

value is less than one, then the export specialization of the agricultural sector of the Ukrainian economy is the supply of food raw materials to the global food market.

The global specialization of the agricultural sector of the Ukrainian economy changed during 2008–2022 – from a supplier of semi-finished products and ready-to-eat food, it is gradually turning into a supplier of food raw materials. This is a deterioration in terms of trade and lack of income, as Ukraine increases trade in products with the lowest share of added value. The strengthening of the raw material orientation of Ukrainian agro-food exports demonstrates relatively stable dynamics.

In the structure of raw material exports, two product groups – 10 grain crops and 12 seeds and fruits of oil plants, provide more than 99 % of foreign exchange earnings. This significantly increases the risks of the «Dutch disease» of the Ukrainian economy. To increase revenues from participation in international food trade, Ukraine needs to improve its place in relevant global value chains. To solve this problem, it is necessary to provide stimulation of the development of the domestic food industry.

**Key words:** value chain, food production, export, import, raw materials, finished products, added value, price.

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## IMPACT OF WAR ON THE QUALITY OF PEOPLE'S LIFE

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У статті досліджено розвиток, сутність, складові та оцінку якості життя населення України. Розглянуто розвиток визначення поняття на різних етапах розвитку людства. Досліджено фактори, що формують концепцію якості життя. Проаналізовано існуючі методики та підходи до оцінки якості життя населення. Проведено оцінку якості життя населення України за сферами життєдіяльності суспільства за відповідними показниками. Визначено основні проблеми підвищення якості життя.

**Ключові слова:** якість життя, рівень життя, індекс людського розвитку, бідність, межа бідності, оцінка якості життя населення, аналіз показників, методи оцінки, оцінка навколишнього середовища.

In the modern world, the state of the economy of any country in the world is indicated, first of all, by the level and quality of life of the local population. Indicators of the quality of life of the population are the most important indicators of assessing

the real socio-economic consequences of the changes and the degree of social tension in society. Improving the quality of life of the population is the most important strategic task of the development of society at this stage, which determined the relevance of the topic of this scientific study.

The importance of research, analysis and assessment of the quality of life of the population has become even more important in the conditions in which our state is at the moment. Ukraine has been living in a full-scale war for several months, which caused the full transition of our state's economy to a war economy. The level of unemployment has increased significantly, social tension has worsened, and a budget deficit has arisen. A significant contribution to the stabilization of the economic situation is the assistance of international financial institutions, but even this is not enough. It is already clear that restoring the indicators of the quality of life of the population to the level that was before the war will be very difficult and will take more than one year. However, the experience of other states that have survived military conflicts proves that it is quite real.

**Analysis of recent research and publications.** As in all developing countries, the theoretical and methodological foundations of the quality of life have been the subject of research by domestic scientists for many years (V. Bakirov, V. Krasnomovets, E. Libanova, O. Melnychenko, A. Pashkov, F. Uzunov, T. Fertikova [1–3, 5, 8]). The scientific works of these scientists prove that attention to the quality of life of the population only increases over time, and Ukrainian scientists do not stand aside from its problems. In the scientific works of the mentioned scientists, the theoretical foundations of the formation of the concept of quality of life, its research in modern conditions, proposals for the creation of a unified evaluation system, the relationship of quality of life with all spheres of human activity and its influence on life processes, and trends of possible development in modern conditions were studied.

The international community remains highly interested in quality of life and related issues. A large number of foreign scientists and international organizations are studying this issue in dynamics and offer possible ways to solve the problems that arise. Since the concept of quality of life is complex and includes a large number of fields, the number of interdisciplinary studies is increasing.

Despite the existence of a large number of studies on the quality of life at the world level, the importance of its study in the context of the Ukrainian state is of great relevance. Since there is no single approach to defining the concept and its components, there is also no single method of solving all existing problems. Increasing the attention of researchers will make it possible to qualitatively identify all parameters that need improvement and to identify clear strategies for the development of state policy in this direction.

**Research methodology.** To successfully achieve the goal, the following research methods were used: analysis, abstraction, generalization, induction, explanation, classification, analogy, comparison, graphic.

**Research results.** The process of assessing the quality of life of the population is very complex and closely related to many areas of human life. When studying it, one should analyze the system of indicators that are chosen for the assessment and other

indicators that are informative for determining the level of the population's quality of life. In the process of assessing the quality of life of the population, two approaches with different purposes are usually used. In one case, the evaluation is carried out for comparisons with other states, and in the other - for decision-making at the state level.

