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MATERIAL WELL-BEING, ITS STRUCTURE AND DYNAMICS

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Abstract: *In the article substantiation of the essence of material well-being of the population, its structure and dynamics. The concept of welfare of the population is defined. Criteria for estimating the population and its indicators have been studied. The level of material well-being of the population is analyzed.*

Keywords: *material well-being, quality of life, household income, wages.*

The level of well-being is a determining factor that either restrains human development or promotes it, creating additional incentives or limiting the opportunities of individuals and the population as a whole to implement active economic behavior. Today, the system of indicators for determining the current level and dynamics of the well-being of the population of Ukraine is insufficiently researched, which makes it necessary to further study the patterns of changes in the level of well-being in order to develop effective measures of socio-economic policy.

The purpose of the article is to substantiate the essence of the material well-being of the population, its structure and dynamics.

A critical analysis of different points of view to the interpretation of the essence of the concept of population well-being proved that this phenomenon is multifaceted and is the result of a synthesis of a set of material and social conditions and opportunities to achieve quality of life.

It has been proven that the well-being of the population and the economic well-being of the country are closely related. At the same time, welfare in society is unevenly distributed, which ultimately leads to pronounced social imbalance in society and increased social conflict. To level the negative consequences of such imbalances and make informed decisions, it is worth relying on a reliable base of criteria and indicators for assessing the well-being of the population. The generalization of different approaches made it possible to prove the importance of the main components of the system of criteria for assessing the well-being of the population - "level of living" and "living conditions", as well as to describe in detail the set of factors and assessment indicators that determine each of them.

The analysis of the level of material well-being of the population showed that the incomes of the population and disposable income per person during 2019-2021 increased by 1.25 times, in particular, the former amounted to UAH

4,698.6 billion in 2021 compared to UAH 3,744.1 billion in 2019 year, and the second - 86.02 thousand UAH from 69.14 thousand UAH, respectively. The income structure has not fundamentally changed, the share of wages prevails, and a third of the population relies on cash payments and state assistance. In the structure of expenses, expenses for the purchase of goods and services prevail

(92%), the increase in savings of the population was negative.

Therefore, taking into account the multifacetedness of the category of material well-being of the population and the dependence on many factors of an economic and social nature, the need for further improvement of the methodology and system of indicators for assessing its level becomes important.

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