

**Vorobyov Yuri Nikolaevich,**  
 Doctor of Economics, Professor,  
 Head of the Department of Business Finance and Insurance,  
 V.I. Vernadsky Crimean Federal University,  
 Simferopol.

**Vorobyova Elena Ivanovna,**  
 Doctor of Economics, Professor,  
 Professor of the department of Public Finance and Banking,  
 V.I. Vernadsky Crimean Federal University,  
 Simferopol.

## PENSION INSURANCE IN RUSSIA

90- 2000-  
 2012  
 « »  
 5-10

Pension insurance in the XX century becomes necessary and obligatory social institute in the developed countries of the world. Russia which has become in the nineties the XX century on the way of market economy at the beginning of the 2000th years has put into operation own system of pension insurance. However the accepted system of pension insurance in Russia had certain defects that has demanded her further reforming.

In the course of performance of researches various general scientific and special methods and receptions, in particular economical and statistical methods were used.

As a result of the conducted researches it is established that the institute of pension insurance operating in the country not only hasn't solved a problem of equitable distribution of pensions, I haven't provided their worthy size for pensioners, but has

led to noticeable reduction of receipt of funds in revenues of the Pension Fund of the Russian Federation after 2012. Therefore contradictions in the pension sphere of the country have even more become aggravated. Recently revenues of the Pension Fund of the Russian Federation are defined by financial support from the budgetary system of the country more and more. Growth of expenses of the consolidated budget on maintenance of the Pension Fund of the Russian Federation constantly increases that aggravates problems of all financial system of the state.

On the basis of the conducted researches, we come to a conclusion about expediency of search of new sources of revenues of the Pension Fund of the Russian Federation. It have to be not only the insurance premiums of employers defined from the size of the salary fund but also and other sources, for example, a part of total revenues of employers. This offer follows from the fact that in the country and the world there are large-scale changes in economy, in relationship of employers and workers. As a result at many employers the salary funds are reduced, and they give all social loading to the former workers who, at insistence of employers, are allocated in separate economic cells, in particular, become individual entrepreneurs, and absolutely on other conditions interact with the «former» employers. Without the offered changes in sources of formation of revenues of RPF in the next 5–10 years the situation when receipts of insurance premiums from employers just decrease can be created.

*Keywords:* pension insurance, provision of pensions, Pension Fund of the Russian Federation.

XIX

(1992–1998 ),

90-

[4], [6], [9], [10], [14], [11], [23], [1], [7], [2], [12], [24], [3], [8], [13], [25]





90 %

« ... »[1].

«1.  
2.  
3.  
4.  
5. ( )

»[8].  
1.01.2002

400- 28.12.2013 ( 19.12.2016 ) « 2013

»[19].

« 2015 28.12.2013 400- « » 1

»[19].

« » ( )

[2, 3, 4, 6, 7, 9, 10, 15, 24, 25] 18-20

« — »[15].

1)

2)  
3)

4)

5)  
«

»[15].

«

22 1990 . 442-1 «

»[17]

«

(  
22 1993 . 958 «

»

« 1  
27

)»[22].  
1992  
1991 . 2122-1 «

( ) ( )»

)»[2].  
1

2002

15 2001 . 167-

«

».

5

( .1).

1.  
2014–2016 \*

	2014	2015	2016
1.	145,0	149,7	152,2
2.	41,5	42,7	42,9
2.1.	38,0	39,2	39,5
2.2.	1,6	1,3	1,3
2.3.	3,4	3,6	3,6
3.	9,3	9,5	9,4
3.1.	5,7	5,8	5,6
3.2.	3,6	3,7	3,8

\* [5]

2010 2013

360 2010 2012 330 2012 440 2013

2. 2010–2016 \*

			(-),
2010	4,61	4,25	0,36
2011	5,25	4,92	0,33
2012	5,89	5,45	0,44
2013	6,39	6,38	0,01
2014	6,16	6,19	-0,03
2015	7,13	7,67	-0,54
2016	7,63	7,83	-0,20

\* [5]

10

2008-2009

2014

, 2014

30

, 2015

540

, 2016

200

[11],

( .3).

3.

2014-2016

\*

	2014	2015	2016
1.	6159,0	7127,0	7625,0
2.	3690,0	3862,6	4131,0
3.	2410,0	3082,0	3355,0
4.	59,0	169,0	131,0
5.	0,0	13,4	8,0

\*

[5]

2015

2014

968

15,7 %.

2016

2015

498

7,0 %.

2015



( .5).

5.

2014–2016

\*

	2014	2015	2016
1.	11151	12380	12725
1.1)	11568	12830	13172
2.	693	759	802
3.	832	1117	1052
4.	9371	9977	10184
5.	7548	8302	8645
5.1.	11216	10711	11101
6.	1487	1250	1950
7.	8,3	11,4	4
8.	17,1	10,3	4
9.	2,7	13,3	10,7
10.	-2,1	11,9	11,7
11.	0,9	15,5	14,2
12.	5,6	6,7	7,6
13.	2,7	3,4	4,2

\*

[5]

1574 . 14,1 %.