When studying the quality of life of the population, the current state of the state economy should be taken into account. In July 2022, the National Bank of Ukraine published the Inflation Report, the publication of which was previously suspended due to uncertainty in the economic situation of our country. The level of uncertainty remained high, but it has significantly decreased compared to the state at the beginning of the full-scale invasion of Russia on the territory of Ukraine. This document is the first official forecast of economic development during a full-scale war. According to research data, it is noticeable that the economy is beginning to recover, and according to experts' forecasts, it will return to stable growth in the coming years [5].

The level of inflation is growing rapidly, because the price of energy carriers has increased significantly, but it is expected to slow down from next year. There have also been changes in the labor market, it has begun to revive, but currently there are more people looking for work than vacancies.

With the beginning of the full-scale invasion, the economy of Ukraine was in a state of shock. Many large enterprises were forced to stop their work, because some of them are located in the territories that were temporarily occupied. A certain part of the enterprises was physically destroyed. Due to the blockade of the Black Sea, the export level of the main group of goods deteriorated. All this led to a decrease in investment in the economy. A large part of the population was forced to leave abroad, thereby reducing the demand for goods and services within the state. Another part of the population reduced spending on essential goods and services. Despite all the difficulties, the government implemented a number of measures to support the economy. Taxes were reduced, financial assistance was provided to forcibly displaced persons and entrepreneurs. The National Bank implemented measures to fix the national currency in order to keep the level of inflation under control [1].

Undoubtedly, the war led to a rapid decline of the economy and its complete transition to the military direction. On the other hand, entrepreneurs and ordinary people began to adapt to the conditions that arose. A large number of enterprises moved to safer areas of the state from areas where hostilities were taking place. Despite all the dangers, the farmers ensured that the sowing was carried out. The state was able to settle the issue of grain export, thereby increasing the budget. The export of Ukrainian products abroad is increasing every week, cooperation with new partner countries is being established. A large part of the population that was forced to leave Ukraine has already returned. However, we should not expect a rapid recovery of the economy yet [2].

We were analyzing individual indicators that characterize the standard of living of the population of Ukraine. During the research period, the dynamics of the main indicators of the material well-being of the population indicate their growth. During 2018–2021, Ukraine observed a positive trend in improving the level of material support of households.

According to the data of the State Statistics Service of Ukraine, the nominal average monthly salary calculated for one full-time employee in 2022 compared to 2021 increased by only 4% and amounted to UAH 14,577, which significantly exceeded the minimum standards and guarantees that were in effect in 2022, in particular: 2.22 times the amount of the minimum wage (6,550 UAH) (Table 1).

**Table 1. Average monthly salary, pensions, their ratios with state minimum standards and guarantees for 2018-2022 [4]**

Years	Average monthly salary, UAH	Average monthly pension, UAH	Minimum salary, UAH	Minimum pension, UAH	Ratio of average and minimum salary, times	Ratio of average and minimum pension, times
2018	8865	2479,2	3723	1435	2,38	3,58
2019	10497	2465,7	4173	1640	2,52	4,26
2020	11591	3083	4723	1706,3	2,45	3,76
2021	14014	3507,3	6041,7	1852,3	2,32	4,0
2022	14577	3991,5	6550	1980,5	2,22	3.65

However, for 2018–2021, a significant increase in the average monthly salary (by 58.1 %) and the minimum salary (by 62.3 %) can be observed. It is worth noting that the ratio of the average and minimum wages and the average and minimum pension for the period was characterized by significant fluctuations, which is due to the different intensity of growth of these socio-economic indicators.

During the period, the average pension grew unevenly and less intensively than the average monthly salary; in 2021, the average amount of the pension increased by 1.14 times (the average amount of wages – by 1.21 times). At the same time, the growth rate of the minimum pension for 2018–2022 was 1.38 times, and the minimum wage was 1.76 times, respectively, which indicates an unbalanced relationship between important indicators of the standard of living of the population of Ukraine.

Growth rates of important socio-economic indicators testify to the consistency of state policy in meeting the needs of the population of Ukraine. Thus, the largest increase in the average salary was observed in 2021. (20.9 %), the smallest in 2022 – 4 %, which is related to the war in Ukraine. A similar situation is typical for the growth of the average pension and, accordingly, the highest increase in 2021 – 13.8 %, the lowest in 2019 – 0.99 %. The dynamics of the growth of the minimum wage and the minimum pension are identical, which indicates compliance with the principle of anticipating the growth of wages compared to pension provision.

