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УДОСКОНАЛЕННЯ МЕХАНІЗМІВ ДЕРЖАВНОГО УПРАВЛІННЯ СИСТЕМОЮ ПЕНСІЙНОГО ЗАБЕЗПЕЧЕННЯ В УКРАЇНІ**М.Ю. Дитковская**, канд. наук по гос. упр., доцент

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СОВЕРШЕНСТВОВАНИЕ МЕХАНИЗМОВ ГОСУДАРСТВЕННОГО УПРАВЛЕНИЯ СИСТЕМОЙ ПЕНСИОННОГО ОБЕСПЕЧЕНИЯ В УКРАИНЕ

The article examines the mechanisms of state management in the sphere of Pension provision in Ukraine. The ways of improving the quality and development of the legal framework in the field of Pension provision are analyzed. The author pays attention to the approaches to the development of the three-level Pension system in Ukraine. The ways of implementation and improvement of electronic information system on the basis of web-oriented technology are suggested.

Keywords: social protection, social security, pension insurance, pension provision, solidarity system, funded system, private pension insurance, electronic documents, web-oriented information technologies.

У статті розглянуто механізми державного управління у сфері Пенсійного забезпечення в Україні. Проаналізовано шляхи підвищення якості та розвитку нормативно-правової бази в галузі Пенсійного забезпечення. Автор звертає увагу на підходи до розробки трирівневої пенсійної системи в Україні. Запропоновано шляхи впровадження та вдосконалення електронної інформаційної системи на основі веб-орієнтованих інформаційних технологій.

Ключові слова: соціальний захист, соціальне забезпечення, пенсійне страхування, пенсійне забезпечення, солідарна система, накопичувальна система, недержавне пенсійне страхування, електронні документи, веб-орієнтовані інформаційні технології.

В статье рассмотрены механизмы государственного управления в сфере пенсионного обеспечения в Украине. Проанализированы пути повышения качества и развития нормативно-правовой базы в области пенсионного обеспечения. Автор обращает внимание на подходы к разработке трехуровневой пенсионной системы в Украине. Предложены пути внедрения и совершенствования электронной информационной системы на основе веб-ориентированных информационных технологий.

Ключевые слова: социальная защита, социальное обеспечение, пенсионное страхование, пенсионное обеспечение, солидарная система, накопительная система, негосударственное пенсионное страхование, электронные документы, веб-ориентированные информационные технологии.

Problem statement. Pension provision in Ukraine is an important component of social protection of people, which is due to a significant number of people of retirement age and large share of pension costs in public spending on social-protection measures. The low level of pensions, non-compliance with the principles of social justice, social security, permanent deficit of the Pension Fund demonstrates the ineffectiveness of the pension system in Ukraine. The needs to reform of pension provision system are caused by a number of factors: economic, demographic, social and political. Today, this problem is particularly acute in many countries, regardless of their level of economic development, due to the aging population, changes in its age structure, complexity of the economic situation. Under current conditions the pension system in Ukraine needs profound changes towards best match the market economy. Today there are a number of problems pensions. It is, above all, a significant burden on the working population and the country's budget, insufficient amounts of insurance premiums for pensions, low pensions, discrepancy of pension provision and labor contribution during working period, separate categories of workers have considerable advantages and privileges in pension provision.

Analysis of recent research and publications. The essence of the social security and pension problems using various forms and methods of management in the field of humanities are studied in the works O.Belinskoyi, O. Ivanov, M.Kravchenko, S.Koretskoyi, O.Krentovskoyi, E. Libanova, I.Rozputenko, U. Garden, T.Semyhinoyi, V.Skurativskoho, L.Stozhok, P.Shevchuk and others.

Theoretical and practical issues related to reform pension systems and optimization of pensions reflected in the works of famous contemporary foreign scientists M.Vinera, T.Hansli, B.Dikon, D.P'yeters, H.Mak Taggart, E .Fultts, R.Holtsman, R.Hints and others. Formation of pensions provision studied A.Tamm, M.Kryazh, Yu.Pryvalov, Yu.Sayenko, Yu.Sapyelkin, O.Makarenko, Yu.Bondarenko. etc.

Allocation of the unsolved earlier parts of the overall problem. Degree of the study the operation and development of mechanisms of public administration of pension systems does not meet the need of a modern practice that does not allow operatively and constructively solve the current problem of providing social protection and social security of Ukrainian society. The ways of improving the second and third levels of pension system in Ukraine, the use of modern information technology insufficiently studied, not enough attention is paid to the study of international experience in this field. Therefore, problems of improving mechanisms of public administration of pension system in Ukraine are particularly relevant.

