

ISSN 0323-9004

Economic Archive

Svishtov, Year LXXIX, Issue 1 - 2026

Georgia-EU Trade Relations: The Impact of the Deep and Comprehensive Free Trade Area on Economic Integration

Evaluating Models for Oil Price Forecasting

Developing a Research Framework for the Efficient and Scalable Delivery of Temporary Quarters While Accounting for Common-Good Economic Factors

Regional Disparities in Bank Housing Lending in Bulgaria

Structural Challenges and Development Trends in Georgia's Media Market: Key Players, Market Scope, and Business Models

D. A. TSENOV ACADEMY OF ECONOMICS
SVISHTOV



EDITORIAL BOARD:

Prof. Teodora Dimitrova, PhD – Editor-in-chief
Prof. Svetoslav Iliychevski, PhD – Deputy Editor
Assoc. Prof. Mihail Chipriyanov, PhD
Assoc. Prof. Zhelao Vytev, PhD
Assoc. Prof. Iskra Panteleeva, PhD
Assoc. Prof. Plamen Yordanov, PhD
Assoc. Prof. Plamen Petkov, PhD
Assoc. Prof. Anatoliy Asenov, PhD
Assoc. Prof. Sergey Radukanov, PhD

INTERNATIONAL BOARD:

Prof. Mihail A. Eskindarov, DSc (Econ) – Financial University under the Government of the Russian Federation, Moscow (Russia).
Prof. Grigore Belostechnik, DSc (Econ) – Moldovan Academy of Economic Studies, Chisinau (Moldova).
Prof. Mihail Zveryakov, DSc (Econ) – Odessa State Economic University, Odessa (Ukraine).
Prof. Andrey Krisovatiy, DSc (Econ) – Ternopil National Economic University, Ternopil (Ukraine).
Prof. Ken O'Neil, PhD – University of Ulster (Ireland)
Prof. Richard Thorpe, PhD – Leeds University (Great Britain)
Prof. Olena Nepochatenko, DSc (Econ) – Uman National University of Horticulture, Uman (Ukraine)
Prof. Dmytro Lukianenko, DSc (Econ) – Kyiv National Economic University named after Vadym Hetman, Kyiv (Ukraine)
Assoc. Prof. Maria Cristina Stefan, PhD – Valahia University of Targoviste (Romania)
Assoc. Prof. Anisoara Duica, PhD – Valahia University of Targoviste (Romania)
Assoc. Prof. Vladinir Klimuk, PhD – Baranovich State University, Branovic (Belarus)

Support Team

Elena Petkova – Technical Secretary
Anka Taneva – Bulgarian Copy Editor
Ventsislav Dikov – Senior Lecturer in English – Translation from/into English
Margarita Mihaylova, PhD – Senior Lecturer in English – Translation from/into English

Editorial address:

2, Emanuil Chakarov street, Svishtov 5250
Prof. Teodora Dimitrova, PhD – Editor-in-Chief
☎ (+359) 631 66 201
Elena Petkova – technical secretary
☎ (+359) 631 66 201, e-mail: nsarhiv@uni-svishtov.bg
Blagovesta Borisova – computer graphic design
☎ (+359) 882 552 516, e-mail: b.borisova@uni-svishtov.bg
Milena Aleksandrova – computer graphic design
☎ (+359) 888 303 402, e-mail: m.aleksandrova@uni-svishtov.bg

In 2026, the journal will be printed using a financial grant from the Scientific Research Fund – Agreement № KP-06-NP7-66 from Bulgarska Nauchna Periodika – 2026 competition.

ECONOMIC ARCHIVE

YEAR LXXIX, BOOK 1 – 2026

CONTENTS

Giga Abuseridze

Georgia-EU Trade Relations: The Impact of the Deep and Comprehensive
Free Trade Area on Economic Integration / 3

Plamen Parushev

Evaluating Models for Oil Price Forecasting / 13

Eric Schöne

Developing a Research Framework for the Efficient and Scalable
Delivery of Temporary Quarters While Accounting for Common-Good
Economic Factors / 30

Inna Borozenkova

Regional Disparities in Bank Housing Lending in Bulgaria / 38

Oksana Vointseva

Structural Challenges and Development Trends in Georgia's
Media Market: Key Players, Market Scope, and Business Models / 52

DEVELOPING A RESEARCH FRAMEWORK FOR THE EFFICIENT AND SCALABLE DELIVERY OF TEMPORARY QUARTERS WHILE ACCOUNTING FOR COMMON-GOOD ECONOMIC FACTORS

