



Pension Reform in Russia - Not Simply Working Later in Life

An increase in retirement age suggests a longer working life. But does Russia's pension reform of 2018 have the potential to exacerbate inequalities in other spheres of life in Russia?

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'Elderly Care and Pension Reforms in Russia' is a project which explores the logic underpinning and potential impacts of major social policy reforms which have taken place over the past few years. As this project was conducted under the auspices of INEQ, the focus of this series is on questions of inequality. The project consists of this report and a four-part interview series with Russian social policy experts. The blog can be found here: <https://blogs.helsinki.fi/elderlycare/>.

Disclaimer: the views expressed in this report and wider project are those of the author, and do not necessarily reflect those of INEQ or the University of Helsinki.

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Introduction

On 3rd October 2018 Russian President Vladimir Putin signed Federal Law N 350-F3 into force.¹ This law is more commonly known as the 2018 pension reform. The key objective of this law was to increase the retirement age from 55 to 60 for women, and 60 to 65 for men. The reform was rather controversial in Russia. Raising the retirement age was not discussed in the run up to the March 2018 presidential elections, which made the policy announcement on 14th June 2018 (incidentally, during the opening match of the 2018 FIFA World Cup hosted by Russia) something of a shock. Although a presidential decree limited the ability to protest during the World Cup², citizens across the country took to the streets over following months to voice their opposition to the reform. The protests were significant enough to attract the attention of Western media outlets.³

It is perhaps unsurprising that this legislation was unpopular - it is safe to assume most people would be opposed to waiting an additional five years to receive a pension. However, working longer is not the sole impact of pension reform. This report aims to highlight how the 2018 pension could exacerbate various inequalities in Russia, be they related to income, geography or occupation. This paper is guided by the INEQ view that "inequality is an intersectional phenomenon."⁴ Intersectional inequalities have the potential to create societal divisions in Russia.⁵ Drawing on my thesis research, academic literature, policy papers and Russian media articles, this report aims to illustrate how pension reform has the potential to create intersectional inequalities and 'knock-on' effects for Russian society. Given that pension reform only began in 2019 (and due to its stepped nature, is still ongoing), this paper does not aim to provide definitive conclusions. Instead, it aims to highlight how a social policy change has the potential to have more far-reaching impacts.

Russia's Pension System In Brief

After inheriting the Soviet pay-as-you-go (PAYG) pension system, Russia's pension system has undergone waves of reform and reform reversal.⁶ Russia's pension system today consists of a three-pillar model:

1. State pension: basic income guaranteed to all.
2. Pension insurance with a funded component (based on earnings): mandatory upon its inception in 2002 and subsequently made optional after 2012, Russian citizens can choose an asset management company or a non-state pension fund to manage these funds. Otherwise, their contributions can simply be directed to the first pillar.⁷
3. Optional supplementary (private pension products).⁸

Despite the presence of a three-pillar model, today's pension system is predominantly distributive - in other words, based on payments from the Pension Fund of Russia (PFR). As was the case in the Soviet era, Russia's pension system "is based on the principle of payment of pensions for current pensioners from deductions from the income of workers."⁹ In practice, there has been little desire on behalf of the Russian public to make use of voluntary savings elements of the pension system, meaning that "the average living standard

of retirees is even lower [than other OECD countries]".¹⁰ Approximately 15% of retirees depend on additional social payments to 'top up' incomes to a minimum standard of living.¹¹

The 2018 Pension Reform

While Russia's pension system has been reformed over the years, before 2018 the question of actually raising the retirement age was not up for discussion. Two distinct features of the pre-reform retirement age were:

- A) Earlier retirement for women (by five years).
- B) A young retirement age when compared to other countries (55 for women, 60 for men).

Both of these unusual features were established almost a century ago. In 1928 the first old-age retirement ages were established for textile workers - 60 years old for men, and 55 years old for women - and were quickly widened to include other professions such as mining, metallurgy and transport¹². This not only established the early retirement age which remained in place until the 2018 pension reform, it also 'solidified the notion still prevalent in Russia that women ought to have the right to retire younger than men.'¹³ Under the reformed system, the ten-year pension reform transition period starts from 2019, when the retirement age increases by six months a year per year.¹⁴ The pension reform is considered unprecedented due to the speed of transition and large jump in retirement age compared to other instances of retirement age increase.¹⁵ Given the gravity of the reform, it appears that the Russian state wants to implement pension reform quickly.

