

UDC [336.59: 364.013] (477)

DOI: <https://doi.org/10.32782/2304-0920/3-82-16>**Verhun Antonina**  
**Bondarchuk Julia**

Kyiv National University of Technologies and Design

**PECULIARITIES OF FINANCIAL SECURITY OF SOCIAL GUARANTEES FOR UKRAINIAN POPULATION**

The state financial resources play an important role in providing social guarantees: the material well-being of people with disabilities and other aided categories of the population, as well as determining the scope of the wage fund in the budgetary sphere. Thus, affecting all aspects of the economic and social development of the country, ensuring the fulfillment of the state social function, state finances are the main source of financing social guarantees, which ensures the realization of social interests of all segments of the population. The theoretical bases for providing social guarantees of the population have been studied in the article, the basic tendencies and specific features for financing social guarantees of life of the population in Ukraine have been revealed. In particular, the main subjects of the formation of funds for providing social guarantees have been considered. It has been established that the formation of the financial base of social guarantees is achieved through the mediation of many links of the financial system: the consolidated state budget, social extra-budgetary funds, funds of non-state personal and property insurance, economic entities and household funds.

**Keywords:** social standards, social guarantees, state financing.

**Purpose setting.** In modern times of economic development, the creation of a national system of social guarantees for the state is of paramount importance. The main principles of such a system are enshrined in legislation, in particular in the Laws of Ukraine “On Living Wage” [1] and “On State Social Standards and Social Guarantees” [2], the Constitution of Ukraine [3], according to which the living wage is a value sufficient to ensure the normal functioning of the human body, maintaining its health set of food, a minimum set of non-food items and a minimum set of services necessary to meet personality’s basic social and cultural needs.

The Universal Declaration of Human Rights [4], adopted and proclaimed by the General Assembly, states that “everyone has the right to a standard of living, including food, clothing, housing, medical care and necessary social services, which is necessary for the maintenance of health and the well-being of himself and his family”[4].

Having ratified the European Social Charter [5] (revised) in part, the International Labor Organization Social Policy (Basic Aims and Standards) Convention No. 117 [6], the Minimum Standards of Social Security No. 102 [7] and having signed the Association Agreement with the European Union [8], Ukraine has committed itself to ensuring the living standards of its population in accordance with the international norms and standards, and guarantees social security to everyone not lower than the vital living wage, protection from poverty and social exclusion.

This transition has changed the content of the economic mechanism in Ukraine, the organizational structures of its individual parts, including modernizing the financial system. However, the role of the state in providing social guarantees to the population remains quite important and significant. The sphere of social policy is a part of the state policy, which by its actions mitigates the negative consequences of individual and social inequality, socio-economic upheavals in society. State regulation of socioeconomic relations, the social sphere, being one of the prerequisites for economic and social development of society and a special form of government, acts as the most important component of the state’s socioeconomic policy.

**Actual scientific researches and issues analysis.**

A significant contribution to the formation of the idea of the principles of formation and development of the institute of social policy in Ukraine, identifying the peculiarities of the functioning of the social protection system has been made by such leading scientists as S.I. Bandur, V.M. Heiets, O.M. Holovinova [9], M.Ye. Horozhankina [9], V.P. Horina [11; 14], V.L. Dykan, L.I. Dmitrichenko [9], T.Ya. Zaiats, O.M. Kovaliuk [16], and others. At the same time, the problems of formation and implementation of modern social policy focused on the European social standards, which are extremely relevant for the modern Ukrainian state, remain not fully researched and therefore unresolved.

Given the above, **the purpose of the article** is to study the financing of social guarantees in Ukraine in terms of the possibility of adaptation to the European social standards and identify the main directions of modernization of social policy in Ukraine.

**Key findings.** Social guarantees are the mandatory element of the state’s economic system, which determines the level of social welfare and is an important condition for its economic and social stability.

