

further cooperation. For this reason, it has been created a number of special toolboxes to increase coherence between the EU-NATO planning processes and also to institute an output-oriented approach to own security and defence projects (CDP, CARD, PESCO, EDF) [4]. So, the recent initiatives of the EU in security and defence ensure stable development of this sphere, and the consequences of Brexit most probably will impact more on the UK than on the EU. Moreover, the EU may obtain increasingly predominant position in the world arena, keeping the decision-making process under its control.

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## INCOME OF THE POPULATION OF UKRAINE

The sphere of income of the population is one of the main and most important components of the formation and accumulation of human potential. Revenues determine both material and social and spiritual levels of human life, provide quality of life, form a system of motivations and incentives.

The size of the population's incomes and their distribution directly influence the formation, development and utilization of the labor potential of society. Highly developed countries with high incomes and moderate differentiation tend to have strong employment potential (Canada, Switzerland, Finland, Sweden, Japan, Germany, etc.). Problems of income and standard of living of the population occupy a leading place in the system of managing the labor potential of society.

In today's economy, there is a tendency that distributive relationships are transformed and, as a consequence, diverse incomes are formed that differ in source, demand and supply of factors of production. Now that the economy is undergoing modernization and globalization, the available types of income are becoming more widespread. The differentiation of income of the population of Ukraine was influenced by the emergence of new forms of ownership, market reforms and fundamental economic changes.

Previously, the main sources of income were wages and salaries, social payments, profits from operating one's own businesses, income from purchased real estate or securities, and now the concept of income sources is expanding in the age of globalization.

From 2008 to 2019, on an average of 83.75% of all income of the Ukrainian population consisted of wages, social assistance and other current transfers received, and only 16.25% - of income and mixed income and property income (Table 1).

**Table 1. Structure of household incomes in 2008-2019, % [1]**

<b>Year</b>	<b>Salary</b>	<b>Profit and mixed income</b>	<b>Property incomes</b>	<b>Social assistance and other flows received</b>
2008	42,4	15,1	3,5	39
2009	40,8	14,5	3,9	40,8
2010	40,8	14,5	6,2	38,5
2011	41,8	15,8	5,4	37,1
2012	41,8	15,4	5,5	37,2
2013	40,7	15,7	5,7	37,9
2014	40,5	16,8	5,6	37,1
2015	39,0	18,6	4,6	37,8
2016	42,1	19	3,8	35,1
2017	44,3	17,5	3,0	35,2
2018	47,4	17,6	2,6	32,4
2019	50,4	14,5	1,8	33,3

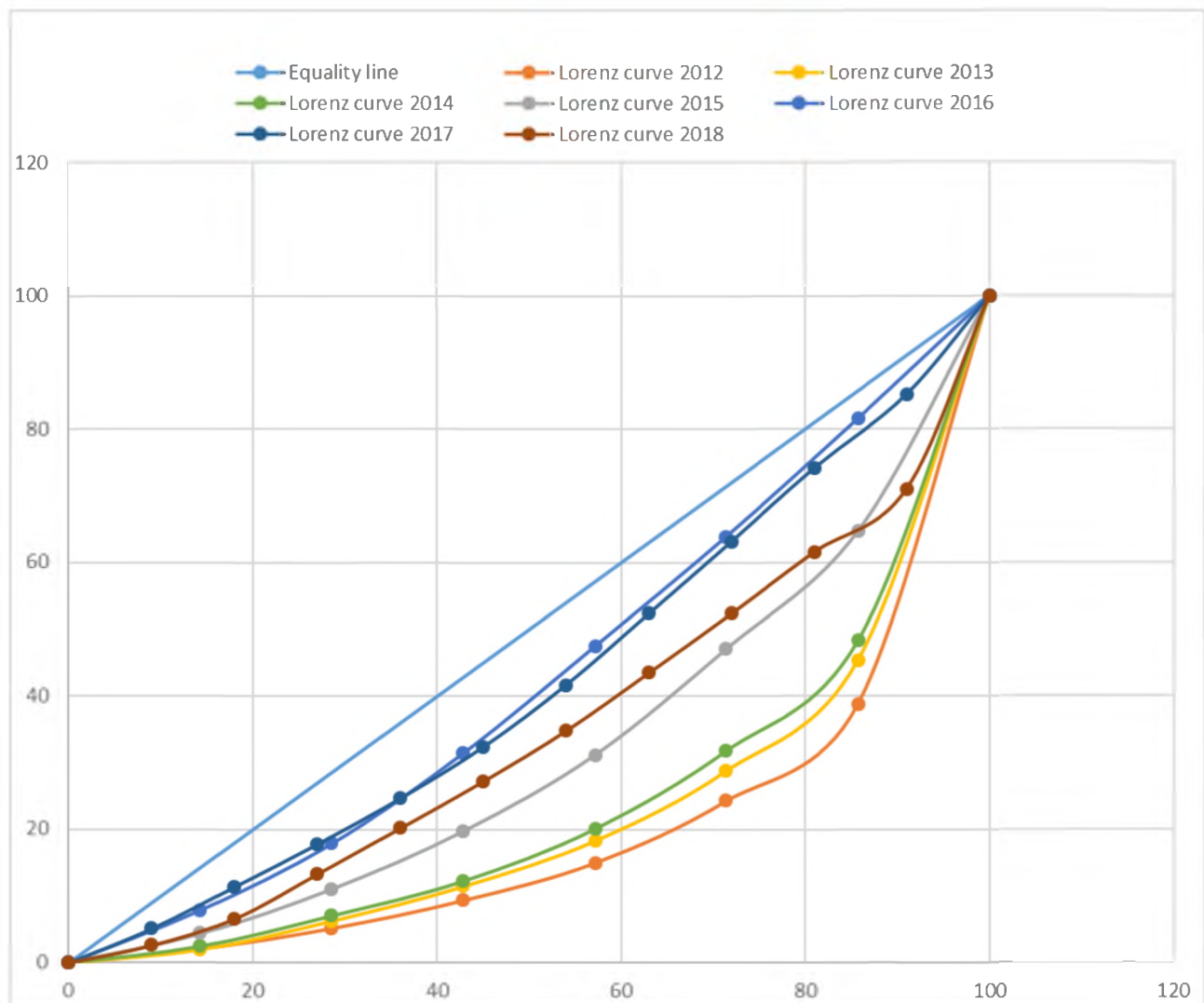
Low income, due to poor adaptation to the globalization of the national economy, zero competitiveness of entire industries and industries, low productivity and low productivity, the dominance of low-paying jobs and the lack of specialists in the necessary specialties, causes a split of society and society. But it should be noted that there is a development in the population with a per capita income per month, which is below the subsistence minimum stipulated by law.

