INCREASING PENSION AGE: PRO ET CONTRA

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The aging of the population and the growing deficit of the Russian pension system put the question of raising the retirement age on the agenda. The article examines the world experience in regulating the retirement age. The arguments "for" and "against" raising the retirement age in Russia, which lie in the plane of demography, the labor market, the pension system, and the attitude of the population to this initiative, are critically discussed. The necessity of increasing the actual retirement age is substantiated and the author's position on how it would be better to do it is stated.

Key words: retirement age, life expectancy, early pensions, employment of the elderly, aging, pension reform.

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The question of raising the retirement age is painful for the population of any country, since it implies a change in the previously adopted social contract between the state and its citizens regarding the time when the "well-deserved rest" begins. Indeed, the creation of pension systems, and with them, the establishment of the retirement age for old age, meant the emergence of a legal border of old age, marking the moment when an individual turns from a payer of pension contributions (taxes) to a recipient of pension payments. As a result, in modern economies at the macrolevel, the retirement age is one of the main regulators of the ratio between the number of pensioners and payers of the pension system, affecting its balance and financial stability. Receiving an old-age pension formally means stopping work,

The interest in the problem of raising the retirement age that has arisen in the world over the past two decades is associated with these two functions in the pension system. In the labor market, it is caused by the beginning of the aging of the population, as a result of which the total labor supply of young people is decreasing, and the elderly are living in retirement much longer than a century ago, when states first assumed the responsibility of social protection of people who have lost the ability to earn a living.

In Russia, this issue has a special destiny. Initially, in the mid-1930s, the boundaries of the retirement age in the USSR were set at a relatively low level: 60 years for men and 55 years for women. They were never revised later. The problem of raising the retirement age, although it arose from time to time, did not go beyond the special scientific literature and behind-the-scenes discussions, since the relatively low retirement age in the USSR and Eastern European countries was considered as one of the main legal gains of workers under socialism. and therefore she did not have formal grounds for discussing1...

In the second half of the 1990s, in the course of developing the concepts of the pension reform, the issue of raising the retirement age was also repeatedly raised (Pension reform, 1998) and was also repeatedly pushed back into the uncertain future.

In the course of the 2002 pension reform, it was supposed, firstly, to reform early old-age pensions assigned before the generally established retirement age, and, secondly, to stimulate voluntary later application for a pension. The very same boundaries of the standard retirement age - 60 years for men and 55 years for women - remained unchanged.

The implementation of the reform showed that none of the above two tasks was achieved (Maleva, Sinyavskaya, 2005). At the same time, eight years after the start of the reform, the pension system is again in a situation where its own income is insufficient to pay pensions. Its dependence on budget payments is growing (Gurvich, 2010). Among the various instruments for solving the problem of long-term balancing of the pension system, they again turn to the issue of raising the retirement age.

This time the discussion crossed the boundaries of expert discussion and acquired a broad socio-political character, which manifests itself in an acute polemical form. Today, politicians and representatives of the executive branch, who are directly related to decision-making, are already speaking out on this issue. At the same time, as one would expect, opposing points of view are expressed.

A. Isaev, Chairman of the State Duma Committee on Labor and Social Policy: “Raising the retirement age seems socially unacceptable to most citizens ...” (http://www.molgvardia.ru/groupchanges/2010/07/06/18974).

V. Putin, the Prime Minister of the Russian Federation, assures that “the issue of raising the retirement age is not being considered”: “we are not even going to raise it in the government” (http://www.rg.ru/2010/08/31/pensii-anons.html).

A. Kudrin, First Deputy Prime Minister of the RF Government, Minister of Finance: “This (deficit) will inevitably lead to the fact that the retirement age will be increased. It's even difficult to discuss it "(http://top.rbc.ru/economics /18/06/2010/423537.shtml).

A. Drozdov, Chairman of the Board of the Russian Pension Fund: “Now the state is actively involved in solving health problems and increasing the life expectancy of the population, and after the situation reaches a qualitatively new level, the authorities will be able to return to the issue of raising the retirement age. But this will become possible not earlier than in a few years ”(http://www.rg.ru/2010/09/16/pensiya.html).

