FACTA UNIVERSITATIS
Series: **Philosophy, Sociology, Psychology and History** Vol. 22, Nº3, 2023, pp. 167 - 187
https://doi.org/10.22190/FUPSPH2303167N

Review Paper

SOCIAL PENSIONS AS A POSSIBLE MODEL FOR REDUCING ELDERLY POVERTY, DISCRIMINATION, AND SOCIAL EXCLUSION IN THE REPUBLIC OF SERBIA

UDC 364.35(497.11)

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Abstract. *Poverty as a social phenomenon represents one of the biggest problems today, both globally and in the Republic of Serbia. Socially sensitive categories are at particular risk of poverty, including the elderly population. In this regard, elderly poverty is interconnected with discrimination against the elderly and their social exclusion. Therefore, one of the most common challenges that old age imposes is the issue of financial security for the elderly after reaching a certain age. There is a certain number of elderly people who have reached the retirement age prescribed by law but, due to various circumstances, have not met the requirements for acquiring the right to retirement, disability or a family pension. In such situations, the only currently available option of material security for that group of people in Serbia is the realization of the right to benefits within the social protection system. In addition to the previously mentioned support through the social protection system, there has been a social pension institute as a security model for decades in various social security systems. The primary objective of social pensions is to reduce the poverty rate among the elderly, primarily ensuring social security for individuals who have not qualified for retirement pensions, while simultaneously decreasing the overall poverty rate in society, thereby ensuring the conditions for achieving social justice as the fundamental goal of social law. The subject of analysis in this paper is social pension as one of the possible models for reducing elderly poverty, discrimination and social exclusion in the Republic of Serbia.*

Key words: *social pension, poverty, elderly population, pension and disability insurance, discrimination, social exclusion*

Received November 6, 2023 / Accepted December 15, 2023

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1. INTRODUCTION

Poverty as a social phenomenon represents one of the greatest problems of today, both globally and in the Republic of Serbia. Socially vulnerable categories, including the elderly population, are at a particular risk of poverty. As stated in the literature, as a particularly vulnerable category of older individuals, we can single out those who are not covered by the pension and disability insurance system, those who lack adequate family support, those living in rural areas, and women (Bojić 2018, 167).

Elderly poverty is interconnected with discrimination against the elderly and their social exclusion. Therefore, one of the most common challenges that old age imposes is the issue of providing financial security for elderly individuals once they reach a certain age. Protection against the risks of old age is most commonly addressed by securing the right to retirement (old-age) pensions based on contributions made during their working careers. However, there is a certain number of older individuals who have reached the legally prescribed retirement age but, due to various circumstances, have not been able to secure their right to retirement, disability, or a family pension. In such situations, the only currently available option for material support for this group of people in Serbia is to secure the right to benefits within the social protection system (Perišić 2016). It is prescribed by the Law on Social Protection that material support can be obtained through the right to cash social assistance, additional support for the care of another person, increased support for the care of another person, support for rehabilitation for work, one-time cash assistance, in-kind support and other forms of material support in accordance with the law.

In addition to the previously mentioned support through the social protection system, there has been a social pension institute as a security model for decades in various social security systems. The primary objective of social pensions is to reduce the poverty rate among the elderly, primarily by providing social security to individuals who have not qualified for a retirement pension, while also lowering the overall poverty rate in society, thereby ensuring the conditions for achieving social justice as the fundamental goal of social law (Palacios, Sluchynsky, 2006). Although social pensions exist in many social security systems, this form of benefit is known as a national pension or allowance in some countries (e.g., Croatia, Estonia, Denmark), while in Finland and Sweden it is known as a guaranteed pension (Research Center of the Parliament of Montenegro 2021).

The subject of analysis in this paper is the social pension as one of the possible models for reducing elderly poverty, discrimination, and social exclusion in the Republic of Serbia.

2. KEY FEATURES OF A SOCIAL PENSION

2.1. The concept of a social pension

Through a review of available literature on the topic of social pensions, it was concluded that there are various definitions of this concept among authors who have explored this issue. Matković and Stanić consider the main characteristic of social pensions to be their financing from the budget through taxes, rather than through paid contributions. They also state that the "goal of social pensions is the prevention and reduction of poverty in old age" (Matković i Stanić 2014, 116). On the other hand, Golubović defines social pensions as "a part of social assistance intended to protect the elderly and the very name indicates the social nature of this benefit, meaning that it is independent of any individual's work or financial contributions" (Golubović 2011, 70). Matković and Stanić emphasize the following: "In the majority of cases, benefits aimed at ensuring a minimum income in old age have the character of social pensions" (Matković i Stanić 2014, 116).

