

BASIC SOCIO-ECONOMIC STRATEGIES OF ACTIVE LONGEVITY IN THE RUSSIAN FEDERATION

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ABSTRACT

In scientific article explores the basic socio-economic strategies of active longevity in the Russian Federation in the context of raise the retirement age in the country. The possibilities of growth of the retirement age for women to 60 years to cover the deficit of the Pension Fund of Russia are considered. Evaluates the organization of employment of pensioners of the Russian Federation and analyzes the comparable international experience.

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Every second in the world 60th anniversary mark two people - a trend towards an aging population of our planet all the more clearly displayed. Over the past 25 years, the number of people over 60 has doubled. According to forecasts, by 2050 the proportion of this age cohort will increase by two times. Its growth rate outpaces the growth of other age groups.

The list of states with more than 8% of the population over 65 years is expanding every year. Most recently, the status of "age" countries had developed nations of Europe and Japan. The situation now has changed radically: India, South Africa, Indonesia, Mexico, Turkey, China, Argentina, South Korea, USA, Russia and Canada have already exceeded the specified mark value, some of these countries - in 2 times.

For the Russian Federation, the proportion of people over 65 is 19%. In this connection, special importance acquires the problem of lack of financial support of the public pension program. In 2014, for the first time since 2009 it recorded a deficit of the Pension Fund of Russia - the main financial resource, providing warranty payment of pensions for native pensioners.

In 2015, the deficit is forecasts to increase in the Pension Fund of Russia [1]. In 2014, the deficit was manage to be covered by the moratorium on the transfer of funds to the funded part of the pension of future retirees born after 1967 and state reserves, accumulated during the high world market prices for oil.

According to Rosstat (Federal State Statistics Service), the growth of the country's GDP in 2014 slowed to 0.6% compared to 1.3% in 2013. According to the report of the United Nations Conference on Trade and Development (UNCTAD), in 2014 foreign direct investment in Russia decreased by 70%, to \$ 19 billion. According to experts, the reasons for

the sharp decline of interest of foreign investors in our country began to sanctions against Russia, as well as the negative growth prospects for the domestic economy [2]. The government intends to use the pension savings of citizens, kept in private pension funds, to invest in the economy to ensure economic growth. In this connection, in 2015 a moratorium on the transfer of funds on the formation of public funded pension was not prolonged by the Russian Government.

Resource increase the tax burden on businesses as a source of covering the budget deficit of the Pension Fund of Russia is almost exhausted. During the crisis period of 2008-2009 increase of the tax burden on the social tax took place, which led to a decrease in the number of individual entrepreneurs by 27%. This has a negative impact on the development of small business in Russia. World oil prices currently do not provide extremely high incomes exporting companies - the main agent of the Russian business, which reduces the tax revenues of the budget and the amount of foreign exchange reserves. According to experts, while maintaining the existing situation by the end of 2016 - beginning of 2017 these reserves will be exhausted and in 2017 the deficit of the Pension Fund will amount to \$ 1 trillion rubles (\$ 20 billion.).

Thus, we can say that in Russia in the near future the government will take unpopular measure to increase citizens retirement age. The unpopularity of this measure in our country due to several important reasons:

1. Scanty pensions automatically cast to the poverty line the majority of people who left a job because of their age.
2. Primitivization and deficit of the labour market for the elderly people.
3. Archaic, expensive and virtually inaccessible for the majority of the population Russian health care system.
4. Inefficient and ineffective system of bureaucratic management at the federal, regional and municipal levels of government.
5. The shortage of places in kindergartens (indicated acute social problem is mitigated mainly women retiring at 55 years, caring for young grandchildren, and creating opportunities for full employment of their own children).

A number of domestic and foreign experts offer a phased mode set the retirement age for men and women at 63 years. Russian Finance Minister A. Siluyanov believes that this measure is necessary to enter since 2016 [3].

The current term retirement in Russia (55 for women and 60 for men) are set in the era of the Soviet Union in 1932. In other words, more than 80 years, these terms are not reviewed and not changed. In addition, the current demographic situation in the country is characterized by the growing number of pensioners.