T. Golikova, Minister of Health and Social Development of the Russian Federation: "I do not share the position of Alexei Leonidovich (Kudrin, head of the Ministry of Finance) that this can be done in two years." At the same time, she stressed that “one cannot but prepare the population even for the topic of discussion” (http://www.1tv.ru/sprojects_edition/si=5756&fi=5457).

This controversy, as well as the acute issues facing the pension sector, once again force us to return to the arguments and counterarguments regarding raising the retirement age in Russia. World retirement age: facts and figures

Let us turn to the history of the formation of pension systems in different countries of the world. First of all, it should be recognized that demographic factors did not have a direct impact on decisions on the retirement age limit. Different countries established different pension schemes, official and actual retirement ages, which reflected their historical, cultural and economic characteristics. At present, in developed countries it is impossible to establish a direct relationship between the retirement age and life expectancy (Table 1). There is no connection between the retirement age and the proportion of the elderly population (Zakharov, Rakhmanova, 1997).

When designing the first pension systems, the financial capabilities of the state were always put in the foreground. At the end of the XIX - beginning of the XX century. old-age pensions began with the establishment of high age limits: 70 years in Germany and Great Britain, 65 years in the USA and France. These age limits in no way corresponded to the demographic realities of those days - no more than half of 20-year-old men had a chance to live to 65, and even less to 70.

In recent decades, many approaches have been developed to reforming pension systems. Even in countries where the retirement age was initially set at a relatively high level, the intensive aging process has forced the question of changing the age limits for retirement. After all, if pensioners do not work and, accordingly, are dependents, then, regardless of how pensions are financed, an aging population with unchanged retirement age limits means an increase in the share of consumers of national income (Barr, 2000). Accordingly, raising the retirement age can reduce the number of such consumers and reduce the cost of paying pensions. At the same time, the working-age population is growing, which can lead to an increase in employment, which, in turn, leads to an increase in production and total revenues of the pension system due to insurance premiums. This allows us to consider raising the retirement age as the most effective mechanism for adapting the pay-as-you-go pension system to the aging of the population, since it is not associated with either a reduction in pensions or an increase in contributions (Barr, 2000). So, for example, according to the forecast estimates of E.T. Gurvich, raising the retirement age in Russia from its current borders to 62.5 years for men and women would increase the number of employees by 9.9%, reduce the number of pensioners by 35.9% and only due to this increase the replacement rate by 71% (Gurvich, 2008). This allows us to consider raising the retirement age as the most effective mechanism for adapting the pay-as-you-go pension system to the aging of the population, since it is not associated with either a reduction in pensions or an increase in contributions (Barr, 2000). So, for example, according to the forecast estimates of E.T. Gurvich, raising the retirement age in Russia from its current borders to 62.5 years for men and women would increase the number of employees by 9.9%, reduce the number of pensioners by 35.9% and only due to this increase the replacement rate by 71% (Gurvich, 2008). This allows us to consider raising the retirement age as the most effective mechanism for adapting the pay-as-you-go pension system to the aging of the population, since it is not associated with either a reduction in pensions or an increase in contributions (Barr, 2000). So, for example, according to the forecast estimates of E.T. Gurvich, raising the retirement age in Russia from its current borders to 62.5 years for men and women would increase the number of employees by 9.9%, reduce the number of pensioners by 35.9% and only due to this increase the replacement rate by 71% (Gurvich, 2008).

At the same time, the possibilities for raising the retirement age are not the same for different countries. Any change in the acquisition of pension rights, which includes raising the age of its appointment, affects the interests of a significant part of the population, and, accordingly, is a politically difficult measure to implement. Therefore, despite the fact that the establishment of the boundaries of the retirement age has never been rigidly related to the parameters of life expectancy, its postponement can serve as a weighty argument in favor of raising the retirement age.

The retirement age in most Western European countries has never been as low as in the socialist countries. However, these countries in the 1980s and 1990s also faced the need to raise the retirement age. Among them, Italy, Finland and France should be noted, in which this age was increased from 60/55 years for men and women, respectively, by 5–10 years (see Table 1).