The objectives of the article. The aim of this study is a synthesis of theoretical approaches, analysis of the current state and development of proposals for improving the mechanisms of government pension system in Ukraine. The object of the study is the process of improving the mechanisms of government pension system in Ukraine. The subject of the study is theoretical, methodological and practical components of improving the mechanisms of government pension system in Ukraine.

The main results of the study. In 2004 was implemented Law of Ukraine “On compulsory state pension insurance”. This law defines principles, the basis and mechanisms of the general pension system, and governs granting of pensions, calculation and payment of benefits, and social services based on contributions. It deals with beneficiaries, types of pensions and services, contributions, rights and obligations of insured and insurers, calculation of contributions, qualifying periods, old-age and disability benefits, and State control [12].

According this law the Pension system in Ukraine consists of three levels. The first level - the solidarity system of compulsory state pension insurance, based on the principles of solidarity and subsidies and pensions and implementation of social services for the Pension Fund on the terms and in the manner provided by this Act. The second level is funded system of compulsory state pension insurance, based on the principles of accumulation of money insured in the accumulation fund or, as the private pension funds - the subjects of the second pillar of the pension system and the implementation of financing costs to pay for life insurance contracts pensions and lump sum payments under the conditions and in the manner provided by law. The third level is private pension system based on the principles of voluntary participation of citizens, employers and their associations in the retirement savings of citizens to obtain pension benefits under the conditions and in the manner provided by law on private pension provision [11]. The first and second level of the pension system in Ukraine is a system of compulsory state pension insurance. The second and third levels refer to Cumulative pension system. Figure 1 shows a scheme that displays the relationships between the levels of the Pension system [1].

