

## РЕГІОНАЛЬНА ЕКОНОМІКА

UDC 331.101.262

УДК 331.101.262

**K. Y. Sirenko**, Candidate of Economic Sciences,  
**G. M. Chepurda**, Doctor of History, Associate Professor,  
**I. V. Bezugliy**, Candidate of Economic Sciences, Associate Professor

**К. Ю. Сіренко**, к. е. н.,  
**Г. М. Чепурда**, д. іст. н., доцент,  
**І. В. Безуглий**, к. е. н., доцент

### ECONOMIC SUFFICIENCY HOUSEHOLD AS THE FOUNDATION OF HUMAN CAPITAL

### ЕКОНОМІЧНА ДОСТАТНІСТЬ ДОМОГОСПОДАРСТВ ЯК ПЕРЕДУМОВА НАГРОМАДЖЕННЯ ЛЮДСЬКОГО КАПІТАЛУ

**Urgency of the research.** Taking into account the growth of the economic independence of households, the issues of forming their economic sufficiency, backgrounds for the accumulation of human capital, as the preconditions for the accumulation of human capital, becomes relevant. Relating to this, the most important task for households was the accumulation, use and reproduction of their human capital.

**Target setting.** In modern conditions insufficient attention is paid to the question of the accumulation of human capital of households, which is why it is necessary to direct scientific research into the search for effective methods and mechanisms for its further growth.

**Actual scientific researches and issues analysis.** Significant contributions to the development of the households theory were made by representatives of various trends of economic and financial science, in particular G. Becker, J. M. Keynes, F. Quesnay, T. Maltus and others.

**Uninvestigated parts of general matters defining.** Investigation of economic adequacy of households, in the context of the analysis of the volume and structure of their human capital.

**The research objective.** Evaluate and analyze the economic sufficiency of households as a prerequisite for the accumulation of human capital.

**The statement of basic materials.** The article investigates the economic sufficiency of households in the context of the main indicators of the living standard of the population; opportunities for free consumption of tangible and intangible goods; the ability to maintain and maintain a sufficient level of health; ensuring an adequate level of purchasing power; the ability to withstand the migratory movement of the population.

**Conclusions.** As a result of the study of the households' economic sufficiency, their main characteristics have been identified, which have a certain impact on the character and quality of the accumulation process of human capital: demographic, social and financial and economic.

**Keywords:** economic sufficiency; household; resource; costs.

**DOI:** 10.25140/2410-9576-2018-1-2(14)-203-209

**Urgency of the research.** Financial sufficiency of households is an economic basis for reproduction and development of human capital, which forms as a result of accumulation by human of a certain

**Актуальність теми дослідження.** З огляду на ріст економічної самостійності домогосподарств набувають актуальності питання щодо формування їх економічної достатності, як передумови нагромадження людського капіталу. У зв'язку із цим найважливішим завданням для домогосподарств стало нагромадження, використання та відтворення їх людського капіталу.

**Постановка проблеми.** В сучасних умовах недостатньо уваги приділяється питанню нагромадження людського капіталу домогосподарств, саме тому необхідно спрямувати наукові дослідження на пошук ефективних методів і механізмів подальшого його нарощення.

**Аналіз останніх досліджень і публікацій.** Вагомий внесок у розвиток теорії домогосподарств зробили представники різних течій економічної та фінансової науки, зокрема Г. Беккер, Дж. М. Кейнс, Ф. Кене, Т. Мальтус тощо.

**Виділення недосліджених частин загальної проблеми.** Дослідження економічної достатності домогосподарств, в контексті аналізу обсягу і структури їх людського капіталу.

**Постановка завдання.** Оцінити та проаналізувати економічну достатність домогосподарств як передумову нагромадження людського капіталу.

**Викладення основного матеріалу.** У статті досліджено економічну достатність домогосподарств, в контексті основних показників життєвого рівня населення; можливості вільного споживання матеріальних і нематеріальних благ; здатності збереження та підтримання достатнього рівня здоров'я; забезпечення належного рівня купівельної спроможності; здатності протистояти міграційному руху населення. Визначено основні загрози та напрямки вдосконалення економічної достатності домогосподарств.