1604 . 13,9 %.

109 . 15,7 %.

2020 « »,

1097 . 14,5 %.

2014 . 2016 2014 115 .

2016 20

2014 2,7 , 2015 3,4 , 2016 4,2

1. . . . — 2017. — 1. — .11–15. : / . . .
- // 2. . . . / . . . , . . . // . . . . — 2015. — 4 (9). — .5–7.
3. . . . /
4. // . . . — 2015. — 3 (2). — .27–31. / . . . // . . . — 2016. — 5. — .267–270.
2016. — .7. — 4. — .309–314.
5. [ . . . ]. — : www.pfrf.ru/press\_center/advert\_materials~2074 ( : 15.01.2018).
6. . . . / . . . // . . . — 2017. — 3. — .205–220.
7. . . . / . . . , . . . // . . . — 2017. — 3. — .205–220.
8. . . . : . . . , 2009. — 191 . : / . . . , . . .
9. . . . / . . .
- // 10. . . . — 2017. — 10 (295). — .59–64.
- / . . . // . . . . 2017. — 2. — .45–49.

11. — 2017. — 4 (67). — 143–146. //
12. : 8 — 2016. — 155–158. //
13. — 2010. — 199 //
14. — 2016. — 11 (284). — 56–60. //
15. — 2017. — 1 (11). — 101–109. //
16. ( 29.07.2017) [ ]. — : www.base.consultant.ru ( 15.12.2001 167- : 15.01.2018).
17. [ ]. — : www.pfrf.ru ( 22.12.1990 442-1 : 15.01.2018).
18. 03.07.2016) [ ]. — : www.base.consultant.ru ( 16.07.1999 165- ( . : 15.01.2018).
19. : www.base.consultant.ru ( 28.12.2013 400- ( . 19.12.2016) [ ]. — : 15.01.2018).
20. www.pfrf.ru ( : 17.01.2018). [ ]. — :
21. gks.ru ( : 17.01.2018). [ ]. — :
22. info/order/pfr\_status/~1269 ( : 15.01.2018). [ ]. — : www.pfrf.ru/
23. — 2016. — 12-3 (77-3). — 116–122. //
24. 2015. — 4. — 150–156. //
25. — 2016. — 429–432. V-

#### СПИСОК ЛИТЕРАТУРЫ

1. Alekseyeva I.S. Pensionnoye strakhovaniye v Rossiyskoy Federatsii: aktual'nyye problemy i zadachi / I.S. Aleksseva // *Sotsial'noye i pensionnoye pravo*. — 2017. — 1. — S. 11–15.
2. Aliyeva S.I. Problemy funktsionirovaniya i finansovogo obespecheniya gosudarstvennoy sistemy pensionnogo strakhovaniya v Rossiyskoy Federatsii / S.I. Aliyeva, I.A. Chekhovskaya // *Upravleniye. Biznes. Vlast'*. — 2015. — 4 (9). — S. 5–7.
3. Bratukhina Ye.V. Tendentsii razvitiya sovremennoy sistemy pensionnogo strakhovaniya v Rossiyskoy Federatsii / Ye.V. Bratukhina // *Vestnik Moskovskogo gumanitarno-ekonomicheskogo instituta*. — 2015. — 3 (2). — S. 27–31.
4. Gareyeva I.A. Problemy pensionnogo strakhovaniya v sovremennoy Rossii / I.A. Gareyeva // *Uchenyye zapiski TOGU*. — 2016. — T.7. — 4. — S. 309–314.
5. Godovyye otchety Pensionnogo fonda Rossiyskoy Federatsii [Elektronnyy resurs]. — Rezhim dostupa: [www.pfrf.ru/press\\_center/advert\\_materials~2074](http://www.pfrf.ru/press_center/advert_materials~2074) (data obrashcheniya: 15.01.2018).
6. Guseynova R.S. Problemy i perspektivy razvitiya pensionnogo strakhovaniya / R.S. Guseynova // *Aktual'nyye voprosy sovremennoy ekonomiki v global'nom mire*. — 2016. — 5. — S. 267–270.
7. Danilova N.L. Osnovnyye problemy gosudarstvennogo pensionnogo strakhovaniya v Rossiyskoy Federatsii i napravleniya yeye sovershenstvovaniya / N.L. Danilova, Ye.V. Kuvshinova // *Vestnik NGUEU*. — 2017. — 3. — S. 205–220.
8. Dobriyan Ye.I. Obyazatel'noye pensionnoye strakhovaniye: teoriya i praktika : monografiya / Ye.I. Dobriyan, V.I. Samarukha, M.G. Zhigas. — Irkutsk: BGUEP, 2009. — 191 s.
9. Domnina O.L. Analiz sostoyaniya i predstoyashchikh izmeneniy obyazatel'nogo pensionnogo strakhovaniya / O.L. Domnina // *Strakhovoye delo*. — 2017. — 10 (295). — S. 59–64.
10. Kozlov P.A. Strakhovoy stazh kak instrument povysheniya pensionnykh vyplat i ustoychivosti pensionnoy sistemy / P.A. Kozlov // *Finansy*. 2017. — 2. — S. 45–49.
11. Levchenko V.V. Gosudarstvennyye ogranicheniya v sfere pensionnogo strakhovaniya / V.V. Levchenko // *Ekonomika i menedzhment innovatsionnykh tekhnologiy*. — 2017. — 4 (67). — 143–146.
12. Merkulova M.S. Analiz sistemy pensionnogo strakhovaniya v RF / M.S. Merkulova // *Sbornik statey mezhdunarodnoy nauchno-prakticheskoy konferentsii: v 8 chastyakh*. — 2016. — S. 155–158.
13. Muravleva T.V. Pensionnoye strakhovaniye v Rossii. Finansovoye obespecheniye i razvitiye: monografiya / T.V. Muravleva. — Saratov: Saratovskiy gosudarstvennyy sotsial'no-ekonomicheskii universitet. — 2010. — 199 s.
14. Nizova L.M. Genezis pensionnogo strakhovaniya v Rossiyskoy Federatsii / L.M. Nizova, M.I. Danilova // *Strakhovoye delo*. — 2016. — 11 (284). — S. 56–60.
15. Nikulina N.N. Sushchnost' i klassifikatsiya pensionnogo strakhovaniya v svete ocherednogo etapa reformirovaniya pensionnoy sistemy Rossiyskoy Federatsii / N.N. Nikulina, S.V. Berezina, S.A. Malysheva, Ye.O. Ardzhadeyeva // *Vestnik Akademii Sledstvennogo komiteta Rossiyskoy Federatsii*. — 2017. — 1 (11). — S. 101–109.
16. Ob obyazatel'nom pensionnom strakhovanii v Rossiyskoy Federatsii: Federal'nyy zakon ot 15.12.2001 167-FZ (red. ot 29.07.2017) [Elektronnyy resurs]. — Rezhim dostupa: [www.base.consultant.ru](http://www.base.consultant.ru) (data obrashcheniya: 15.01.2018).

