

- від 0,50 до 0,75 частки одиниці – середній рівень;
- від 0,75 до 1.00 частки одиниці – високий рівень.

Як бачимо, значення всіх індексів відповідає високому рівню – більше ніж 0,8. Максимальне значення при цьому спостерігається в Кропивницькому, а мінімальне – у Львові. Таким чином, на підставі отриманого індексу тарифного навантаження гіпотеза, висунута нами на початку дослідження відносно того, що для всіх регіонів України є актуальною проблема занадто високих тарифів на комунальні послуги, підтверджується.

### **Література:**

1. Положення про Національну комісію, що здійснює державне регулювання у сферах енергетики та комунальних послуг <https://zakon.rada.gov.ua/laws/show/715/2014>.
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## **PROBLEMS OF DEVELOPMENT OF PENSION INSURANCE IN UKRAINE**

During recent years, the reform of the pension system in Ukraine has been declared as a prior activity of the social policy of the state. At the same time, the creation of an optimal strategy for reforming the pension system presupposes the choice of the methodology for its assessment and the set of indicators that affect the state of the pension system.

As the current pension system in our country still retains its administrative and distribution character, it does not always correspond to the strategy of social policy, accordingly - it does not have much to expect. Such a situation forces to turn to the analysis of the accumulated number of problems in the state pension insurance.

1) Unsatisfactory macroeconomic situation, manifesting in the deficit of the Pension Fund budget, which does not fully provide the financing pensions for own resources.

2) Deterioration of the demographic situation (although it corresponds to the general tendency of population aging, which is characteristic for developed countries). In developed countries the necessity of taking such a measure as increase of pension age, has appeared as a result of population aging, therefore ratio of the number of payers of single social contribution to the member pensioners, has become worse. It provides threats of deterioration of solvency and bankruptcy of national their pension systems.

3) The aging of the population and the need to increase the number of funds to provide them leads to an increase in the retirement rate on the working-aged population. In the period of economic problems, unemployment rises, enterprises bear losses or become bankrupt, and the situation is compounded by the fact that a significant part of them works in the shadow sector.

4) One of the factors that complicates the implementation of the pension reform in Ukraine is the instability of the legislative base (constant amendments to the current legislation, recalculation of pensions related to the changes in the legislative and regulatory base).

5) Despite of the measures taken in connection with the revision of the Uniform tariff grid and the size of the minimum wage, about one third of the wage earners pay the ERU from their wage bill.

6) Changes in the order of establishment of such state social standards as the subsistence minimum, the minimum wage have a significant impact on the financial state of the pension system. Establishment of a minimum pension size at the level of the subsistence minimum for people who have lost their preciousness causes a leveling in the pension provided by the social cohesion and social suppression. Raising the minimum pension to the level of the subsistence minimum (the value of one year of insurance experience is 1.35%) leads to the fact that pensioners who have worked for more than 40 years in budgetary institutions, agriculture and other fields receive minimal pensions due to low wages in these spheres [1].

7) In the current system of state pension insurance, there are double standards, the provision of pensions is regulated by more than 30 legislative acts, each of which is guided by its approaches.

8) The prevailing problem in our country is preferential pension insurance, which has become the most widespread form of compensation for professional loss of accountability. Thus, the pension system redistributes part of the Pension Fund's costs from the privileged categories, without providing social justice in part of the protection of the rights of the citizens of the pension age [2, p. 14]. And it contradicts to the main rules of socially oriented economy.

Combining solidarity and accrual pension systems is the most optimal option, as it enables to diversify the different types of risks and to provide the main types of pensions. The biggest disadvantage of the distribution system is that it does not give any guarantees to pay today or in the future. And, the accumulation system, on the contrary, ensures a high level of guarantees to pay pensions for the participants,

both in the present time and in the future (when liquidating the pension fund, the assets of the pension fund are divided according to the amount of gained pension rights of the participants).

Thus, the compulsory accumulation system implies greater freedom than choice, and at the same time the responsibility of the employee.

The introduction of the second level of pension insurance will allow:

- to enlarge the general size of pension payments due to the receiving investment income (cumulative average size of pension payments from solidary and mandatory system accumulative is expected to be about 50-60% of the average wage in Ukraine, and now such payments are about 35%);

- to increase the dependence of the size of the pension on the labor contribution of the person, and thus to increase the interest of the citizens and their employers in the payment of insurance contributions;

- to inherit funds accrued on the accumulation pension account, to relatives of the insured person;

- to create a powerful source of investment resources for the growth of the national economy;

- to distribute diversify the risks that lead to the payment of low pension sizes between the first and second levels of the pension system and thus to insure future pensioners from negative demographic trends and fluctuations in the economic development of the state;

- to increase the efficiency of the management of the pension system by transferring functions of management of pension assets to non-governmental companies [3, p. 130].

In order to enforce the compulsory state pension insurance system, it is necessary to:

- create the preconditions for starting the activity of the II level of the pension system, in particular, to create the institutional components of the functioning of the accumulation pension system;

- increase the investment attractiveness of debt and liquidity of the shares of domestic issuers;

- define a minimum period for the participation of persons in the compulsory accumulation system, depending on the contribution rate to this system;

- explore questions about giving a possibility the person to choose financial establishments for forming their accumulations which are necessary for getting financial providing in addition to pension payments from solidary system, as well as about the transfer of pensions concerning losses of breadwinner and pensions concerning invalidity to insurance companies [4, p. 63].

The main criterion of efficiency of pension system insurance has to be permanent increasing level of welfare of citizens who don't work due to pension payment sizes increase, providing them at the level social standarts, satisfying necessities of life in the age of disability, differentiation depending on labor input, productive providing stimulating work.

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