**Висновки.** В результаті дослідження економічної достатності домогосподарств виявлено їх основні характеристики, що забезпечують певний вплив на характер та якість процесу нагромадження людського капіталу: демографічні, соціальні та фінансово-економічні.

**Ключові слова:** економічна достатність; домогосподарство; ресурси; витрати.

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amount of health, knowledge, skills, abilities, motivations, that are being used in one or another sphere of social production and contributes to increase in productivity. Therefore, the issue of assessment and analysis of its basic aspects and scientific justification of management decisions regarding its accumulation.

**Target setting.** An important factor in the preservation and accumulation of human capital is ensuring of economic sufficiency of households, which is solved by creating favorable conditions for the growth of their investment capacity. The main types of investments in households in this context include investments in education, professional development, health improvement, spiritual and cultural development, free consumption of public goods, etc. Unfortunately, today there are significant threats and imbalances in the formation of the economic potential of households, so this issue will require a detailed study.

**Actual scientific researches and issues analysis.** Among Ukrainian scholars who investigated the incomes and expenditures of households, poverty of the population and its causes, social provision of the population are L. Kovalenko, M. Tugan-Baranovsky, S. Yury, T. Kizima, O. Chuprina, V. Novikov, G. Becker and others.

**Uninvestigated parts of general matters defining.** Applied aspects of household economic sufficiency in context of reproduction, formation, growth, preservation, and increase of efficiency of usage of human capital remain insufficiently developed.

**The research objective.** The purpose of this article is to study the conditions for the formation of economic potential of households and the impact of their economic sufficiency on the formation of the quality of human capital.

**The statement of basic materials.** The household is a unique socio-economic entity, the basis of the life of any society. It collects all aspects of human life: biological, social, economic, and especially family - based on marriage and blood-line association of people associated with common way of life and mutual responsibility. In many cases, the term "household" intersects with the term "family", but they are not identical to the fact that households are wider in their composition because of people who are managing common household with a family but are not related to its members by kinship.

Economic science for a long time did not pay enough attention to the problems of the family economy, and only through the research of the famous American scientist, Nobel laureate in economics (1992) G. Becker [1] the family economy became a subject of a thorough study. He describes family as a factory, which, with the help of production factors (means and tools of labor, skills, market), produces material goods both for own consumption and for sale on the market.

In modern science, the household is regarded as an economic system that covers following subsystems: *economic* (distribution of income for consumption and savings, realization of certain types of property rights); *economical and domestic* use of resource and property potential, implementation of production activities); *reproductive* (accumulation of human capital); *legal* (distribution of responsibilities among members of a household); *primary social control* (socialization of household members, economic support for minors, disabled household members); *recreational* (revitalisation, provision of active recreation) [2, p. 92].

Households are the main element of the system of accumulation of human capital, which is characterized by a combination of formed and developed as a result of investments productive abilities, personal traits and motivations of every member of the household, contributes to the growth of labor productivity and affects the growth of household incomes and national income in general.

*The main purpose of households* is to ensure an adequate level of economic sufficiency for the full development of each member of the household - the direct owners and carriers of human capital.

*The main task of economic sufficiency of households* is to satisfy the material and spiritual needs of its members, which is achieved through the fulfillment by the household of a complex of important functions of the resource-generating, reproducing, regulating, distributing, investment, consolidating and function of "life support", disclosed in the "real conditions of existence" of household members.

*The main aspects of household economic sufficiency* are the ability of constant maintenance at the level above the minimum allowable norms, basic readings of the living standard of the population (income and expenditures, wages, pensions, etc.), which allows them to ensure their sustainable

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socio-economic development; the ability of free consumption of public goods, namely, tangible and intangible goods and services that contribute to the full development of personality; the ability to maintain a sufficient health level and prevent the spread of socially dangerous diseases in the territory.

In our opinion, the household should be economically capable, socially protected, socially active, aimed by economic freedom to engage in business, promote human capital and improve its quality.

According to the data of the State Statistics Service of Ukraine, the demographic trends that have developed in the society in 2010-2017 led to a decrease in the number of households and their members (in 2010 - 17050.3 thousand, in 2016 - 15033.4 thousand, and in 2017 - 14985.6 thousand) [3].