In France, where this issue is again on the agenda, it is currently about raising the minimum age for granting an old-age pension from 60 to 62 years for both sexes, but at the same time, the age for granting a full old-age pension is already 65 years. At present, Germany, Great Britain, and the USA are also in the process of increasing this parameter of the pension system. In addition, most of the developed countries have established the same age thresholds for the appointment of a pension for women and men. The former socialist countries are currently moving along this path. The retirement age has been raised in all the countries of Central and Eastern Europe (CEE) that are part of the European Union (EU), as well as in most of the former Soviet republics.

In addition, many developed and former socialist countries are changing the conditions for early retirement. As a rule, it is about toughening the requirements for the length of service required for the appointment of such pensions, raising the minimum age for assigning early pensions, as well as abolishing early pensions due to special working conditions and encouraging policies to improve working conditions (Zaidi, Whitehouse, 2009). These steps are aimed at raising the effective retirement age.

Finally, it is believed that pension reforms by changing the entire concept of retirement benefits, switching to full insurance principles and calculating a pension based on all contributions paid and the expected duration of pension receipt, will contribute to voluntarily postponing the moment of retirement. Several assumptions underlie this assumption. First, it is believed that the increase in the size of the pension for each additional year worked in the new pension systems will be higher than in the old ones. Second, it is assumed that the employee is able to estimate the amount of pension increment for each year that he postpones retirement. Obviously, at least the latter assumption implies a high level of awareness and education of the employee, as well as his confidence in the future. It is unlikely that this condition is met in most countries in Latin America and Central and Eastern Europe, which are carrying out radical changes in their pension systems. There is still no real evidence of the success of such “soft” schemes for raising the retirement age, which forces countries, along with large-scale pension reforms, to pursue the traditional policy of “hard” raising the retirement age.

At the same time, the scale and speed of a “hard” increase in the generally established age for granting a pension depends on political and economic factors. Among the latter, an important role is played by the ratio of the benefits of the pension system from raising the retirement age and the ability of the labor market to absorb an increase in the supply of labor for older workers, as well as a possible increase in social spending on programs for people with disabilities, etc. In order to minimize possible negative consequences, many countries are introducing a new scheme of extremely slow - over several decades - raising the limits of the age of granting a pension. For example, an increase in the age from 65 to 67 years is planned in Australia over 2017–2023, in Germany - between 2012 and 2029, in Denmark - between 2024 and 2027. In 2012, Hungary will start raising the retirement age from 62 to 65 years old. Czech, gradually increasing the retirement age to 63 years, planned its further increase to 65 years by 2030. 1 shows data on retirement age against the background of life expectancy in various countries and regions of the world.

Raising the retirement age in Russia: old and new arguments. Let's go back to the situation in Russia. There are clear arguments in favor of changing the boundaries of the retirement age.

1. The need to change the boundaries of the retirement age in Russia is due to the fact that the population of Russia, like that of other developed countries, is aging. If in 1939 and 1959 the share of people 60 years and older was 6.7 and 9.0%, respectively, then in 2002 (according to the population census as the most reliable statistical source) - already 18.5%. Accordingly, the burden on the working-age population is growing: in 1939 there were 164 people of retirement age per 1000 people of working age, in 1959 - 202 people, and in 2002 - 335 people.

Demographers argue that although life expectancy may remain at the current level or slightly increase, nevertheless, in the coming years, a rapid decline in the absolute number of the working-age population will begin (Russia in front of the face, 2008). Already in the period from 2006 to 2009, the size of this age group has decreased by more than 1 million people. In the next 20 years, according to the official forecast of Rosstat, the drop will be from 9.6 to 16.0 million people. At the same time, the relative share of people of retirement age in the population will increase from the current 21.2% to 28.3–28.5% by the beginning of 2031. The highest rates of aging will occur in the next decade. Accordingly, by the beginning of 2011 there will be 357 people over working age per 1000 people of working age, by the beginning of 2015 - 401–404 people, 2020. - 457-467 people and, finally, by the beginning of 2031 - 498-527 people of retirement age. With the current parameters of the pension system and the labor market, this means a sharp increase in the pension burden, which, presumably, will fall on the working-age population, which will negatively affect not only the financial state of the pension system, but also the prospects for the country's economic development as a whole.

