UDC 369.011

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DEVELOPMENT OF STATE SOCIAL INSURANCE IN UKRAINE

The article discusses the theoretical aspects of the development of state social insurance in Ukraine. In the course of research, an analysis and synthesis as methods of theoretical knowledge of phenomena are used. Comparisons is used as empirical methods for the conducted research. For conducting research and substantiation of the relevant conclusions, theoretical models of state social insurance are analyzed, their general signs and differences are presented. Results of the research showed that Ukraine is trying to build financial support for the social protection system on the basis of the guaranteed minimum income of the population. The formation of the social insurance system in Ukraine is accompanied by the transition from the Beveridge's model to the continental model of the European countries. Study of economic indicators that will accompany the transition by Ukraine to the continental model of social protection of the population opens up prospects for future research in this area of financial science.

Keywords: finance, *state social insurance, models of state social insurance, social protection of the population.*

РОЗВИТОК ДЕРЖАВНОГО СОЦІАЛЬНОГО СТРАХУВАННЯ В УКРАЇНІ

Сидорчук А.А.

У статті розглядаються теоретичні аспекти розвитку державного соціального страхування в Україні. У ході дослідження використовуються аналіз та синтез як методи теоретичного пізнання явищ, порівняння – як емпіричні методи для проведених досліджень. Проаналізовано теоретичні моделі державного соціального страхування, представлено їхні загальні ознаки та відмінності. Результати дослідження показали, що Україна намагається побудувати фінансову підтримку системи соціального захисту на основі гарантованого мінімального доходу населення, а формування системи соціального страхування в країні супроводжується переходом від моделі Беверіджа до континентальної моделі європейських країн. Вивчення економічних показників, які будуть супроводжувати перехід України до континентальної моделі соціального захисту населення, відкриває перспективи майбутніх досліджень у цій галузі фінансової науки.

Ключові слова: *фінанси, державне соціальне страхування, моделі державного соціального страхування, соціальний захист населення.*

РАЗВИТИЕ ГОСУДАРСТВЕННОГО СОЦИАЛЬНОГО СТРАХОВАНИЯ В УКРАИНЕ

Сидорчук А.А.

В статье рассматриваются теоретические аспекты развития государственного социального страхования в Украине. В ходе исследования используются анализ и синтез как методы теоретического знания явлений, сравнения – в качестве эмпирических методов для проводимых исследований. Для проведения исследований и обоснования соответствующих выводов анализируются теоретические модели государственного социального страхования, представлены их общие признаки и различия. Результаты исследования показали, что Украина пытается построить финансовую поддержку системы социальной защиты на основе гарантированного минимального дохода населения, а формирование системы социального страхования в стране сопровождается переходом от модели Бевериджа к континентальной модели европейских стран. Изучение экономических показателей, которые будут сопровождать переход Украины к континентальной модели социальной защиты населения, открывает перспективы для будущих исследований в этой области финансовой науки.

Ключевые *слова: финансы, государственное социальное страхование, модели государственного социального страхования, социальная защита населения.*

Formulation of the problem. Increasing attention to the problems of state social insurance in Ukraine is conditioned by its active use as an element of social protection of the population. In addition, we watch changing the conceptual approaches to the essence of state social insurance as one of the instruments for overcoming poverty among the population. Consideration of this phenomenon in modern conditions is determined by world tendencies when significant funds for social insurance needs are directed from the state budget, which modifies the essence and purpose of state social funds.

Analysis of recent researches and publications. Such foreign scholars as W. Beveridge, O. von Bismarck, R. Nozick, J. Rawls and others made a significant contribution to the formation of theoretical foundations of state social insurance. Among Ukrainian researchers, it is worth mentioning O. Vasylyk, B. Nadtochiy, M. Savarina, N. Shamanska, S. Yuriy and others.

Despite the considerable interest of economists, the issue of theoretical state social insurance needs more complete and comprehensive coverage. This is confirmed by the practice of state social funds formation at the expense of both insurance fees and state budget funds. It testifies to the lack of proper theoretical substantiation of the financial base of state social insurance and makes it impossible to develop long-term social policy in this area.

The purpose of the paper is to research the theoretical aspects of development of state social insurance in Ukraine. The research method allows us to learn about the theoretical models of social insurance and which of these models is implemented in Ukraine in nowadays.

