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THE WAYS OF MATERIAL SUPPORT FOR PENSIONERS

The article analyzes the system of material security of pensioners in modern Russia. The composition of this system includes four main components. First of all, it is a regular income paid in the system of state pension insurance. Also, the structure of the material security system includes income from continuing work of the pensioner, personal savings, financial assistance of family members and relatives. The dominant component in the structure of this system is pension payments. Moreover, it is necessary to note the presence of pensioners with incomes below the subsistence minimum.

Additional income can serve as a pension payment in the system of non-state pension provision. In turn, the system of non-state pension funds has problems of an organizational and structural nature. This sector of the state's financial market tends to decrease as a consequence of the high requirements for the functioning of non-state pension funds. Moreover, the requirements for these financial institutions are constantly adjusted. Thus, the population is growing distrust of the long-term financial operations of the APF system.

The share of citizens of retirement age engaged in the labor market is growing. In the future, a third of pensioners in the labor market will continue their work activities.

Incomes of the population over the past few years have tended to decline. A significant proportion of people of retirement age are financially low-income.

There is a need to reform the pension system and the structure of material security of pensioners. The revision of the retirement age can have a direct impact on the change in approaches to the formation of incomes of citizens of retirement age.

eyword: pension, pension system, non-state pension funds, pension savings.

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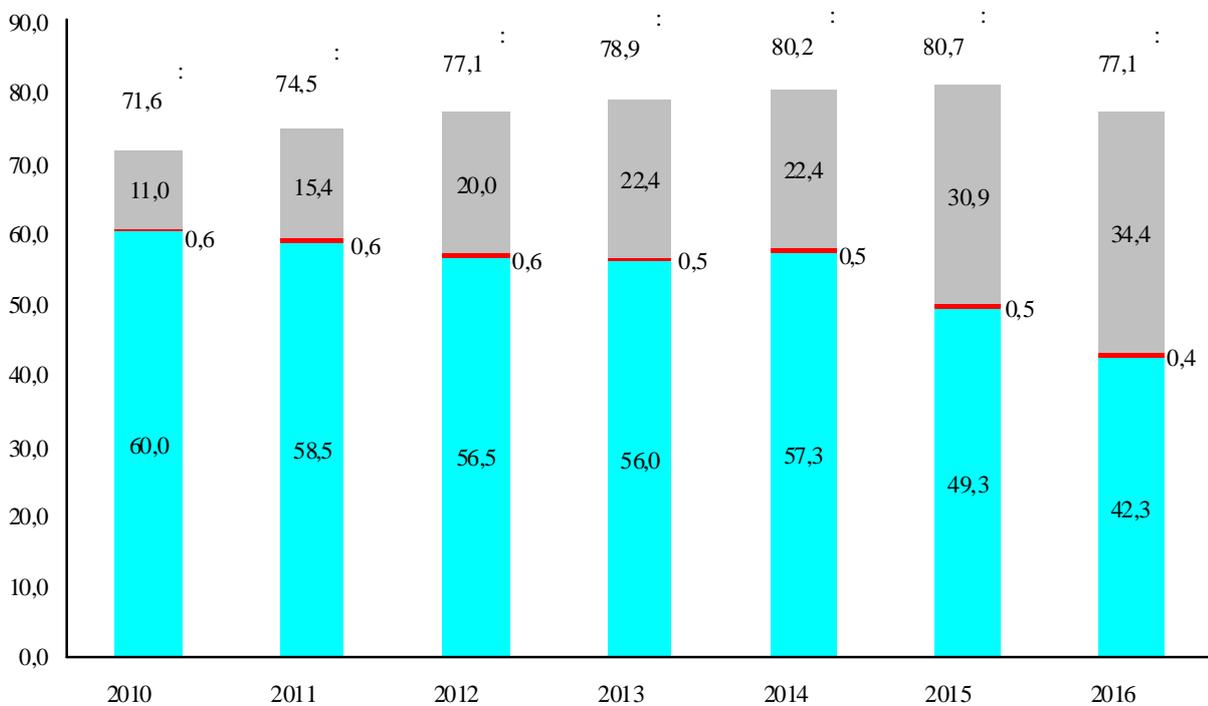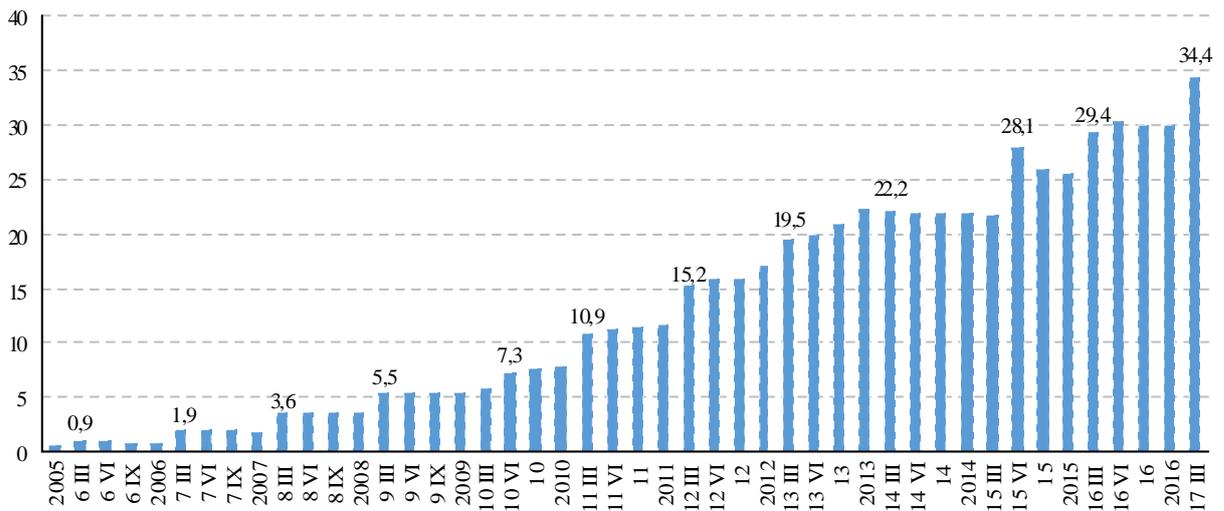
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                    2,4   . .   2,8 %   (2016 .).
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1.   ,   ,   . *