To make a clear distinction between these benefits, it is necessary to consider social pensions in both a broader and narrower sense. In a broader sense, social pensions refer to any form of support for the elderly, who in most cases have not qualified for retirement pensions and are not based on contribution payments, primarily funded from the budget through taxes (Bojić 2018). In the literature, there are opinions that classify universal pensions, targeted pensions, and even the minimum or lowest pensions as social pensions (Robalino and Holzmann 2009). It can be concluded that all forms of benefits that ensure a minimum standard of living in old age, whether or not contributions are paid for them, are at stake. In a narrower sense, a social pension would be only the so-called "zero pillar" envisaged in proposals in World Bank documents from the beginning of the 21st century, with the primary goal of reducing the poverty rate among the elderly (Bojić 2018).

2.2. Titleholders of the right to a social pension

Titleholders of the right to a social pension would be individuals who, for certain reasons, are not covered by social insurance for old age (Petrović 1988). Golubović states that these are "groups of poor and low-wage workers characterized by marginal participation in the formal economy or informal work and a low level of income from work, as well as the absence of other income and assets" (Golubović 2011, 71).

In the World Bank publication "Income Support in Old Age in the 21st Century", three distinct target groups are recognized. These include individuals who have been poor throughout their lives, workers in the informal sector, and workers in the formal sector. The first category refers to individuals who have been poor throughout their lives. This group of people is engaged in work but is not part of the formal sector. They are characterized by extreme poverty, making it impossible for them to save money when the risk of old age approaches, leaving them vulnerable. The second category includes workers in the informal sector. This group is not financially vulnerable while earning income from their work, but they "may fall into it if there are no financial instruments available to transfer resources into the future" (Holzmann and Hinz 2005, 69). The third category consists of workers in the formal sector who, despite being employed and contributing to social insurance, have failed to accumulate enough years of insurance coverage and, therefore, do not qualify for retirement pensions (Holzmann and Hinz 2005).

Considering that in Serbia there are main target groups recognized in the classifications of the World Bank, Bojić concludes that the Republic of Serbia should strive to introduce social pensions because "there is a need for their social security due to the onset of the social risk of old age". He emphasizes the necessity to determine specific reasons why an individual has not qualified for a retirement pension to prevent abuse of the social benefits provided by the state in old age (2018, 40). Therefore, we conclude that, due to the high deficit of the pension system, our legislator should consider this solution if they opt for the introduction of any model of social pensions. This option appears adequate because in a situation of financial unsustainability of the pension system and limited financial resources, it is necessary to "prioritize" categories that have been assessed as the most vulnerable.

2.3. Eligibility conditions for exercising the right to a social pension

The general eligibility conditions for exercising the right to a social pension are citizenship and residence (Golubović 2011). Other conditions are determined in accordance with the model chosen by a state that decides to introduce social pensions. If the state decides to introduce universal social pensions, another condition, in addition to the age, is a specified number of years of residence in the country. On the other hand, if a state opts for targeted social pensions, an income test is conducted, and the right to a social pension is granted only to older individuals without sufficient income (Matković i Stanić 2014). In this regard, individuals aged between 65 and 75 years can still generate income through work, but after the age of 75, there are more pronounced health issues, and work productivity declines. With that in mind, our legislator should consider such findings if they decide to introduce social pensions. Of course, this solution must be adjusted to the average life expectancy in the Republic of Serbia, which is certainly lower than in most developed countries (Statistical Office of the Republic of Serbia 2023).

2.3.1. Age Requirements

The requirement related to the age for claiming the right to a social pension is not different from the conditions for claiming the right to a retirement pension. In this regard, when determining the age requirement, the average life expectancy in the country planning to introduce social pensions must also be taken into account (Bojić 2018). Some countries, such as Australia, have different eligibility criteria for claiming the right to a social pension for individuals who have reached the age of 65 and those who have reached the age of 75 (Borowski 1991).

2.3.2. Citizenship and residency as conditions

In almost all countries, the basic requirement for obtaining the right to a social pension is residency or permanent residence in the specified country or citizenship (Research Center of the Parliament of Montenegro 2021). Permanent residence in a country, or more precisely, residency, is considered an additional necessary condition because, in practice, there are situations where certain citizens who have not obtained the right to an old-age pension do not have citizenship of that country but have lived there for years, putting them at a disadvantage compared to individuals who are citizens of that country but had a residence in another country.

