



честный обмен информацией как внутри компании, так и за ее пределами, становясь «прозрачными» для инвесторов, партнеров, государства и потребителей.

Внедрение предприятиями принципов «зеленой» экономики способствует получению не только экологических выгод, которые выражены в виде снижения объемов отходов производства и более эффективного использования ресурсов, то также социальных и экономических, таких как: интенсивный рост производства, стабильность предприятия, повышение его доходности и повышение степени влияния на рынке.

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Статья отправлена: 01.04.2017

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ЦИТ: ua117-090

DOI: 10.21893/2415-7538.2016-05-1-090

УДК 331.5.024.5

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РОЗВИТОК СИСТЕМИ ПЕНСІЙНОГО ЗАБЕЗПЕЧЕННЯ В РОСІЇ В ЦІЛЯХ ПІДВИЩЕННЯ ЯКОСТІ ЖИТТЯ ОСІБ СТАРШОГО ВІКУ

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THE DEVELOPMENT OF THE PENSION SYSTEM IN RUSSIA IN ORDER TO IMPROVE THE QUALITY OF LIFE OF OLDER PERSONS

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Анотація. Розвиток пенсійної системи в Росії триває весь час активних економічних реформ, але до цього часу так і не вдалося виробити ефективну модель пенсійного забезпечення населення при якій якість життя осіб старшого віку відповідало б середньоєвропейського рівня. У зв'язку з цим, проблеми якості життя осіб старших вікових груп і пенсійного забезпечення вимагають системного підходу для вироблення зважених рішень.

Ключові слова: пенсіонери, економічна активність, старший вік, трудовий потенціал, зайнятість, пенсійна система, якість життя

Abstract. The development of the pension system in Russia continues all the time of active economic reforms, but so far failed to develop an effective model of pension coverage of the population at which the quality of life of older persons would be consistent with the European average. In this regard, issues of quality of life of persons in older age groups and pension funding requires a systematic approach for



the formulation of informed decisions.

Key words: pensioners, economic activity, older age, employment potential, employment, pension system, quality of life

To date, the number of pensioners is about 30% of the population, they are a great social group. Almost all countries, except for underdeveloped, where old age is very difficult to survive, turn into the "state of the elderly." A common problem of all countries is not spared and Russia: elderly people from year to year becomes more and more. In this regard, increases the potential learning of pensioners.

Stopping the operation, an elderly man is faced with a new attitude on the part of the usual circle of people, e.g. children, friends or former work colleagues. Retirement is an important event not only for the individual, but also for those around him.

Many people tend to think that older is, above all, destitute people in need of adequate social security. Another opinion that is shared by older people themselves that this population represents a significant human potential that can and should be involved in socially active society. About the third position to speak in society is not accepted, but still this point of view there are: "Old is a social ballast of society, hindering reforms." [1]

Differences of opinion related to income is fairly stable. The group with average income tend to consider the elderly as a significant potential.

Residents of cities and rural settlements are quite skeptical about the elderly as a significant human potential and to a lesser extent see them as disadvantaged people.

You can also compare the way elderly Russia elderly and other developed countries. Human potential in Russia is rather high, at least comparable to developed countries (excluding health reasons), but the degree of its implementation, both in social and in private life, is much lower [1].

With age growing negativity toward the comparative characteristics of health status, quality of life, realization of social and private spheres.

Was the selected approach to the study of pensioners as a socio-demographic groups, the nature of which defines the needs and values of seniors. It was also revealed that pensioners as a socio-demographic group is quite heterogeneous. Also, this approach, in some sense, determines the structure of this group because of the need to identify the values and needs [2].

Is currently underway to develop a new approach, which will be based on the existence of close links between the lifestyles and needs of seniors [1].

It follows that a large part of the population does not turn a blind eye to the lives of seniors. See them as a huge human potential. The specificity of the new approach is the description of the structure of social stratum of older way of life, which is the basis of further analysis of needs, value orientations and social norms, characteristic for different groups of older people.

As everybody knows, today the amount of pension of some pensioners barely Yes the subsistence level. The financial situation of pensioners is constantly discussed in the media and at the level of state control issue. In this context, under financial situation refers to the adequacy of cash income, subsistence income from private farming, help from relatives [3].



Every employee donates a percentage of their income to the Pension Fund. However, Russia in this respect has its own characteristics. Employers usually conceal the real amount of payments to evade taxes, respectively of contributions to these funds are reduced. Thus, the incomes of pensioners all sharply different from the income of other citizens. According to statistics in 2000 the average size of the appointed monthly pension amounted to 31.2% of the average wage, while in 2005 – only 27.6%. Following this logic, in 2010, the pension could be much more.

Pensioners there is an assumption that in the near future, they will live much worse. Such despondency is due to the fact that seniors look at life realistically. Because pensions themselves much lower wages and their indexation does not keep pace with rising prices [3].

With age, social problems aggravated. As shown by the results of the study, 85% of retirees face these kinds of problems. Among them are such as repair of housing and utilities. Indeed, difficulties with housing repair is experiencing almost every average family, and for retirees, in our opinion, this issue is of particular importance because the majority of older people live in dilapidated housing, in private homes, which have never been repaired. The study also showed that for most retirees who live in big homes served by utilities companies every year it becomes more difficult to live due to the increase in the cost of utilities. And for those who live in private homes, with age becomes increasingly difficult to cope with the economy. Only 10% doing this. Rest helps the Committee of social protection of the population, children, relatives. Some retirees noted that they only saves your garden.

Health is another negative side of people of retirement age. It health, according to a survey, adds to the picture of the world of pensioners (32,5%) a variety of dull colors. The majority of pensioners (30%) the condition is described as satisfactory, when the poor state of health inherent to 22.5%. It is important to note that you sample not met retirees who rate their health very good or very bad [3].

In addition to the factors bad environment, deterioration of the quality of food, hard work on health status is influenced by such factors as marriage status, working ability. The study showed that pensioners who are married, the health status significantly different from that of elderly people living alone. Only 46.1% married, and 20.7% of the "singles" consider it a good or satisfactory. Health is also affected by the presence of children. Here the conclusion is obvious, childless seniors need help when pensioners, who have children, need it to a lesser degree.

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Article sent: 03/04/2017 of
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