The dynamics of the ratio of the average monthly salary to the average amount of the pension indicates the uneven dynamics of the proportions of the main economic parameters for the able-bodied and the unable-to-work population.

To assess the financial situation of the population of Ukraine, it is necessary to analyze information on the country as a whole, as well as on individual types of households. This approach will contribute to the systematic analysis of the standard of living of the population, will reveal the peculiarities of the formation of material goods

of different households of Ukraine according to the socio-demographic composition and socio-economic status, will help to clarify the trends in the development of their standard of living.

Data from a sample survey of the living conditions of households in Ukraine during 2018–2021 revealed a significant increase in the level of aggregate resources and expenditures of the population. In particular, in 2021, total resources exceeded the indicators of 2018 by almost 1.5 times, and accordingly, the level of total costs increased by 1.1 times. The largest increase in total resources of the population was in 2019, the growth rate was 22.4 %, and the amount of total expenses, on the contrary, decreased by 1 %. In general, during the period, on average, total resources increased by 13.9 %, total costs – by 4.4 % (Table 2).

**Table 2. Dynamics of aggregate resources and expenses of households for 2018-2021 [4]**

Years	Aggregate resources		Cumulative costs	
	UAH month	growth rate	UAH month	growth rate
2018	9904.1	x	9778.2	x
2019	12118.5	22.4	9670.2	-1.0
2020	12432.3	2.6	9523.6	-2.0
2021	14490.6	16.6	11243.4	16.1
In average	–	13.9	–	4.4

Consequently, the growth of the population’s incomes was ahead of the growth of expenses, which indicates the stabilization of the processes of formation of the population’s incomes.

To find out the level of material well-being of the population of Ukraine, it is advisable to consider the structure of household incomes (Table 3).

**Table 3. Structure of total household incomes of Ukraine for 2018-2021, % [4]**

Type of income	2018	2019	2020	2021
Pay	54.5	57.3	58.3	59.8
Income from entrepreneurial activity and self-employment	6	6.5	5.8	5.7
Revenues from the sale of rural areas products	2.5	2.4	2.2	2.5
Pensions, scholarships, benefits and subsidies	23.1	20.3	21.2	20.2
Monetary assistance from relatives, other persons and other monetary income	7	6.6	6.8	6.1
The cost of consumed products obtained from a personal subsidiary farm	3.8	3.6	3.3	3.0
Other income	3.1	3.3	2.4	2.7

The analysis of the income structure for 2018–2021 revealed that labor income remains the main source of aggregate income of Ukrainian households. During the period, their share constantly grew and exceeded 70 % of all total household incomes, which is evidence of their importance as the main factor in improving the well-being of the population. Labor income is formed taking into account wages of employees and income from entrepreneurial, individual activities.

An important element of labor income is the remuneration of employees. During the period, the specific weight of the remuneration of employees constantly increased. In particular, its share increased by 5.3 %, and in 2021 it amounted to 59.8 %. Another significant source of income generation is social transfers, the share of which has slightly decreased from 23.1 to 20.2 %. In recent years, the structural changes in monetary assistance from relatives have slowed somewhat (by 0.9 %).

It is worth noting that the share of wages in the structure of household income differs significantly, depending on the type of settlement and type of household. Thus, the specific weight of wages in the income structure of households in large cities is 16.8 % higher than its share in households in rural areas (Table 4). It is logical that the share of wages in the income structure of households with children exceeds its level in households without children. In 2021, the specific weight of wages in the structure of total income of households with children was 71.9 %, in households without children – 54.1 %.

Thus, during the studied period, there is a stable increase in the specific weight of wages and social transfers in the structure of total household incomes of Ukraine. In addition to the above, there was a trend towards a decrease in income from business activities, the share of monetary assistance from relatives, the specific weight of benefits and subsidies. Also, in 2021, there was a decrease in the share of income from the sale of agricultural products, which in a certain way indicates an improvement in the material wealth of the population.

The dynamics of the cost of the grocery basket and its comparison with the main social standards is an indicator of the material well-being of the country's population, which indicates the quality of income of various social groups. Calculation data based on a sample survey of the living conditions of households indicate that the cost of the grocery basket has a tendency of stable growth.

