STATISTICAL INDICATORS OF LIVING STANDARD OF POPULATION

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Abstract: The above subsystem of indicators of living standards occupies a special place in the general system of indicators of socio-economic statistics, since many of them are used for general characteristics of the state of the economy, when conducting international comparisons of the levels of economic development of various countries, as well as for the development of social policy of the state and determining priority areas of social support for individual groups of the population.

Key words: Income population, complex social and economic category, material goods and services, population living standards, personal status, indicators of population incomes.

The modern world economy is in a state of constant movement, dynamism, modernization, and, in this regard, the uncertainty of the results of various changes has become its characteristic feature. Social stratification and differentiation of the population is an integral part of the life of society at any time, as well as the subject of study for economists around the world. At the present stage, negative changes in the standard of living (specifically, its decline) are becoming a factor, which determines the degree of satisfaction of the population with state policy. Today a person, their rights and freedoms are the highest value, therefore, the question of the level of their well-being and general satisfaction with the quality of life arises. In general, the standard of living can be characterized as the degree of satisfaction of a person with their needs of a social and material nature [7,8]. The differentiation of the standard of living of the population is associated with a number of factors and reasons, among which one can identify the economic potential of the regions, the ability of the population to adapt to new economic activities, the structure and degree of employment of the population, social assistance and protection.

The level of life of the population can be defined as a complex socio-economic category reflecting the degree of satisfaction of the needs of the population in material goods and non-material services, as well as the conditions in society for the development and satisfaction of these needs. In a broad sense, the concept of "standard of living of the population" also includes living conditions, work and employment, everyday life and leisure, education, and also characterizes the state of health, natural habitat, etc. In this case, the terms "quality of life" or "lifestyle" are also used.

Material goods are food, clothing and shoes, housing, cultural and everyday objects. Services are useful results of the activities of medical, educational, cultural institutions, art institutions, this also includes housing and communal services, passenger transport, etc.

To characterize the living conditions of the population, four levels can be distinguished:
1. prosperity (the use of benefits that ensure the comprehensive development of a person);

2. normal level (rational consumption of goods according to scientifically based norms, which ensures the restoration of a person's physical and intellectual strength);
3. poverty (consumption of goods at the level of preservation of working capacity as the boundaries of labor reproduction);
4. poverty (the minimum set of goods and services acceptable by biological criteria, the consumption of which only allows to maintain human viability).

For qualitative characteristics of the living conditions of the population, it is necessary to use indicators of social statistics that give an idea of the quality of life. These include the main indicators of demographic statistics, the state and protection of health, the quality and structure of food consumed, the level of literacy and the state of education and culture, the comfort of housing, etc.

Economic statistics is one of the most important branches of statistics as a scientific discipline and a type of practical activity of state statistics bodies, which deals with the quantitative characterization of mass phenomena and processes in the economy. The simplest indicators of quantitative changes in economic phenomena are indicators of price dynamics, the volume of products produced, the number of population and labor resources, unemployment, the degree of uniformity of income distribution, the availability of fixed and circulating funds, etc. However, in some cases, more complex economic processes and phenomena are quantified in economic statistics, and relationships between them are established, for example, using the intersectoral balance, a digital characteristic of intersectoral relationships is given, the dependence between the output of the branches of the national economy and the final product, i.e., products used for consumption and accumulation. Economic statistics data make it possible to provide a systematic quantitative description of all the main aspects of the economic process and the economy as a whole. They are necessary primarily for public administration bodies to address issues related to the regulation of the economy and the development of economic policy.

The study of the living standards of the population occupies a large place, both in domestic and foreign statistics. Therefore, in order to obtain detailed information about the material and cultural standard of living of the population, statistics provide extensive surveys of its budgets.

Budget statistics allow us to study the incomes, expenditures and consumption of the population, as well as to characterize the production of gross output in personal subsidiary farms according to budget research. The indicators of personal consumption of families and indicators of the level of consumption of non-food products are also studied.

Statistical accounting and reporting, reflecting the totality of mass phenomena and processes, characterizing them from the quantitative side, revealing certain economic patterns, serve as an important source of analysis. Statistical methods are the main means of studying mass, recurring phenomena, and play an important role in predicting the behavior of economic indicators.

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policy of the state and determining priority areas of social support for individual groups of the population.

For qualitative characteristics of the living conditions of the population, it is necessary to use indicators of social statistics that give an idea of the quality of life. These include the main indicators of demographic statistics, the state and protection of health, the quality and structure of food consumed, the level of literacy and the state of education and culture, the comfort of housing, etc. These indicators are used in international statistical practice to better characterize the well-being of the population. Some of them are used as generalizing characteristics of the standard of living, for example, the infant mortality rate and the average life expectancy, which, along with the volume of per capita, are included in the block of generalizing indicators that not only reflect the standard of living of the population but are also the most important indicators of the level of socio-economic development of the country.

In this regard, the question of the possibility and expediency of calculating a single generalizing indicator of the standard of living is discussed in the specialized literature. Many experts are very skeptical about the possibility of its construction. Nevertheless, from time-to-time attempts are made to propose a scheme for calculating a generalizing indicator of the welfare of the population. Special methods of mathematical statistics have also been developed that allow combining various indicators in their content into a single whole: the method of principal components, correlation maximin, etc., which are currently used in scientific research, but are not widely used in the practical work of state statistics bodies.

In the economic literature, there is no unambiguous definition of the category "standard of living of the population", in connection with which the question of the list of indicators necessary for its adequate statistical characteristics is also debatable. It is very common according to which the standard of living is defined primarily as a set of goods and services available to an individual, family or social group of the population. At the same time, one of the most important indicators of the standard of living, as a rule, is the indicator of household income, which determines their ability to purchase goods, services and various assets. The income is used to finance consumer spending on consumption or used to finance the purchase of financial assets and property by the population (houses, land, etc.), the ownership of which also affects the standard of living.

