

INFLUENCE ON SOCIO-ECONOMIC DEVELOPMENT OF UKRAINE HOUSEHOLDS OF THE COUNTRY

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The article describes basic approaches to define the essence of "Household Finance" and assumes that 'household finances' should be defined as a set of economic relations on the formation, distribution and usage of household income. In addition, the influence of household finance on Ukrainian, considers the questions of household expenditures from position to meet the needs of members of these households. It is presented characteristics of essence of household expenditures. It is viewed different approaches to classification of household expenditures. It is established that in total household expenditures are divided into consumption expenditures, costs sav-

ings and the cost of compulsory payments. It is done analytical survey of household expenditures Ukraine. In this context, there are analysed following analysis in costs: total costs, total consumer spending, non consumer total cost, total cost of food. It is established that the key factors affecting the formation of household expenditure are household income and commodity prices. It was found that household spending is an important indicator of socioeconomic development of Ukraine.

Proposed a list of actions in order to improve financial mechanism of household savings transformation into investment resources of Ukrainian economy.