The total set of state social guarantees to the population is conditionally divided into basic (minimum wage; minimum old-age pension; tax-free minimum income; state social assistance and other social benefits) and additional social guarantees (living standards of the population affected by the accident at the Chernobyl Nuclear Power Station; levels of remuneration of employees of different qualifications in institutions and organizations funded from the budgets of all levels; scholarships for students of vocational and students of state institutions of higher educational; indexation of income; providing guaranteed amounts of socio-cultural, housing and communal, transport, household services, etc.).

The Ukrainian economics assigns a leading role in providing social guarantees to the state, highlighting the following ways to implement them:

- transfer payments from budgets of different levels;
- determination of poverty standards and minimum income levels, which is an element of public financial planning;
- social insurance, the basis of which is the system of compulsory state insurance;

- state funding of the social sphere;
- regulation of employment relations [9, p. 20].

Almost every of these ways of implementing social guarantees is associated with the movement of financial resources and reflects the interaction of elements of the system of their financial security. The dynamics of funding for social guarantees, the sources of their formation and the directions of use of funds largely determine the success of measures to ensure the realization of social interests of citizens, which is the basis for achieving social security.

The Ukrainian financial science does not give an unambiguous answer to the question of the content of financial security, considering it as a flow of financial resources, the method of financial mechanism, a set of components. In particular, the team of authors of the textbook “Finance” [10, p. 94], N. Kravchuk [11, p. 56] define financial security as the formation of trust funds of economic entities in a sufficient amount and their effective use. In general, agreeing with the proposed definition, we consider it necessary to note that along with determining the order of formation and use of trust funds, financial support determines this process and for funds that do not have a stock form or purpose. O. Romanenko understands financial support to cover costs at the expense of financial resources accumulated by business entities and the state [12, p. 18]. In our opinion, the delimitation of the state as a special subject of financial security has a rational basis, as its activities are not based on the principles of commercial calculation, but are carried out to meet the needs and interests of society.

A characteristic feature of the process of financial security of social guarantees in general, and at the expense of financial resources of the state in particular, is its organizational complexity. The main subjects of the formation of funds for social guarantees, namely business entities, the state, the population, public and charitable organizations are interconnected by a complex system of financial relations and participate as a direct participant in their (social guarantees), and indirectly affect the amount of financial resources allocated to these goals. These relations are observed at all stages of the distribution of gross Ukrainian product, namely:

- at the stage of primary distribution, when there is a partial provision of social guarantees for the material well-being of the economically active population and the formation of primary incomes of economic entities and the state;

- at the stages of redistribution and secondary distribution, when the resources accumulated in the subjects of financial relations are used to generate income of the people with disabilities and employed in intangible production, as well as to finance social guarantees of consuming public services [14].

Examining the state financial security of social guarantees as an economic phenomenon, we can see that it acquires material expression in the movement of distributed value through the corresponding cash flows, which are carriers of financial relations and are characterized by a certain volume and direction. The amount of financial resources allocated by the state to provide social guarantees to the population depends on a number of objective factors, in particular, the level of economic development, the scale of redistribution of GDP through public finance and fiscal policy priorities.

In terms of content, state financial support of social guarantees, in our opinion, can be described as implemented on the basis of scientific princi-

ples of the process of forming state revenues and their use in accordance with social standards to ensure material well-being and consumption of public services.

Financial security of social guarantees is generally achieved through many parts of the financial system: budgets of various types and social insurance funds, which are elements of the public finance system; cash funds of business entities; personal and property insurance funds; household finances. Appropriate funds of financial resources of the state, business entities and the population are created for their proper financing. At the same time, various financial instruments provide income regulation for individuals and legal entities.

Although the construction of a financial security system of social guarantees involves the formation of a diversified set of sources and the use of various forms of financing, it should be based on the state's financial resources. O. Vasylyk identifies budget funds as the main source of funding social guarantees, noting that the state's citizens should be able to increase the level and quality of consumed social services at their own expense and credit [13, p. 274]. However, state funding of social guarantees is not limited to expenditures from the budget, but also involves the use of financial resources of extra-budgetary social funds.

