**SWEDISH MODEL OF SOCIAL INSURANCE IN CASE OF UNEMPLOYMENT: LESSONS FOR UKRAINE**

**Petrushka Olena Volodymyrivna**

Ph.D. in Economics, Associate Professor of Department of Finance named after S.I. Yuriy, West Ukrainian National University

ORCID ID: <https://orcid.org/0000-0002-2065-8825>

**Bilyak Nazar Vitaliyovych**

Student of the Faculty of Finance and Accounting,

West Ukrainian National University

Despite the great attention of the whole society to the problems of unemployment and the constant improvement of the social insurance system in many countries, it still does not cover all categories of workers. The amount of unemployment benefits is also differentiated and depends on the socio-economic policy of a country. Even in economically developed countries, there are people who are left without a livelihood in the event of job loss. Such negative consequences (loss of job, earnings, social status) have a significant impact on people, their mental state, the situation in the society and the growth of crime. In this regard, the governments of many countries are actively working on schemes of social support for the unemployed, because the financial security of able-bodied citizens in case they lose their position in the labor market is almost the only way out of the crisis.

The Swedish model of social insurance in case of unemployment is characterized by an active employment policy, in particular, preference is given to vocational training and professional development. In addition, the emphasis is on providing employment by creating jobs in the public sector with average and satisfactory working and pay conditions. The main features of such a model are fiscal constraints; payment of compensation to low-income workers; adherence to the principle of solidarity in the payment of wages; systematic creation of new jobs in the public sector [1, p.56-57].

The Swedish labor market provides flexible and comfortable conditions for people who have temporarily lost their jobs. To receive unemployment benefits, a number of requirements must be followed: during the year before dismissal, the applicant must work at least 80 hours per month; it is necessary to be a member of the Insurance Fund (A-kassa) for at least a year and to pay monthly contributions there [2, p.72]. As to the conditions for receiving unemployment benefits, its size depends on the income that the person had at the previous place of work. From the moment of job loss, the applicant receives 80% of the average month salary (for the first 200 days of unemployment). Over the next 100 days, the insured receives 70% of the average income, but a maximum of 760 Swedish kronor (~ 70 euros) per day. There are also benefits for unemployed parents who have children under the age of 18 - they can receive 70% of their income for an additional 150 days. The period of social benefits in Sweden ranges from 300 to 450 days. The maximum amount of unemployment benefits per month should not exceed 1,700 euros. The benefit is paid only for five working days of the week, weekends are not included there [3].

Studying the positive aspects of foreign experience in the field of unemployment regulation, we believe that it is recommended for Ukraine to use a system of individual savings accounts, which will not only encourage the unemployed to find a new job, but can also be a significant material bonus to the mandatory social insurance system. However, it is worth taking into account the fact that Ukraine is a state with certain national, political, economic and cultural peculiarities. Therefore, the modernization of the domestic model of social insurance on the basis of world experience should be carried out taking into account all socio-economic and natural resource conditions.

**References:**

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