Considering that old-age pensions have the characteristics of long-term social benefits, residency is generally required as a condition, and it is often specified that the applicant must have spent an extended period continuously in the country where social pensions are introduced (Bojić 2018, 56-58). A search of the available literature reveals that certain social security systems have rather rigid residency conditions. In this regard, there are examples where a residency requirement of 40 or 50 years in a particular country is specified as a condition for the applicant to acquire the right to a full pension (International Labour Office 1997). Additionally, in some social security systems, continuous residency is required as a condition for obtaining the right to a social pension, and the pension recipient must spend a specific portion of the calendar year in the country that disburses it.

2.3.3. Income test

The income test as a criterion also exists in the social protection system. If an asset threshold is a requirement, then social pensions, by their characteristics, are targeted rather than universal, meaning they are allocated only to a materially vulnerable segment of the population. On the other hand, if we do not have a means test as a condition, then social pensions are allocated to everyone, not just socially disadvantaged categories.

In the literature, it is observed that the asset threshold represents the main difference between the social protection system and the social insurance system because rights from social insurance are not subject to a prior asset test, considering that contributors pay contributions for mandatory social insurance (Social Security Research Committee 1991).

As mentioned at the beginning, the primary goals of social pensions are poverty prevention and alleviation in old age. Therefore, if the legislator decides to introduce social pensions, some authors believe that the asset threshold applied to the interested parties to qualify for social pensions should be less demanding than the assessment conducted when applying for financial social assistance. In our legislation, concerning the income test for accessing financial social assistance, Bojić concludes that the beneficiaries are put in an unfavorable position because the income test is restrictive and involves a broad range of income and earnings taken into account. The same author suggests that if the legislator opts for a targeted model of social pensions with a prior means test, the income test should be less restrictive, both in terms of the application process and the income considered during the assessment (Bojić 2018).

In summary, once the state chooses a targeted model of social pensions, the income test significantly continues to select which potential social pension beneficiaries will be covered. To provide assistance to all those in need who are currently not included in the social protection system, it is necessary to provide more lenient criteria, either by only verifying income acquired from work or by raising the asset threshold.

3. The Current Economic Situation of Older Individuals with Focus on Elderly Poverty, Discrimination, and Social Exclusion

Poverty as a concept is not exclusively related to older individuals, but the phenomenon of poverty in old age has become particularly pronounced due to the continuous increase in life expectancy over the last few decades. Although various definitions of the term poverty are observed in theory, it can most simply be explained as a lack of resources to meet basic living needs (The Encyclopedia Americana 2003).

3.1. The current economic situation of older individuals in the Republic of Serbia with a specific focus on the prevalence of poverty within this group

When it comes to the Republic of Serbia, according to the data from the Statistical Office of the Republic of Serbia in 2021, the average at-risk-of-poverty rate was 21.2% and among those aged over 65 it was 22.7% (Statistical Office of the Republic of Serbia 2021).

Pensions, as some authors believe, represent the “basic financial pillar of well-being in old age, especially for individuals who live without younger, employed household members who could contribute to household income from employment” (Babović, Veličković, Stefanović, Todorović and Vračević 2018, 16).

According to the data from the Pension and Disability Insurance Fund of the Republic of Serbia in June 2023, there were a total of 1.646.171 pensioners in Serbia. Out of the total number of pensioners, 65.8% are categorized as old-age pensioners, 14.3% as disability pension recipients, and 19.9% as family pension recipients. Regarding the pension amounts, it is notable that in June of this year, 8.5% of the recipients received pensions up to 15.000,00 dinars, while an additional 9.8% received pensions ranging from 15.000,00 to 20.000,00 dinars. The minimum pension amount for the employed and self-employed categories was 20.631,00 dinars, while for agricultural insurance beneficiaries, it was 16.220,00 dinars (Pension and Disability Insurance Fund of the Republic of Serbia 2023).