	2014 .	2015 .	2016 .	2017 .	2018 .[1]	2019 .[1]
-	243,9	307,4	342,2	407,7	455,3	502,1
	6,2	74,1	104,6	104,0	143,2	188,4
,	250,1	381,5	446,3	511,7	598,5	690,5
,	250,1	631,7	1078,5	1590,2	2188,7	2879,1

[1]

* [7]

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49

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2017 . 12,2 % . -

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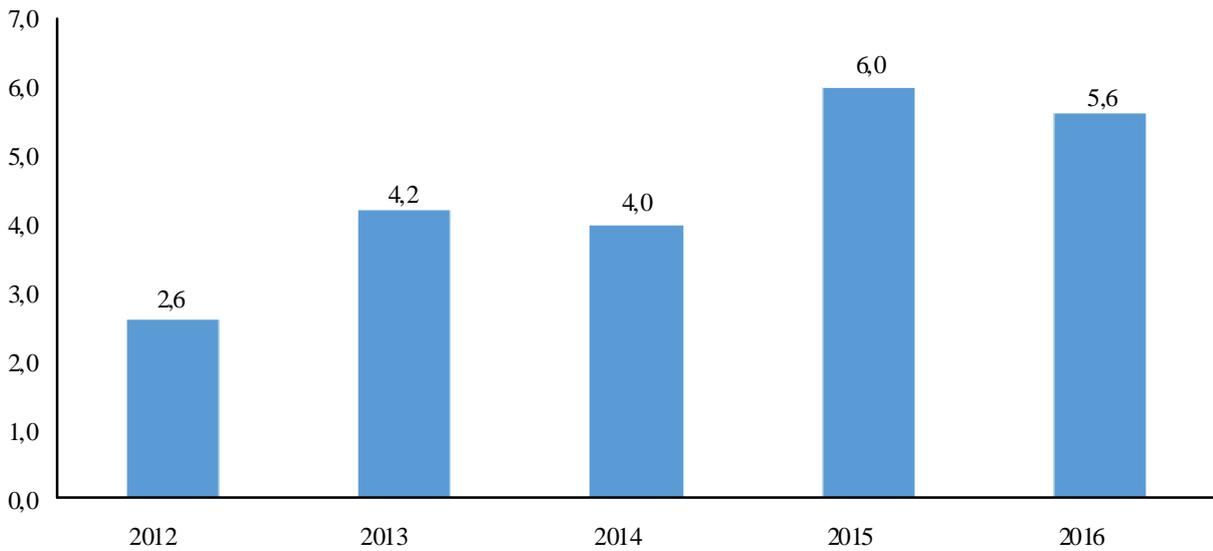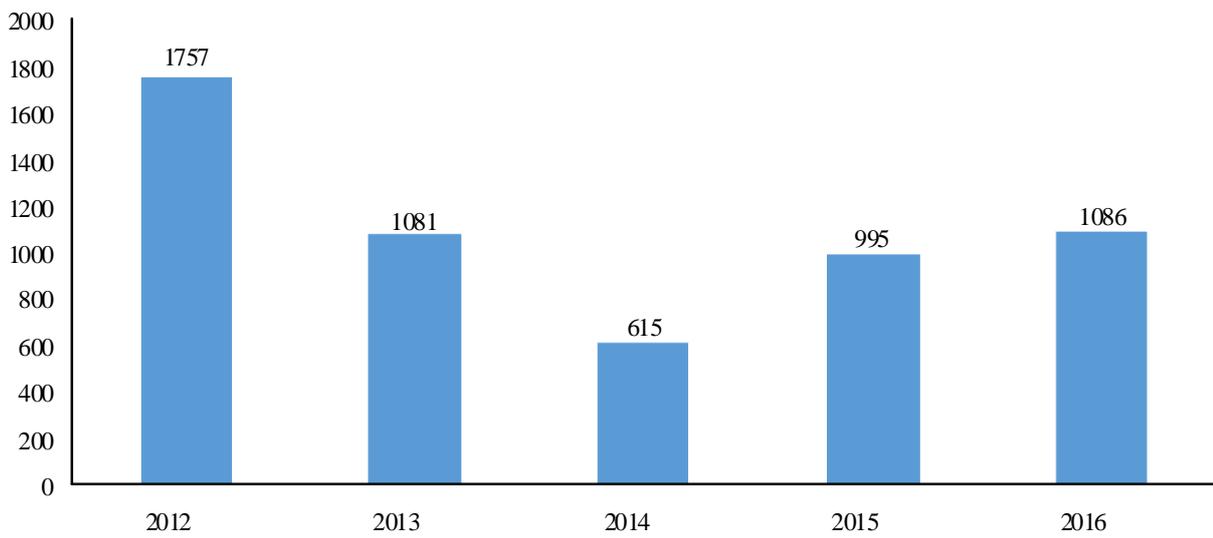
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50

