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FINANCIAL BEHAVIOR OF HOUSEHOLDS IN CONDITIONS ECONOMIC INSTABILITY

The assessment of the main modern aspects of the manifestation of financial behavior towards households in the context of the impact on their financial stability and the outline of directions for its regulation was carried out. The "six whales" that make up the basis of the financial behavior of households are singled out.

Key words: household, financial behavior of households, financial stability of households, factors, instability, risk.

In the scientific literature, the financial behavior of households is mainly defined as an important type of their economic activity. The active behavior of households in the financial markets is extremely important; because it is on them that the sources of investment of extended reproduction on an innovative basis are formed, as the basis of economic growth and the basis of strengthening the welfare of the population.

Researchers single out a number of factors that influence the financial behavior of households, the effect of which weakens or strengthens the risks of losing their financial stability, including: political, demographic, cultural, social, psychological, economic, etc.[1].

Homemade economy build up their financial behavior depending on the consideration actions of the factors listed above, which act in a complex manner and in summary affect on their financial state. Adaptation of households to difficult operating conditions is also determined by the availability of formed financial resources, as well as motivation and availability of information about certain alternative directions of financial decision-making.

In conditions of instability are significantly limited strategic trajectories of the financial behavior of donors. More that is limited variability their tactical financial solutions simultaneously significantly opportunities of most households for their implementation. So, households, which lost their jobs or others sources income lose financial stability and forced implement tactical measures for survival, satisfaction of the most necessary current needs. At the same time, researchers quite rightly emphasize that active strategies of household financial behavior will be implemented in the conditions of a developed institutional

environment, i.e. formed effective institutions that cover various skills, traditions, habits of people, structure their interaction with other market subjects, in particular financial institutes [2].

Summarizing the results of the study allows us to single out "six whales" that form the basis of the financial behavior of households (and on which their financial activity / passivity is based) and ultimately contribute to the improvement / deterioration of the financial condition and strengthening / violation of stability:

- 1) Financial literacy;
- 2) Information;
- 3) Motivation;
- 4) Financial resources;
- 5) Economic and institutional environment;
- 6) Objects (subjects) of investment or consumption [3].

The assessment of the financial behavior of households indicates a significant differentiation of households in the regions of Ukraine in terms of their financial status and the need to use the active tools of the state's financial policy to maintain their financial stability and stimulate development.

Effective measures of the state's financial policy to support the financial condition of Ukrainian households should be carried out taking into account the influence of environmental factors that shape the risks of implementing financial decisions: high-risk (temporarily occupied territories, front-line territories), potentially high-risk (located near front-line territories), moderately risky (all others), taking into account a number of indicators: migration processes, including the number of IDPs, the unemployment rate, the consumer price index, the state of the fiscal space and local budgets, debt burden. It is about continuing in difficult times for the state the consolidation of society's efforts on priority measures: support and development of human potential, effective involvement of it in the national economy, creation of a significant number of jobs, regulation of the labor market, regulation of labor relations, improvement of mechanisms for providing social assistance, especially families with children, people with disabilities, persons aged 80+, increasing educational work with households and financial literacy of the population, involving higher education institutions and socially responsible business in these processes [4].

The financial stability / stability of households largely depends on their financial behavior, in particular - on how well-balanced financial decisions will be, financial risks taken into account and minimized / neutralized, taking into account the influence of external factors. The generalization and analysis of factors affecting the financial behavior of households shows that such behavior depends primarily on the state of the economy (and, accordingly, the active development of financial markets) and the financial literacy of the population, its financial culture, social responsibility, and information and communication skills. They also have a significant impact on the financial behavior of households offer products on financial market and marketing activities Except that decisive _ is system goals and motives households and financial ability their realize.

The adoption of financial decisions and their implementation by Ukrainian households in war conditions is significantly narrowed, especially in the regions of increased risks -

temporarily occupied and near the front. In conditions of instability, the movement of capital slows down, cash flows decrease, so households are limited in making many financial decisions.

Except that risks losses real estate and property in addition change financial behavior households, translating her in the plane mainly current consumption and smaller measure preservation, at the same time outside the financial market. Significant migration flows of the internally displaced population from dangerous territories to territorial communities that suffer less from the war require significant additional budget funds for social assistance to households.

Assessment of financial behavior of households indicates the deepening of the differentiation of households according to their financial status and the need to use the active tools of the state's financial policy to maintain their financial stability and stimulate development, which constitutes prospects for further research.

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СПРОЩЕНА СИСТЕМА ОПОДАТКУВАННЯ В СУЧАСНИХ УМОВАХ

Розглянуто оподаткування платників за спрощеною системою оподаткування під час дії воєнного стану. Скасування пільг оподаткування фізичних осіб-підприємців. Напрями вирішення проблеми спрощеної системи оподаткування.

Ключові слова: спрощена система, єдиний податок, ставка податку, фізична особа-підприємець, податкові пільги.

Abstract. Taxation of payers under the simplified taxation system during martial law is considered. Cancellation of tax benefits for individual entrepreneurs. Directions for solving the problem of a simplified taxation system.

Key words: Simplified system, single tax, tax rate, individual entrepreneur, tax benefits.