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TO THE QUESTION OF EFFICIENCY ASSESSMENT OF STATE PENSION INSURANCE

Nowadays, the state pension insurance is not only designed to perform the functions inherent in it, but also to adequately respond to the exogenous and endogenous factors of reforming the pension system. Concerning this, we will propose two sets of criteria for assessing the effectiveness of state pension insurance in the context of the reform of the pension system - static criteria and dynamic criteria.

Static criteria are intended to determine the quality of performance of the state pension insurance inherent in its functions - the function of payment of part of the cost of labor in the disabled period and social function. The objective criterion for evaluating the success of the implementation of the first function is, in our opinion, first of all, the replacement factor, which is defined as the ratio of pension payments to the amount of wages. The criteria for determining the impact of the mechanism of formation and use of pension insurance resources on the achievement of social justice are, in our opinion: poverty indicators among pensioners, the ratio of the pension payments of 10% of the highest-paid persons to the similar indicator of 10% of the lowest-paid persons, etc. It is necessary to make up conclusions about the successful implementation of the economic regulation function on the basis of the analysis of such basic indicators as the ratio of pension fund resources to GDP,

the size of the contribution rate, the ratio of accumulated capital to pension funds and GDP [1, p. 134].

Regarding dynamic criteria, they should assess the fulfilment of specific tasks of state pension insurance that arise under the influence of factors of reforming the pension system. Thus, such indicators as the ratio of retirement age and persons of working age, the proportion of the magnitude of the increase in life expectancy between the period of work and the time of retirement will testify to the demographic trends.

The conclusion about the ability to properly fulfil the objectives of state pension insurance in the conditions of transformation of the labor market should be made on the basis of an analysis of the completeness of all objective factors of the reform of the pension system due to the development of this market. The most important indicators that prove the adequacy of taking into account the system of state insurance trends in the labor market are, in our opinion, the dynamics: the ratio of the number of insured persons and pensioners in the country as a whole, as well as by sectors and spheres of the economy; share of insured persons among employed population; the ratio of the dynamics of unemployment and retirement; shares of retired people who continue to working; the proportion of persons who retire early.

The source of information for finding out the completeness of taking into account the transformation of social values in the reform of the pension system and state pension insurance as its component are mainly the results of sociological research. Thus, it can be established whether changes in social priorities and public expectations have been taken into account when improving the state pension system. An important role for identifying the correctness of the definition of the vector of state pension reform ways information about the maturity of civil society, on the basis of which it can be concluded about the optimal limits of its participation in the management of state pension insurance.

The main indicator of the effect of endogenous factors in the reform of the pension system is the indicators of financial stability. The financial sustainability of state pension insurance is determined by its ability to maintain its properties in a changing environment and internal transformations. The general criteria for determining financial sustainability are the solvency and availability of financial resources for development. A specific feature of the financial stability of a pension fund is the correspondence of the quantity and quality (structure) of financial resources to the magnitude and structure of long-term social risk. Violation of the financial stability of the pension system is generally due to changes in its individual elements [2, p. 273-275]. Thus, if the negative changes in the financial stability of the state pension insurance are not offset by the corresponding positive dynamics of the financial stability of other elements of the pension system, it will lead to a deterioration of the financial stability of the pension system as a whole.

Summarizing the research of the patterns of functioning of the state pension insurance in the conditions of reforming the country's pension system, we note that they depend on external influences on the pension system and changes in the internal structure of the pension system. The possibility of fulfilling the functions of the state pension insurance depends on the adequate consideration of the various factors affecting the country's pension system. It is possible to ensure the realization of this task by forming the necessary institutional environment for the functioning of the state pension insurance. Just from the effective regulation of economic relations in the state pension insurance between its main subjects - society, employers and the state - that the achievement of the set goals for ensuring the proper standard of living of pensioners and stimulating the development of the national economy depends.

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ЗОВНІШНЬОЕКОНОМІЧНА БЕЗПЕКА УКРАЇНИ: СУТНІСТЬ ТА КЛЮЧОВІ ЗАГРОЗИ

Зовнішньоекономічну безпеку можна визначити як спроможності держави протистояти впливу екзогенних негативних факторів і зменшити заподіяні ними збитки, активно використовувати участь у світовому розподілі праці для створення сприятливих умов розвитку національної економіки.

Зовнішньоекономічна безпека (ЗЕБ) – це такий стан відповідності зовнішньоекономічної діяльності національним економічним інтересам, що забезпечує мінімізацію збитків держави від дії негативних зовнішніх економічних чинників та створення сприятливих умов для сталого економічного зростання [2, с. 152].

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