Results and discussion. State social insurance is considered by us as a state system of measures that allows not to fall into poverty for the part of the population who has lost his earnings due to adverse events (illness, age, unemployment, etc.). Characteristically, the formation of such a system occurred and occurs in states with different political structure, type of economic system, the pace of economic development, the system of law. Therefore, social insurance (in the state or private form) nowadays becomes a universal and actually non-alternative tool for overcoming poverty for the population. The formation of social insurance was preceded by the following factors.

In the second half of the nineteenth century for England and the United States was characterized by a low proportion of public expenditures in GDP, which was about 8% [1]. This is due to the domination of the then-time economic science of the traditions of A. Smith and J.S. Mill, which defined as important goals of the state's functioning to provide protection against internal and external threats, support for law and order, and defended the limited participation of the state in solving social problems. Their position on social protection of the population can be confirmed by such considerations of A. Smith: "A man must always live by his work, and his wages must at least be sufficient to maintain him". He, in fact, notes that if a family is not able to earn the necessary amount by its own work, then it has to get it "If they cannot earn this by their labour they must make it up,..., either by begging or stealing" [2].

From the third quarter of the nineteenth century, the situation was changing. In the stage of economic growth, come the states that "catch up" with the industrialization of the United States and the Great Britain – Germany and France. Unlike the Anglo-Saxon world, these countries do not dominate the fact that the state's participation in society should be limited. However, by the middle of the century, these countries are faced by social contradictions that are characteristic of the early industrial stage of economic development: wages are set at a minimum level, and the working day lasted 12-14 hours [3].

The discovery of these contradictions belongs to the so-called externalities of the market economy. If it is not possible to stop the process of industrialization, it is necessary to apply certain efforts so that social destabilization does not lead to the formation of a strong labour movement capable of undermining the contemporary social order[1]. As a result, the German Government's interest in labour legislation, the formation of the first systems of social protection have started.

The political situation is changing – the national elites gradually come to the understanding that it is impossible to preserve the traditional forms of democracy of taxpayers in the conditions of an industrial society, which excluded from the political process low-income groups of the population. Political reforms aimed at broadening the electoral rights and ultimately the introduction of universal suffrage begin. Expansion of the electoral law changes the balance of power when making state decisions about the level of optimal state burden on the economy. Increasing participation in the political process is taken by those who can benefit from the increase in taxes and the expansion of their funded reallocated programs [1].

German economist A. Wagner, one of the developers of O. von Bismarck's government social insurance system, has formulated the thesis of "expanding public activity" – an increase in public spending, whose growth rates outpaced the growth rate of the national product. This thesis, due to its actual confirmation – new taxes on inheritance were introduced in Europe, direct income taxes and expanded public spending for social purposes – was named "Wagner's law". He defines the principles of taxation, which included the "principle of justice", derived from the socio-economic concept of a new historical school, which emphasized the need for social reforms, the growth of public social expenditures. With the help of public finances, it is possible to achieve a certain social justice.

A. Wagner distinguishes between two functions of taxes: fiscal and social welfare. The first is that with the help of taxes, the state is provided with the necessary funds for the financing of public services, so it requires the distribution of taxes in proportion to the income of taxpayers. The second, as a correction of the first function, implies that a progressive income tax should be introduced to finance a particular group of public social services [4].

Thus, the introduction of universal suffrage at the turn of the nineteenth and twentieth centuries led to the fact that governments began gradually to increase their spending in the twentieth century (mostly they were social and military) and increased the list of existing taxes (both direct and indirect) at that time. The justification of this approach in the field of public finances was carried out by A. Wagner. Obviously, social protection of the population is realized only if there is adequate material security. Therefore, in our opinion, "social insurance" is a form by which the state provides the necessary financial resources with the system of social protection pronounced by it for its realization in practice. The last thesis is based on the fact that protection can and should be ensured only with the availability of appropriate resources, which will focus on these goals in a separate fund of society. This leads to the objective need to form such an insurance fund.

There are three forms of creation of insurance funds:

(a) centralized reserve insurance funds or centralized insurance coverage;

(b) self-insurance funds;

(c) collective insurance funds.

Centralized insurance coverage is based on state liability and provides compensation for losses at the expense of national funds. However, losses are considered only as a result of extraordinary events, since public finances are intended to provide state functions to which insurance does not belong. Funds created in this form include, for example, the State Material Reserve, reserve funds or cash-reserve from budgets of all levels.