So - why did the Russian government raise the retirement age? At first glance the answer is two-fold: Russia's population has been getting older and getting smaller over time. When factoring those factors in with the aforementioned principle that the current working population funds the pensions of retirees, a significant deficit of the PFR has built up over time. By 2034 Russia is projected to have 10 million more pensioners, while the working population is slated to decline by 11 million¹⁶. Meanwhile the deficit of the PFR in 2018 ran to 256.8 billion rubles (4.1 billion USD).¹⁷ By raising the retirement age, the government hopes to combat this dependency ratio while reducing the PFR deficit.

The announcement of the retirement age increase prompted a wave of protest across the country. The bill's unpopularity has both material and symbolic dimensions. Pension reform was announced in the same year as a VAT¹⁸ and communal living tariff¹⁹ increase, fuelling a general feeling that ordinary Russians were being squeezed by the state. More symbolically, the number of free-of-charge social services has reduced as part of a longer-term neoliberal trend in Russia. The pension system, as inherited from the Soviet era, represented a victory of the Soviet people for their historical sacrifices in the decades of industrialisation and the Great Patriotic War.²⁰ Within this context, raising the low retirement age in the country, 'a kind of last bastion of social achievements from Soviet times'²¹, has been framed as diminishing people's social rights.

Inequality Indicators: Difficulties in Studying the Russian Case

Before exploring how pension reform could exacerbate inequalities in Russian society, it is important to outline the state of inequality in the country. The collapse of the Soviet Union's planned economy led to social and economic hardship for many during the 1990s. In that same decade, a small number of individuals were able to take advantage of the situation and become fabulously wealthy almost overnight. These people are known as oligarchs, arguably the starkest illustration of inequality in Russia. Their ability to take advantage of formerly state-owned resources and enterprises came about largely because of two factors:

1. The monopolistic nature of Soviet industry, which allowed someone who came into possession of a former state enterprise (for example, a large steel mill) to quickly become a multimillionaire.
2. Weak government capacity and criminal chaos during the 1990s, which enabled a small number of insiders to effectively control an entire factory.²²

The above example of 1990s Russia represents something of a nadir in terms of Russian inequality. From the 2000s onwards levels of income inequality - understood as "the difference between individuals or populations in the distribution of their disposable income"²³ - have improved. This has been achieved due to "the evolution of labour market returns (wages, pensions and home-food production)"²⁴ which have reduced income inequality and poverty rates.

Trends in income inequality appear positive, but to look only at income inequality risks obscuring other forms of inequality, particularly when comparing Russia to other countries. Studies, such as those conducted by the World Bank using data from the Russia Longitudinal Monitoring Survey (RLMS), have been criticised for underrepresenting top earners and for only including full time workers - particularly problematic in a country with widespread informal employment.²⁵ Global indicators, such as the Gini coefficient²⁶, are typically used to compare levels of inequality between countries. While these indicators can be useful comparative tools, they have some drawbacks. Firstly, they only measure income inequality, and so by definition do not attempt to measure and compare other forms of inequality (social, gender, health, etc). An issue with the Gini coefficient in particular is that it "tends to underrepresent income differences at the extremes."²⁷ With these limitations in mind, the fact that Russia has a higher level of inequality than European countries, but a lower than that of the BRICS countries and the US²⁸, should be taken with a grain of salt.

Another issue in measuring income inequality is the difficulty of incorporating other forms of wealth into estimates - in particular, offshore wealth (unrecorded financial assets in offshore centres).²⁹ To try and formulate a more comprehensive assessment of income inequality in Russia, Novokmet, Piketty, and Zucman incorporate rough measures of offshore wealth into their study (by their token, their estimates are likely to under-represent levels of offshore wealth).³⁰ Their "findings reveal an extreme level of inequality in Russia."³¹ According to the authors' alternative Gini coefficient, Russia ranks among the ten most unequal countries in the world, along with South Africa, Mozambique and Brazil.³²

Pension Reform Inequalities

As the preceding section has alluded to, measuring inequality in purely quantitative terms risks obscuring other forms of inequality. Global indicators do not outline how inequalities can intersect with one another. The following sections do not attempt to quantitatively measure nor definitely state how inequalities could be exacerbated by the 2018 retirement age increase. Instead, they serve to highlight some overlooked aspects of pension reform.