The basis of financial security of social guarantees is laid in the process of financial and economic activities of economic entities of all forms of ownership. The distribution and redistribution of financial resources of enterprises, institutions and organizations is accompanied by the formation of a significant part of the income of the household sector, budget revenues, state and non-state insurance institutions, charitable organizations. Thus, providing financial resources to other aspects of financial relations, businesses determine the basic parameters of financial security of social guarantees indirectly.

Humanitarian and financial assistance to Ukrainian and foreign charitable organizations and foundations, individuals, and church communities is another, less important source of funding social guarantees, which has been developed in recent years. In most cases, it is to finance geriatric facilities, implement programs to help the poor, and hold charity events. A new area of activity of the above organizations is financial assistance to local communities in the implementation of projects for the construction of social infrastructure. At the same time, it should be recognized that the charity development in Ukraine is constrained by the lack of economic incentives from the state to implement charitable programs [15].

Without questioning the important role of businesses, charities and the population in shaping the financial security of social guarantees, it should be recognized that their participation is largely limited to the financing of social guarantees of material well-being. Social guarantees, the satisfaction of which is aimed at forming a certain standard of life quality and is determined, first of all, by the quantitative and qualitative characteristics of the received public services, remain practically out of the economic entities' attention. The main source of their funding are the resources accumulated in the public finance system.

The state's defining role in the financial provision of public services has a reasoned explanation. Given that these services have features that cause low economic efficiency of their provision, the pro-

duction of these services is concentrated in sectors of the economy that operate on a non-profit basis, with the main purpose of its operation is not profit, but their production for the widest possible consumer circles. Therefore, these business conditions are not of interest for business structures, and therefore the participation of private business in the financing of public services in the state is irregular. As a rule, it is limited to the provision of high-value services to the affluent sections of the population, and their consumption testifies to belonging to the social elite. In view of this, in order to ensure the availability of social services for the general population, the state almost alone forms the financial base of the economy, the activities of which are aimed at providing social guarantees that determine a certain standard of life quality [16].

However, the state's financial resources also play an important role in ensuring social guarantees of material well-being. The indicators of incomes of people with disabilities and other aided categories of the population largely depend on the volume of state funding, as well as the scale of the wage fund in the budget sphere is determined. Thus, influencing all aspects of economic and social development of the country, ensuring the implementation of the social function of the state, public finance is the main source of funding social guarantees, which ensures the realization of social interests of all segments of the population.

The second aspect of financial security of social guarantees is the forms of financing, which in financial science are divided from the standpoint of the individual to self-financing, lending and external financing (including budget financing, insurance and financing from business entities). At the same time, the financial security of social guarantees involves the use of all these forms to some extent, which can be used both independently and in combination. Given the subject of scientific research, directly the forms of public financial security of social guarantees can include budget financing, social insurance and lending from the state's financial resources [16].

Compulsory state social insurance funds are the important source for funding social guarantees. Their financial resources ensure the solution of two important socioeconomic tasks: preservation and full recovery of the active part of the population and guaranteed material security of citizens who have lost their ability to work due to retirement and other reasons.

In view of the above and taking into account the European integration aspirations of Ukraine, there is an urgent need to make informed decisions in the near future to revise methodological approaches to determine the subsistence level and develop new legislative mechanisms that would ensure maximum compliance with the basic social standard basic physiological, household and social needs of a person, maintaining a normal standard of living, not survival on the brink of poverty.

As the experience of foreign countries shows, the use of the concept of "minimum standard of living" in different interpretations ("living wage", "minimum income") in many countries is one of the important mechanisms for implementing socioeconomic policies aimed at ensuring socially acceptable living standards and welfare of citizens.

However, there is no single optimal method for each state to form a subsistence rate. First of all, it depends on the economic capabilities of the state,

which in turn depend on the socioeconomic development of the country and effective management decisions for its welfare.

In Canada and the United States, for example, there is no subsistence rate at all, and the Canadian and American governments use a welfare rate, at least for unemployed people, a monthly unemployment benefit sufficient to provide for themselves but not enough for long-term residence.

However, most European countries use the living wage, and it reaches significant values.

