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## **Modern pension provision system as a social insurance program**

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### **Abstract**

The article presents the results of the author's empirical research that is the expert survey of employees of different management levels in the field of

the regional pension provision system via a systematic approach, the essence of which is to present the object of study as a system. As a result, the author gives the definition for the notion pension provision system as a social insurance program. There are also main characteristics of Russian pension provision programs. In conclusion, pension provision system is a collective work of different social institutions.

**Keywords:** Pension, provision, system, social insurance.

## Moderno sistema de previsión de pensiones como programa de seguridad social

### Resumen

El artículo presenta los resultados de la investigación empírica del autor, que es la encuesta de expertos a empleados de diferentes niveles de gestión en el campo del sistema de provisión de pensiones regional mediante un enfoque sistemático, cuya esencia es presentar el objeto de estudio como un sistema. Como resultado, el autor da la definición de la noción de sistema de provisión de pensiones como un programa de seguro social. También hay características principales de los programas de provisión de pensiones rusos. En conclusión, el sistema de provisión de pensiones es un trabajo colectivo de diferentes instituciones sociales.

**Palabras clave:** Pensión, Provisión, Sistema, Seguro Social.

### 1. INTRODUCTION

The effective functioning of the modern pension system is of paramount importance, as it affects the implementation of social guarantees in relation to the disabled and persons of incapacitated age. The current demographic situation is characterized by an increase in

the number of persons over the working age. In particular, in the Republic of Bashkortostan, according to the Federal state statistics service, the number of persons older than the working-age remains higher than the number younger than the working age: from 820 thousand people in 2011 to 973 thousand people in 2018. A similar pattern is observed in all eight Federal districts of the Russian Federation. The existing trends of population reproduction and increase in life expectancy allow us to make a forecast that in the future the level of burden on the able-bodied population will only increase (Bashkin, 2015).

The pension system is basic. It is also one of the most important social guarantees for the stable development of society. The pension system directly affects the interests of the disabled population of any country, but it also indirectly affects almost all the employable population. The purpose of this research is to study the pension system and its characteristics as a social insurance program. Most important is the effective functioning of the modern pension system, as it affects the execution of social guarantees in relation to the disabled population and persons of incapacitated age. The current demographic situation is characterized by an increase in the number of people that are older than the working age. In particular, in the Republic of Bashkortostan, according to the Federal state statistics service, the number of people that are older than the working-age remains higher than people under the working-age. That number increased from 820 thousand people in 2011 to 973 thousand people in 2018.

A similar pattern is observed in all eight Federal districts of the Russian Federation. The existing patterns of population reproduction and increase in life expectancy allow us to make a forecast. This forecast shows that in the future the level of burden on the able-bodied population will only increase (Bashkin, 2015). The modern pension system has gone through certain stages of development both globally and in our country. Certain aspects of the pension system's establishment and its reformation are characterized by (Buckley & Donahue, 2016). Today there is a standard three-level pension system. It was recommended by the World Bank for developed and developing countries. The first level is aimed at reducing poverty, the second level (co-financed by the employer), and the third level, co-financed by private contributions on a voluntary basis. It should be noted that the pension system in foreign countries is also an institution for helping to provide people of retirement age.

In the works of some researchers, this fact is also confirmed. For instance: according to Sorsa (2016) in European pension provision system there is an interaction of public and private responsibility in pension policy (Sorsa, 2016). One more example of the evolution of the pension program is the UK, where it has gone through four separate stages. Disney notes that one of these stages is private pension provision in the United Kingdom. It can be both in the form of so-called defined benefits and defined contribution pension plans, and in the form of individual annuity purchases (Disney, 2016). Giving a summary to all the above mentioned, Naczyk Marek says that

European governments more often refuses state pension provision. They stimulate the expansion of private pension funds.

Analytics in the field of comparative sociology thinks that pension privatization policy is determined by the fact that many politicians and social and economic subjects are worried about liberality and value of pension plans which is due to the interaction between social provision and financing (Naczyk, 2016). As Corbett et al. (2016) think, in the west, this tendency is the result of the dominant idea that people will work longer and will delay retirement (Corbett et al., 2016). Experience of many years in Russian transformation proves the great practical and applicative importance of the pension provision management. Pension provision system includes multi-level and multidirectional structural elements. Through the pension provision system, people can enjoy their rights. Among these rights is the right to long-service award, right to survivor's benefit or payments for disability in particular as the result of active service, elimination of manmade disasters and other social risks.