Income Inequalities

At its core, the deferral of pension payments by five years impacts those on lower-paid jobs most adversely, due to a greater difficulty in being able to save for retirement. In fact, many older Russians continue to work even after they start to draw their state pension. The replacement rate of the average old-age pension is 34% of the former wage, which helps explain why “almost one in four pensioners in Russia continues to work, especially in the early years of retirement.”³³ The situation for retirees is also difficult - some 15% of retirees receive additional “social payments to bring their incomes up to the minimum living standard for retirees [...a standard which] constituted 90 % of the general minimum living standard in 2016.”³⁴

Deferring the point when people receive a pension by five years carries a number of risks - it has the potential to widen income inequality further by depriving many of an essential income stream, and increases the risk of work-related illness or injury in older age. At the extreme, pension reform could increase the proportion of older Russians living in poverty. Currently, the old age poverty rate in Russia is 9.7%, below the regional average.³⁵

Regional Dimension of Life Expectancy

Russia’s socio-economic development is highly uneven in geographical terms. This is most starkly illustrated when looking at regional rates of life expectancy. In broad terms, the country can be “divided between a ‘older’ west and a much ‘younger’ east and south.”³⁶ The following tables are both sobering and informative:

Table 1: The probability (%) of a 40 year old woman living to pension age³⁷

	Pre-reform retirement age (55)	Post-reform retirement age (60)
Republic of Ingushetia	0.98	0.93
<i>Russian Federation average</i>	<i>0.94</i>	<i>0.86</i>
Tuva	0.86	0.71
Jewish Autonomous Oblast	0.89	0.76

Table 2: The probability (%) of a 40-year old man living to pension age³⁸

	Pre-reform retirement age (60)	Post-reform retirement age (65)
Republic of Ingushetia	0.91	0.85
<i>Russian Federation average</i>	<i>0.76</i>	<i>0.65</i>
Tuva	0.66	0.54
Jewish Autonomous Oblast	0.64	0.50

These figures, which assume that mortality rates do not change, reveal a number of inequalities related to health, gender, and life expectancy. For both men and women, regions with lower life expectancies are more adversely impacted by pension reform. For example, the percentage of 40-year old women in Tuva and the Jewish Autonomous Oblast who would survive to pensionable age is slated to decline by up to 15%, compared to 5% for Ingush women.³⁹ The situation for Russian men is starker still - some 65% of Russian men on average are expected to make it to the new retirement age. In the Jewish Autonomous Oblast, the figure drops to 50%. These projections serve to remind us how inequalities are intersectional and can compound one another. With the advent of pension reform, a 40-year old Ingush woman has a 91% chance of living to pensionable age. For a Tuvan man, this likelihood drops to 54%.

Unemployment and the Russian Labour Market

Pension reform has implications for the Russian labour market, the most immediate impact being a rapid increase in the working population. In Russia millions of jobs disappear annually, but this is typically offset “by a demographically driven reduction of the working-age population.”⁴⁰ Pension reform effectively (in the short term at least) removes this demographic reduction which, in turn, could lead to a spike in unemployment.⁴¹ Raising the retirement age has the potential to adversely impact older working women in particular. Since pension reform effectively adds more people to Russia’s working population the proportion of older women (aged 40 and above) in the working age population will increase from 18% to 30% by 2030.⁴² The combination of age and gender preferences in hiring practices means that, barring major structural economic and labour code changes, there could be a significant increase in older female unemployed, thereby deepening Russia’s already significant levels of income inequality.

In an attempt to stave off a wave of layoffs for older workers, a new rule was added to the criminal code which makes it illegal for employers to dismiss an employee of ‘pre-pension’ age (*predpensionnii vozrast*), i.e. people who are within five years of retirement.⁴³ There are, however, several issues with this form of labour protection. The first is the increased likelihood that strengthened employment protections for older workers will enshrine ageist hiring practices, as firms may be less inclined to hire someone of ‘pre-pension’ age. Another issue relates to the penalties an employer faces for dismissing an older worker. Enforcement is weak enough that companies who wish to dismiss older workers can simply pay a fine, or

will dismiss said worker and “indicate another, legitimate reason for dismissal, something which employers usually do already in response to the long-established general prohibition of age-based discrimination.”⁴⁴ In the case of ageist dismissal, the legislation contains no mechanisms for a dismissed employee to take their employer to court - the sole beneficiary of the law is the state, in the form of collecting fines.⁴⁵ People of ‘pre-pension’ age may wish to learn new working skills but, in the absence of a large-scale state programme, this option would place considerable financial burden on individuals shoulders, while also opening up the possibility for serious emotional stress or related health issues.⁴⁶