According to Rosstat, in 1990 and 2013, the growth in the number of pensioners amounted to 25%, the proportion of pensioners in employment rose from 7% to 9%. At the same time, the life expectancy of women in Russia in 2013 was 76 years, for men - 65 years. In that year, the employment of women in the age group 55-59 years, diagnosed at 52%, men - 74%, in the age group 60-72 years for women employment was 17%, for men - 27%, reflecting a sharp decline in the number of pensioners included in the labour force. [4] Considered statistics show that the growth potential of the retirement age for men in Russia do not exist, and the increase in the retirement age for women to 63 years appears to be ineffective measure.

In the next five years, 6 million women reach the age of 60 years. The average salary in Russia currently stands at 30 thousand rubles, so the amount of paid pension contributions during their employment could reach 1.7 trillion rubles over 5 years. Unpaid pensions able to come close to 3.6 trillion rubles.

According to Rosstat, the unemployment rate for women aged 50-59 is 3.6%. The total number of unemployed persons classified according to the criteria of the International Labour

Organization, 4.5 times higher than the number of unemployed registered at public employment services in 2014. On the basis of what, according to our estimates, women in the age group from 55 to 59 years, the unemployment rate is 16%. Therefore, the amount of financial resources to cover the budget deficit of the Pension Fund of Russia will amount to 5 trillion rubles, i.e. 1 trillion rubles in year. It is obvious that an increase in the retirement age - a measure is necessary for Russia, but the implementation of this measure should be carefully and gradually. In this case, the volume of financial resources must be obtained to cover the deficit of the Pension Fund of Russia with an increase in the retirement age for women to 60 years. In support of the above findings, say the following facts:

1. In international practice, to assess whether the level of retirement age in the country is used indicator of "healthy life expectancy", which for Russia at the World Health Organization is 61 years for both men and women.

2. The retirement age for men in Russia, "the highest among civilized nations" [5], as for the countries of Western Europe the difference between the retirement age and the level of healthy life expectancy is 5-7 years and in Russia for 1 year.

Thus, in our opinion, it is appropriate to increase the retirement age in Russia is only for women, and to a level of 60 years. In addition, to increase the effectiveness of the employment of women is necessary not only to increase their retirement age, but also include government personnel policy programs at the regional level arrangements for employment and promotion of self-employment of women in this age group.

It is important to emphasize that Russian pensioners for the most part are in demand in the public sector of the economy (education, science, culture, health, welfare). Salaries are low and jobs are not attractive to young people. Employers are reluctant to take on the staff of those who left quite a bit before retirement. Those approaching retirement age are often agrees to "lower status" and go to work on the less prestigious positions. Seniors are afraid of losing their jobs due to increased competition from the young people and the lack of support from the paternalistic state.

The main reason why pensioners are working beyond that age - is the lack of basic means of subsistence. According to the OECD report «Pensions at a Glance 2013", the ratio of pension to previous wage for a Russian citizen with an average income (%) is 63.0, while in Saudi Arabia - the figure is 100.0, in Argentina - 96.2 in the Netherlands - 91.4.

Using the potential of older people is an essential basis for sustainable development, as the company as a result there are additional resources to ensure the social, economic and cultural progress, and in the elderly the possibility of self-realization and active longevity.

Consider the situation of social security and employment of pensioners by the example of the EU, Japan, Canada and the United States. Here are some examples of the most tolerant to the elderly:

1. Norway - 71% 1 and 99% 2; 2. Sweden - 73% and 88%; 3. Switzerland - 70.5% and 83%; 4. Canada - 60% and 93%; 5. Germany - 61.5% and 87%.

- 1 - the share of the employed people from 55 to 64 years

- 2 - their income (in% of the national average).

However, not always the economic situation of the country guarantees a decent life for pensioners - if you take Mexico and Turkey, with almost the same assessment of the economic well-being, in the ranking of countries, comfortable accommodation of elderly people, separates them 25 points: Latin American country is ahead due to the alignment and execution government social programs to support retirees.