There is a distinction between the concept of standard of living in the broad and narrow sense of the word. In the broadest sense of the word, the standard of living is an interconnected complex of economic, social, cultural, natural, economic and other living conditions of people. It is characterized by the entire system of socio - economic statistics. As the most general indicator synthesizing all conditions in one result, the life expectancy of the population is often used. The standard of living can also be judged by indicators of the vitality of the population and the stability of living conditions - the presence of sharp declines and rises, social upheavals, etc.

In the narrow sense of the word, the standard of living is the degree of satisfaction of people's personal needs in the conditions of existence. It is characterized by an extensive system of indicators covering a number of sections: generalizing indicators; incomes of the population; expenditures and consumption; savings, accumulated property and housing; social differentiation of the population; the situation of low-income segments of the population.

National wealth is the dominant environment where the necessary conditions are created for the material well-being of people, where the standard of living of the population (welfare) is formed and maintained. The standard of living of the population in statistics refers to the provision of the population with those goods and services that are necessary and sufficient to meet both the vital material needs of people (food, clothing, housing, cultural and everyday objects) and socio-cultural.

In monetary terms, the totality of these goods and services actually consumed during a certain time in the household represents the cost of living.

In statistics , the following types of living standards are distinguished:

➢ prosperity (the use of goods and services that ensure the comprehensive development of a person);

➢ normal level (consumption of goods and services according to scientifically based standards that are sufficient for the full recovery of physical and intellectual strength of a person);

➢ poverty (consumption of goods and services at the level of the ability to maintain a person's ability to work);

➢ poverty (minimal consumption of goods and services at the level of human biological survival).

In order to obtain all the statistical characteristics of the standard of living, we study:

➢ population;

➢ individual social and professional groups;

➢ households with different incomes.

In world practice, some experience has been accumulated in the comprehensive study of the standard of living of the population according to the main socio-economic indicators, of which the following can be distinguished:

➢ indicators of the subsistence minimum;

➢ indicators of population differentiation;

➢ indicators of monetary income (on average per capita per month);

➢ average pension size;

➢ indicators of expenditure and consumption of the population;

➢ indicators of the purchasing power of the population;

➢ the level of education achieved;

➢ indicators of expenditures in the social sphere;

➢ life expectancy and birth rate, etc.

Information sources for building a system of indicators on the standard of living of the population are data from materials of various sections of state statistics (demographic, labor statistics, center statistics, social statistics), materials of sample surveys of household budgets, materials of population censuses.

Household expenditure on final consumption includes:

a. expenses for the purchase of consumer goods (except houses and apartments) in state, cooperative trade, in urban markets and in non-organized trade

b. expenses for payment of consumer services;

c. receipt of products in kind produced by households for their own final consumption;

d. consumption of products received by households in kind as wages;

e. services for living in your own home.

The main source of information on the costs of purchasing consumer goods is trade statistics data on the volume and structure of retail turnover.

In this regard, the main source in our time is the definition of income proposed by the English economist J. Hicks: income is the maximum amount that can be spent during a certain period for consumption, provided that the equity capital of an economic entity does not decrease during this period.

According to the concept of J. Hicks calculates household income indicators reflecting the various stages of the income distribution process:

➢ primary income;
➢ disposable income;
➢ adjusted disposable income.

The source of information on the costs of purchasing consumer goods is the data of trade statistics on the volume and structure of retail turnover. In addition, a series of additional calculations are carried out for unreported enterprises, unorganized trade, including unorganized import of goods from abroad. The data on the turnover are adjusted, since some of the goods included in it are actually elements not of final, but intermediate consumption of households (for example, seeds, feed, building materials purchased by the owners of houses for current, major repairs or new construction, etc.).

Statistical data provided by institutions and organizations that provide such services to households are used to obtain information about the expenses of the population for services. They include market consumer services (household, housing and communal services, transport and communications, wellness, etc.) and services of financial intermediaries (banks, insurance companies, lottery organizations).

The cost of living in one's own home is included in the total amount of final expenses in the amount of gross output, i.e. as the sum of the current costs of maintaining one's own home and the cost of its depreciation.

The actual final consumption of households reflects the real value of final consumption, which is provided both by disposable income and by social transfers in kind provided to the population by government agencies and non-profit organizations serving households.

Taking into account the fact that there is no sufficiently reliable statistical base in the state for calculating the above indicators, the main source of information on the volume and structure of household expenditures in the analysis of living standards continues to be the balance of monetary incomes and expenditures of the population.

Separate indicators similar in their economic content are included in the composition of different items of the income part of the balance sheet. For example, dividends, as well as interest on deposits and securities accounted for in receipts from the financial system, represent income from property. To identify the main trends in the structure of the income balance sheet, it is advisable to combine these elements into one group. Similarly, payments in the form of scholarships, pensions and benefits are grouped into social transfers.

The sources of the study of incomes and expenditures of the population are the balance of monetary incomes and expenditures of the population and data from a sample survey of household budgets.

The expenses of the population consist of:

➢ expenses for the purchase of food, non-food products and payment for services;

 ➢ expenses related to the payment of taxes, fees, mandatory payments, contributions, repayment of loans, repayment of loans, as well as expenses for the purchase of real estate, etc;
 ➢ savings of the population.

The main share of expenses (about 80%) of the population falls on the purchase of goods and payment for services. One of the indicators characterizing the standard of living of the population is the cost-of-living index. It determines the value of the cost of maintaining a certain standard of living.

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