Self-insurance is based on the individual liability in the event of a risk occurrence and consists in the fact that the individual or legal entity forms personal insurance (reserve)

[1] In 1848 O. von Bismarck, as a member of the Prussian Parliament, proposed to take all possible steps to stop the industrialization in Germany.

funds at the expense of its income. They are in the form of savings, which are accumulated in bank deposits, securities, individual accounts, non-state pension funds, etc.

Creation of collective insurance funds is based on the joint responsibility of their participants. The essence of this type of relationship is that the formation of insurance funds is carried out at the expense of fees (insurance charges) of all participants, and compensation is made for those who suffered them as a result of certain events and circumstances. Given the mandatory nature of the participation of the population and the solidarity of their responsibility for their future, we can assume the possibility of the existence of nationwide collective insurance funds (or social insurance systems). This form eliminates the disadvantages and problems of the previous two, that is, it involves the taking of significant financial resources of members of social production at a given time and is inexpensive given that the volumes of such resources do not correspond to the size about the possible risks.

So, scientists say that: «…з метою державного фінансового забезпечення системи соціального захисту… *держава* (marked by myself – *Author*) формує грошові фонди цільового призначення… з метою забезпечення… у разі непрацездатності, старості, малозабезпеченості…» […for the purpose of state financial providing of the system of social protection … the *state* (marked by myself – *Author*) forms money funds of the special goals … in order to ensure … in the event of incapacity for work, old age, low-income…] it is in the form of collective insurance funds [5]. They singled out such a feature that is characteristic of collective social insurance funds, such as "solidarity" within the society but does not mainly reveal its content.

This feature should be understood as such a state of relations between its members, in which the financial security of the unemployed is carried out at the expense of employees in the social production of the population, temporarily or permanently disabled – at the expense of workable. It should also be noted that the creation and use of funds of funds is related to the redistribution of its funds within:

– life of one person (coverage of risks of occurrence of adverse events only if previously paid in the time of active labour fees);

– one generation of the population (covering the risks of unemployment, temporary disability, the upbringing of children, the onset of permanent disability as a result of an accident at work, etc.);

– between generations (extends to retirement age).

It is clear that the organization of such large-scale redistributive relations is only possible for the state, therefore, in our opinion, the notion of "social insurance system" is identical to the concept of "state social insurance system". This thesis is supported by Nadtochyy, who notes that «… засновником соціального страхування є завжди національна солідарність, на державному рівні воно виступає як основна складова соціальної політики…» […the founder of social insurance is always national solidarity, at the state level, it acts as the main component of social policy…] [6] and Gumenyuk, for which «… в Україні обов'язкова форма соціального страхування є державною…» […in Ukraine the mandatory form of social insurance is state-owned…] [7].

The organization of social insurance is determined by the models of social protection proclaimed by one or another state. The latter also determines the system of financial relations in society. Thus, if the model of the "minimum state" is implemented then the social function of the state is weak and the financial resources for its implementation are less and, consequently, the level of taxation in the economy will be low (for example, the countries of North America). On the contrary, if a society builds a socially-oriented (mixed) state with a widely expressed social function, then the need for financial resources for it increases, and therefore, the level of taxation in the economy will be higher (for example, the countries of Scandinavia or continental Europe).

In the member countries of the European Union, there are four basic models of social protection dominant: continental or model Bismarck (Germany, Austria, Switzerland), model Beveridge (Great Britain), Scandinavian (Sweden, Norway, Denmark, Finland) and Southern-European (Spain, Italy, Greece, Portugal). This typology is used by researchers of existing models of social protection of the population. However, it should be noted that in most states of the European Union, or even the United States or Canada, it is possible to find features indicating a certain combination of features of the Bismarck and Beveridge models of social protection of the population among themselves [8]. The degree of use of social insurance in each of these models shows in table 1.

As we see from the information in Table 1, the social insurance has become the most common and organizational support for implementing in the Bismarck model. Its formation began at the end of the XIX century in Germany, when, during the years 1883-1889, insurance laws were passed in case of illness, accidents, old age and disability. Given that the author of the innovations was Chancellor O. Bismarck, the system of financial support for lossless earners was organized on the basis of social insurance and was called the "Bismarck model". At the time of its formation, the German model reproduced the principles of *solidarity, subsidiary* (self-management of insurance funds) and *mandatory*.

