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organizations directly implementing it. In this case, the main goals and objectives of the body, the composition and powers of the participants, the main functions and other necessary issues should be set out in a separate document, such as statutes, regulations, memoranda, etc. It is also assumed that organizations that will directly implement anti-crisis policy must have the necessary staff and infrastructure. Summarizing the above, we note that in the formation of anti-crisis strategy of economic security of the banking system must take into account the fact that its implementation involves the implementation of appropriate measures both in its normal functioning and in crisis situations, because the crisis is a critical exacerbation of contradictions. threatens its stable and safe operation. The emergence of a crisis usually only leads to increased threats, and their elimination requires appropriate action at the state level, at the level of law enforcement agencies and at the level of individual banks.

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### Bereziuk Sergii Volodymyrovych

PhD in Economics, Associate Professor of the Department of the Administrative Management and Alternative Energy Sources, Vinnytsia National Agrarian University, Ukraine DOI: 10.24412/2520-6990-2021-15102-69-76

#### FEATURES OF FORMATION OF SOCIAL STANDARDS IN UKRAINE

#### Аннотация.

Целью статьи является обобщение и анализ сущности и значения таких экономических категорий, как «потребительская корзина», «прожиточный минимум», «минимальная заработная плата». Охарактеризованы особенности формирования уровней указанных показателей в Украине и других странах мира. Проведено ретроспективное исследование структуры и динамики потребительской корзины украинских граждан, сделан акцент на необходимости приведения ее к реальным физиологическим потребностям человека. Приведены основные нормативные акты, направленные на обеспечение нормального существования человека и его развитие. Указаны основные подходы к определению минимальной заработной платы и осуществлен анализ механизма установления и регулирования социальных стандартов в отдельных странах Европы и мира. Установлено, что в Украине существует проблема несоответствия между темпами инфляции и темпами повышения гарантированного минимума оплаты труда, что требует немедленного решения на общегосударственном уровне.

#### Abstract.

The purpose of the article is to summarize and analyze the nature and significance of such economic categories as "consumer basket", "subsistence level", "minimum wage". Features of formation of levels of the specified indicators in Ukraine and other countries of the world are characterized. A retrospective study of the structure and dynamics of the consumer basket of Ukrainian citizens was conducted; emphasis was placed on the need to bring it to the real physiological needs of man. The basic normative acts directed on maintenance of normal existence of the person and its development are resulted. The main approaches to the definition of the minimum wage are indicated and the analysis of the mechanism of establishment and regulation of social standards in individual countries of Europe and the world is carried out. It is established that in Ukraine there is a problem of

discrepancy between the rate of inflation and the rate of increase of the guaranteed minimum wage, which requires an immediate solution at the national level.

**Ключевые слова:** потребительская корзина, прожиточный минимум, социальные гарантии, минимальная заработная плата.

Keywords: consumer basket, subsistence minimum, social garantees, minimum wage.

Man needs an appropriate set of food and nonfood products to survive, which should ensure his decent living. In Ukraine, the consumer basket includes more than 290 goods and services, but it arouses sympathy in the whole world community, because its parameters resemble a "survival basket" during hostilities. It should be noted that the consumer basket is the basis for the formation of the subsistence level, the size of which does not allow the average Ukrainian to meet their minimum needs.

This question is extremely relevant and provokes a wide scientific discussion. The study of the mechanism of formation of social guarantors in the context of consumer spending is devoted to the work of a large number of domestic scientists, in particular Borovich O. [2], Verbyany V. [3], Kukh A. [6], Rotchuk I. [14], Saliya N. [15], Samborska O. [16], Tokarchuk D. [18] and others. However, in the conditions of growing crisis phenomena in the economy and, as a consequence, in the social security of the citizens of Ukraine, these issues need constant attention and thorough research.

The consumer basket is the minimum set of the most necessary for a full human life food, goods of non-food group and various services [14]. This is a range of goods that characterizes the typical level and structure of monthly (annual) consumption of a person or family. This set is used to calculate the minimum consumer budget based on the value of the consumer basket at current prices.