At the same time, when determining the living wage in 22 out of 28 European countries, governments emphasize the understanding that everyone is able to earn a decent living on their own. Therefore, in these countries, the role of the guaranteed living wage is performed by the minimum wage, the amount of which allows to meet the needs of a person at a minimum sufficient rate and not to feel socially isolated.

It should be noted that in most European countries there is no link between the size of the consumer basket and the living wage. Social standards in each country have their own characteristics, but the consumer basket in Europe is mainly a marker of inflation. Monitoring the prices of goods and services included in the consumer basket allows to monitor inflation and adjust social benefits accordingly.

Today, the most common are six methods of calculating the living wage, which differ in nature and significance. Thus, the most developed European countries use resource or median methods, due primarily to their budgetary capabilities.

"Living wage", or the subsistence rate, is not regulated in most countries of the European Union. In addition, it is not set for one person, as in Ukraine, but for a medium-sized family (or for a household consisting of one or more people). Consumption rates have been replaced by the average wage, of which the subsistence rate is almost 60 percent. Based on this, the poverty line and the number of those entitled to social assistance from the state are calculated. Thus, the countries of the European Union do not calculate poverty, but calculate a normal standard of living.

In Ukraine today, the issue of improving the methodology for determining the subsistence rate taking into account international standards and international experience and simplifying the rather complex and cumbersome current mechanism for calculating the subsistence rate to make it more transparent, accessible and understandable is quite relevant.

As noted by the National Tripartite Socioeconomic Council, we are interested in the experience of Slovakia, which uses the normative-statistical method of determining the living wage, the essence of which is to combine calculations of the cost of food, the cost of housing and utilities services, non-food products as a share of total costs. At the same time, the regulations of the country under study clearly state that the minimum wage should always exceed the living wage, and the mechanism of its calculation depends on the growth of the average monthly wage and the subsistence minimum associated with the "cost of living" of low-income households. The living wage is determined according to the average consumer basket of the current period, which is based on the average share of each item of consumption of goods and services in total consumption. The subsistence minimum for one individual or group of individuals (family) in the current period is calculated for one adult (single or first family member), for each subsequent adult in the family.



The proposal to move to a normative-structural approach based on normative determination of food basket and structural method of calculating the value of non-food products and services as a percentage of the value of the food basket was one of the most discussed in Ukraine both in academia and among experts in the field of social policy and people's deputies of Ukraine for a long time. An additional argument in favor of such a method of calculating the living wage in Ukraine was the possibility of avoiding speculation, which was constantly driven by sets of goods and services.

In addition, the parties of the social dialogue have long been negotiating the need to move to a normative and structural method of calculating the living wage. Unfortunately, for a long time, no agreed version of the relevant legislative changes has been developed, as the social partners have not agreed on a number of important positions, in particular on the structure of the subsistence minimum and its scope.

It should be noted that currently the Verkhovna Rada of Ukraine has registered several legislative initiatives aimed at establishing a living wage in the

amount that would correspond to the actual value of sets of food, non-food goods and services, as well as proposals to expand the list of goods and change the methodological approach to the formation of the subsistence rate.

**Conclusions.** Thus, the formation of the financial base of social guarantees is achieved through many parts of the financial system: the consolidated state budget, social extra-budgetary funds and non-state personal and property insurance funds, businesses and households. Given the economic essence of social guarantees as a concept that testifies to the state-guaranteed level of satisfaction of socio-economic needs, it is justified that the leading role in providing social guarantees should be played by the state.

Forms of financial security of social guarantees include self-financing from the personal income of citizens, external financing, which is based on financial resources accumulated in the public finance system and business entities, as well as lending. Forms of state financial security of social guarantees can be defined as budget financing, social insurance and public lending.