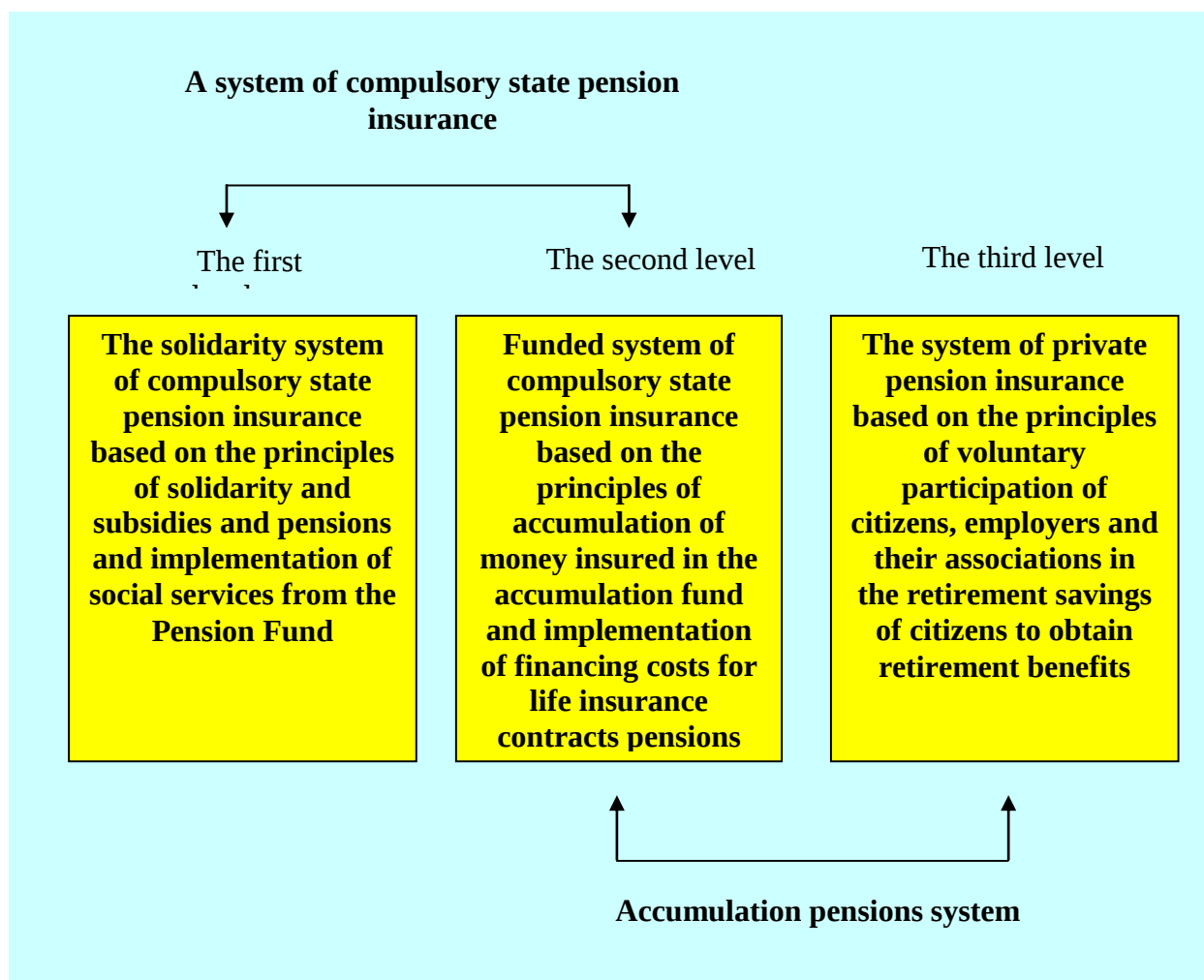


Fig.1. Relationships between the levels of the Pension system.

It should be noted that the pension legislation involves not only the law of Ukraine "On Compulsory State Pension Insurance", but also other legislation acts that establish conditions of pension provision which differ from conditions pension insurance. Pension provision regulated by the Constitution of Ukraine, international agreements and legislative acts of Ukraine.

The law "On pension provision" under the Constitution of Ukraine guarantees all disabled citizens of Ukraine the right to maintenance by public funds consumption by providing labor and social pensions. The law intended to better consider the socially useful work as a source of growth of welfare of everyone and establishes the conditions and rules of pension provision. The law guarantees social security by setting of pension provision on level-oriented living wage. According to this law are appointed labour old-age pensions; by disability; loss of breadwinner; for years of service [4].

Law of Ukraine "On pension security persons discharged from military service and certain other persons" determine the conditions, rules and procedure pensions provision from among those who were in the military, serving in the Internal Affairs, the National Police, the State Fire Service, State special communications service of Ukraine, bodies and civil defense units, the tax police or the State criminal Execution service of Ukraine and some other persons who are entitled to a pension under this act [3].

The law "On private pension provision" defines legal, economic and organizational principles of private pension provision. It also regulates the legal relationships associated with this activity. The private pension system, according to this law, is part of a system of funded pensions, based on the principles of voluntary participation of individuals and entities. The purpose of this system is getting by

members of private pension system additional to the mandatory state pension insurance pension benefits. Private pension provision is performed by pension funds through the conclusion of pension contracts; by insurance companies through contracts of insurance; by banking institutions by concluding agreements on the opening of retirement savings accounts to accumulate retirement savings [2].

As for specific categories of citizens there are legislation that regulates relations in the field of pensions: the Law of Ukraine "On status and social protection of citizens affected by the Chernobyl disaster"; the Law of Ukraine "On Pension Security persons discharged from military service and certain other persons"; the Law of Ukraine "On State Service"; the Law of Ukraine "On the status of war veterans, guarantees of their social protection"; the Law of Ukraine "On basic principles of social protection of labor veterans and other elderly citizens in Ukraine"; the Law of Ukraine "On the Rehabilitation of Victims of Political Repression in Ukraine"; the Law of Ukraine "On Employment" and others.

April 30, 2016 under the number 2767 in the Verkhovna Rada registered a draft law "On amendments to some legislative acts of Ukraine of introducing a funded system of compulsory state pension insurance and common principles of calculating pensions." The comprehensive pension reform provides: purpose of pensions by one law; bringing order and establishing social justice in solidarity system; the introduction of a funded pension system; the introduction of professional pension system for certain categories of professions; the development of the private pension system. The main objective of the new system is the release of the pension fund from inappropriate payments (eg supplements to the minimum pensions, funding pensions, seniority, etc.). Each person must shape their future pension. The introduction of a funded system will relieve the joint system, will form individual savings, will provide an opportunity to attract investment resources of citizens for the development of the national economy, and will give impetus to the development of the national stock market. Accumulative pension system will be introduced from 1 January 2017. Compulsory insurance in the pension system will be subject to persons under 35 years of age. Also the funded system provides voluntary participation in which can take part person aged from 36 to 55 years.