According to the data from the Fiscal Council: "The coverage rate of older individuals with pension incomes from the pension and disability insurance system is very high. The pension and disability insurance system plays a crucial role in preventing poverty among older individuals, as 92% of individuals over the age of 65 receive incomes from this system in the form of old-age, disability, or family pensions. It is notable that there is a noticeable gender difference in the coverage rate – 97% for men versus 87% for women over the age of 65. However, among the remaining 115.000 or 8% of older individuals without pension income, the risk of poverty is significantly higher, reaching 48%, requiring additional intervention by the social protection system" (Fiscal Council 2022, 14).

Some authors provide data on the importance of social transfers and pensions for the elderly population. They state that without these benefits, the risk of poverty for the elderly would be as high as 82.3% (Babović et al. 2018).

The coverage rate for individuals over 75 years old with pension incomes amounts to 91% and is slightly lower than that for "younger elderly" individuals, where almost 93% of citizens receive incomes through pension and disability insurance. "Citizens aged 65 to 74 are still partially economically active and receive incomes through this channel, which, due to health reasons, is much less present among citizens over 75 years of age. Moreover, citizens over 75 years of age are more likely to live alone and cannot rely on additional income from other household members – 34% of them live in single-person households compared to 16% in the case of the elderly group aged 65-74" (Fiscal Council 2022, 14).

In the literature, there are also opinions that explain differences in poverty among pensioners concerning the type of pension they receive. Pensioners over 75 years old are mostly agricultural and family pension recipients, with the highest poverty index. However, even within other types of pensions (old-age and disability pensions from employed and self-employed insurance), there is a noticeable increase in the poverty index with age (Baronijan 2008, according to Matković i Stanić 2014).

When it comes to individuals who are not covered by pension and disability insurance, "data shows that in Serbia, there are 115.000 individuals over the age of 65 who do not receive a pension. According to some analyses, 16.000 older individuals have not qualified for a pension, but they do not meet the conditions for receiving cash social assistance because they are above the specified property census due to their own income from other sources, typically from work." Therefore, due to their good personal financial status, these individuals cannot be considered potential beneficiaries of social pensions, unless a model of universal benefits is introduced, which is a less likely option.

On the other hand, 75.000 older individuals "live in households where other members have income above the income census for cash social assistance" (Fiscal Council 2022, 15). However, we believe that these individuals should also be included in social pensions because, although they are not financially vulnerable due to the good economic situation of the household they live in, their dependence on other family members increases if they do not have a personal income.

Out of the remaining 24.000 financially vulnerable older individuals without a pension, only one-third receive cash social assistance. Even though they have incomes below the income census, approximately 16.000 older individuals without pension income still do not qualify for cash social assistance. This can be explained by their inactivity/lack of knowledge regarding social assistance rights or failure to meet the property criteria for receiving cash social assistance. The property criterion has long been recognized as too rigorous, requiring individuals (who are unable to work) receiving cash social assistance not to own more than 1 hectare of land, disqualifying a large number of financially vulnerable older individuals in rural areas.

Moreover, three-quarters of these 16.000 financially vulnerable older individuals who do not qualify for cash social assistance live in rural areas. Additionally, 21.000 older individuals receiving a pension do not receive cash social assistance despite being financially vulnerable. In this case as well, the question arises regarding the unnecessarily strict property criterion related to owning less than 1 hectare of land, especially when it concerns this group of people, the majority of whom live in rural areas (Fiscal Council 2022).

Based on everything mentioned so far, we conclude that if the legislator decides to introduce social pensions, the right to it, in case of a targeted model, could be exercised by around 75.000 individuals who have not qualified for a pension, but their family members have incomes above the income census for cash social assistance. Then, 16.000 individuals who do not qualify for cash social assistance due to the rigidly set property census boundary, as well as 8.000 individuals currently receiving cash social assistance. All the aforementioned individuals could exercise this right in the full amount of the social pension. Additionally, the right to a social pension could also be exercised by 21.000 individuals receiving a pension but not qualifying for cash social assistance due to strict property criteria, as a supplement to the full amount of the social pension. Therefore, the total number of potential beneficiaries of the mentioned targeted model of social pension would be 120.000 individuals.

3.2. The relationship between elderly poverty, discrimination, and social exclusion in the Republic of Serbia

The relationship between elderly poverty, discrimination and social exclusion in the Republic of Serbia is a complex issue that requires careful analysis. The poverty has previously been defined and the elderly poverty was the subject of the previous subsection. Therefore, we now need to analyze the other two phenomena. However, this subsection is not aimed at analyzing in detail each of these phenomena, but they are subject to analysis to the extent that is required to determine their interrelation as well as their relation to poverty.