Despite the general population in 2018 (and beforehand in 2017, public servants⁴⁷) being subjected to a five year retirement age increase, there are certain professions exempt from reform. Federal security personnel, including specialised national security units such as Rosgvardiya, retained their privileges for early retirement. The retirement age for security and internal affairs personnel is derived from 20 years net service, as mandated by Federal Law N-342.⁴⁸ For example, someone who joins Rosgvardiya aged 20 has the right to retire aged 40. In short, security personnel retained their long-standing pension privileges while the majority did not, which creates inequality in terms of ‘spheres of employment’. This is important, as it appears that Russian citizens are well aware of security service retirement privileges, as evidenced by anti-reform protesters in Saint Petersburg reminding young OMON and Rosgvardiya about their retirement privileges.⁴⁹

Social Costs and Knock on Effects

There are other more difficult to measure (although no less important) inequalities which pension reform could also impact. Many of these can be described as ‘knock-on’ effects of pension reform, i.e. that pension reform could impact parts of society not directly addressed by the bill. Delaying keeping older Russians in work for five years deprives families of the important free childcare roles typically provided by older Russians. This will result in other family members now having to invest in childcare services to fill this gap, as compared with previous generations.

Other ‘knock-on’ effects for wider family members could be more severe. By deferring pension payments wider family members will have to shoulder the financial and emotional burden of looking after older relatives before they can draw their pension. Families who assume these major responsibilities should “expect a significant decline in living standards.”⁵⁰ Against this backdrop, the situation for seniors without family members appears stark. It is not inconceivable that the workload for elderly-facing NGOs, such as Joy in Old Age⁵¹, could increase substantially as a result. In the event that working longer results in an increase in work-related illness or other health issues, the Russian state’s elderly care apparatus (which, although orienting towards preventative care still largely deals with reactive care)⁵² would be placed under significant stress.

Summary

This report has sought to illustrate a number of ways in which pension reform, without additional mitigation, could exacerbate inequalities in terms of income, health, labour, and social costs. Throughout, the intersectionality of these reforms has been stressed (for example, unemployment brought about by pension reform could exacerbate income inequality and force older Russians to rely on relatives for emotional and financial support).

One of the aims of this paper has been to underscore that pension reforms, particularly raising the retirement age, can have consequences on socio-economic life beyond simply working for longer. If the Russian government - and governments elsewhere - wish to avoid some of the socio-economic inequalities outlined in this report, a much more holistic approach to pension policy should be adopted. The wildly-varying demographic contexts of Russia's regions should be accounted for - existing privileges, such as retaining an earlier retirement age for mothers with three or more children⁵³ and residents of the Far North⁵⁴, are insufficient. Tougher employment legislation which prioritises the dismissed worker could alleviate unemployment among 'pre-pension' age workers, while major state retraining programmes for this cohort could channel workers into areas of the economy in need of (age-appropriate) labour.⁵⁵

It is necessary to interrogate the logic underpinning raising the retirement age. The main reason given for the need to raise the retirement age was to combat the PFR deficit. In principle, the PFR collects mandatory employer contributions in order to pay out state pensions. Due to the need to pay out pensions, federal budget transfers make up for PFR shortfalls (in 2017, 22% of federal budget expenditure was directed to the PFR).⁵⁶ Raising the retirement age is one way of addressing the PFR deficit, as it effectively delays the point at which it starts to pay out pensions (and as the life expectancy section outlined, reduces the number of pensions that the state will have to pay out in the short term). This 'solution' avoids the greater issue regarding gathering employer contributions which has not been discussed at length in this report - informal employment. Labour market informality (characterised by low or no payroll tax contributions) is widespread in Russia. A study by the Russian bank Sberbank makes a conservative estimate of 16 million informally unemployed Russian workers, in addition to 4 million self-employed.⁵⁷ Widespread labour informality carries negative consequences for both society and the state. Those employed informally are paid roughly 55% the wage of the formal sector, and have lower pension entitlements upon retirement⁵⁸, the net effect of informality being to increase income inequality.⁵⁹ The state is also disadvantaged - labour informality is estimated to deprive the PFR of 700 billion rubles of income annually.⁶⁰ If the Russian government wishes to address the PFR deficit, it must develop employment and taxation policies aimed at curbing high levels of labour market informality.

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⁵⁷ I. Tsepliaeva, and I. Sonina, 'Rossiia: neformal'naia zaniatost' kak novyi fenomen,' Sberbank Rossii. Tsentr makroekonomicheskikh issledovaniy, February 27, 2014, p. 1.

⁵⁸ Remington, 2018, p. 397.

⁵⁹ T.F. Remington (2011), The Politics of Inequality in Russia, Cambridge: Cambridge University Press, p. 24.

⁶⁰ Remington, 2018, p. 397.