The state of health as an important asset of human capital is characterized by negative trends, deterioration of its objective and subjective indicators. According to the self-estimation of the population of Ukraine, it was established that in 2017 93-98% [4] of households were requiring medical examinations, visits to the dentist, receiving medical treatment, purchasing medical supplies and prosthetics, but were forced to refuse these types of medical care, because of their high cost. The explanation is that in 2017, 51.1% of citizens had a cumulative monthly income, lower than the actual living wage (factual average monthly living wage per person - UAH 2646.4 in 2016; 2257,0 UAH - in 2015; 1357.6 - 2014) [5]. There is also a tendency to increase the number of families with children, but without one or both parents (18.9% - 2017) and households consisting exclusively of children and pensioners (1.4% - 2017), identified as a restriction of economic sufficiency and relative loss of human capital [3].

It is in the childhood that the foundations of the knowledge, skills, abilities needed in adult life are formed. In regard to that fact, rural households with three or more children, with very low economic sufficiency, are in the most difficult situation. The gap in the size of rural households' income against urban is substantially increasing, as the decline in employment in rural areas is much faster than in urban areas. Negative processes in the socio-cultural sphere are closely linked to the insufficient development of the productive sector and the low level of welfare of rural inhabitants. They are caused by a chronic shortage of funds in local budgets, almost complete cessation of state financing of social infrastructure of villages, as well as low demand for paid services.

The growth of inflation facilitates rapid deterioration of the population. Consumer price indices change annually and tend to increase. The index of inflation has increased over the last years due to three components, such as food, housing and communal services and alcoholic beverages and tobacco products.

According to a sample household survey conducted in January 2017, households in Ukraine that could be considered as wealthy were absent, as well as a small number of middle-income households were identified (only 0.5% in 2017). Most households consider themselves poor (74%), with rural households having a higher poverty rate.

An important component of the economic sufficiency of households as a prerequisite for the accumulation of human capital is the income that households receive in the course of their economic activity. Household incomes serve as an important foundation for the country's economic development, and their volume and structure are one of the important factors generating the quality of life.

During 2010-2016, in the structure of total household incomes, about 86% were cash income, and the largest share of 46.7% was wage labor (Tab. 1).

Table 1

**Structure of household resources [5]**

Year	2011	2012	2013	2014	2015	2016
1	2	3	4	5	6	7
Average resources per month per household, UAH	3853,9	4144,5	4470,5	4563,3	5231,7	6238,8
<b>Structure of household resources, %</b>						
Cash income	88,9	91,0	90,8	91,2	89,4	86,0
wage labor	48,9	50,8	50,6	48,8	47,2	46,7
income from entrepreneurship and self-employment	4,6	4,1	4,1	5,2	5,5	5,2
income from the sale of agricultural products	3,1	2,8	2,8	3,2	3,4	2,9
pensions, scholarships, social benefits provided in cash	25,5	27,1	27,1	27,0	25,2	23,1

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Continuation of Table 1

1	2	3	4	5	6	7
cash assistance from relatives	6,8	6,2	6,2	7,0	8,1	8,1
Cost of consumed products received from personal auxiliary farms	4,8	3,8	3,9	4,6	5,1	4,8
Benefits and subsidies	0,6	0,6	0,4	0,4	1,3	4,7
Non-cash benefits to pay for goods and services	0,5	0,5	0,5	0,4	0,4	0,4
Other incomes	5,2	4,1	4,4	3,4	3,8	4,1

The second place after wages is occupied by various social payments received by households at the expense of the state budget, which account for 23.1% of all incomes, but social standards are so low that this does not solve the problems of financial sufficiency of households. To solve the problem of impoverishment of the population of the country is possible only with an integrated approach to reforming the socio-economic sphere of society. The main purpose of this reform should be to create conditions and incentives for the development of entrepreneurial activity of the population, the formation of the middle class. The criterion for success in achieving this goal is the reduction in the absolute and relative size of the contingent of people in need of social assistance [2].

However, the share of income from entrepreneurship reached its maximum value of 5.5% in 2015, and in 2016 it decreased to 5.2%. This dynamics shows that the potential of the household is not used sufficiently through administrative barriers, unfavorable business climate and lack of financial and credit resources.

The share of products grown independently in private subsidiary farms was 2.9% in total revenue for 2016. This suggests that households have actually departed from the natural form of the economy, which allows them to provide only the needs of their family members. 43.3% of households were constantly denied the most necessary, except for food, compared to a scanty share of 6.6% of households whose income allowed them to make savings.

