

FINANCIAL RESOURCES OF THE HOUSEHOLD AS A SOURCE OF FINANCING OF THE NATIONAL ECONOMY

Summary

The role of financial resources of the population in the financial system of the state is under the consideration. The structure of money income of the households is analyzed. It is stated that the main source of financial resources of the population belongs to the wages and the pension's payments. In the same time this part of the population of Ukraine is less than abroad. The population has diverse sources of income. Dynamics of the wage during last three years is analysed.

It is proved that the financial potential of the population is influenced by not only the amount of the income but the level of their using as well. It is analyzed the structure and the dynamics of the expenses of the households. Considerable financial potential of the population of Ukraine is under the consideration. It is underlined that at the expense of the population of financial resources in the financial credit system of the country can activate the investment processes.

The rational management of the financial resources of the population will essentially permit to increase investments in the economy of the state and reduce the dependence of the foreign capital. The mechanism of development of financial potential of the population has not been properly formed and adjusted yet; the basic principles of using the financial resources of the citizens of the country have not been formally regulated. Dynamics of disposable income is analysed. It is proved that the considerable role in the formation of financial potential of the population belongs to incomes. However, the other factors influence on the amount of financial potential namely the level of taxation, incomes of citizens, deposits and credits interest rates.

Keywords: financial resources, household, income, costs, salary.

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