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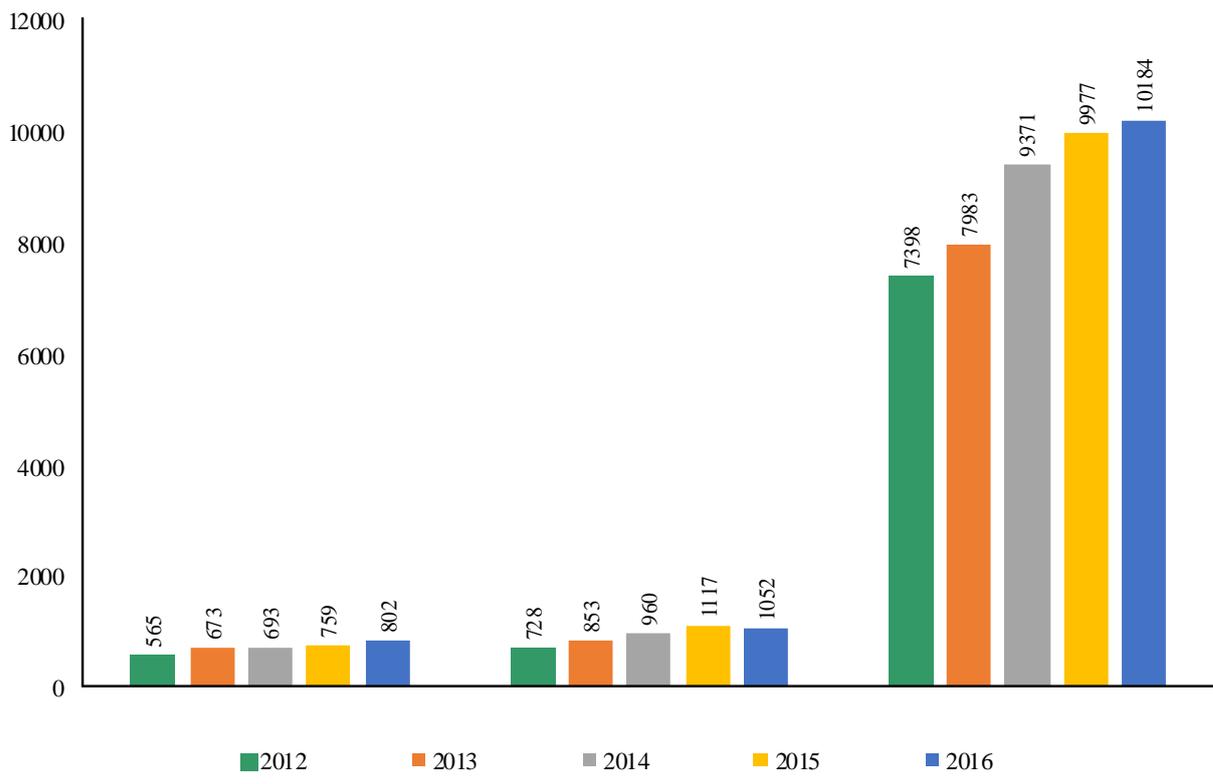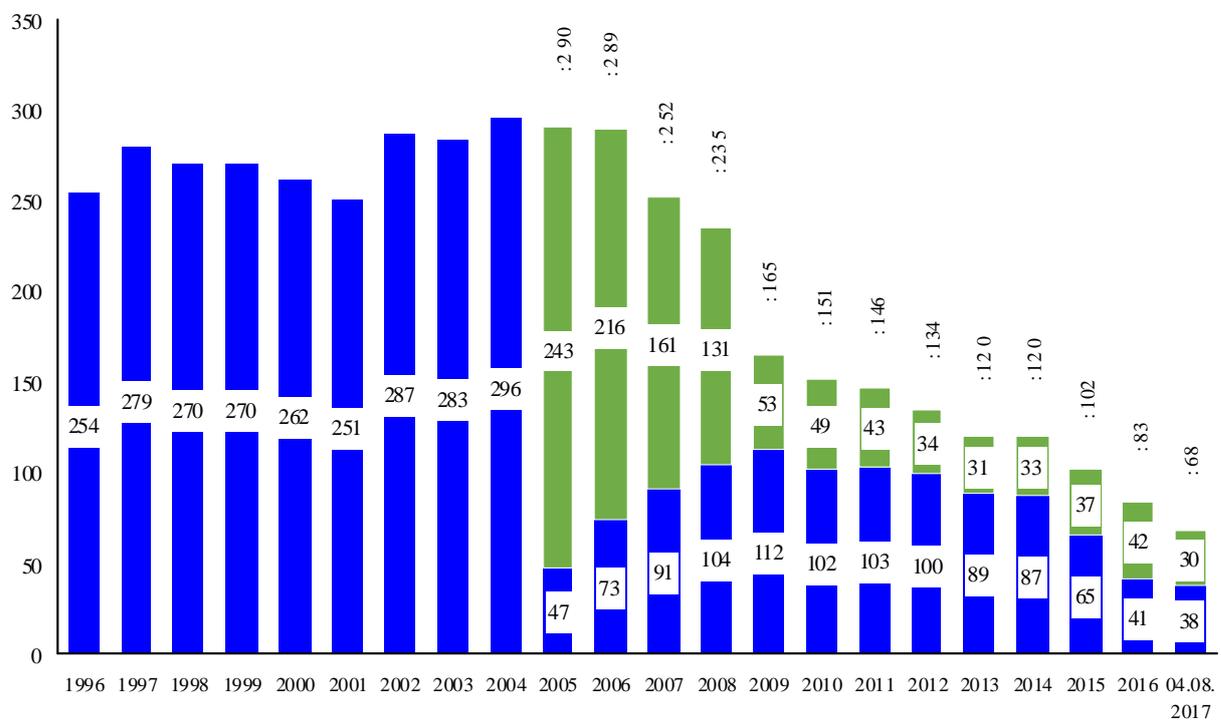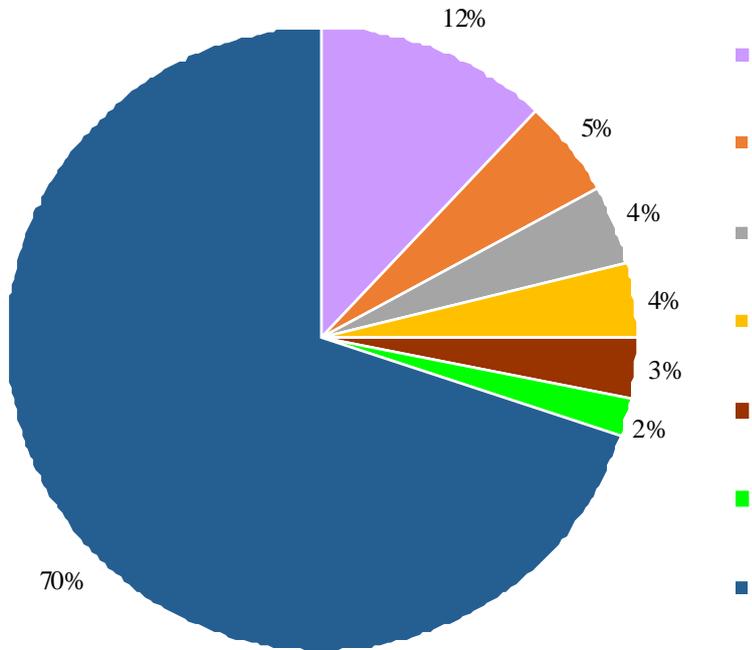
		2013	2014	2015	2016
		11,7	7,1	10,6	1,0
		4,0	-0,7	-3,2	-5,9
		11,9	9,1	5,1	7,8
		4,8	1,2	-9,0	0,7
		9,7	8,8	11,2	3,4
		2,8	0,9	-3,8	-3,4
:	—	6,8	7,8	15,5	7,1