The solidarity implies the existence of a system of fees from employers and insured employees to collective insurance funds. Services for the financing of the social protection cover only the insured population and do not depend on the size of personal employee fees, but have a tight connection with the duration of his professional activities. In order to ensure an equal level of provision of social services to members of the insurance fund (for example, in the event of unemployment or temporary disability, etc.), the same fee rate is assigned. The socially positive effect of redistribution is achieved by the same percentage of income in return for a load. In order to put mechanisms for redistribution within defined limits and not to abuse solidarity, the upper limit of income from which fees are assigned.

The principle of solidarity is supplemented by the principle of subsidiary (independence of insurance funds), which consists in the fact that insurance funds are organized in such a way that the share of the insured is not solved without his presence and supervision by the state. This principle is characterized by an organizational unit, the sole responsibility of insurance funds for the observance and representation of the interests of all social partners in society – employers, insured persons and the state.

Table 1. The place and role of social insurance in models of social protection of the population

The model of social protection of the population (countries of distribution)	The place and role of social insurance	Features
Continental or model Bismarck (Germany, Austria, Switzerland)	*Determining role*, since model is built on the principles of professional *solidarity* (the existence of fees to insurance funds, applies to all members of the family of the insured, etc.); *subsidiary* (insurance funds are self-governing and represent the interests of all social partners); *mandatory* participation of the population	Development of insurance in the event of unemployment, temporary incapacity for work, industrial accidents, pension and health insurance
Model Beveridge (Great Britain)	*An auxiliary role*, since it is based on the principles of: *universal* solidarity (covering the whole population, and not only insured persons, which leads to a low level of insurance payments, the requirement of binding is not put forward); *unity* (the basis for determining the size of the assistance is not the amount of paid fees, but the minimum level of human needs); *integration* (differentiation of sources of financial providing of social protection of the population)	Development of insurance in the event of unemployment and temporary incapacity for work insurance
Soviet (extreme left manifestation of Beveridge model) (USSR)	*Formal role*, since social insurance is based on the principles of the model Beveridge. The insurance fees are fully charged to the enterprise	Development of insurance in the temporary incapacity for work insurance, industrial accidents and pension insurance
Scandinavian (Sweden, Norway, Denmark, Finland)	*Insignificant role*, since the model is based on the principles of Beveridge model with the benefits of the principle of integration by budget funds. The insurance covers only the unemployed. Employer fees are predominantly used	Development of insurance in the event of unemployment and health insurance (Finland)
Southern-European (Spain, Italy, Greece, Portugal)	*Insignificant role*, since the model is based on the principles of Beveridge model with the benefits of the principle of integration by budget funds.	Development of insurance in the event of unemployment, temporary incapacity for work and pension insurance

Solidarity is accompanied by the mandatory participation of the working population in social insurance. Everyone employed in the social production of the population participates in the system of obligatory fees, each according to their incomes.

A smaller role and place is given to social insurance in the Anglo-Saxon model of social protection, called "the model of Beveridge", in honor of English politician W. Beveridge, who developed and implemented the basic principles of its life.

In particular, in the middle of the XX century, this statesman recommended the introduction of a social insurance system in the United Kingdom in the event of unemployment, industrial accident, illness through the introduction of fees from the payrolls of employees and employers. However, unlike Bismarck's model, the system began to cover not only insured persons and the entire population of the country.

If in the Bismarck model, the size of the assistance for a person is closely tied to the amount of pre-paid fees, and then the payout system based on the Beveridge model aims at verifying the material condition of a person as to its compliance with minimum parameters established by the state. In the case of income insufficiency, the difference is covered both by the current scheme of social insurance and by budget funds (tax revenues). The idea of Beveridge is based on three main principles that must be taken as a basis for the organization of the social insurance system: universality, unity, and integration [9].

The principle of universality lies in the fact that, as stated above, the system covered not only the working population but also the entire population of the country and provided social protection against a much wider range of possible risks than the Bismarck model (threat to health, loss of work, etc.). The financial support of social protection is provided with both at the expense of insurance fees and from taxation.

The third principle of integration involves the integration of various forms of material provision of social protection of the population: insurance, social assistance and savings banks. This principle is based on the coordination of the three main political and economic directions of the state's social policy: guaranteed minimum income of the person, protection of his health and full employment, implemented by the National Health Service and the State Employment Servic [10].