The best description of the income differentiation is the Lorenz curve, which helps to present a complete picture of the stratification of the population into income classes.

The Lorentz curves indicate that there are no significant improvements in the situation of differentiation of population incomes in recent years (Fig. 1), since in 2012 95.8% of the population

received 64.3% of total income, and only 4.2% of the population - 35.7% of income, in 2018 we see a very similar situation: 81% of the population have only 61.6% of total income, and 19% - 38.4%. To change the situation, the state must direct social policy to make the deviation of the line of the Lorenz curve from the line of absolute equality was not strong, because in the conditions of a market economy exclusive equality cannot exist.

According to research by Razumkov Center experts, excess of income of 10% of the richest over income 10% of the poorest Ukrainians with the shadow income reaches 40 times [2].



**Graph 1. Lorenz curve of distribution of incomes of the population of Ukraine, 2012–2018**

A widely used worldwide practice, the Gini coefficient, in turn, quantifies the overall inequality of income levels. He gave the opposite result from what the Lorenz curve showed. But if we compare the quality and standard of living of the Ukrainian population, our country is far from the first place in the world rankings. This decrease in the income inequality is linked to many reasons, such as the poor quality of sample surveys of households and the lack of information in the informal economy [3].

Speaking about the rate of increase / decrease in nominal and real wages, it is easiest to estimate the income of the population of Ukraine at the expense of the paid wages. Nowadays, in today's economy, the role of wages is increasing, because it is a powerful incentive to encourage work. But there is a stratum of the population whose incomes are very difficult to estimate and calculate due to the fact that citizens hide their incomes, bringing them to the "shadow economy".

In the last 10 years, it is impossible to say that there is a significant improvement in the quality of life of the average Ukrainian. Inflationary processes, the constant rise in prices for food, as well as essential commodities, tariffs for housing and communal services, fuel prices and services have all caused the impoverishment of the country's population. According to the World Bank, 25% of Ukraine's population is below the poverty line [5].

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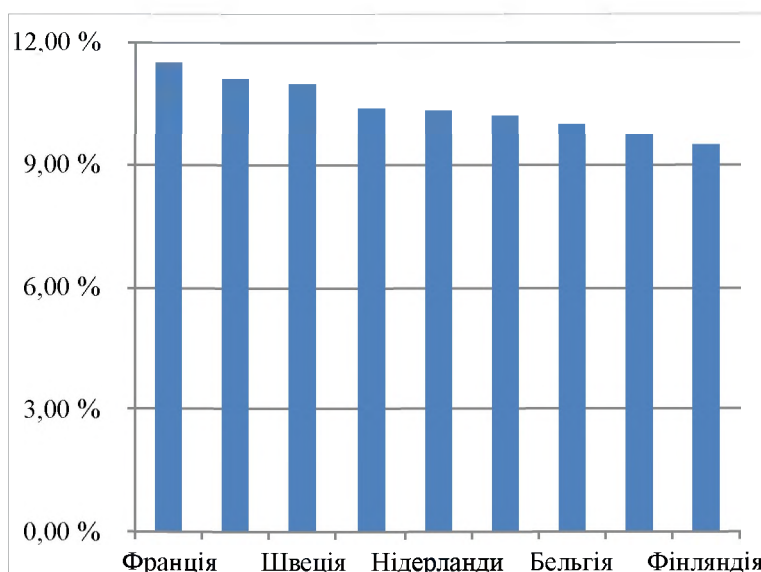
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## ВПРОВАДЖЕННЯ МЕДИЧНОГО СТРАХУВАННЯ В УКРАЇНІ ТА ІНОЗЕМНИЙ ДОСВІД

Ринок страхових послуг є важливим інструментом фінансової інфраструктури держави. Тісно взаємодіючи із фондовим ринком, фінансовим ринком, суспільною сферою, він забезпечує не тільки фінансову та економічну стабільність держави, а й соціальний добробут населення. Без ефективної системи страхових послуг неможливо встановити високий захист майнових інтересів фізичних та юридичних осіб.

На сьогодні медичне страхування є доволі поширеним серед високо розвинутих держав і є гарантом здорової нації. Наявність медичних страхових послуг спричиняють доступність широких верств населення до хорошої медицини та фінансування коштів у систему охорони здоров'я. Світовий досвід показує, що впровадження саме форми медичного страхування держава може ефективно функціонувати. В таких країнах, як Німеччина, Швеція, Нідерланди, Франція витрати на медичні послуги становлять більше 10% від загального ВВП [1].



**Рис. 1. Відношення витрат на медицину до ВВП**