The content of the consumer basket of the average Ukrainian is currently regulated by the Resolution of the Cabinet of Ministers of Ukraine № 780 of 11.10. 2016, since then it has not been thoroughly revised [9]. It should be noted that, according to the legislation of Ukraine, the consumer basket must be reviewed every 5 years, because prices, the economic situation and the general tastes of consumers change [14]. According to the methodology used in Ukraine, the decisive criterion

for inclusion in the consumer set of a product (service) is its share in the total monetary expenditures of households - not less than 0.1% for food and 0.2% - for other goods and services. Thus, the consumer set, first of all, includes goods and services that are most and most often consumed by households, regardless of whether prices (tariffs) are regulated (set) for them, or have a free (market) nature [1].

It should be noted that the basis of the domestic consumer basket is the method of the Leningrad Institute of Food Hygiene, which was developed in 1990, and, accordingly, is not very relevant nowadays [14]. According to experts, the norms laid down in the subsistence level of citizens of Ukraine are significantly lower than physiological, and the set of non-food products does not provide many needs of modern man [20].

Experts say that the volume of the consumer basket should be increased by 20-25%, because the norms are significantly understated and do not meet real human needs (for example, the basket includes 53 kg of meat products per year, and the real need - 83 kg, 143 kg of milk at the physiological norm - 380 kg) [14].

Proper nutrition, taking into account the conditions of life, work, and life habits ensures the stability of the internal environment of the human body, the functioning of various organs and systems, harmonious development, high efficiency. Rational nutrition is a reasonable, accurately calculated provision of human food, which primarily involves the compliance of nutrition with physiological needs and energy expenditure of the body [15]. According to the Resolution of the Cabinet of Ministers of October 11, 2016 № 780 "On approval of sets of food products, sets of non-food products and sets of services for major social and demographic groups" the set of food products for able to work and disabled people in general a bit differs (Fig. 1, Fig.2) [9].

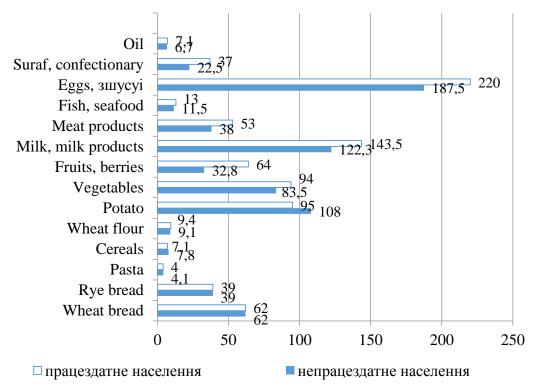


Fig. 1. Set of food products for able to work and disabled population, kg / year [9]

A working person should consume 47% more food during the day than disabled, i.e. 2694 g in order to obtain 2586 kcal [15].

Thus, an able-bodied Ukrainian can eat various flour products weighing 762 g, 328 g of pasta, 205 g of

rice, 164 g of buckwheat, 95 g of oatmeal, 7.8 kg of potatoes in a month, according to the approved consumer basket. 5.2 kg of fruit, 287 g of hard cheese, a glass of sour cream, 4.3 kg of meat products, 18 eggs and 575 grams of fish [9].

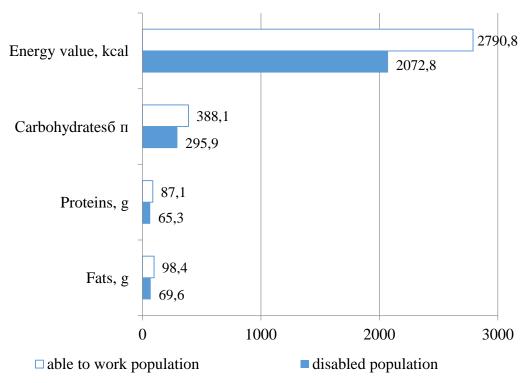


Fig.2. Caloric content of basic foodstuffs for able-bodied and incapacitated population, g / day [9]

The content of the Ukrainian consumer basket in the product part has not changed significantly compared to the 1990s. In the proposed diet, the amount of bakery products, meat, potatoes and vegetables increased slightly, the amount of dairy products, fish and fish products decreased. Also, since 2000, Ukrainians began to consume more sweets, potatoes, vegetables,

oil and margarine (Fig. 3) [9, 14].