Taking into account the principles of Beveridge, in our opinion, this model of social protection of the population was also implemented in the USSR. Actually, it was the extreme left expression of this model with a tendency toward social assistance, not insurance. This is quite logical since in the conditions of existence of only the state ownership of the means of production or their result and in the absence of competition in the labor market through the centralized division of labor, the necessity of creating or independence of insurance funds is declarative. The peculiarity of the Soviet system of social protection is that social relations at that time were regulated by sectoral norms of law – labor, administrative, collective farms, and others. Social security as a separate, independent branch of law did not exist.

The Scandinavian model of social protection is named according to the region of its distribution – Northern Europe. Getting social services and benefits are generally guaranteed by all residents of the country and are not conditional on employment and payment of insurance fees. The financing of social protection systems in this model is mainly due to taxation, although insurance fees from entrepreneurs and hired workers play a role. In general, the level of social protection offered by this model is rather high. Last but not least, this is achieved through an active redistributive policy aimed at equalization of incomes.

The Southern European model is used in Italy, Spain, Greece and Portugal. In these countries, social protection systems have been established only over the past decades. It is worth pointing out that this model can be interpreted as developing, and it has a “transitional” character between Scandinavian and Beveridge model with a slope toward the latter. As a rule, the level of social protection in this model is relatively low, and the task of social protection is often viewed as a matter for relatives and families.

As we see, in the “pure” form none of the mentioned models of social protection is found; social insurance as a component of the financial mechanism of social protection of the population to a greater or lesser extent is reflected in all models. In most states, you can find features indicating a combination of continental and Beveridge models. Most of the underdeveloped market economies, including Ukraine, are trying to build financial support for the social protection system on the basis of the guaranteed minimum income of the population. The existence of one or another of its models will depend on what stage of political and economic development is the state. In the financing of social protection of the population in Ukraine were separate periods when one of the above-described models was used more actively than the other, and consequently, with these changes, the role of social insurance increased or decreased.

In the study of these stages we consider the period of duration from the end of the nineteenth century (the beginning of measures for social protection in Western Europe) and to this day. Collective insurance funds to cover the risk of disability on the territory of Ukraine existed throughout the twentieth century. Its early forms developed on the initiative of employers who tried to avoid liability in case of a trial after an accident, injury or death of people in the workplace. The social program thus replaced judicial proceedings and contributed to the resolution of conflict situations [11].

Historically, the first model of social protection in Ukraine has become continental (the Bismarck model). Its existence was accompanied by the dynamic development of elements of social insurance, which began in 1903 and lasted during the first half of the twentieth century (Table 2).

In general, after 1917, the social insurance in Ukraine developed in the same direction of all the republics of the Soviet Union. Initially, it covered only the risk of permanent disability (disability), and since 1917 it has spread to unemployment and temporary disability.

The formation of social insurance in the XX century was characterized by the following features:

a) The social insurance of industrial accidents (with the exception of the period of the civil war) and illnesses, respectively, from 1903 and 1917, lasted for the longest time as part of public finances;

b) Its development began in 1917 and was abolished in 1930 by social insurance in the event of unemployment for political reasons, since it was believed that socialism is not compatible with such rudiments of capitalism as unemployment. Thus, on August 23, 1930, the Board of the People's Commissariat of Labor adopted a resolution, which, inter alia, stated: “…The unemployed who are registered in labor exchanges are the result of improper work of labor exchanges and the failure of the unemployed to work for retraining … projected in control figures for 1930/1931 408 thousand unemployed and 30 million

Table 2. The stages of social insurance development in Ukraine

Stages	Events	Features
1903–1917	Formation and development of social insurance against accidents at work	Not applicable to all sectors of the economy
1917	Formation of social insurance in case of unemployment and illness (prototype of nowadays temporary disability)	The unemployment insurance does not apply to all employees; the temporary disability covered only the risk of illness, childbirth or death of the worker
1918–1921	Civil War	Funding of social expenditures at the expense of the budget
1921	The social insurance has been restored from accidents at work, in the event of unemployment and illness	Payments were made through insurance cash registers
20-s XX centuries	Formation of pension insurance	Covered only certain categories of workers (Red Army soldiers, Communist party workers, etc.).
1927–1936, 1938	Rolling out the NEP and implementing the policy of industrialization in the USSR	Pension payments to non-working pensioners are transferred to local budgets
1929		The state social insurance received a single budget
1930	Suspended the existence of social insurance in the event of unemployment	The changes were caused not by economic but by political motives
1931	The policy of industrialization in the USSR	Changes in the organization of social insurance in the direction of increasing the role of trade unions
1948	Post-war period	The monopoly of trade unions for the purpose of social assistance has ceased to exist. These responsibilities are transferred to the administrations of state enterprises
The second half of the XX century	Development of social insurance in the event of unemployment and illness	It has a “declarative” character
since 1991 to today	Dynamic development of social insurance	It does not cover health insurance