Eric Schöne

D. A. Tsenov Academy of Economics – Svishtov

E-mail: schoene.eric@gmail.com

Abstract:

Temporary quarters (TQ) are structured, time-bound arrangements enabling rapid and legitimate crisis response. Beyond shelter, they support social acceptance, transparency, and transitions toward stable long-term conditions. Displacement, climate pressure and infrastructure disruption require tools that connect speed, participation and accountability. The framework integrates social cost–benefit analysis, social return metrics and multi-criteria evaluation, highlighting digital twins, design-for-disassembly and nature-based protection. The Thailand 2004 case illustrates how combined technical, institutional and ecological measures enhance welfare, equity and resilience while keeping governance transparent.

Key words: temporary quarters; public value; social cost-benefit analysis; adaptive governance; nature-based coastal protection.

This article shall be **cited** as follows: **Schöne, E.** (2026). Developing a Research Framework for the Efficient and Scalable Delivery of Temporary Quarters While Accounting for Common-Good Economic Factors. *Economic Archive*, (3), pp. 30-37.

URL: nsarhiv.uni-svishtov.bg

DOI: <https://doi.org/10.58861/tae.ea-nsa.2026.1.03.en>

JEL: H41; H43, Q54, R31, R58

* * *

1. Conceptual and Normative Foundation

Introduction

Cities often reach the limits of their capabilities during crises. Sudden refugee inflows, infrastructure failures, and natural disasters require rapid responses that remain legally sound and socially legitimate. The traditional trade-off between speed and quality often collapses. This paper shows how a comprehensive research framework for temporary quarters links both aspects (Moore 1995; Organisation for Economic Co-operation and Development (OECD) 2024).

The focus is on local instruments: planning, evaluation, governance, and industrial delivery. Geopolitical topics are out of scope; instead, the paper concentrates on practical tools for shaping public space and on evaluation methods. The goal is a framework that combines responsibility, social impact, and technical quality. Social justice and legitimacy become central when evaluation, governance, and technology are conceived jointly (Boardman et al. 2018; HM Treasury 2022). Case studies from Europe and Asia

—such as Jordan and Bangladesh—show that temporary quarters require not only buildings but institutional innovation (UN-Habitat 2024; United Nations High Commissioner for Refugees (UNHCR) 2025; Intergovernmental Panel on Climate Change (IPCC) 2023).

Crises rarely align with the rhythm of urban routines. Needs spike, administrative capacity reacts slowly, and climate extremes increasingly reshape risk architectures. What is required is an approach that combines speed, legitimacy, and scalable delivery capability. Temporary quarters are touchstones: visible, socially sensitive, and politically exposed (IPCC 2023; International Organization for Migration (IOM) 2024).

Definition of a Temporary Quarter

Temporary quarters (TQ) are time-limited, spatially integrated, and institutionally framed housing-and-service arrangements enabling transitions out of crisis without cementing parallel structures. “Temporary” denotes a consciously designed interim phase: reversible, socially connective, and administratively interoperable. A typical period is 0–36 months with planned deconstruction or repurposing. Spatial integration ensures access to education, work, and health; institutional embedding provides responsibilities, participation, and monitoring (United Nations Human Settlements Programme (UN-Habitat) 2024; ISO 20887; ISO 37120/37123).

Three axes define TQ: Time—limited use with design for disassembly/adaptability (DfD/A); Space—urban embedment; Institutions—governance, financing, scorecards, audit windows. Indicators include time to safe

shelter, service access, employment rate, school attendance, complaint throughput, and reuse rates (OECD 2024; ISO 37123).

Theory and Norm: Public Value and Adaptive Governance

Public value provides the normative foundation: policy creates value when protection, participation, and system relief increase measurably (Moore 1995). Adaptive governance links learning and evidence through cycles of hypothesis, implementation, measurement, and revision (Ostrom 1990; OECD 2024). Evaluation, governance, and technology are integrated through scorecards and audit windows (HM Treasury 2022).

Economic methodology uses social cost–benefit analysis as the baseline, with distributional weights and robustness analysis. Monetisable effects can be represented via Social Return on Investment (SROI); non-monetisable ones via Multi-Criteria Decision Analysis (MCDA) (SVI 2012).

Governance is supported by an Urban Governance Council (UGR).