In the official discourse of coordinating social policies in the European Union, social exclusion is defined as a “process by which certain individuals are pushed to the margins of society and prevented from full participation in society *due to their poverty or lack of basic knowledge and lifelong learning opportunities, or as a result of discrimination*. This separates them from employment, income, and educational opportunities, as well as from social networks, community frameworks, and activities. Such individuals have limited access to authorities and decision-making bodies and, as a result, often feel powerless and incapable of taking control of decisions that affect their daily lives" (Council of EU 2004, 8, according to Babović et al. 2018, 8).

On the other hand, the Law on the Prohibition of Discrimination prescribes that the terms "discrimination" and "discriminatory conduct" refer to any unjustified differentiation or unequal treatment, as well as omissions (exclusion, limitation, or prioritization) concerning individuals or groups, including their family members or related persons, in an open or concealed manner, based on race, skin color, ancestry, citizenship, national affiliation or ethnic origin, language, religious or political beliefs, gender, sex, gender identity, sexual orientation, sexual characteristics, income level, property status, birth, genetic traits, health condition, disability, marital and family status, criminal record, *age*, appearance, membership in political, trade union, and other organizations, and other real or presumed personal characteristics.

The term "ageism" dates back to 1968 when it was coined and first used by Robert Butler (Raynor 2015, according to Perišić 2016, 63). It generally encompasses "systematic stereotyping and discrimination of people based on their age" (North 2015, 29, according to Perišić 2016, 63), particularly concerning older individuals. They are considered a highly homogeneous group characterized by traits that are typically interpreted as undesirable and/or incompatible with societal values (Perišić 2016, 63).

Therefore, it can be concluded that the discrimination against elderly can contribute to their social exclusion by impeding access to resources and services, making it difficult for individuals to be full-fledged members of society. But also, older individuals who are socially excluded may face a higher risk of discrimination in areas such as employment, access to healthcare or education.

According to Article 23 of the Law on the Prohibition of Discrimination, it is prohibited to discriminate against individuals based on their age, and it is prescribed that older citizens have the right to a dignified standard of living free from discrimination, particularly the right to equal access and protection from neglect and harassment when using healthcare and other public services.

However, the Special Report on Discrimination Against Older Persons given by the Commissioner for the Protection of Equality shows that the elderly population in the Republic of Serbia faces significant challenges in terms of social exclusion and discrimination. Old age has been a basis for discrimination among the most prevalent personal characteristics throughout the institution's existence. Concerning areas of social relations, discrimination against the elderly manifests itself in almost all fields, such as proceedings before public authorities, the provision of public services, social and healthcare protection, pension and disability insurance, work and employment, property rights, housing, education, culture and sports, as well as in the field of public information and media. This basis for discrimination often appears in combination with some other personal characteristics, such as disability, health condition, gender, etc., which is particularly the case with the discrimination of older people with disabilities in the provision of services and/or the use of public spaces. Poor citizens are among the groups at the highest risk and among the most discriminated social groups (Commissioner for the Protection of Equality 2021, 18-19). The other research has also shown a high degree of marginalization and social exclusion among the oldest citizens of Serbia through the examination of the following indicators of social inclusion: material status, labor market participation, education, health, degree of community involvement, violence and neglect and living in isolated areas – villages (Đorđević 2019, 1658-1666).

It has been concluded in the literature that the relationship between poverty and social exclusion is bidirectional - certain forms of social exclusion lead to poverty, but poverty also excludes individuals from certain areas of society (Babović et al. 2018, 7-8). The same can be concluded about the relationship between poverty and discrimination. For example, the exclusion from employment opportunities due to "ageism" and/or limited access to education and training programs certainly leads to financial insecurity and ultimately contributes to their poverty. Furthermore, poor older individuals are more vulnerable to discrimination, which can perpetuate marginalization of elderly from essential services such as healthcare and social protection systems.

Having this in mind, it is clear that the interconnection between elderly poverty, discrimination and social exclusion can create a "vicious cycle" for the elderly in Serbia. Therefore, legislative and policy measures are required to ensure access to essential services and provide a dignified life for all older citizens.