Source: made by the author on the basis of [12] rubles to financing this unemployed person to be considered incorrect, and therefore to cancel it…” [13];

c) The financial basis of the Soviet pension system until 1990 was the State Budget of the USSR, at which expense pensions were paid. During a short period – the beginning of the 20's of the twentieth century and in 1937 – the source of pension financing was the social insurance budget. However, this practice was abolished in 1938.

Joining the opinion of scholars, we note that the development of social insurance in the Soviet period was more artificial than real. This is conditioned by the fact that since 1917, when the state form of ownership began to form, the state as a general entrepreneur and insurer (guarantor), as well as the main producer and main consumer, were not interested and did not have incentives to become social insurance. Because of this, in the second half of the twentieth century she created a system of free social welfare (medical and pension), which was based on the Beveridge model of social protection of the population and implemented in practice its extreme left-wing option.

In the mid-80 of the XX century, in the USSR began radical transformations in the political and socio-economic organization of social life. They were caused by deterioration of the overall economic situation of the country, low efficiency of the economy in terms of meeting consumer demand, high expenditures of the military-industrial complex, and others. This led to the fact that social costs, especially pensions, became an excessive burden on the state budget. The formation of various forms of property, which began with the construction of a market economy, showed the ineffectiveness of the functioning of the outdated social security system and an impetus for its restructuring, which could not but be reflected in social insurance.

Thus, in the late 1980s, the problem in the USSR was the search for non-budgetary sources to finance pensions and other types of social assistance. Taking into account foreign experience, in the USSR and the states formed after its collapse, was chosen to construct a continental model of social protection of the population with widespread use of the principles of social insurance.

In our country in early 1991, a fundamentally new structure was created – the Social Insurance Fund of Ukraine. Organizationally, the Fund was active through the creation of the Board of the Fund, which consisted of an absolute majority of representatives from trade unions. The Board of the Fund developed and approved the Regulations on the Fund and its executive bodies. During 1993-2001, an independent Ukraine laid down a regulatory framework for restoring the role and importance of social insurance in the financial system of the state by adopting the relevant Concept and Fundamentals of Legislation. During this period, the Parliament of Ukraine adopted a normative base that defined the principles of the existence of such types of state social insurance as: 1) In the case of unemployment; 2) In connection with temporary disability and costs due to burial; 3) From work accidents and occupational diseases that caused disability; 4) Pension.

On the basis of the single Social Insurance Fund of Ukraine, separate state-owned trust funds were created that managed the funds of each type of social insurance until 2016. Such a division into separate branches of social insurance lasted until 2017, when on the basis of social insurance funds in connection with temporary loss of working capacity and expenses caused by burial and from an accident at work and occupational disease that caused disability; a single Social Insurance Fund of Ukraine was established. Only one kind of social insurance, distributed abroad, does not have a legislative consolidation in our state – it is health insurance.

Thus, in Ukraine, legal conditions were created for the formation of a system of compulsory state social insurance (or continental model of social protection), based on the requirements of the European Code of Social Security (1964) and the recommendations of the International Labor Organization No. 67 (1944) and corresponds to the theoretical principles developed by Otto von Bismarck.

So, in Ukraine, development of the social insurance system:

a) Accompanied by the transition from the Beveridge model to the continental model of European countries;

b) Is hampered by economic reasons, in particular due to the unsatisfactory structure of the economy (focus not on services or consumption of the population) and its crisis.

Conclusions. Most of the transition economies, including Ukraine, are trying to build financial support for the social protection system on the basis of the guaranteed minimum income of the population. The existence of one or another of its models will depend on what stage of political and economic development in the state. In Ukraine, the formation of the social insurance system is accompanied by the transition from the Beveridge's model to the continental model of the European countries. But it is hampered by economic reasons, in particular, due to the unsatisfactory structure of the economy (focus not on services or consumption of the population). The study of the current practice of the movement of financial resources of state social insurance through the prism of the developed indicators of their equilibrium opens up prospects for future research in this area of financial science.

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