## References:

1. Zakon Ukrainy «Pro pozhytkovyi minimum» [Law of Ukraine “On the subsistence rate”] [Electronic resource]. – Access mode: [http://search.ligazakon.ua/l\\_doc2.nsf/link1/T990966.html](http://search.ligazakon.ua/l_doc2.nsf/link1/T990966.html) (accessed 27.04.2020).
2. Zakon Ukrainy «Pro derzhavni sotsialni standarty ta derzhavni sotsialni harantii» [Law of Ukraine “On state social standards and state social guarantees”]. [Electronic resource]. – Access mode: [http://search.ligazakon.ua/l\\_doc2.nsf/link1/T002017.html](http://search.ligazakon.ua/l_doc2.nsf/link1/T002017.html) [in Ukrainian] (accessed 29.04.2020)
3. Konstytutsiia Ukrainy [Constitution of Ukraine]. [Electronic resource]. – Access mode: <https://www.president.gov.ua/documents/constitution> [in Ukrainian] (accessed 29.04.2020)
4. Zahalna deklaratsiia prav liudyny [Universal Declaration of Human Rights]. [Electronic resource]. – Access mode: [https://zakon.rada.gov.ua/laws/show/995\\_015](https://zakon.rada.gov.ua/laws/show/995_015) [in Ukrainian] (accessed 27.04.2020)
5. Yevropeiska sotsialna khartiia [European Social Charter]. [Electronic resource]. – Access mode: [https://zakon.rada.gov.ua/laws/show/994\\_062](https://zakon.rada.gov.ua/laws/show/994_062) [in Ukrainian] (accessed 28.04.2020)
6. Konventsiiia pro osnovni tsili ta normy sotsialnoi polityky № 117 [Convention on the Basic Objectives and Norms of Social Policy № 117]. [Electronic resource]. – Access mode: [https://zakon.rada.gov.ua/laws/show/993\\_016](https://zakon.rada.gov.ua/laws/show/993_016) [in Ukrainian] (accessed 29.04.2020)
7. Konventsiiia pro minimalni normy sotsialnoho zabezpechennia N 102 [Convention on Minimum Standards of Social Security No. 102]. [Electronic resource]. – Access mode: [https://zakon.rada.gov.ua/laws/show/993\\_011](https://zakon.rada.gov.ua/laws/show/993_011) [in Ukrainian] (accessed 29.04.2020)
8. Uhoda pro asotsiatsiiu mizh Ukrainoiu, z odnii storony, ta Yevropeiskym Soiuzom, Yevropeiskym spivtovarystvom z atomnoi enerhii i yikhnimi derzhavamy-chlenamy, z inshoi storony [Association agreement between Ukraine, on the one hand, and the European Union, the European Atomic Energy Community and their Member States, of the other hand]. [Electronic resource]. – Access mode: [https://zakon.rada.gov.ua/laws/show/984\\_011](https://zakon.rada.gov.ua/laws/show/984_011) [in Ukrainian] (accessed 27.04.2020)
9. O.M. Holovinov, M.Ye. Horozhankina, L.I. Dmytrychenko ta in.(2004) Social policy and economic security. [Social policy and economic security] Donetsk: Kashtan [in Ukrainian]
10. S.I. Yurii, L.M. Alekseiienko, I.V. Ziatkovskiy ta in. (2008) Finansy. [Finance] K.: Znannia [in Ukrainian]
11. N.Ya. Kravchuk, V.P. Horyn, T.B. Yasenovska (2008) Finansy. [Finance] Ternopil: Ekonomichna dumka [in Ukrainian]
12. Romanenko O.R. (2003) Finansy. [Finance]. K.: Tsentri navchalnoi literatury [in Ukrainian]
13. Vasylyk O.D. (2000) Teoriya finansiv [Theory of Finance] K.: NIOS [in Ukrainian]
14. Horyn V. (2009). Konceptualni zasady finansovogo zabezpechennia social'nykh garantij [Conceptual principles of financial security of social guarantees]. Svit finansiv, 3 (20). 97-106 [in Ukrainian]
15. Karpyshyn N.I. (2007) Sutnist, dzherela ta formy finansovogo zabezpechennia oxorony zdorov'ya [Essence, sources and forms of financial support for health care] Svit finansiv.2(11). 63- 72. [in Ukrainian]
16. Kovaliuk O.M. (2002) Finansovyj mexanizm organizatsiyi ekonomiky Ukrainy (problemy teorii i praktyky) [Financial mechanism of organization of economy of Ukraine (problems of theory and practice)]. Lviv: Vydavnychiy tsentr Lvivskoho natsionalnoho universytetu im. I. Franka. [in Ukrainian]

