

а затем до 2015-го увеличивалось на 0,1 в год. В 2016 г. показатель достиг максимального значения за период 2013–2020 гг. — 6,3, а затем снизился до 5,9 (на 6,35%) в 2017 г. В 2018–2019 гг. показатель составил 6,0, а в 2020-м снизился на 5%, приняв самое низкое значение за 8 лет — 5,7 [2]. Это свидетельствует о низкой степени дифференциации, так как по международным стандартам критическим считается разрыв в 10–12 раз.

Анализ данных выявил, что показатели дифференциации располагаемых ресурсов домохозяйств имеют тенденцию к снижению, все они приняли минимальное значение в 2020 г. И квинтильный, и децильный индексы соотношения средних уровней располагаемых ресурсов наиболее и наименее обеспеченных групп домохозяйств достигли своих максимальных значений в 2016-м, а затем резко снизились в 2017 г. Значение коэффициента Джини также значительно снизилось в 2017 г.

В Беларуси сохраняется некритическая дифференциация доходов. Все показатели остаются в пределах нормы, что объясняется сдерживающими социальное неравенство государственными мерами по налогообложению и социальной политике.

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The Role of Cryptocurrency in the Modern World

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In today's world, cryptocurrency plays a very curious role and is viewed as a form of payment using "digital money". They work through cryptographic protocols and transactions, called a blockchain. For example, for some people, it's easier to sell drugs, weapons, or other illegal things. For other people, that's a new opportunity to multiply their investments as the crypto market is much more volatile than the stock market, so they are speculating there. Other people just buy crypto and hold it for many years. Due to that many countries don't approve "digital currency" as a legal national payment. At first, it's very difficult to follow all the transactions, so you don't know where directly millions of dollars could be sent. Secondly, all banks prefer lending money for a very small percentage. The medium bank lending rate per year is about 1%. Speaking about crypto — you can

easily get 5–10% per month with minimum risks. So, the crypto market is more effective for investors, and the government will do everything to prevent this. If we speak about BTC legalization among countries, in the US it's legal to do all the transactions, but in China, it's rejected [2]. For that could be many reasons and of the main one is an ecological problem. It's no secret that to earn new BTC coins you need to mine them [4]. The mining process needs a lot of electricity and large farms, also a severe climate is desirable. But most people who aren't engaged in a crypto world don't know about modern crypto trends.

But let's not focus on bitcoin. Of course, bitcoin is the most popular crypto as it's trading volume is more than 4 trillion dollars [1] as shown in *Tab.1*.

Table 1. — Bitcoin vs The Biggest Companies

Position	Name	Price	Market Cap
1	Apple Inc.	\$157.26	\$ 2,394,234,028,032
2	Microsoft Corporation	\$305.84	\$ 2,286,104,608,768
3	Google	\$2,936.41	\$ 1,887,436,931,072
4	Alphabet Inc.	\$2,925.08	\$ 1,886,830,329,856
5	Amazon	\$3,773.08	\$ 1,726,467,538,944
6	Bitcoin	\$64,863.10	\$ 1,160,846,526,611
7	Facebook	\$384.33	\$ 915,641,401,344
8	Tesla	\$900.40	\$ 844,522,192,896

Note: based on the source [1]

Let's be informed about other cryptocurrencies. For example, Ethereum (ETH) is the second-largest cryptocurrency in the world, which was found in 2014. This ETH has smart contracts [3]. Smart contracts are simply programs stored on a blockchain that run when predetermined conditions are met. They typically are used to automate the execution of an agreement that all participants can be immediately certain of the outcome, without an intermediary's involvement or time loss. But that's not the main advantage. They created a new way of mining crypto, that's called Proof-Of-Stake. That means, you shouldn't mine crypto like all we know, using your computer and consuming a lot of electricity. Proof of stake (PoS) protocols are a class of consensus mechanisms for blockchains that work by selecting validators in proportion to their quantity of holdings in the associated cryptocurrency. Nowadays, the number of PoS tokens is increasing terribly.

Nowadays lots of projects and tokens have appeared. A blockchain architect profession is one of the most payable jobs and lots of people see the future of crypto compared with real finance sector.

Table 2. — Classification of Cryptocurrencies

Name of crypto	Meaning
Bitcoin	Number 1 crypto, the most famous, most other cryptocurrencies correlate with it; has the largest trading volume
Altcoins	All crypto that's not Bitcoin. Mostly based on BTC protocols, but faster and more modern (Ethereum, Solana, XRP)
Stablecoins	Fiat money, that are stable, like USD dollar, EUR
Hypecoins	Coins that are volatile, risky, made for fun, usually very overestimated because of social media (Dogecoin, Shiba-Inu coin)

Note: based on the source [2]

In conclusion I would like to say that the crypto market is growing rapidly. Year by year new tokens, projects, and coins are appearing. Best coins have fundamental solutions how to accelerate the transactions, make them more transparent, optimize and secure payments not only in a crypto world but in real finances too. As this branch is unknown to millions of people, there are a lot of opportunities to get into this market and make some money.

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Международные последствия Берлинского кризиса 1958–1961 гг.

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Во второй половине 1950-х гг. одним из наиболее сложных элементов неурегулированности германского вопроса оставалась проблема Западного