The United Nations' universal conventions and declarations on human rights, along with documents like the Political declaration on ageing with the Madrid international plan of action on ageing and the United Nations Principles for older persons, hold particular significance for the position of older citizens. At the United Nations level, there has long been debate, particularly in recent years, within the framework of the Open-ended working group on Ageing, about the need for a new instrument to protect the rights exclusively of older persons and combat age-based discrimination. The Resolution A/RES/70/1 – Transforming our world: the 2030 Agenda for Sustainable Development – Agenda 2030 is also of great importance, as it relates to future social and economic development in accordance with sustainability principles, which are almost equally vital for all generations. In the Agenda 2030, *older persons are recognized as a particularly important group when it comes to ending poverty*, ensuring a healthy life, and promoting well-being for all generations, enabling lifelong learning, gender equality, creating inclusive, safe, resilient, and sustainable cities and other settlements. Population aging affects all aspects of society, *which needs to adapt to the social and economic implications of this process to capitalize on opportunities and mitigate challenges among which are fiscal pressures on social protection systems, changing labor market dynamics, and family and intergenerational relations*. These are the reasons why the importance of incorporating aging into public policies is emphasized (Commissioner for the Protection of Equality 2021, 15, 48-56). The implementation of the Agenda 2030 should contribute to addressing the issues of social exclusion, vulnerability, and discrimination against elderly, in line with one of the leading principles of sustainable development - *that no one should be left behind*. At the regional/European level, similar documents have been or are being adopted as well by the Council of Europe and the European Union (Commissioner for the Protection of Equality 2021, 15-16, 57-63).

In the previously mentioned Special Report, the Commissioner for the Protection of Equality has given many recommendations and initiatives for improving the position of elderly (Commissioner for the Protection of Equality 2021, 26-31, 143-220). It is notable that the Commissioner has recommended that the Ministry of Labor, Employment, Veteran and Social Affairs should propose measures to ensure financial security in old age *through the reform of the pension system and social protection system*, aiming to improve the efficiency and quality of financial support to overcome social and life difficulties, e.g., expanding existing cash social assistance programs for the most vulnerable elderly citizens, relaxing property conditions for exercising these rights, *introducing "social* *pensions"* for those who have not qualified for old-age or other pension benefits (Commissioner for the Protection of Equality 2021, 26-27). By implementing inclusive policies and reforming primarily the pension and social protection systems, Serbia can work towards creating a more equitable society.

4. Types of Social Pensions with a Comparative Overview of Solutions in Different Countries where Social Pensions Already Exist

4.1. Types of social pensions

Based on numerous classifications found in the literature, Matkovic and Stanić classify minimum cash benefits for the elderly into four main groups: universal, targeted, contributory pensions and benefits for the elderly from general social assistance programs (Matković i Stanić 2014). On the other hand, when establishing classifications, it is necessary to make a clear distinction between the social pension provided for in World Bank documents and other similar non-contributory benefits paid to the elderly to ensure their security (Bojić 2018). Accordingly, the following will primarily analyze social pensions as the "zero pillar" of the World Bank, followed by the institutes of universal and targeted pensions, which, according to the opinions of the majority of authors, represent the main types of social pensions (Robalino and Holzmann 2009).

4.1.1. The social pension as the "zero pillar" of the World Bank

In the World Bank documents it is stated that if fiscal conditions at the country level allow it, every country should, through its regulations, provide for the existence of the so-called "zero pillar" or "basic pillar". This would ensure that "people with low income during their lives or those who only marginally participate in the formal economy receive basic protection in their older age. This can take the form of social assistance programs, small social pensions targeting individuals with income below a certain level or a universal demogrant available to all older people" (Holzmann and Hinz 2005, 4). The "zero pillar" was established in 2005 as part of reforms when the World Bank adopted a report titled "Old Age Income Support in the 21st Century: An International Perspective on Pension Systems and Reform". The primary goal of the zero (non-contributory) pillar is to address the risk of poverty throughout one's life and limited liquidity. Therefore, the "zero pillar" was established to ensure the existential minimum for older individuals without adequate income in old age (Holzmann & Hinz 2005).

In the literature, opinions are noted that with the introduction of the so-called "zero pillar", the role of the state has become significant because it provides income for individuals who have not qualified for an old-age pension within the social insurance system. In this regard, the multi-pillar model of the World Bank represents a kind of compromise between the "liberal concept and the concept of a reformed welfare state" (Bojić 2018, 277).