According to the data in Table 5, we can note that the rate of growth of the cost of the food basket indicates the existence of a stable trend compared to the dynamics of the increase in real wages of the population. It is positive that, starting from 2020, the rate of growth of real wages exceeds the growth of the value of the food basket, which indicates an increase in the purchasing power of the population. However, in 2022, there is a decline in the growth rate of real wages relative to the value of the food basket due to a significant increase in inflation, the situation has significantly worsened compared to 2019.

**Table 4. The structure of total incomes by type of households in Ukraine for 2018-2021, % [4]**

Type of income	Type of settlement			Type of household	
	big city	small town	country-side	household with children	household without children
2018					
Pay	67.8	61	50.2	70.2	52.6
Income from entrepreneurial activity and self-employment	6.5	8.2	6	8.1	5.6
Revenues from the sale of rural areas. products	0	0.8	7.3	2	2.6
Income from property	0	0.6	4.7	0.8	2.1
Pensions, scholarships, benefits and subsidies	18.7	22.4	23.2	10.9	30.2
Monetary assistance from relatives, other persons and other monetary income	5.1	4.3	4.2	5	4.3
The cost of consumed products obtained from a personal subsidiary farm	-	-	-	-	-
Other income	1.9	2.7	4.4	3	2.6
2021					
Pay	69.5	62.3	52.7	71.9	54.1
Income from entrepreneurial activity and self-employment	6.8	6.6	6.3	8.3	5
Revenues from the sale of rural areas. products	0	0.3	7.6	2.4	2.1
Income from property	0.3	0.5	5.3	1.2	2.4
Pensions, scholarships, benefits and subsidies	18	23.2	21.6	9.4	30.9
Monetary assistance from relatives, other persons and other monetary income	3.5	3.9	2.9	3.4	3.4
The cost of consumed products obtained from a personal subsidiary farm	-	-	-	-	-
Other income	1.9	3.2	3.6	6.8	2.1

In order to carry out a detailed survey of the population's standard of living, it is necessary to assess the purchasing power of various socio-economic groups, in particular, employees and people of retirement age, which will make it possible to draw comprehensive conclusions about their material well-being.

**Table 5. Indicators of the dynamics of the cost of the grocery basket per month per person and real wages**

Indexes	2018	2019	2020	2021	2022
The cost of a grocery basket, UAH.	1781.1	2027.0	2189.0	2393.0	3250.0
Growth rate of the cost of the grocery basket, %	-	13.8	8	9.3	35.8
The growth rate of the value of the real salary, %	-	24.6	9.7	9.9	-9.6

Data on the ratio of the average monthly salary and the average pension to the value of the grocery basket for 2018–2022 are shown in Table 6.

**Table 6. Comparative characteristics of the cost of the grocery basket in relation to the main indicators of the material well-being of the population of Ukraine for 2018-2022 [4]**

Years	The cost of a grocery basket, UAH	Average monthly salary, UAH	The average amount of pension, UAH	Purchasing power, times	
				average monthly salary	average pension
2018	1781.1	8865	2479.2	4.98	1.39
2019	2027.0	10497	2465.7	5.18	1.22
2020	2189.0	11591	3083.0	5.30	1.41
2021	2393.0	14014	3507.3	5.86	1.46
2022	3250.0	14577	3991.5	4.48	1.23

The highest purchasing power is characterized by the average monthly salary of employees. The assessment of the dynamics of the purchasing power of the population for 2018–2021 revealed a tendency towards its growth among the working population and persons of retirement age. However, today its level is insufficient, in 2022 the average salary could buy 4.48 grocery baskets, in 2018 – 4.98 grocery baskets.

A negative trend is observed regarding the purchasing power of the average pension. In particular, the average pension in 2018 could buy 1.39 grocery baskets, in 2022 – only 1.23 grocery baskets. Consequently, the purchasing power of the pension decreased, although, starting from 2020 to 2021, its power increased insignificantly.

The quality of life of the population is a very complex concept and covers a large number of spheres of human life. The process of increasing or maintaining it is extremely important for every state. State activity in this area should be aimed not only at supporting the population with a low level of social security. These measures should also affect the better-off part of the population. State policy should include the

provision of economic development, the maximum involvement of the state's labor potential in the activity, and, accordingly, the improvement of the labor market situation [8]. Despite the fact that Ukraine is gradually increasing its place in international rankings of the quality of life, a small part of the population is able to benefit from the benefits of economic growth. Unfortunately, for many years there has been a situation in our state in which the more affluent accumulate wealth at an accelerated pace, while the less financially secure people do not experience any change.

