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Editorial

Will the prolongation of the retirement age be managed?

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The process of ageing of the population brings a number of social problems including the threat to the sustainability of current systems of the pension scheme.

The situation in this area has been known for many years. The number of people who live up to the higher age increases, which increases the demands for the volume of finances available in the existing pension systems. At the same time, the number of people at the productive age contributing to continuous financing of the retired population decreases. This situation burdens the state budget, which must cover the differences between the finances coming into the pension scheme and the paid out pensions. The decrease of the proportion of contributors to the pension scheme and the increase of the pension recipients (and the perspective deepening of these proportions) have stimulated retirement reforms in a number of European countries. The solutions are usually of ambivalent character.

One of the solutions is the transformation of an obligatory insurance from the continuous model to the savings model, which promised the capitalization of long-term accumulated resources of the pension scheme and a larger space of individual choice for the consumer. The attempts for the reconstruction of the existing pension systems by means of so-called secondary pillars are, however, “long-distance races” and do not bring immediate effects. With the shortage of resources in the first pillar of the pension scheme, the introduction of the second pillar resulted in the decrease of the solvency of the public funds and a direct threat to their functionality. In association with the financial and economic crisis, the potential for the capitalization of the saved resources has been also decreased. Therefore, the original reform intentions have been modified (or at least brought back) in a number of countries.

So, another – more simple – solution is being put through – the gradual prolonging of the official retirement age. The retirement age is increased in one bound or gradually, depending on the life expectancy of the population. In this way, the length of taking the old-age pension is decreased and the costs of the functioning and sustainability of the pension schemes are decreased. This solution undoubtedly brings at least some balance between the income and output of the pension schemes and/or decreases the expenses of the state budget for additional financing.

It is apparently based on a rational argument – the life expectancy is shifting, the population, as a whole, lives up to a higher age, therefore, it seems to be substantiated to shift the retirement age. However, does this statistically increased mean life expectancy also mean similar dynamics of maintaining a good health condition and ability to work until the higher age?

There are certain occupations and work activities in which it is possible to maintain professional competences and corresponding performance until high age. A longer professional experience may bring a higher expertise of the elderly professionals and their long professional and life experience can be a contribution for the performance of the teams. At the same time, the workers at “mature age” can have the space for self-fulfilment and a feeling of social acceptance and integration, not to mention the financial benefit from the income in comparison with the old-age pension, which in our region represents a considerable drop of life standard.

However, can such an acceptance of elderly employees by employers and the ability to maintain work performance until high age be expected in all occupations? A suitable example can be the nursing profession, which is very demanding – both physically and psychologically. Will the

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more than 60 year old nurses be desirable labour force? And will nurses be able to manage the demands of their profession, particularly when they are providing direct nursing care?

The health condition of the Slovak population shows that though the life is being continuously prolonged, its border significantly exceeds the border of the life in full health. In other words, in higher age categories (even in the scope of the economically productive age), there is a significant proportion of population with symptoms of civilization diseases, occurrence of cardiovascular, neurological and orthopaedic diseases. The health

condition of these age categories reflects our style of life and, in addition, the quality of life and occupational conditions, the content and character of the performed work. The pension scheme should, therefore, also take into account the health condition and work dispositions of individual age and occupational categories and professional groups – this is necessary for their successful enforcement on the labour market. Otherwise, it may happen that more occupational categories will be at risk of becoming recipients of disability pension in better case and unemployed receiving social security benefit in the worst case before they get retired.