* [9]

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.   2017 .   -

52

5 . . . , .

. 8. 2013–2017 . (
[9]).

3.
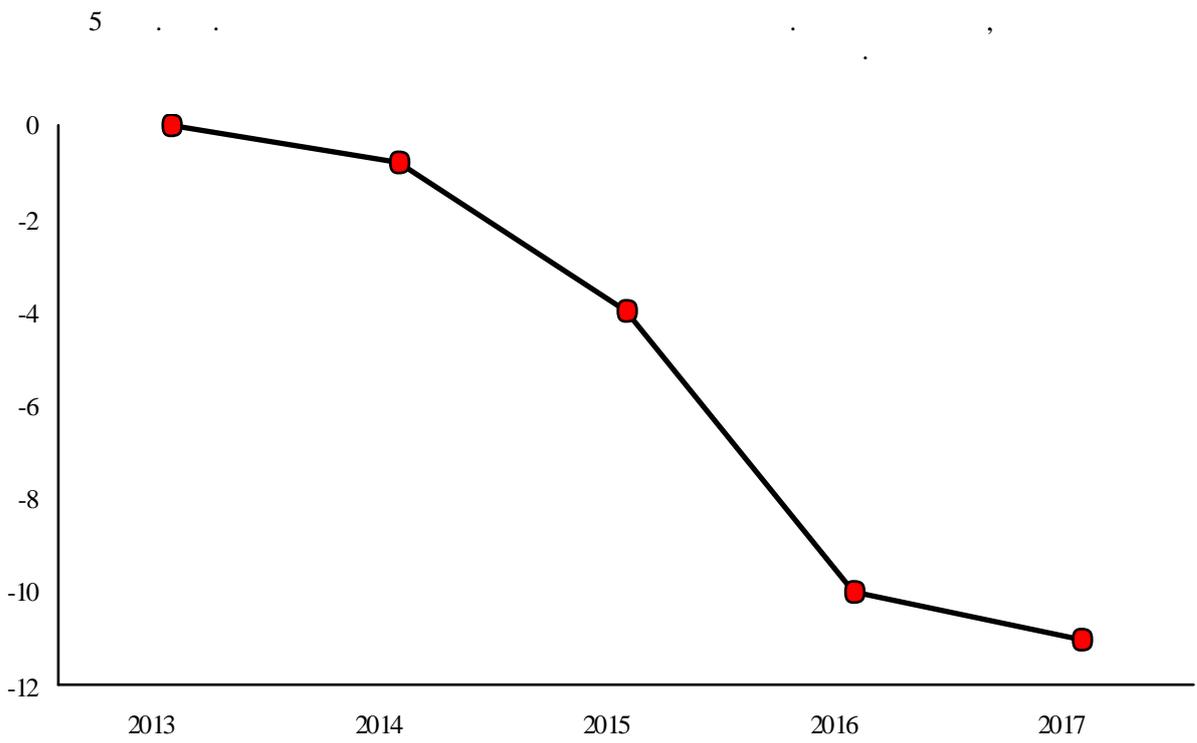
. . (1,6 %) -
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« » . -
, 70 % . 16 %
, 11,1 %.
20 %. 2000–2017 . -
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2014–2017 . -
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2016–2017 . 13 . . -
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, 21 % , 74 % -
2 % — .