2. Integrated Evaluation Architecture

Target quantity — socially weighted context

The key target metric is the Social Net Present Value (SNPV):

$$SNPV_i = \sum_{t=0}^T \frac{\sum_k w_k B_{i,k,t} - \sum_m C_{i,m,t}}{(1+r)^t}$$

Where r is the discount rate, $B_{\{i,k,t\}}$ benefit components, $C_{\{i,m,t\}}$ cost blocks, and w_k equity weights.

Example — SNPV (simplified)

$$PV_{\text{Benefits}} = \frac{7.2}{1.03} = 6.99, PV_{\text{Costs}} = \frac{6.3}{1.03} = 6.12, SNPV = 0.87$$

A positive SNPV signals a net social gain. Weighting via w_k makes distributional effects explicit.

Ratio indicators, MCDA, and regret

The Benefit–Cost Ratio (BCR) and score and regret indicators can be formalised as:

$$BCR = \frac{\sum_{t=0}^T \frac{\sum_k w_k B_{i,k,t}}{(1+r)^t}}{\sum_{t=0}^T \frac{\sum_m C_{i,m,t}}{(1+r)^t}}$$

$$Score_i = \sum_j \alpha_j s_{i,j}, \quad Regret_i(s) = V^*(s) - V_i(s)$$

Benefit–cost ratios and SROI enable norm-aligned comparison; MCDA captures non-monetisable effects; regret analysis supports robust decisions.

Evaluation Systems and Time Metrics

Beyond monetary indicators, time is central: it determines how rapidly protection and participation are achieved (HM Treasury 2022; Boardman et al. 2018).

Time-based indicators — Time to Use (TTU) and Time to Service (TTS)

$$TTU := t_{SE} - t_E, \quad TTS := t_{ZD} - t_E$$

Example: $t_E = 0$, $t_{SE} = 12$, $t_{ZD} = 45$. Thus: $TTU = 12$, $TTS = 45$.

Combining time and value indicators

$$SNPV^+ = SNPV \cdot \left(1 + b_1 \cdot \frac{TTU_{ref} - TTU}{TTU_{ref}} + b_2 \cdot \frac{TTS_{ref} - TTS}{TTS_{ref}} \right)$$

b_1 and b_2 weight the welfare effects of shortening time-to-shelter and timeto-services.

Data and Evidence Architecture

Digital twins, Building Information Modeling (BIM), and indicator platforms link social, technical, and ecological metrics. International Organization for Standardization (ISO) 19650 governs information flows; ISO 20887 mandates design for disassembly; ISO 37120/37123 outline city indicators.

Example — scorecard excerpt

$$Score_t = 0.3 \cdot S_{TTU}(t) + 0.3 \cdot S_{TTS}(t) + 0.4 \cdot S_{Integration}(t)$$

If S_{TTU} improves from 60 to 80, overall score increases by approximately six points.

Data governance and transparency

Models are versioned with assumptions and data provenance; audit windows ensure traceability and institutional memory.

Operational dashboards and learning cycles

Traffic-light dashboards combine TTU, TTS, integration, and governance quality. Quarterly reviews link indicators to decisions (contracts, weights, participation formats).

3. Governance, Technology and Delivery

Governance and Procurement

An Urban Governance Council (UGR) brings together administration, affected communities, civil society, business, and academia. It defines goals, coordinates hearings, prioritises, maintains scorecards, and oversees audit windows (OECD 2019; 2024).

Process architecture (stage gates)

- Gate 1 — Needs and scenarios
- Gate 2 — Site & master plan
- Gate 3 — Procurement & financing
- Gate 4 — Construction & operations
- Gate 5 — Deconstruction & reuse

Outcome-based remuneration (sketch)

$$Pay = P_0 + \gamma_1 \max(0, TTU_{ref} - TTU) + \gamma_2 \max(0, TTS_{ref} - TTS) + \gamma_3 \cdot \%LocalJobs - \gamma_4 \cdot Defects$$

Linking remuneration to time and quality factors makes legitimacy and performance jointly manageable.

Technology and Delivery

Offsite manufacturing, modular construction, and digital twins shorten delivery time at constant quality. BIM (ISO 19650) and DfD/A (ISO 20887) ensure traceability, reuse, and long-term adaptability (McKinsey 2019).

- Phase 1 — Needs assessment
- Phase 2 — BIM-based design
- Phase 3 — Outcome-oriented procurement
- Phase 4 — Offsite production & assembly

Phase 5 — Operation & reuse

Example — traceability

$$Trace_t = \sum_{i=1}^n m_i \cdot (1 + \lambda_i)^{-t}$$

m_i = material quantity; λ_i = degradation factor.