It is assumed that in 2017 the contribution rate will be 2% each subsequent year it will increase by 1% to reach 7% in 2022, later this percentage will remain unchanged. The funds that will be accounted on accumulative pension accounts of citizens are the property of the citizens, and they can use them when they reach retirement age (or in cases stipulated by law, before this time, such as in the case of disability). Payments from the accumulation Fund will be carried out in addition to the payments from the solidarity system. It should be noted that those insured persons who do not take part in accumulative system (over age 35), will also pay fee of 5% more, because this bill provides for reducing the burden on employers and increased insurance liability of employees, regardless of the participation of insured persons in the funded system. Contributions from individuals, who would not participate in the funded system, are directed to the Pension Fund of Ukraine to ensure the benefits from the solidarity system.

The central executive body that implements the state policy on pensions and accounting of persons subject to compulsory state social insurance is the Pension Fund of Ukraine. The main tasks of the Pension Fund of Ukraine are: implementation of government policy on pensions and accounting of persons subject to compulsory state social insurance; proposals to the Minister for Social Policy to ensure public policy on these issues; other tasks specified by law [8].

In districts, cities and districts in cities, regions there are Departments of Pension Fund, which form the system of the Pension Fund of Ukraine. The main tasks of the Departments of Pension Fund are: accounting of payers of insurance premiums for obligatory state pension insurance and duty on obligatory state pension insurance; collecting and accumulating in the district (city) contributions for obligatory state pension insurance and other funds for pensions, maintenance of accounting; appointment of pensions and monthly lifetime allowance for retired judges and preparation of documents for payment; timely and full financing pensions and benefits under the legislation; efficient and proper use of the Fund and other funds for payment of pensions and monthly lifetime allowance of

retired judges, improved methods of financial planning, reporting and controls over the use of funds for pension provision; performing of functions of personified accounting system of compulsory state pension insurance. The standing advisory body to discuss the most important issues ensuring coordination of structural units and subordinate bodies is the College of the Pension Fund of Ukraine, which operates on a voluntary basis.

The structure of Pension Fund of Ukraine in Chernihiv region includes: department in Chernihiv, Nijinsky combined department of the Pension Fund of Ukraine, Pryluky joint department of the Pension Fund of Ukraine and 20 departments in the districts. Figure 2 shows the number of pensioners in terms of offices of the Pension Fund of Ukraine in Chernihiv region on 01.01.2016