This fact confirms the need for the effective functioning of the pension system. Pension provision system is part of fundamental social institutions. In sociological literature the notion of social institutes is controversial. So according to the classic of sociology E. Durkheim, they are "factories for the reproduction of social relations" (Dyurkgeym, 1991: 20). Modern understanding of social institute is as follows: "a social institute is a form of organization historically created to regulate social life, ensuring functions which are vital for the society and including a set of norms, roles, and control systems" (Volgina,

2005: 10). Thus, social institutions are the most important social areas of life. They develop from social relations, interactions of individuals, social groups and communities. They are of a transpersonal character. Summarizing the definitions mentioned above, we can say that a social institution is a historically developed form of social life organization, which provides the performance of society's most vital functions.

## **2. METHODS**

In the course of the study, the following approaches and research methods were used: a systematic approach, the essence of which is to present the object of study as a system. The activity of any element in a certain system has some influence on the activities of its other elements. Such a pattern acts as a base of the study of pensions as a social institution at various levels of its development, including the regional level. Systematic approach determined the choice of specific research methods: General logical methods (generalization, analysis, and synthesis), theoretical research methods related to the study and review of various literature on the subject, analysis of legal documents and statistical data. Also a significant part of the empirical basis of this study were the results of the author's sociological survey of employees working in the pension system.

260 employees of the pension system were surveyed in the Republic of Bashkortostan. Representation of the obtained results was guaranteed by a high share of qualified experts to be surveyed. Their



sample totality amounted to 10% of the total number of people employed in the pension system of the Republic of Bashkortostan. Sampling was made according to the geographical distribution of populated areas and corresponding administration of the Pension Fund of Russia. Administration workers were chosen for sampling from four main rural regions: Western, Central, North Eastern and Southern. Three urbanization areas were highlighted for this purpose: Ufa agglomeration, Southern agglomeration (Sterlitamak, Salavat, Ishimbay, Meleuz, Kumertau), and Western agglomeration (Tuymazy, Oktyabrskiy). Expert survey of qualified workers of pension provision system was the main research method to be applied.

### **3. RESULTS**

The research was made in 2018. We analyzed the state of knowledge of the problem in the Russian Federation and Western Europe, as well as the results obtained by Russian and foreign scientists in 2000-2018. We conducted a survey among the employees of the pension sector. The survey shows that only 10.8% of experts are not satisfied with the state of the pension system in our country. Another 1.6% consider its state to be unstable. However, 57.7% of the respondents estimated this state as satisfactory, and 27.7% of the pollees consider it to be even good.

Finally, 1.5% of the pollees think that the state of the national pension system is excellent.

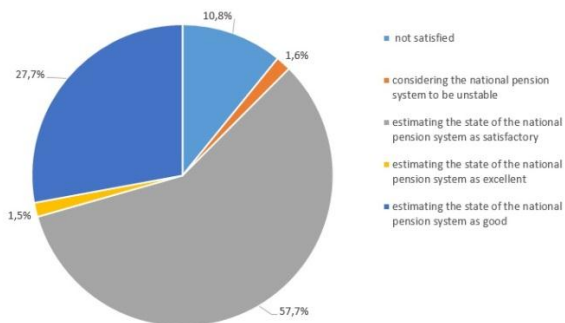


Figure 1: Satisfaction of respondents with the state of the national pension system as a social insurance program

The survey results allow us to state low transformational motivation of pension provision system employees. At the same time, 58.5 % of the pollees consider the current scheme of the pension provision system to be wrong. They believe it should be improved. Pension system today has some functions. And it no coincidence that of all these functions 40% of the respondents put protection against poverty first. Another 37.3% of them make it a priority to help older adults and disabled people. 14.6% of the respondents think that the replenishment of lost earnings is the most important function of the pension system. And 2.7% define it as a hand-to-mouth existence and the battle for survival.