The generally established age for granting old-age pensions, life expectancy at birth and the proportion of the population over 60 years old in Russia and some other countries of the world under the conditions of oral employment, informal agreements on the amount of wages, as well as in small enterprises using a simplified taxation system, hired by individual entrepreneurs, etc.

The full picture of the ratio of workers (in terms of the pension legislation of “insured”) and pensioners, according to statistical and departmental reporting, cannot be restored: first, it is extremely difficult to take into account the number of informally employed workers who are not contributors to the pension system at all; secondly, there is a significant proportion of workers who, although they are formally employed, receive part of their earnings (usually large) informally (“in envelopes”), and therefore the payment of the unified social tax (UST) is carried out only on a part of real earnings.

Special sociological surveys come to the rescue. In Russia, one of the most complete sources of such information is a large-scale sample panel survey of the adult population of Russia "Parents and children, men and women in the family and society" Generations and Gender programs. The sample of the G&SL survey, which includes over 11 thousand respondents aged 18–79, represents the population of Russia for the year of the survey (2004 and 2007, respectively) and at the same time includes a significant - over 7.7 thousand people - panel component. From the point of view of the subject of our article, it is important that one of the focuses of the G&SW questionnaire was the issues of employment and participation in the pension system - both of the adult population and pensioners.

Thus, the task of changing the ratio between employed and pensioners in Russia is very acute, and one of the tools for solving it can be raising the generally established and actual retirement age.

Note that Russia is not the only country where the actual retirement age is lower than the officially established one - to one degree or another this is typical for most other countries. This situation is observed in many OECD countries;

the largest differences between the average and official retirement ages are noted in Luxembourg, Belgium, Finland (60 and 65) (OECD, 2006).

However, unlike in Russia, in most of these countries the actual retirement age is increasing. Apparently, this trend will continue: in the world, the actual retirement age will rise, and in Russia, if the status quo in the pension legislation, which regulates the grounds for early pensions, is preserved, it will decrease.

It is obvious that even if the legislative limits of the age for granting old-age pensions are not changed on a general basis, Russia should seek to increase the age of actual granting of pensions on the basis of revising the list of grounds for early retirement.

There is every reason to believe that the upward trend in the duration of education in the future will only increase in connection with the expansion of the availability of higher education in general and the growing second higher education in particular. In any case, this is what global trends testify to.

Let us compare the real situation in 1932, when the standard retirement age was established, with the state of affairs today. In the mid-1930s, higher education was the lot of the elite; male workers entered the labor market on average at the age of 14-16. It was assumed that the end of his working life would occur at the age of 60, since at that time there were no grounds and practice of early retirement benefits.5... The duration of the employment period was therefore almost 45 years, after which the employee applied for an old-age pension. Today's male worker enters the labor market at the age of 20-22 and leaves it at an average age of 54 (taking into account the practice of early retirement), thus having worked 32-34 years (and this is only if if he does not have significant interruptions in work due, for example, to unemployment or obtaining a second education6). In other words, it is only during this period that the male worker acts as a “net contributor” to the pension system. Even if he continues to work after reaching retirement age, he changes his status in relation to the pension system, being both its contributor and its recipient. As a result, over the past years, the period of effective employment for men has decreased by 11-13 years; by almost a third (29%). For women, this reduction was about 10 years: if at the time of the establishment of the retirement age they would have worked from 15 to 55, i.e. for 40 years, now - from 22 to 52, i.e. 30 years. The reduction in the working life of women is 25%.

While carefully guarding the inviolability of the retirement age boundary, we forget about the fact of a reduction in the duration of working life and a change in the ratio "work - pension" in favor of the latter. Today, the average man works a little more than half of his life (52%), and women - significantly less than half (40%). Of course, labor productivity has increased over the past time, and, accordingly, the socially useful product created by each worker has increased. But after all, social requirements for the pension system have also increased significantly over the past time - today society does not agree to the pension system, which only provides a physiological subsistence minimum, while this was exactly what was discussed during the formation of the pension system in the USSR.