For comparison, we note that in 1941 the ration for a German prisoner of war held in Stalin's camps was 600 g of food, and in it, in particular, were present flour, tomato paste, and in better times - peas, beans, dried fruits and coffee [4]. Captive Germans in the USSR were given 600 g of bread a day, not 101 g, as befits each of us. In general, the daily diet of a Soviet prisoner who fulfills the norm is 100% reflected in table. 1.

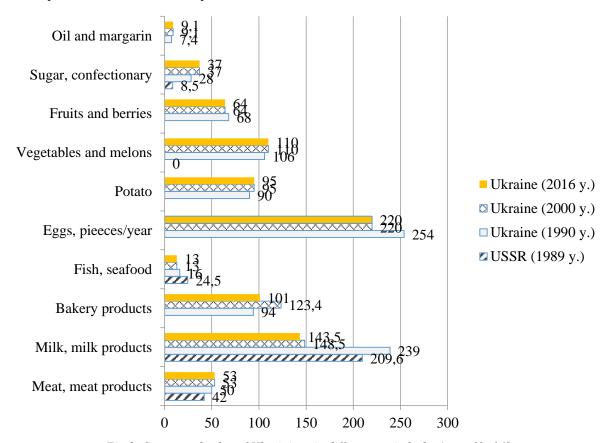


Fig.3. Consumer basket of Ukrainians in different periods, kg/year [9; 14]

Table 1 The ration of a prisoner fulfilling the norm by 100% is provided by the order of the NKVD USSR from 14.08.39 [2]

Product	Norm per day, g.	Price, hrn. per 1 kg	Total value, hrn.
Bread	1200	13,08	15,7
Wheat flour	60	7,34	0,44
Cereals	130	10,0	1,3
Meat	30	62,92	1,88
Fish	158	55,0	8,69
Vegetable oil	12	27,87	0,33
Pasta	10	9,91	0,1
Sugar	13	10,92	0,14
Surrogate tea	2	200	0,4
Potato and vegetables	600	6,0	3,6
Tomato puree	10	12,0	0,12
Chili pepper	0,13	100	0,01
Bay leaf	0,2	320	0,06
Salt	20	2,75	0,06

According to nutritionist Oleksandra Kyrylenko, in general, it is possible to live on our food set - although it has too many carbohydrates (bread, potatoes, sugar) and half the amount of white meat (beef), fish and cereals, while the range of manufactured goods and especially services is really extremely limited. According to the president of the Ukrainian Center O. Okhrimenko, the government needs a consumer basket, first of all, in order to calculate what the lowest cost of labor can be so that an employee can survive on the money earned. "The principle of forming this minimum remained with us from the USSR: it was believed that a person should eat more or less decently to work, dress modestly and have a minimum of pleasure" [19].

In the course of the study, we compared the consumer basket with the rational consumption norms recommended by the Ukrainian Research Institute of Food Hygiene of the Ministry of Health [6] (Table 2).

Table 2

Comparison of indicators of consumer and rational baskets of Ukrainians

	The norm according to the		
Product	resolution of the Cabinet of	Ministry of Health	Undergetting,
	Ministers of October 11, norm, kg / year [6]		%
	2016 № 780, kg / year [9]		
Meat, meat products	53	83	-36
Milk, milk products	143,5	380	-62
Fish, seafood	13	20	-35
Potato	95	124	-23
Eggs	220	290	-24
Vegetable oil of different kinds	7,1	13	-45
Vegetables and melons	110	161	-32
Fruits, berries, grape	64	90	-29

Thus, today the problem of compliance of the set and volume of goods of the minimum consumer basket with medical standards has become acute. There are serious doubts about the adequacy of the set of goods in the minimum consumer basket. Thus, the sets of food, non-food goods and services that make up the current consumer basket can generally be considered illegitimate.