Decrease of the economic sufficiency of households also affects the acceleration of negative demographic changes associated with population decline (for 11 months of 2017, the population decreased by 181.6 thousand people), its aging, migration outflow of occupationally active population outside the country. In Ukraine there are now 12 million pensioners, and this is almost a third of the population. One in five Ukrainians crossed the 60-year-old border [7]. According to World Bank experts, in the next 15 years the number of people of working age in Ukraine will decrease by 16%.

Disappointing statistics on the mortality rate: 14.7% deaths against 10.3% of births in 2016 [7]. This result became the antirecord of Ukraine, as it provided the 3rd place in terms of mortality among European countries and 4th place in the global ranking.

To improve longevity, health care reform and the introduction of a public health insurance system, wage and pension system reform, etc. are needed. An increase in birth rate is a source of improvement in the demographic situation. The stimulus for this may be: increased childbirth financial assistance, the availability of preschool institutions, reduced child mortality, improved medical care, housing for young and large families.

The increase in total household resources, respectively, also affected the increase in average monthly total expenditures. Household expenditures are a set of payments made by a household in the reporting period in order to ensure their livelihoods. According to Tab. 2, the average monthly total household expenses during the analyzed period also increased, but more rapidly than the average monthly aggregate resources.

Table 2

**Structure of household expenses**

	2011 p.	2012 p.	2013 p.	2014 p.	2015 p.	2016 p.
1	2	3	4	5	6	7
Average cost per month per household, UAH.	3458,0	3592,1	3820,3	4048,9	4952,0	5720,4
<b>Structure of household expenses, %</b>						
<b>Total Consumer Expenses</b>	<b>90,1</b>	<b>90,8</b>	<b>90,2</b>	<b>91,6</b>	<b>92,9</b>	<b>93,2</b>
food and alcoholic beverages, tobacco products	54,7	53,6	53,6	55,3	56,4	52,7
non-food products and services	35,4	37,2	36,6	36,3	36,5	40,5

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Continuation of Table 2

1	2	3	4	5	6	7
<i>including:</i>						
clothing and footwear	5,7	6,1	5,9	6,0	5,7	5,6
housing, water, electricity, gas	9,6	9,9	9,5	9,4	11,7	16,0
household items	2,2	2,3	2,3	2,3	2,0	1,7
health care	3,2	3,4	3,4	3,6	3,7	4,2
transport and communications	6,6	7,1	7,1	7,1	6,1	5,9
rest and culture	1,9	2,0	2,1	1,8	1,5	1,4
education	1,3	1,3	1,2	1,1	1,1	1,0
restaurants and hotels, various goods and services	4,9	5,1	5,1	5	4,7	4,7
<b>Non-Consumer Expenses</b>	<b>9,9</b>	<b>9,2</b>	<b>9,8</b>	<b>8,4</b>	<b>7,1</b>	<b>6,8</b>

This is explained by the rapid depreciation of the national currency, and, as a consequence, a significant rise in prices for goods and services. More than 90% of the average monthly total expenses accounted for consumables, more than 50% are food, alcohol and tobacco products. On the clothes and footwear the household may spend only 5.6% of its monthly income, or it's 320 UAH a month, this amount can only be enough for a secondhand apparel.

On household items households spend 100 UAH, or 1.7% of the average monthly total cost, but in the modern world, to feel a sense of satisfaction, you need to have a refrigerator, a washing machine, a computer, a mobile phone and much more. Our research shows the low capacity of households to influence the formation of the quality of human capital, as the financial sufficiency of households is unsatisfactory. The main threats for building sufficient economic potential of households are:

- an irrational structure of household expenses and incomes, which is directly dependent on the financial and economic state of the country's economy, which results in a low cost of labor; високий податковий тиск на доходи працюючих; lowered social standards, ineffective redistribution of income in society;
- low birth rate, high mortality rate, worsening of the health of the nation, and virtually inaccessibility of good medical examination and treatment, due to high costs;
- inaccessibility of qualitative education, due to financial insolvency of households, which leads to low competitiveness in the labor market and downward social mobility (social degradation);
- The war in the East, the likelihood of terrorist attacks within the country, the ineffective legal and law enforcement system, as well as the lack of prospects for professional growth, determine the significant dynamics of migratory growth of household members who are beginning to seek work outside the country. According to the State Employment Service, more than 5.5 million Ukrainians are working abroad. It negatively affects the demographic situation, causes loss of intellectual capital and labor resources of the country;
- the excessive gap between the incomes of the rich and the poor (25-45 times) in Ukraine and the growth of social and economic inequality, are the main factor of social instability, social tension and conflict.