4. Case Evidence, Limits and Outlook

Case Study “Thailand Tsunami 2004”

Temporary quarters combined with early-warning systems and mangroves increase welfare and resilience: early-warning systems shorten reaction times; mangroves attenuate wave energy and generate co-benefits (United Nations Office for Disaster Risk Reduction (UNDRR) 2015; World Meteorological Organization (WMO) 2023).

Evaluation

$$NB = \sum_{t=0}^T \frac{B_t - C_t}{(1 + r)^t}$$

Baseline: negative SNPV; TQ-only: $SNPV_B = -1.407$, $BCR_B = 0.885$; combined: $SNPV_C \approx 11.6$, $BCR_C \approx 1.8$.

Methodological Limits

Results depend on discount rate, equity weights, proxies, and data quality. Sensitivity analysis is crucial (HM Treasury 2022; Adler 2016; Boardman et al. 2018).

Sensitivity example

$$SNPV(r) = \sum_{t=0}^T \frac{B_t - C_t}{(1 + r)^t}$$

Raising r from 3%→5% reduces NPV considerably.

Distributional weights, data quality, and model uncertainty

Equity weights expose normative choices; data and model uncertainty add noise. Robust Decision Making (RDM) and regret analysis help identify resilient policy combinations.

Research Framework and Outlook (incl. conclusion)

The framework integrates theory (public value), evaluation (SCBA, SROI, MCDA), governance (UGR, transparency), and technology (BIM, digital twins, DfD/A). It aims to reconcile speed, legitimacy, and delivery capability.

Priority research lines

- Deliberative weighting of participation

Calibrating equity weights w_k

Validating SROI proxies

Integrating nature-based valuation

Declining discount rates

Bias correction in digital twins

Real-time evaluation under outcome-based contracts

Research logic

Learn = $f(\text{Measure, Decide, Revise})$

Learning cycles help identify which combinations of shelter design, governance arrangement and nature-based measures work robustly across scenarios and contexts.

Integrated conclusion

Temporary quarters are central components of urban resilience. Integrated packages that combine physical, institutional, and nature-based measures deliver the strongest and most equitable public value. The proposed framework unites socially weighted NPV, benefit–cost ratios, MCDA scoring, regret analysis, BIM, digital twins and DfD/A into a reproducible architecture for legitimate and scalable crisis interventions.

References

- Adler, M. D. (2016). Benefit–Cost Analysis and Distributional Weights. **Review of Environmental Economics and Policy**, 10(2), 264–285.
- Balinski, M., & Laraki, R. (2010). **Majority Judgment**. MIT Press.
- Barbier, E. B., et al. (2011). Coastal ecosystem services. **Ecological Monographs**, 81(2), 169–193.

- Boardman, A. E., et al. (2018). **Cost–Benefit Analysis**. Cambridge University Press.
- HM Treasury. (2022). **The Green Book**.
- International Organization for Migration. (2024). **World Migration Report 2024**.
- IPCC. (2023). **AR6 Synthesis Report – Climate Change 2023**.
- ISO. (2018–2020). ISO 19650 / ISO 20887 / ISO 37120 / ISO 37123.
- McKinsey & Company. (2019). Modular construction.
- Moore, M. H. (1995). **Creating Public Value**. Harvard University Press.
- OECD. (2019–2024). Public Procurement; Building Resilient Cities.
- Ostrom, E. (1990). **Governing the Commons**. Cambridge University Press.
- Social Value International. (2012). **Guide to SROI**.
- United Nations. (2015). **2030 Agenda for Sustainable Development**.
- UNDRR. (2015). **Sendai Framework**.
- UNDRR & WMO. (2023). Global Status of Multi-Hazard Early Warning Systems.
- UNHCR. (2025). **Global Trends 2024**.
- UN-Habitat. (2024). **World Cities Report 2024**.
- WMO. (2023). Global Status of Multi-Hazard EWS.

Eric Schöne is a doctoral candidate in planning at the D. A. Tsenov Academy of Economics – Svishtov, Bulgaria. **His research focuses** on the operationalisation of public-value and common-good economic factors in real estate and land markets through the use of information-systems artefacts. He works at the intersection of evaluation, governance, and digital infrastructures, developing frameworks that integrate social cost–benefit analysis, multi-criteria decision aids, and scenario-based modelling. His work explores how disaster simulations, digital twins, and nature-based protective measures can be incorporated into investment logic and urban decision-making.

ORCID ID: 0009-0000-6673-024X