## Список використаних джерел:

1. Закон України «Про позитковий мінімум». URL: [http://search.ligazakon.ua/l\\_doc2.nsf/link1/T990966.html](http://search.ligazakon.ua/l_doc2.nsf/link1/T990966.html) (дата звернення: 27.04.2020).
2. Закон України «Про державні соціальні стандарти та державні соціальні гарантії». URL: [http://search.ligazakon.ua/l\\_doc2.nsf/link1/T002017.html](http://search.ligazakon.ua/l_doc2.nsf/link1/T002017.html). (дата звернення: 29.04.2020).
3. Конституція України. URL: <https://www.president.gov.ua/documents/constitution> (дата звернення: 29.04.2020).
4. Загальна декларація прав людини. URL: [https://zakon.rada.gov.ua/laws/show/995\\_015](https://zakon.rada.gov.ua/laws/show/995_015) (дата звернення: 27.04.2020).
5. Європейська соціальна хартія. URL: [https://zakon.rada.gov.ua/laws/show/994\\_062](https://zakon.rada.gov.ua/laws/show/994_062) (дата звернення: 28.04.2020).
6. Конвенція про основні цілі та норми соціальної політики № 117. URL: [https://zakon.rada.gov.ua/laws/show/993\\_016](https://zakon.rada.gov.ua/laws/show/993_016) (дата звернення: 29.04.2020).
7. Конвенція про мінімальні норми соціального забезпечення N 102. URL: [https://zakon.rada.gov.ua/laws/show/993\\_011](https://zakon.rada.gov.ua/laws/show/993_011) (дата звернення: 29.04.2020).
8. Угода про асоціацію між Україною, з однієї сторони, та Європейським Союзом, Європейським співтовариством з атомної енергії і їхніми державами-членами, з іншої сторони. URL: (дата звернення: 27.04.2020).

9. Соціальна політика та економічна безпека / [О.М. Головінов, М.С. Горожанкіна, Л.І. Дмитриченко та ін.]; під ред. д-ра екон. наук, проф. Є.І. Крихтіна. – Донецьк: Каштан, 2004. – 336 с.
10. Фінанси: Підручник / [С.І. Юрій, Л.М. Алексеєнко, І.В. Зятковський та ін.]; за ред. С.І. Юрія, В.М. Федосова. – К.: Знання, 2008. – 611 с.
11. Фінанси: Навчально-методичний посібник / [Н.Я. Кравчук, В.П. Горин, Т.Б. Ясеновська]. – Тернопіль: Економічна думка, 2008. – 432 с.
12. Романенко О.Р. Фінанси: Підручник / О.Р. Романенко. – К.: Центр навчальної літератури, 2003. – 312 с.
13. Василик О.Д. Теорія фінансів: Підручник / О.Д. Василик. – К.: НІОС. – 2000. – 416 с.
14. Горин В. Концептуальні засади фінансового забезпечення соціальних гарантій. Світ фінансів. 2009. № 3 (20). С. 97-106.
15. Карпшин Н.І. Сутність, джерела та форми фінансового забезпечення охорони здоров'я. Світ фінансів. 2007. № 2(11). С. 63–72.
16. Ковалюк О.М. Фінансовий механізм організації економіки України (проблеми теорії і практики). Монографія / О.М. Ковалюк. – Львів: Видавничий центр Львівського національного університету ім. І. Франка, 2002. – 396 с.