In order to increase the economic sufficiency of households, on March 16, 2016, the government approved a Poverty Reduction Strategy, which identified poverty alleviation mechanisms and key challenges for addressing this problem for the period up to 2020. Among the strategic directions of poverty reduction was proposed - promoting the growth of incomes of the population from employment and payments in the system of state social insurance; ensuring access of the population to social services regardless place of residence, minimizing the risks of social exclusion of the rural population; preventing the emergence of centers for chronic poverty and social exclusion among internally displaced persons [8].

However, in our opinion, there is a great risk that this Strategy will remain a mere declaration, since it does not provide clear mechanisms for implementation and control over its implementation, nor does it specify the sources of funding for the measures envisaged.



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**Conclusions.** The study of economic adequacy of households and their impact on the formation of the quality of human capital shows that the solution to the problem lies not only in the sphere of the economy, but also in the field of social relations. Therefore, at the state level, it is necessary to solve an urgent problem of strengthening the economic potential of households by increasing labor costs, equalizing structural disproportions in income, creating prerequisites for efficient employment of household members, improving the system of taxation of incomes, and increasing the investment function of households.

The second direction of the strategic actions of the state should be raising the level of financial literacy of household members, which not only strengthens their self-awareness, but also helps them to protect their rights by raising their standard of living, namely: to promote the creation of centers for the development of the intelligence of adolescents and young people, to involve well-known specialists in the field of financial and economic relations for the development of educational game programs, business training, for example, "Family Budget", "Stock Exchange", "Investor-novice"; create a hotline to advise citizens on current issues of financial legislation, business organization, taxation, etc unrestricted and accessible implementation of Information Technologies in education, family business, etc.

The third line of action involves providing access to cultural and spiritual goods, by preserving and developing the basic network of cultural and recreational establishments, spiritual development in cities and united territorial communities, strengthening their personnel and material basis, etc.

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Received for publication 01.03.2018

**Бібліографічний опис для цитування:**

Sirenko, K. Y. Economic sufficiency household as the foundation of human capital / K. Y. Sirenko, G. M. Chepurda, I. V. Bezugliy // Науковий вісник Полісся. – 2018. – № 2 (14). Ч. 1. – С. 203-209.

**Сіренко  
Крістіна Юрївна**

кандидат економічних наук, доцент кафедри економіки та соціальних дисциплін, Академія Державної пенітенціарної служби;  
<https://orcid.org/0000-0003-2705-0924>;  
Researcher ID: H-1791-2016;  
SPIN-код: 6094-2870;  
E-mail: ddd12011988@gmail.com;

**Sirenko  
Kristina Yuriivna**

Candidate of Economic Sciences, Associate Professor at the Department of Economics and Social Sciences, Academy of the State Penitentiary Service;

**Чепурда  
Ганна Миколаївна**

доктор історичних наук, доцент, завідувач кафедри туризму та готельно-ресторанної справи, Черкаський державний технологічний університет;  
<https://orcid.org/0000-0001-6273-4534>;  
E-mail: anna\_chepurda@ukr.net;

**Chepurda  
Ganna Mykolayivna**

Doctor of History, Associate Professor, Head of the Department of Tourism and Hotel Restaurant Business, Cherkassy State Technological University;

**Безуглий  
Ігор Володимирович**

кандидат економічних наук, доцент, доцент кафедри туризму, Чернігівський національний технологічний університет;  
<https://orcid.org/0000-0002-4510-9232>;  
Researcher ID: I-3722-2014;  
SPIN-код: 5146-6064;  
E-mail: Bezugly@dnet.com.ua;

**Bezugliy  
Igor Volodymyrovych**

Candidate of Economic Sciences, Associate Professor, Associate Professor at the Department of Tourism, Chernihiv National Technological University