The subsistence level does not take into account a number of vital costs: for the construction or purchase of housing or renting it, for education, rehabilitation, maintenance of children in preschool educational institutions, paid medical services and so on. Changes in the composition of the consumer basket in connection with changes in the sphere of housing and communal services are also not taken into account. It should also be noted that the calculations of the general indicator for Ukraine do not take into account regional differences in prices for food and non-food products. According to experts, if the consumer basket was filled with real content, the expenditure part of the budget would have to be increased at least three times [20].

Usually, the cost of this set is determined by the subsistence level and, as a consequence, pensions and minimum wages.

Subsistence level is a value sufficient to ensure the normal functioning of the human body, maintaining its health set of foods, as well as a minimum set of nonfood items and a minimum set of services necessary to meet basic social and cultural personality needs.

The subsistence level is set by the Cabinet of Ministers of Ukraine after conducting a scientific and public examination of the formed set of food products, set of non-food goods and set of services and approved by

the Verkhovna Rada of Ukraine in the law on the State Budget of Ukraine for the year [10; 11].

As the former First Deputy Minister of Labor and Social Policy Pavlo Rozenko notes: "The subsistence level is the minimum acceptable standard of living guaranteed by the state. If a person wants to develop, to have savings, then he must achieve this through his own efforts. The calculations of the Federation of Trade Unions show that the size of the new subsistence level should be three times higher". The dynamics of the subsistence level in Ukraine is shown in Fig. 4 [3].

Based on sociological research, it can be stated that 9 out of 10 Ukrainians are dissatisfied with their salaries, because on average more than 50% of wages go for food, and this despite the fact that food costs should not exceed a third of the subsistence level. For example, in Spain, France and Germany, the cost of products does not exceed 13%. In general, Europeans spend less than 20% on food [7]. The next 20-25% of Ukrainians' expenditures are utilities. The cost of medicines for some surveyed citizens is simply catastrophically high: there are people who pay an amount similar to 7 months' salaries per year, or spend a third of their monthly salary. On average, 10-15% is spent on medication. The cost of non-food products is 20-25% of salary. It should be noted that almost half of Ukrainians buy clothes that were used to save. And on average 12% goes to rest, thus only 1% is spent on cultural development (trips to cinema and theaters), the rest - on holidays abroad, that is why the tenth part of the budget of the citizen goes not to taxes, but to treasury of another countries. Thus, the average employee spends 102-127% of salary [8].

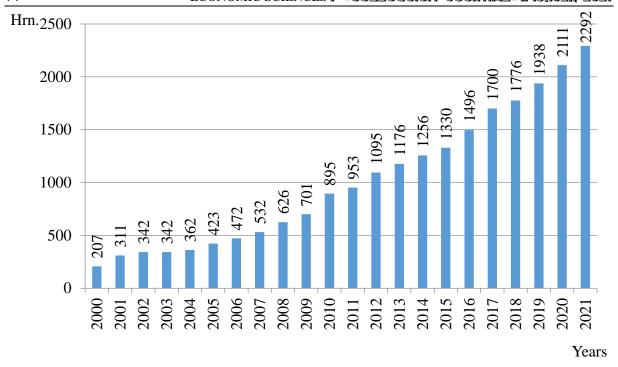


Fig. 4. Dynamics of the subsistence level in Ukraine [12]

Note that in the world there are two types of subsistence level: social, which takes into account the cultural needs of the population, and physiological, necessary for the physical survival of man, i.e. the consumer basket. The latter is designed in case of war. Meanwhile, for example, in England, the basket contains champagne and beer, as well as an MP3 player with music recordings. The US basket includes the costs of tobacco and alcohol products, the cost of education, mobile and computer communications [3]. If we compare the list of the Ukrainian consumer basket with the basket of the US resident, we will see that our set of products is almost twice as poor. Ukrainians should eat ten times less seafood, six times less fish, and five times less meat. Americans consume 20 types of vegetables, while the lion's share of the Ukrainian diet is potatoes. Even lard, which is considered a national Ukrainian product, is more in the diet of US residents [14]. The French also put in their consumer basket funds for a nanny for a child, devices for correcting teeth, car rental, taxi travel and food for cats and dogs [3].