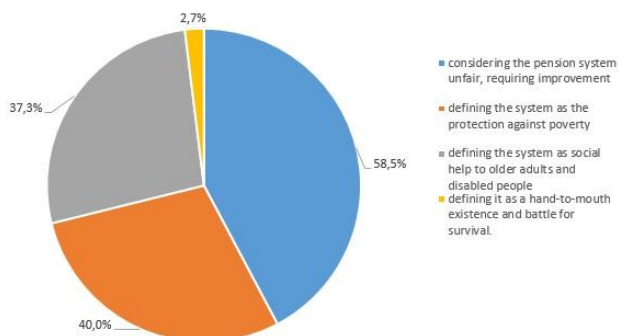


Figure 2: Main functions of the pension system as a social insurance program of Russia according to experts' opinion

The majority of Pension Fund employees (56.9%) believe that pension in payment is necessary to replenish lost earnings. Thus another social function is emphasized. However, every fifth respondent (22.7%) supports the need for a pension as a way to protect against poverty. Another 11.5% put first the help to older adults and disabled people as the main social function of the pension provision. And finally, 5% of experts believe that the pension system should provide a decent old age (Volgina, 2005).

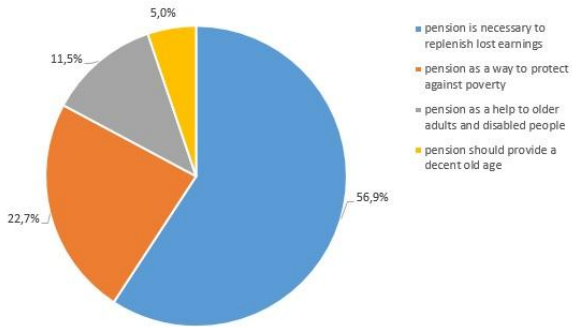


Figure 3: Main functions of pension in Russia according to experts' opinion

As we know, according to the theory of social action, the implementation of certain transformations should be caused by a certain motivation. This motivation should be based on the awareness of the need for planned transformations. Meanwhile, the results of surveys taken not only from people over the working age but also the ones are taken from employees of the pension system show contradictory results in this sense. For example, many sociological studies show a high level of unhappiness from people older than working age regarding reforms within the pension sphere, but according to the results of our survey, the vast majority of specialists in this line of work (71.9% of respondents) want changes in the pension system. At the same time, it is alarming to know that half of the experts surveyed do not have a clear idea of what the goals in the reform of the pension system are in Russian Federation (50%). Only 47.7% are clearly informed about the goals and objectives of this reform.

This data are less likely to indicate a low level of employee awareness, as more than 73.8% are aware of the various pension systems around the world. It indicates a low level of PR-training activities carried out by the country's government and the Pension Fund in particular. It is very difficult to predict many possible ways of pension system development even by the employees of the pension sector, not to mention pensioners. Based on this, the most important goal of further pension system reform is to continuously advertise its positive social activities. Also public discussions need to be organized in order to form positive motives within the general public for participation in pension reform. To do this, it is necessary to develop a system of measures. These measures are to make the Pension Fund of the Russian Federation more open national public institution. Various representatives of civil society and, above all, pensioners should take an active part in the activity of this institution.

Some day or other all the people of the country retire on pension, which is a very urgent issue for everybody. As such, it is necessary to give increased publicity to measures aimed at the reform of the national pension provision system. This conclusion affects both pensioners and potential pension recipients, namely all working people. For example, 57.3 % of workers of the Pension Fund believe that a national referendum should be held to discuss and adopt the concept of the pension provision reform. Thus, there is both the necessity of the awareness principle, and of the principle of participation in such an important social transformative affair as pension reforming.

A considerable number of the pension system employees (65.8%) generally support pension reform in Russia. While 26.9 do not support its current course. And only a small part of specialists positively assess the current results of the pension reform in the country. 14.6% believe that the life of pensioners has improved over the past 5 years, 45% think it has improved partly. At the same time, about 1/3 of respondents (33.1%) believe that the life of pensioners has not improved, and 6.9% think it has even worsened.