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	%
2000	9,1
2001	8,7
2002	11,1
2003	15
2004	10,4
2005	12,4
2006	13,5
2007	13,1
2008	2,4
2009	3
2010	5,9
2011	0,5
2012	4,6
2013	4
2014	-0,7
2015	-3,2
2016	-5,6
2017	-1,3

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* [9]

53

120

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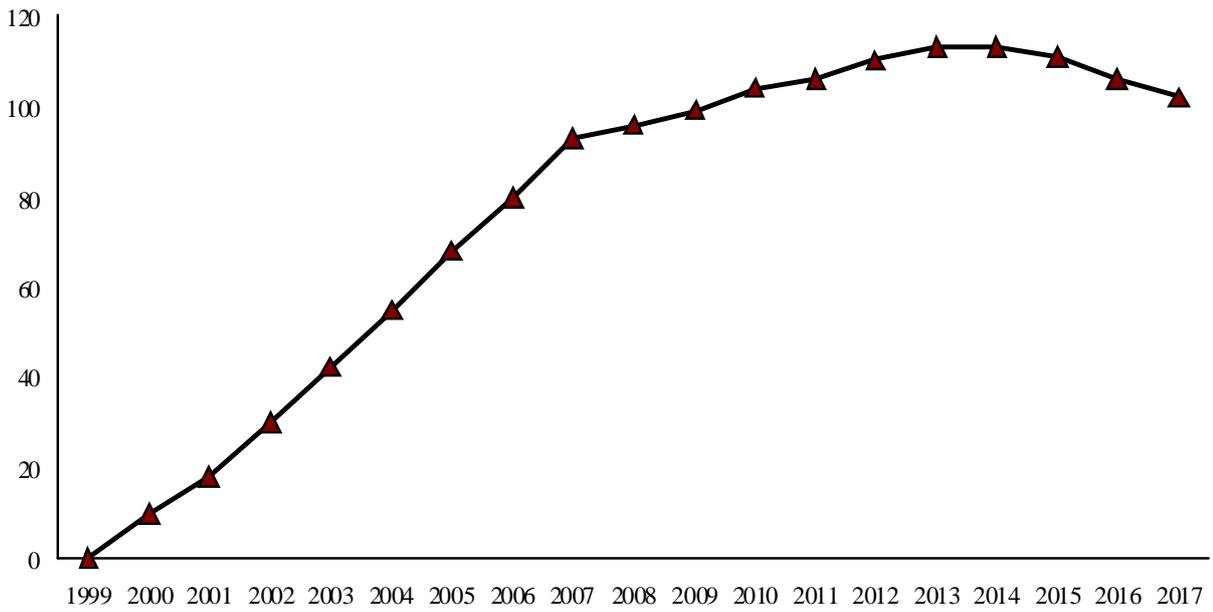
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6. : [ ]. —
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7. : [ ]. — : www.pfrf.ru/
(: 10.10.2018).
8. : [ ]. — : www.cbr.ru
(: 11.10.2018).
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