The fact that the Russian state did not dare to raise the retirement age for many decades is associated with weighty demographic, social and economic arguments against raising the retirement age in Russia. To what extent are these arguments substantiated?

Meanwhile, the situation is not so straightforward. Low life expectancy in Russia is influenced by two major factors that distinguish Russia from other countries - high infant mortality and high mortality in male cohorts aged 40–60 years. Sharing the general concern about these extremely negative processes, we still want to draw your attention to the fact that in the context of the pension system in general and when discussing the problem of retirement age, in particular, infant mortality should not be taken into account. Those who died in infancy are not part of the pension system - they do not work and do not apply for a pension. The real participants in the pension system are those who entered the labor market and retired (with the exception of social pensioners).

The second factor is the high male mortality rate at the age of economic activity 40-60 years. Indeed, this is a dramatic feature of Russia, which has been the scourge of Russian demography for many years! However, setting the retirement age for men at 40 would seem absurd! But beyond these age thresholds, the survival rates in Russia are no longer so dramatic and are comparable with many countries of the world (Table 4).

Finally, in the controversy, which most often focuses on the retirement future of men, the question of the retirement age of women remains on the sidelines. The position of women in Russia is fundamentally different. The life expectancy of Russian women is 74 years.

Russian women live on average 2-10 years less than residents of the European Union (EU), and they can apply for an old-age pension 5-12 years earlier. As a result, if in such developed countries as Great Britain, Germany, Canada, USA, Finland, Sweden, where the retirement age of women is 65, women on average receive a pension within 20-21 years, while in Russia the average life expectancy is 55 -year-old woman is 24 years old. It turns out that the average

Russian woman in retirement spends even more time than her peer from some Western country.

Thus, these data indicate that there are reserves for raising the retirement age for women, whose life expectancy is much higher than the current retirement age limits.

2. Equally important is the fact that high mortality goes hand in hand with poor health of the population, so that by the time a person reaches retirement age, a person usually has a bunch of chronic diseases, and often disability. And this is indeed a very significant argument.

According to the World Health Organization, healthy life expectancy in 2002 was7 at birth was 52.8 years for men and 64.3 for women. The second wave of the GGCS survey, conducted in 2007, showed that about 15% of men and women aged 50–54 and about 25% at the age of 55–59 rate their health as bad or very poor. Almost every second man and 62% of women in the 55–59 age group suffer from some kind of chronic disease; about 15% of men and women of this age suffer from diseases that limit their ability to work. Poor health very often predetermines the termination of work at pre-retirement ages (Roshchin, 1999: 134–150; Sinyavskaya, 2002a), and registration of a disability pension is becoming a significant channel for early retirement. Therefore, an increase in the retirement age in a country with a high mortality rate can indeed lead to an increase in disability.

In our opinion, raising the age for granting an old-age pension should by no means exclude grounds for actually terminating work and retirement on medical grounds, and thus, a real infringement of the pension rights of persons with diseases can be avoided. The main thing that the dynamics of disability warns about is the danger of a sharp one-step increase in the retirement age to the level of European countries, for example, to 65–67 years. But “soft” and But even the statement that society categorically does not accept the idea of raising the retirement age is unequal in different social and age groups of the population. For example, according to the 2007 R&M & JJ data, among the respondents who are most knowledgeable about the pension reform and have a good understanding of the structure of the Russian pension system, the proposal to raise the age was supported by about 20% of the respondents. In addition, when speaking about the public attitude to raising the retirement age, they most often refer to sociological polls, in which almost a third of the respondents are already pensioners who retired at a relatively early age, and their opinion is a priori conservative. It is also not surprising that persons of pre-retirement age have a negative attitude towards this prospect, since for them it is an immediate threat. But already relatively young ages are showing a much calmer attitude towards the prospect of raising the retirement age. For example, according to the GGCS data, in 2007 the idea of raising the generally established retirement age in order to improve the state of the pension system was supported by every seventh respondent aged 18-24, every eighth - 25-29 years old and about 7-8% of people 35-54 years (Fig. 2). 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T.M. Maleva, O. V. Sinyavskaya18-2425-2930-3435-3940-4445-49% of respondents in this age group Age 2520151050 Abolish the right of some groups of workers to retire earlier than the generally accepted retirement age Raise the retirement age from which you can receive an old-age pension

The younger the employee, the less fear he has about raising the retirement age. But it is precisely these age groups, and by no means “active” pensioners, who will take on new social obligations if the retirement age is raised and the duration of working life increases. Thus, in this context, the opinion of the young is more significant than the opinion of the elderly.