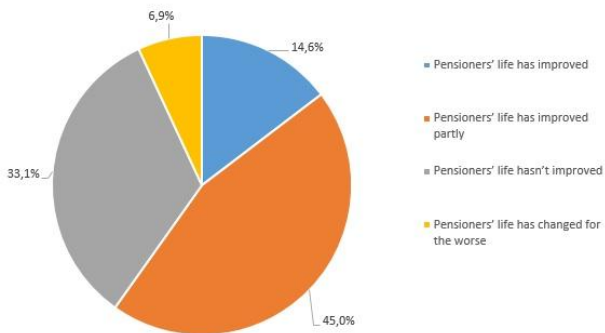


Figure 4: Experts' opinion about pensioners' welfare after the pension system reform

Thus, Rzhantsyna considers the situation of pensioners not only from the position of pensions themselves. She also takes into account the incomes of families in main groups of pensioners, the specifics of their families and sources of contributions to family budgets. Such analysis is necessary to justify changes in pension policy, as well as to develop a strategy to act in the interests of older people (Rzhantsyna, 2016). We agree with the author that it is necessary to take into account the whole family budgets. It will help to determine the amount

and size of pensions for the disabled population. Keeping with the theme, such authors as Ryzhkova et al. (2016) present the differentiation of pensions and incomes of older people at the local level on the example of the Tomsk region.

The study revealed a statistically significant difference in pension provision between districts. This difference is significantly higher than that one between regions. The panel data research of the pension income in Tomsk region revealed a statistically significant difference between the levels of mean income depending on different areas (Ryzhkova et al., 2016). Territorial analysis of the pension system's functioning shows that in Hungary the public pension system is an insurance system based on cumulative pension contributions or simply on regular contributions. In current economic conditions of high unemployment in the labor market, the reducing of natural growth in the population and reducing life expectancy the question of effectiveness in previously adopted conditions during low migration pension laws is raised. In new conditions, highly skilled workers of working age migrate to Western Europe after training at the expense of the state.

As a result of this, the existing pension system needs to be revised. In developed countries, in particular, in the United Kingdom, the pension system is based on the territorial distribution of persons of retirement age. Since pension contributions are proportional to the distribution of the retired population, they are distributed unevenly across the country (Breuer, 2016). Social norms, which exist in society affect not only the functioning of social groups in society but also the

functioning of social institutions. One of the main social institutions that plays an important role in the social security of certain social groups is the pension system.

Social security, social insurance and social assistance are types of social protection in which protected persons have different positions. The organization of social protection requires three components, as well as the completeness of every single one. This approach is a reliable sign of well-being in society. One of the guarantees for the stable development of society is providing the disabled population with a pension. Roik (2003) highlights the following characteristics of pension institutions in Russia:

1. Institutes of the pension system should conform to the mainstay of civilization, with other institutes of social and economic sectors (wages, income, etc.), and with the demographic state and working policies.
2. Pension institutes are forms to express social and economic policy of a state. They should support the historical and cultural traditions of a country.
3. Thirdly, institutes of a pension system are tools for regulation legal relations during long periods of time (for 60-80 years), which is dependent on the earning time and realization of pension rights. That is why their legal framework should be stable and not change often.



Table 1: Main features of the pension institutes of Russia

Features	Basic pensions	Insurance pension	Funded pension
Principle of organization	Social help and solidarity support	Solidarity support and workers' personal self-responsibility	Workers' personal self-responsibility
Financial sources and conditions when assigning pension	Mandatory pension contributions of employers	Mandatory pension contributions of employers	Mandatory pension contributions of employers with regard of insurance holder age
Order in pension rate calculation	Fixed rate: does not depend on the wage rate and need	Special rate: depends on the volume of accumulated pension rights and time left to live	Special rate: depends on the volume of accumulated capitalized earnings, investment income and time left for live

Thus, the pension system is a complex body that combines economic and legal programs developed to meet the interests of different classes of society. Among the most important functions performed by social programs are creating conditions to meet the needs of society members, ensuring social integration, the stability of public life. These functions are fully performed by the pension system. Most of the programs of the pension system are of a constitutional and public-law character which can explain their unique features. On the one hand, they are rather isolated, on the other, they are closely connected with other institutions of the social and economic sphere, such as wages and taxes. Among the main programs of the pension system are social insurance, social pension, granted by state and

municipal government, private insurance initiative and corporative pension plans, paid by enterprises (Sears, 2018).