In many Western European countries and the United States, the consumer basket also includes the cost of catering (cafes, restaurants), school meals and work. For example, in Germany it is possible to visit a cafe once a week, as well as order pizza with home delivery. Britain has put champagne and beer in its consumer basket. US citizens can also afford alcoholic beverages - beer, wine, whiskey both at home and in a restaurant [14]. In the structure of the consumer budget, food should not exceed 30%, non-food products - 47%, other goods and services - 23% [14]. According to UN estimates, the global monthly income limit should be at least \$ 510, while in Ukraine - a little more than \$ 82.7 [7].

The consumer basket also serves as a basis for comparing calculated and actual consumption levels.

The price of the consumer basket depends on the level of retail prices for goods and tariffs for paid services (for example, utility bills). This practice is known throughout the civilized world. For each type of needs, the calculation includes the purchase of relatively cheap goods, usually at government fixed prices. If, for example, in the market this product or service is sold at lower prices, the lowest level is taken as a basis [1].

In the EU countries, the consumer basket is not formed in the same way as in Ukraine: they estimate what the average consumer spent money on, and in our country they indicate that he can buy it for the minimum wage. There are 2,000 products in the Polish basket and the basket changes every year, depending on the consumption structure of households. The decision to revise is made by the Polish authorities. An annual survey is conducted, on the basis of which the basket is compiled. According to the German Bureau of Statistics, their consumer basket contains all the goods and services that are most purchased, and its composition is updated every 5 years [19].

In Ukraine from 2020 the cost of the minimum food basket was 42.1% of the minimum wage, while last year's figure was 45.4%. This indicates that wages in Ukraine have risen more than prices. Thus, in 2020, the minimum wage in Ukraine increased by 13.2%, in the ranking of growth of "minimum wages" in the world, Ukraine ranked 15th out of 54 countries. For the first time since 2008, the minimum wage in Ukraine in dollar terms exceeded the "mini small" in Russia and Belarus. It is worth noting that from January 1, 2021 the minimum wage is 4723 hryvnia, and the subsistence level - 2027 hryvnia. It is also worth noting that our country ranked 40th in the ranking of the ratio of food prices to the minimum wage, where the leading positions are occupied by Australia, Britain and Ireland, be-

cause there the food basket is from 7 to 7.3% of the local minimum wage [17].

According to officials, the composition of the basket allows Ukrainians not to starve, to watch their appearance, to dress more or less decently and even to join the beautiful - to visit cultural institutions in total 6 times a year [9].

On the other hand, the government believes that spending on clothes is often not necessary. For example, a man can wear the same pants for 3 years, a sports suit and a sweater for 3 years, have as many as ten pairs of socks a year, but it is not necessary to change swimming trunks more than once every 4 years. A woman's wardrobe also "touches": 2 bras a year, a skirt one for 4 years, two dresses for 7 years, six pairs of tights a year, one winter coat for 7 years and one pair of winter boots for three years. Ukrainians are offered a haircut 6 times a year, a cinema, a theater, a circus, a zoo and various cultural events - also 6 times a year. Dry cleaning service can be used one time per two years [9].

The world community has developed the basic normative acts aimed at ensuring the normal existence of man and his development, which our country must adhere to, because it has ratified them and is a member of many international organizations. These include: International Labor Organization (ILO) Convention 131 "On the Establishment of Minimum Wages with Special Account for Developing Countries" (ratified by Ukraine on 19 October 2005), ILO Convention № 117 "On Basic Goals and norms of social policy "in 1962 (ratified by Law № 692-VIII of 16.09.2015), the Universal Declaration of Human Rights, adopted by the UN General Assembly," International Covenant on Economic, Social and Cultural Rights "in 1966. However the policy of our government shows that it actually commits a crime against its people, setting inadequate dimensions of both the consumer basket and the subsistence level [5].