In addition, we note that the position of Russians on this issue does not differ much from what citizens of other countries think, in which the retirement age has been raised.

But the empirical data (EPD) indicate that employment in pre-retirement ages has been growing in recent years, especially noticeable among women (Fig. 3). Even the economic crisis has not yet led to a significant outflow of persons of pre-retirement and retirement age from the labor market.

However, various surveys of both workers and employers, indeed, often indicate that employers' interest in hiring persons of pre-retirement ages is declining. Here it is legitimate to ask the question: is it not the preservation of a low retirement age that is the reason for infringing on the interests of workers of pre-retirement age to get a job? If the employee retains the right to terminate work upon reaching 55/60 years of age, then the position of the employer who prefers a relatively young employee who can work at the enterprise for a long time with high and increasing productivity is quite understandable. It is possible to invest in such an employee (for example, through a training system) with high expectations of high returns, while an employee approaching the retirement threshold will not have time to return the funds invested by the employer. Thereby,

However, it is already clear that these mechanisms do not work. As before, almost all workers who receive the formal right of retirement exercise it fully and immediately. Incentive schemes for later retirement could hypothetically be effective if there is a high level of public awareness and significant confidence in the future. Both of these conditions are absent in Russia. A very high degree of uncertainty remains due to high mortality risks, instability of the economic situation and limited savings instruments. The population is poorly informed about the content of the pension reform. Finally, the right of Russian pensioners to combine pension and work income also makes incentives less attractive to voluntarily postpone pension applications.

First, no matter how cautiously one treats the observed increase in life expectancy in recent years (from 2006 to 2009, the average life expectancy increased by 2 years - from 66.6 to 68.7 years, including for men by 2.5 years -

from 60.3 to 62.8 years), nevertheless, this process has begun, and according to this logic, the retirement age can be increased.

Secondly, if we focus on the growth of life expectancy by 5-10 years, then it should be noted that if this cherished goal is achieved, the burden of the pension system by the elderly will increase at a rate much higher than the growth rate of income of the pension system, which will only aggravate the pension crisis. spheres.

To avoid this, the logic of practical actions must be different - it is necessary to raise the boundaries of the retirement age against the background of the trend towards an increase in life expectancy. And it is at this historical point that we are now.

Thus, there are few reasons that would force us to abandon raising the retirement age, while the financial arguments in favor of such a measure remain strong and their weight is growing (Gurvich, 2010). Consequently, instead of exhausting political debates around the question "is it necessary or not?" much more appropriate expert and public discussion of the question "how?" The most productive thing today is looking for options for the least painful way to raise the retirement age.

The first measure, which is practically obvious to everyone, and even has no obvious opponents, is the reform of early pensions and, thereby, raising the actual retirement age. This step is justified even within the current limits of life expectancy.

The second solution also fits into today's demographic realities - the gradual equalization of the retirement age for men and women. Almost all countries of the world have already taken this step. In today's Russia, there are also conditions for such an alignment.

Finally, a problem that cannot be avoided is a direct increase in the generally established retirement age, including for men. However, we cannot talk about its one-time increase. Of course, it is necessary to take advantage of the experience of other countries that have applied time-stretched schemes. For example, this measure should be addressed to employees who are at least 5, and preferably 10 years old, before retirement age. The rate of increase should not exceed 4-6 months per year. If you follow such a scheme, it becomes obvious that the procedure for raising the retirement age should begin now, since reaching the 60-year threshold for both sexes may take 15 to 20 years, and its increase to 62 will require another 4-8 years. If you refuse to raise the retirement age now,

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