UK pensioners receive the basic (the state) and labour (national insurance system) pension. Germany provides the state and production (by the employer) pension. France provides a state pension (minimum and maximum rates), while at the same time in this country the benefits for the elderly are not particularly popular - is difficult to account for

pensioners, individual entrepreneurs - they are taxed at the same time a number of federal and local taxes, overlapping and creating "double taxation." Most French retirees work part time, handing out flyers and magazines had pitched in the mailboxes. Retired Norway receives state minimum pensions and allowances for seniority and depending on salary. In the United States, operating public and private pension systems. Because of this, Americans can not afford to provide one but three pensions: public, private collective workplace and individual privacy by opening a personal retirement account. Pensioners with a low standard of living, getting the so-called social assistance - state pension. They have to earn: begin to work in security services, airports, supermarkets, restaurants, cafes, snack bars, etc. Elderly people usually take on part-time work (half, third or quarter rate). Unlike Russia, the majority of Americans and West Europeans, the exhaust of large enterprises in the fields of education, medicine, business, get a good pension and live comfortably.

In the Japanese pension model state social security is dominated, financed from the budget: basic pension to which they are entitled to all residents, regardless of income, ethnicity and occupation, as well as state and occupational pensions that employees receive, in addition to the basic pension.

Pension accrual differentiated in China, depending on whether lives a man in a city or the countryside, as well as on whether it is the state or a private company (the state pension is 20% of the average wage in the region of residence, pension rural areas - 10% of the average income of Chinese peasants).

Many pensioners in Europe, Canada, USA and other countries can afford not to work, or to provide employment, no longer to earn a living and to maintain its status and the possibility of being implicated in an active and busy life.

The main difference in employment of pensioners in Russia and abroad - the prohibition of the right to refuse an applicant to hire because of his sex, age, and other characteristics that are not related to professional qualities. In accordance with the laws of the United States, France, Britain and other developed countries discriminatory practices against older people harshly punished in France, for example, an employer can get a real period of 2 months to 1 year in identifying such violations. In the US, during the interview the recruiter is prohibited to ask questions about the age of a potential employee.

The Labour Code of the Russian Federation has the relevant articles (Art. 64), but the rules prohibiting the announcements of vacancies containing discriminatory restrictions (including the age of the applicant) in the domestic legislation does not, which makes the prohibition of age discrimination purely formal.

Currently, there are several areas that determine the ways of solving problems in the labour market in the EU, make up the main aspects of the employment policy:

1. Increase in the number of economically active population by attracting youth employment, women, people of pension age (changes in the legislation regulating the employment of these categories of the population, promoting flexible employment, the fight against gender segregation and other).

2. The increase in the duration of active working life by promoting more early exit of young people into the labour market and retaining older people in employment (waiver of early withdrawal of retirement, flexible forms of employment).

3. Encouraging the unemployed to enter the labour market due to changes in the social security system, including unemployment insurance.

4. Increase of labour mobility within the EU due to changes in migration policy and its focus on ensuring the freedom of movement between the EU and others.

Of particular note is the concept, which is the basis of modern employment policies in the EU, defines the term flexicurity, under which it is understood a policy aimed at

strengthening the flexibility of labour markets, the flexibility of work organization and labour relations on the one hand, and employment security and income – other .

For any progressive economy elderly people is a valuable and productive capital. Therefore, the full potential of retired government should change the current practice in the labour market, which is focused primarily on the younger generation. Moreover, the government will upgrade the existing program of state age citizens, encourage the growth of their savings before retirement age and to take measures to increase the period of labour activity.

The urgency and importance of the problem in Russia has led to the development and discussion of the project "Strategy action for the elderly people up to 2025 "[6].

With all the ambiguity and discussion presented by the Ministry of Labour of the project, its relevance lies in the fact that it is the first time in the modern history of our country puts the problem of determining the basic social and economic policies of active longevity in Russia.

From the text of the draft should be: to achieve longevity in Russia - is not an end in itself, the important thing is, to 33.8 million. Russian citizens have the opportunity to retirement age with dignity and tasteful spend the rest of life is not worse than older Europeans and Americans. It is necessary to do this:

To ensure pensioners a decent level of employment.

To create conditions for the smooth older people to participate in volunteer activities.

To solve the issue of a separate residence (currently living in Russia alone 52% of pensioners - less than in any country of the European Union [7]).

Establish effective institutions of psychological and moral support to veterans of war and labour.

To introduce modern forms of intensification of social contacts of elderly people with the world (only 40% of people over 55 years can meet friends, relatives or colleagues several times a week).

Make available and free high-quality medical care for older people.

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