**Conclusions.** Evaluating the situation more broadly, it becomes clear that Ukraine has undergone significant changes in the political sphere and in its role on the international arena over the past decades. Since 2014, it has intensified even more, because with the illegal annexation of the territories of Ukraine by Russia, a large number of people appeared in our country, who at one point lost everything they had. Forced migrants had to start life anew in completely new places, look for work, housing, and a clearly defined social status. It is obvious that it is necessary to consider methods of improving the quality of life of the population in this context, taking into account possible options for the development of events after the end of hostilities on the territory of our state. In the context of military intervention, the task is to better understand the human consequences of armed conflict. The impact of the traumatic events of the war can reduce the quality of life of the population for many years, even after the end of actual hostilities on the territory of the state.

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### **Annotation**

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#### ***Impact of war on the quality of people's life***

*During the thirty years of Ukraine's independence, before the start of a full-scale war, multidirectional processes were observed in the economy and society, however, the quality of life of the population gradually increased, which in different periods was manifested both through the expansion of consumer capabilities of households, the development of social and information and communication infrastructure, and the improvement of access to information and new technologies, as well as through the formation of civil society and democratic institutions. Positive changes in the level and quality of life of the population, which were launched in the three years before the coronavirus pandemic, managed to acquire the character of resilience, since in 2021 key indicators not only stopped the annual decline, but also continued the three-year growth trend.*

*However, due to the war, by the end of 2022, a significant drop in incomes and an increase in the scale of poverty are expected, which will inevitably lead to a decrease in the quality of life of the population for a long period. The war changed almost all aspects of people's lives - the labor market, the infrastructure of settlements, the health care system, the field of education, turning some of the developed cities of Ukraine into deserted territories, destroying a unique ecosystem and causing irreparable damage to the environment for many decades to come. Systemic negative factors of deterioration of the quality of life of the country's population became the lack of a sense of security; narrowing of sources of income and reduction of their purchasing power due to price increases, primarily for essential goods; problems with the supply of electricity, water and heat; the general deterioration of housing*

*conditions and the growth of overpopulation in the western regions, the limitation of the availability of quality medical services and other social services, etc.*

*Today, it is still too early to talk about the final assessments of the impact of the war on the quality of life of the population of Ukraine, because military operations continue, the scale of losses is increasing every day, and people's lives are being destroyed. However, it is already necessary to raise the problem of overcoming the consequences of the war at the scientific level, and not only from the standpoint of post-war recovery, but also considering the prospects of achieving high standards of people's quality of life in the shortest time frame. Therefore, this article is devoted to the analysis of the key components of the quality of life of the population, which should be the focus of society's attention in the first periods of post-war revival.*

**Key words:** *quality of life, standard of living, Human Development Index, poverty, poverty line, assessment of the quality of life of the population, analysis of indicators, assessment methods, assessment of the environment.*

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## **СТРАХУВАННЯ РИЗИКІВ НА РИНКУ ФІНАНСОВИХ (БАНКІВСЬКИХ) ПОСЛУГ УКРАЇНИ**

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*Стаття присвячена дослідженню страхування ризиків на ринку фінансових послуг на основі аналізу ретроспективних тенденцій поширення страхування ризиків на ринку фінансових послуг та обґрунтуванню перспектив відповідно до новацій чинного законодавства. Здійснено аналіз показників розвитку страхового ринку у 2012–2022 рр. та визначено не належний рівень поширеності страхування ризиків на ринку фінансових послуг. Узагальнено положення законодавчих актів, що набудуть чинності у 2024 р. та розроблено матрицю взаємозв'язків між фінансовими послугами та класами страхуванням.*

**Ключові слова:** *страхування, фінансові ризики, фінансові послуги, ринок фінансових послуг*

**Постановка проблеми.** Ринок фінансових послуг України зазнає множинних трансформаційних змін. Основою таких трансформацій стала зміна інституційного регулятора з переданням регуляторних повноважень Національному банку України та прийняття змін до законодавства у напрямі гармонізації з ЄС. На січень 2024 р. заплановано набуття чинності нової редакції Закону України «Про страхування» від 18.11.2021 № 1909-IX [1], набуття чинності Закону України «Про фінансові послуги та фінансові компанії» від 14.12.2021 № 1953-IX [2], набуття чинності змін до Закону України «Про