Departamentului Psihologie al Universității de Stat din Moldova, în cadrul conferințelor științifice naționale și internaționale.

АННОТАЦИЯ

Донченко Игорь. Особенности жизнестойкости и социально-психологической идентичности личности при разных типах восприятия доходов. Диссертация на соискание ученой степени доктора психологии. Кишинэу, 2022

Структура работы: Работа состоит из аннотации на румынском, английском и русском языках, введения, трех глав, выводов и рекомендаций, библиографии (190 источников) и приложений (8), содержит 24 рисунка, 32 таблицы. Результаты исследования представлены на 145 страницах и отражены в 10 научных публикациях.

Ключевые слова: жизнестойкость, социально-психологическая идентичность, идентичность личности, мотивационно-потребностная сфера, тип восприятия доходов.

Область исследования: 511.01 – Общая психология.

Цель исследования состоит в изучении особенностей жизнестойкости, социально-психологической идентичности личности и их взаимосвязи с типами восприятия доходов.

Объект исследования: жизнестойкость, социально-психологическая идентичность личности и типы восприятия доходов.

Задачи исследования: изучить и обобщить исследования по теме жизнестойкости, социально-психологической идентичности и восприятия доходов; выделить и описать различные типы восприятия доходов; провести сравнительный анализ выявленных взаимосвязей жизнестойкости, социально-психологической идентичности у людей с разным типом восприятия доходов; разработать рекомендации для повышения жизнестойкости, укрепления идентичности личности в психологической консультационной практике.

Новизна и оригинальность исследования. Выполненная работа представляет комплексное исследование установленных особенностей жизнестойкости, социально-психологической идентичности личности и их взаимосвязи с типами восприятия доходов. Сформулирована модель и разработаны методы изучения проблемы восприятия доходов, проанализированы такие факторы влияния на процесс восприятия доходов, как социально-психологическая идентичность и жизнестойкость личности. Выделены и описаны различные типы восприятия доходов. Предложена психологическая консультативная программа, содержащая приемы и рекомендации по улучшению осознания своей идентичности, укреплению жизнестойкости и как следствие – формированию более адекватного отношения к восприятию доходов.

Решенная значимая научная проблема состоит в установлении особенностей и взаимосвязей жизнестойкости и социально-психологической идентичности личности при разных типах восприятия доходов в зависимости от возраста, пола и трудоустроенности, а также в создании консультативной программы повышения жизнестойкости, укрепления и переосмысления идентичности.

Теоретическая значимость. Материалы исследования и теоретические выводы диссертации дополняют научные представления о жизнестойкости, социально-психологической идентичности и типах восприятия доходов. Проанализированы психологические теории жизнестойкости и идентичности в контексте восприятия доходов. Обнаружены и проинтерпретированы корреляции между социально-психологической идентичностью, жизнестойкостью и типами восприятия доходов. Составлены теоретические модели восприятия неравенства доходов, сформулирована общая концепция соотношения жизнестойкости, социально-психологической идентичности и типов восприятия доходов в «структуре образа Я», выделены и описаны три типа восприятия доходов, а также теоретическая модель этапов усложнения восприятия. Составлена анкета, исследовательское интервью и подобраны методики для анализа изучаемой проблемы.

Практическая значимость состоит в составлении рекомендаций и использовании результатов исследования для психологической работы в практике индивидуального консультирования клиентов с проблемами жизнестойкости и социально-психологической идентичности. Полученный эмпирический материал может быть включен в содержание программ учебных дисциплин вузов и школьных учебных курсов для совладания с трудными жизненными ситуациями, формирования социально-психологической идентичности и экономической культуры современной молодежи.

Внедрение научных результатов. Теоретические и экспериментальные результаты исследования докладывались и обсуждались на методических семинарах Департамента Психологии Молдавского государственного университета и на международных научных конференциях.

ANNOTATION

Doncenco Igor. Peculiarities of hardiness and psychosocial identity of personality in various types of income perception. The dissertation for the degree of Doctor of Psychology. Chisinau 2022

Structure of dissertation: The thesis contains an introduction, three chapters, general conclusions and recommendations, bibliography (190 titles), 8 appendixes, 24 figures and 32 tables. The volume of the thesis is 145 pages. The results of the research are published in 10 scientific articles.

Key words: hardiness, psychosocial identity, identity of personality, field of motivation and needs, income perception types.

Area of study: 511.01 – General Psychology.

The main **purpose** of this thesis is to study the peculiarities of hardiness, psychosocial identity of the personality and their relationship with the types of income perception.

The main objectives of the current research: to analyze the theoretical aspects of the literature with reference to hardiness, psychosocial identity of personality and income perception; to identify and describe the various types of income perception; to make a comparative analysis of the identified relationships between hardiness and psychosocial identity in people with different types of income perception; to develop recommendations for increasing hardiness, strengthening and rethinking the identity of the individual in psychological counseling practice.

Scientific novelty and originality: The study is a complex research of the particularities of hardiness, psychosocial identity of the personality and their relationship with the types of income perception. A model was developed and methods were developed to study the problem of income perception, being analyzed factors influencing the income perception process such as psychosocial identity of personality and hardiness. Different types of income perception have been identified and described. A psychological counselling program has been developed that includes techniques and recommendations for optimizing self-awareness, increasing hardiness, and as a result, forming a more appropriate attitude toward the issue of "money" and income perception.

The important scientific problem solved through this research consists in establishing the particularities of manifestation and the relationship between hardiness and psychosocial identity of the personality in people with different types of income perception according to age, gender and professional status, as well as creating an advisory program to increase hardiness, strengthen and redefine identity.

The theoretical significance of research. The research results and theoretical conclusions complete the theoretical views on hardiness, psychosocial identity and types of income perception. Psychological theories on hardiness and identity were analyzed in the context of income perception. The relationship between psycho-social identity, hardiness and types of income perception was identified and interpreted. Theoretical models of the perception of income inequality, the general concept of the ratio of hardiness, psychosocial identity, and the types of income perception in the "structure of the image of the Ego" were elaborated. Three types of income perception were highlighted and described and the theoretical model of their complexity was presented. The questionnaire and the research interview were elaborated, the methods of analysis of the psychological predictors of the income perception were selected.

The applicative value of the thesis resides in developing recommendations and using the results of the study for psychological work in the practice of individual counseling of individual with problems of hardiness and psychosocial identity. The empirical material obtained can be included in the content of the curricula of academic disciplines of universities and school courses for the formation of a psychosocial identity, coping with difficult life situations and the economic culture of today's youth.

Implementation of the scientific results. The obtained results were discussed and approved within the Department of Psychology of the State University of Moldova, within the national and international scientific conferences.

DONCENCO IGOR

**PECULIARITIES OF HARDINESS AND PSYCHOSOCIAL IDENTITY OF
PERSONALITY IN VARIOUS TYPES OF INCOME PERCEPTION**

Speciality: 511.01 – General Psychology

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