**Вергун А. Н.  
Бондарчук Ю. А.**

Київський національний університет технологій і дизайну

## ОСОБЕННОСТИ ФИНАНСОВОГО ОБЕСПЕЧЕНИЯ СОЦИАЛЬНЫХ ГАРАНТИЙ НАСЕЛЕНИЯ В УКРАИНЕ

### Резюме

Финансовые ресурсы государства играют важную роль в обеспечении социальных гарантий: материального благосостояния нетрудоспособных лиц и других льготных категорий населения, а также определяют масштабы фонда оплаты труда в бюджетной сфере. Таким образом, воздействуя на все аспекты экономического и социального развития страны, обеспечивая выполнение социальной функции государства, государственные финансы является основным источником финансирования социальных гарантий, обеспечивает реализацию социальных интересов всех слоев населения. В статье исследованы теоретические основы обеспечения социальных гарантий населения, выявлены основные тенденции и специфические особенности финансирования социальных гарантий жизни населения в Украине. Так, в частности, рассмотрены основные субъекты формирования фондов денежных средств для обеспечения социальных гарантий. Установлено, что формирование базы социальных гарантий достигается при посредничестве многих звеньев финансовой системы: сводный бюджет государства, социальных внебюджетных фондов и фондов негосударственного личного и имущественного страхования, субъектов хозяйствования и домохозяйств.

**Ключевые слова:** социальные стандарты, социальные гарантии, государственное финансирование.

**Вергун А. М.  
Бондарчук Ю. А.**

Київський національний університет технологій та дизайну

## ОСОБЛИВОСТІ ФІНАНСОВОГО ЗАБЕЗПЕЧЕННЯ СОЦІАЛЬНИХ ГАРАНТІЙ НАСЕЛЕННЯ В УКРАЇНІ

### Анотація

В сучасних умовах розвитку економіки створення національної системи соціальних гарантій для сучасної держави має першочергове значення. Підписавши Угоду про асоціацію з Європейським Союзом, Україна взяла на себе зобов'язання забезпечити життєвий рівень свого населення відповідно до міжнародних норм і стандартів та гарантувала соціальне забезпечення кожному не нижче життєво важливого прожиткового мінімуму, захист від бідності та соціального відчуження. Зазначений перехід змінив зміст господарського механізму в Україні, організаційних структур окремих його частин, у тому числі модернізував фінансову систему. Проте, роль держави щодо забезпечення соціальних гарантій населенню залишається досить важливою та значущою. Фінансові ресурси держави відіграють вагомую роль у забезпеченні соціальних гарантій: матеріального добробуту непрацездатних осіб та інших пільгових категорій населення, а також визначають масштаби фонду оплати праці у бюджетній сфері. Таким чином, впливаючи на усі аспекти економічного та соціального розвитку країни, забезпечуючи виконання соціальної функції держави, державні фінанси є основним джерелом фінансування соціальних гарантій, що забезпечує реалізацію соціальних інтересів усіх верств населення. В статті досліджено теоретичні основи забезпечення соціальних гарантій населення, виявлено основні тенденції і специфічні особливості фінансування соціальних гарантій життя населення в Україні. Так, зокрема, розглянуто основні суб'єкти формування фондів грошових коштів для забезпечення соціальних гарантій. Встановлено, що формування фінансової бази соціальних гарантій досягається за посередництва багатьох ланок фінансової системи: зведеного бюджету держави, соціальних позабюджетних фондів і фондів недержавного особистого та майнового страхування, суб'єктів господарювання і домогосподарств. Досліджено досвід США та Канади, а також країн Європейського Союзу щодо використання концепції «мінімального рівня життя». Встановлено, що найбільш близьким для нас є досвід Словаччини, де прожитковий мінімум визначається згідно із середньостатистичним споживчим кошиком поточного періоду, який складається з урахуванням усередненої питомої ваги кожної позиції споживання товарів і послуг у загальному обсязі споживання. Проаналізовано кроки українського Уряду щодо приведення до європейських стандартів, спрямованих на встановлення прожиткового мінімуму в розмірі, який відповідав би фактичній вартісній величині наборів продуктів харчування, непродовольчих товарів і послуг, а також з пропозиціями щодо розширення переліку товарів та зміни методологічного підходу до формування прожиткового мінімуму.

**Ключові слова:** соціальні стандарти, соціальні гарантії, державне фінансування.