In more than 50% of countries, the minimum wage is the limit of a person's physiological survival, rather than a point of reproduction of the labor force and decent living conditions.

According to the International Labor Organization (ILO) Convention No. 131 concerning the Establishment of Minimum Wages, with Special Account for Developing Countries, 1970, the establishment of a minimum wage should be one of the elements of a policy aimed at combating poverty and poverty, ensuring that the needs of all employees and their families are met. The main purpose of establishing the minimum wage should be to provide employees with the necessary social protection in relation to the minimum allowable wage levels. The level of the minimum wage is considered as a lower limit, which should guarantee the satisfaction of the basic living needs of the employee and his family members.

According to international instruments, the minimum wage must be set, on the one hand, taking into account the interests of workers and members of their families, and on the other - taking into account the interests of economic development. It is the socio-economic situation of the country that determines the criteria for establishing the minimum level.

Today two approaches to determining the minimum wage have been formed in the world. The first is based on the minimum needs that must be met to save lives (the so-called consumer basket of vital goods and services in value terms). In this case the minimum wage is equal to the subsistence level. This is the approach practiced in Ukraine. However, in economically developed countries it is considered acceptable to use only in wartime.

The second approach assumes that minimum guarantees should apply not only to physical but also to social and cultural human needs. In this case, the size of the minimum wage is comparable to the level of the average wage. Thus, in Japan it is about 44%, in the US 50%, in the Netherlands it reaches almost 75% of the average salary. This option allows you to set the minimum wage at a level that is 2-2.5 times higher than the subsistence level.

The main line of demarcation between developed countries and Ukraine runs through the specifics of calculating the minimum wage (MW). For example, if in the USA the size of the minimum wage is based on official statistics on the cost of living for a family of 4 people (2 adults and 2 children), then we have a living wage per able to work person. In Ukraine, the minimum wage performs the function of simply reproducing the labor force of one individual. Whereas in the USA and Europe it is a question of reproduction of labor resources of the country as a whole.

According to the ILO, today more than 90% of all countries in the world have legislation that regulates the minimum wage. However, there is a global inequality in the monetary dimension. Thus, in 20% of the poorest countries, the average minimum wage is \$ 57, while the richest 20% can boast \$ 1,185.

The mechanism for establishing and regulating this social standard is diverse. In some countries, the government determines the size of the minimum wage (Slovenia, the Netherlands, Croatia, New Zealand, Ireland, and Greece). This is often preceded by consultations between the authorities, employers and workers' representatives (Latvia, Lithuania, Poland, Bulgaria, Slovakia, Hungary, Great Britain, and the Czech Republic). In the United States, there is a federal and regional level of minimum wage, though in Japan and Canada, there is only a regional level. On the other hand, there are no minimum wage laws in Finland, Norway, Italy, Germany, Denmark, Austria, and Sweden. There is a tradition of concluding collective agreements between interested sides [16].

According to statistics, Ukraine significantly loses to European countries in terms of minimum wage. Even in the recent past, the continent's poorest countries, such as Albania and Bosnia and Herzegovina. Unfortunately, the level of minimum wage in Ukraine is showing increasing compliance with African standards. In absolute terms the Ukrainian minimum wage is almost equal to the Nigerian one (83.8 and 81 euros, respectively). Moreover, such countries of the African continent as Algeria, Gabon, Botswana, and Cape Verde are already ahead of Ukraine in this respect [7].

The size of the consumer basket, the subsistence

minimum and the minimum wage are interrelated categories, the level of which is regulated by a directive method. As can be seen from the results of the study, none of these indicators does not correspond to their real level in the current economic realities of Ukraine. It is understandable to limit state resources in terms of meeting consumer demands of citizens. Therefore, in the future further research should be aimed at finding alternative ways to form a decent subsistence level, improving methodological approaches to its definition and more differentiated redistribution of available budget funds provided for social security of the population of Ukraine.

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