- 
17. Ob organizatsii Pensionnogo fonda RSFSR: Postanovleniye Verkhovnogo Soveta RSFSR ot 22.12.1990 442-1 [Elektronnyy resurs]. — Rezhim dostupa: [www.pfrf.ru](http://www.pfrf.ru) (data obrashcheniya: 15.01.2018).
18. Ob osnovakh obyazatel'nogo sotsial'nogo strakhovaniya: Federal'nyy zakon ot 16.07.1999 165-FZ (red. ot 03.07.2016) [Elektronnyy resurs]. — Rezhim dostupa : [www.base.consultant.ru](http://www.base.consultant.ru) (data obrashcheniya: 15.01.2018).
19. O strakhovykh pensiyakh: Federal'nyy zakon ot 28.12.2013 400-FZ (red. ot 19.12.2016) [Elektronnyy resurs]. — Rezhim dostupa: [www.base.consultant.ru](http://www.base.consultant.ru) (data obrashcheniya: 15.01.2018).
20. Ofitsial'nyy sayt Pensionnogo fonda Rossiyskoy Federatsii [Elektronnyy resurs]. — Rezhim dostupa : [www.pfrf.ru](http://www.pfrf.ru) (data obrashcheniya: 17.01.2018).
21. Ofitsial'nyy sayt Federal'noy sluzhby gosudarstvennoy statistiki [Elektronnyy resurs]. — Rezhim dostupa : [gks.ru](http://gks.ru) (data obrashcheniya: 17.01.2018).
22. Spravka o statuse Pensionnogo fonda Rossiyskoy Federatsii [Elektronnyy resurs]. — Rezhim dostupa: [www.pfrf.ru/info/order/pfr\\_status/~1269](http://www.pfrf.ru/info/order/pfr_status/~1269) (data obrashcheniya: 15.01.2018).
23. Khloyev M.A. Prioritetnoye napravleniye pensionnoy reformy na sovremennom etape / M.A. Khloyev // *Ekonomika i predprinimatel'stvo*. — 2016. — 12-3 (77-3). — S. 116–122.
24. Khmelevskaya S.A. Filosofiya pensionnogo strakhovaniya / S.A. Khmelevskaya // *Sotsial'no-politicheskiye nauki*. — 2015. — 4. — S. 150–156.
25. Shevchenko M.V. Osnovnyye problemy pensionnoy sistemy Rossiyskoy Federatsii / M.V. Shevchenko // *Finansovaya arkhitektonika i perspektivy razvitiya global'noy finansovoy sistemy. Sbornik tezisov mezhhregional'noy V-y nauchno-prakticheskoy konferentsii*. — Simferopol', 2016. — S. 429–432.

12 2018

21 2018