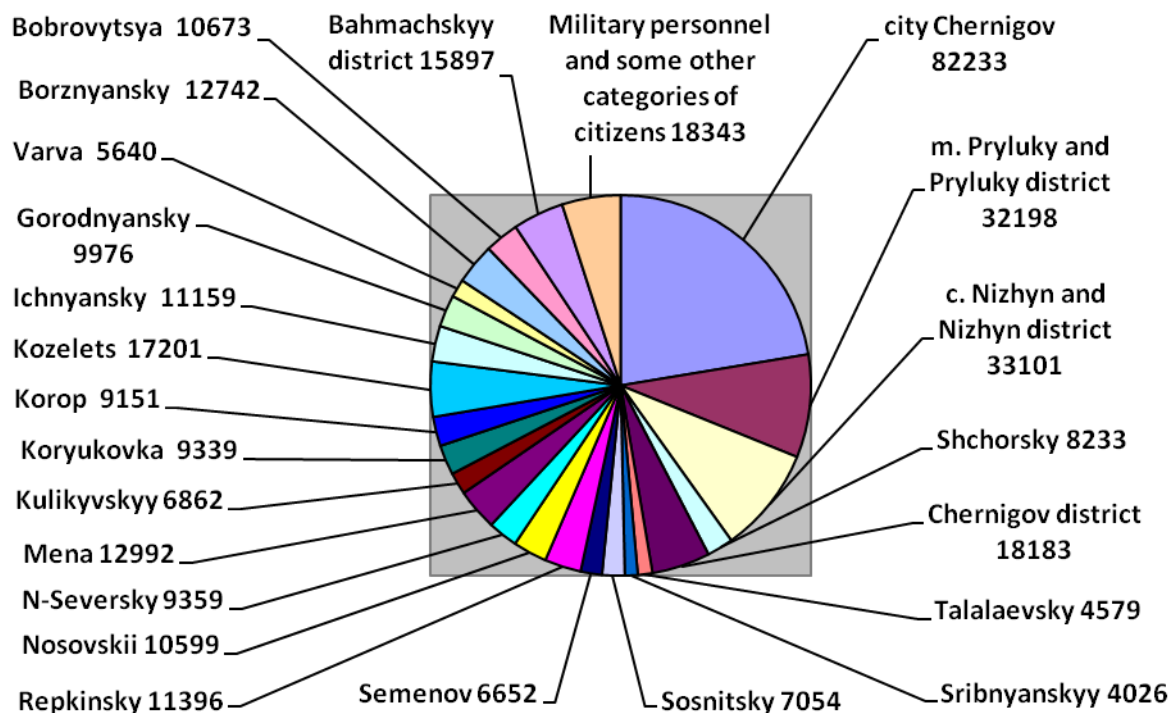


Fig.2. The number of pensioners in terms of offices of the Pension Fund of Ukraine in Chernihiv region on 01.01.2016

As of the month of January 2016, there are 365,651 pensioners that registered at the main Department of Pension Fund of Ukraine in Chernihiv region. By regions and cities with the largest number of pensioners belong. Chernihiv - 82233 people. C. Nizhyn and Nizhyn district - 33101 people., M. Pryluky and Pryluky district - 32198 people. The smallest number in Sribnyanskyy district (4026 pers.) Talalaevsky district (4579 pers.) Varva district (5640 people). The largest percentage of retirees receiving a pension age is almost 80%. Analyzing shows that low pensions receive most people who have reached retirement age (the average old-age pension is 1400 GRN). At the same time, the average size of the "special" pensions at least 2.5 times the average size of pensions assigned on general terms and some special pension tenfold. It certainly is a problem of the pension system. Budget expenditures of Pension Fund of Ukraine in Chernihiv region are: from own income; from the State Budget of Ukraine; by the Fund of obligatory social insurance of Ukraine against unemployment at the expense of social insurance against industrial accidents and occupational diseases in Ukraine.

The major problems that exist in the pensions of citizens are: demographic situation; social injustice, which is reflected in the very essence of the solidarity system and provides for the maintenance of the older generation by the younger; disproportion between taxpayers contributions to the Pension Fund of Ukraine and pensioners and children; the tax burden on employers, which leads to the concealment of real incomes; the injustice of pensions for different categories of people; the year of

retirement; availability of exemptions from payment of contributions to the Pension Fund of Ukraine in a large part of employees; an imbalance of income and expenditure budget of the Pension Fund of Ukraine; the lack of a clear regulatory framework governing pension funds. The solidarity system of compulsory state pension insurance, which operates in Ukraine, is socially unfair. The low level of pensions makes many people continue to work for the first ten years after retirement. Almost a third of pensioners are working after retirement. The size of the labor pension does not depend on seniority and paid pension contributions. Two-thirds of former workers and employees are receiving almost identical pension. However, some pensioners are receiving unreasonably high pension. There is a widespread practice of establishing separate categories of citizens for early retirement [13].

The downside of functioning pension system is also the complicated non-transparent procedures of appointment and transfer of pensions. The pension system is regulated by a large number of normative - legal documents. This causes misunderstanding, mistrust and complaints of citizens. All these reasons lead to the destruction of the pension insurance system. It is clear that today the domestic pension system ceases to be effective and calls for pension reform.

The most significant impact on the pension system performs demographic factors. Over the past 10 years, pensioners make up 30% of the resident population of Ukraine. Further correlation will be change not in favor of working population. The employed population becomes less and life expectancy of older people is increased. Forecast demographic situation in Ukraine to 2050 indicates that the number of contributors to the pension fund in 2050 will decrease by 25%, and recipients of pensions will increase by 8%, that increase the burden on working people by increasing imbalance in the ratio of young and old generations. The raising of retirement age is one of the options for stabilizing the pension system. The experience in many countries shows that a low retirement age will affect negatively on pensions in Ukraine. Raising the retirement age significantly improves the financial viability of the Pension Fund, which is important to optimize the state budget, directing its funds for social and economic development. A further increase in the retirement age for women and men to 62 years will make it possible in 2025 to increase the volume of employment to 0.7 million people, or 4%. If we continue raising the age to 65-year-old threshold, employment growth will be 1.1 million people in 2031, or 6.1%. This addition will provide, respectively, 4.0% and 6.1% of GDP compared to situation if the retirement age remains at the present level. In the case of raising the retirement age for women and men to 65 years of age, since 2022, the pension system will deficit-free till 2051 [10]

For the introduction of funded system of compulsory state pension insurance (second level) and private pension insurance system it should be provided the long-term financial stability of the solidarity system. For long-term financial stability of the solidarity system should simultaneously carry out the following activities: perform indexation of insurance pension according to the rate of insurance contributions to the Pension Fund of Ukraine; fully release the pension system from inappropriate expenses, including: state funding and additional payments to the subsistence level minimum state pension at the level established for persons unable to work; perform the gradual redistribution of single contribution that is directed to the Pension Fund of Ukraine, between employer and employee to reach the proportions 50/50 without increasing payroll; gradually raise the retirement age to 65 years, 6 months a year: for men - from 2018, women - from 2022.