In different market economy environments, each of these 4 programs of the pension system has its own function and guarantees certain social protection. That is why it would be wrong to compare them. Fundamental differences between pension systems of different countries are determined by the role of various pension provision programs and their combination. In the majority of countries, social insurance program has played a key role over the last few decades. The next programs of the pension system are important to note: legal, economic and social (Soo et al., 2019).

1. The institutions of the pension system are legal institutions. These institutions are part of the legal framework of social and labor legislation. They have their own regulatory framework governing and defining the relationship between subjects. Among these subjects can be employers and employees (compulsory social pension insurance, insurance and insurer, state social security agencies and pensioners, as well as public organizations (trade unions, associations of employers, pensioners, disabled persons, welfare beneficiaries). In addition, the pension system includes mechanisms of socially guaranteed and insurance pension provision. With the help of these mechanisms, the constitutional rights of citizens to pension are realized. Other mechanisms and control bodies of the pension system, including the judiciary, are also part of the pension system (Indriastuti, 2019).

2. The economic nature of the pension system programs is determined by their connection with the income of the population. Therefore, the parameters that characterize the wage amounts and incomes of the population largely determine the state of institutions of the pension system and, above all, personal compulsory social and voluntary social insurance. Thus, high wages have a positive impact on the development of social and especially personal pension insurance. Moderate wages lead to the need to develop the institution of professional (corporate) pension insurance addition to the institution of compulsory social pension insurance. Low wages cause the need for organization of pension systems on the basis of a strictly normative model of state pension provision.

3. The institutions of the pension system also play an important social role performing the function of protection from poverty, regeneration of lost income, assistance to the older adults and the disabled people. The social product is redistributed both within the time frame and between the categories of the population (Hildayanti & Alie, 2016).

The pension system is a system of social guarantees, and not only at the declarative level, but at the level of specialized organizations activity aimed at the accumulation, multiplication and redistribution of payments to citizens-pensioners. Along with state structures, non-state structures also take an active part in pension provision.

#### **4. DISCUSSION**

The results of the empirical research we have made prove the necessity of the pension system reforming as a social program. Our results are largely congruent with the view on this matter of other Russian researchers. So, in the opinion of Mikhaylova, the pension system is the most important program of financial security of dependent and old people. Its state and development characterizes the state extent of liability and is a public welfare guarantee. If the retirement burden increases, this system requires reforming (Mikhaylova, 2015). Pension provision system of western countries, e.g. of the UK, is formed under the conditions when the life expectancy extends. And after reaching the traditional retirement age, people should make a choice either to continue working with a flexible work schedule or to leave the labor market (Loretto and Vickerstaff, 2015).

Pisanka S.A. says that in Russia pension system improvement occurs due to the distribution and insurance mechanism, which is not able to provide a high standard of living for retirement-age people. However, in our opinion, the efficiency of pension reforms should be determined not only by the size of the pension itself but also by the material security of pensioners' families in general (Kosari, 2018). The validity of the results got during our empirical research is based on the quantitative and qualitative characteristics of the respondents, who are fully informed about pension provision programs in our country. Specialists of the regional branch of the Pension Fund of the Russian

Federation in the Republic of Bashkortostan took the role of experts of the local pension system.

They consider the local pension system to be imperfect and not fulfilling its main function, which is to protect against poverty and to replenish lost earnings. The results of the survey of the pension system workers are a mixed bag. Specialists of this life sector stand for the need to change pension provision system. But they have no idea what turn to take when making these changes. The results of the theoretical research of the problem are enforced with empirical analysis, and they also prove the need for the pension system reforming (Yang et al., 2019).

## **5. CONCLUSION**

The research made allow us to conclude that pension provision system is a collective work of different social institutions. These institutions work together and interact with society. Their aim is to provide citizens who cannot more earn money with respective life conditions. This should be done by means of pensions and benefits to those who reach retirement age, get disabled, carry out a special professional activity or lose a breadwinner. Herewith, in comparison with Western pension systems, a modern pension system of Russia carries out mainly the function of social provision of different groups of our society (social assistance). Thus, according to the results of our empirical research, social insurance program in Russia needs dramatic

reforming. The aim of the reforms is to meet the material needs of as many older adults and disabled people as possible.

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