It is necessary to introduce a second level of the Pension system for young people, as solidarity system opportunities are limited, and young people should be able to secure additional pension payment due at their own expenses accrued pension assets in funded pension fund. For categories of persons who have the right of early retirement is advisable to transfer from solidarity system to a funded, which will reduce the load on the system and promote the financial stability of the solidarity system in the long run. Conducting in solidarity system additional reforms to pension indexation and redistribution single contribution rate between employer and employee will allow reach the surplus the Pension Fund of Ukraine in the long term and creates reserve funds to cover the deficit of the Pension Fund of Ukraine in future periods [14].

For further development of pension reform it is necessary: implementation of the principle of extraterritoriality service of citizens; the introduction of common standards and technology on the principle of "single window"; implementation of electronic pension cases and system of centralized allocation and payment of pensions; creation of electronic registry of pension cases; involvement as service outlets banks, national mail operator, notaries; opening protected public access to services of remote service; introduction of individual and mass technologies of electronic information to citizens; introduction of modernized pension card as an electronic document with broad functionality [9].

An important role in improving the pension system Ukraine is played by information technology. Now the system of collection, processing and maintaining information of Pension Fund consists of the following subsystems: automated system of personal accounts contributions; automated processing system of documentation based on computer technology; system of appointment and payment of pensions to some categories of citizens; automated system of payment of premiums and central repository of payment account insurance premiums. These subsystems do not provide the full range of activities undertaken in the pension system [6]. During the improving of information systems it is necessary to provide transition to electronic document for the payment of pensions with simultaneous centralization of payment technologies; implement the automated system of internal electronic document management in the pension system, including receiving and processing applications of citizens; perform digitizing the archives of pension cases [7]. To automate the management and control it is necessary to ensure the creating a single centralized analytics system and financial management of the pension system; perform systematic control over cash flow from their entering to the pension system to the realization of pension payments; providing of complete inventory of previously designated pensions; providing of pensions appointment control simultaneously with the introduction of a centralized technology appointment of pensions [5].

The technological development of information systems is necessary carry out by integration of information resources of the pension system, the completion of the transition to web- oriented technology, provide software on the basis of maximum automation of functional processes in the system and optimization of their number; creating web- based centralized system the efficient system of information exchange (with systems of social protection, social security, law enforcement and fiscal authorities); by modernization of the administrative information resources of the pension system, the establishment of information security; strengthen the technical base of the pension system, renewal of computer equipment; strengthening information security. Ensuring the openness and transparency of pension fund provides early coverage in the media information about the activities of the Pension Fund; involvement of civil society organizations, scientific and expert institutions to address the issues of development and implementation of state policy in the field of pensions; promotion of the Public Council under the Pension Fund.

Conclusions and suggestions. For the improvement of the pension system in Ukraine should be performed the following actions: provide the long-term financial stability of the solidarity system by performing indexation of insurance pension according to the rate of insurance contributions to the Pension Fund of Ukraine; fully release the pension system from inappropriate expenses; gradually raise the retirement age. It is necessary to introduce a second level of the Pension system for young people, as solidarity system opportunities are limited, and young people should be able to secure additional pension payment due at their own expenses accrued pension assets in funded pension fund; reach the surplus the Pension Fund of Ukraine in the long term and create reserve funds to cover the deficit of the Pension Fund of Ukraine in future periods. For development of pension reform it is necessary: implement the principle of extraterritoriality service of citizens; introduce the principle of "single window"; implement the electronic pension cases and electronic registry of pension cases; involve as service outlets banks, national mail operator, notaries; open public access to services of remote service; to introduce electronic technologies and modernized pension cards. It is necessary to carry out the integration of information resources of the Pension Fund by providing web-based technology and web-centralized systems. For further development of information systems it is necessary: strengthening the

technical base of the pension system, upgrade of computer equipment, the participation of civil society organizations, scientific and expert institutions.

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