The next question that arises after understanding the purpose of the so-called "zero pillar" is the question of the perspective of its introduction. Holzmann and Hinz state that the introduction of this pillar largely depends on the situation in each country, specifically, it is envisioned only where such conditions can be guaranteed and where fiscal circumstances can support such a system (Holzmann & Hinz 2005). In this regard, the main factors on which the introduction of a "zero pillar" into a pension system depends are the fiscal capacity of a country and the coverage rate of the population under mandatory pension insurance. Therefore, it is justified that the concept of the "zero pillar" is most accepted in developing countries, considering that these countries have not been able to establish a social security system in line with relevant international standards (Bojić 2018).

4.1.2. The universal pension

In some social security systems, there is a universal pension, meaning a pension that is received by every elderly person, regardless of their status in the pension system and other income and assets (Matković i Stanić 2014). Several authors point out that the main advantages of universal pensions are the highest coverage of individuals at risk of old age, the lowest administrative and transaction costs, simplicity in managing the system, the absence of stigmatization of users, as the only conditions mentioned are age and residency or citizenship of the applicant (Šućur 2008; Willmore 2004; Hagemejer 2009).

On the other hand, the main drawback of universal pensions is fiscal constraints. A significant amount is required to fund universal pensions. The issue of weak redistributive aspects of this model is also raised because a large number of beneficiaries receive social pensions even when they may not necessarily require them (Šućur 2008). In the literature, two types of universal pensions are observed: a uniform universal pension and a universal pension where the amount depends on the length of residence in the country. A uniform universal pension applies to all individuals with citizenship and/or residence in a particular country once they reach the prescribed age limit.

When it comes to developed countries, the model of unconditional social pensions only exists today in New Zealand and the Netherlands. In all other developed nations, there are at least some conditions in place. On the other hand, a universal pension whose amount depends on the years of residence in the country prescribes a certain number of years of residence in the country (usually 40 years) as a condition for someone to receive the full pension amount. The amount is proportionally reduced with fewer years of residence in the country (Matković i Stanić 2014). In this regard, it is noted that economically developed countries have opted for universal pensions, where they can allocate funds for all their citizens when they reach a certain age, regardless of whether they are poor or not (Bojić 2018). Although universal pensions are not exclusively received by impoverished elderly individuals, Matković i Stanić consider them social pensions. For example, when universal pensions were introduced, all older individuals, regardless of their financial status and other income, were entitled to them, even individuals with very high incomes (Matković i Stanić 2014). While this model is characteristic of developed countries, it is also recommended for less developed countries where a sufficient number of individuals are not covered by mandatory pension insurance (Vuković 2010).

Perišić offers criticism of universal benefits because she believes it is not necessary for states to provide social benefits to all citizens when they reach a certain age. She argues that in doing so, the state incurs unnecessary costs and behaves wastefully with tax funds. Instead, a principle of selectivity should be introduced, and benefits should only be provided to those who are unable to pay for appropriate services and needs themselves (Perišić 2007).

In line with all of the above, it can be concluded that there is a trend today to abandon universal social pensions in developed countries, with the exception of the Netherlands and New Zealand. When it comes to developing countries, even though social pensions are generally universal due to strict conditions and low benefits, they do not fulfill their primary goal, which is poverty prevention. Despite some advantages, the disadvantages associated with this model, such as high expenses, prevent its broader application. Therefore, it is necessary to further consider another targeted model of social pensions.

4.1.3. The targeted pension

The targeted pension implies the allocation of a pension benefit to impoverished older individuals or older individuals without an adequate income, following an income test. These pensions are typically funded from general taxation. Targeting can be done in three ways. Targeting can be carried out based solely on pension income, as is the case with the Finnish residence-based pension and the Swedish guaranteed pension. This type of pension is paid to individuals who do not qualify for a pension from the pension insurance system or whose pension is exceptionally low according to their criteria. In these countries, the full amount of the guaranteed pension is paid to individuals with a residence who have no other pension, and lower amounts are paid as supplements to pensioners with exceptionally low pensions, as a top-up to the minimum amount. Targeting can also be done based on total income. This means that, in addition to pension income, other sources of income are considered, such as savings income. Furthermore, targeting can be based on the material status – both income and assets. The third way targeting can be implemented is through social assistance programs available to the entire population. This targeting method exists in countries that have not introduced social pensions. When it comes to the advantages of the targeted model, it can be implicitly concluded that these include undoubtedly lower fiscal expenditures compared to universal pensions and a better redistribution of funds towards the poor (Matković i Stanić 2014).

Regarding the disadvantages, it is noted that targeted pensions are more complex and expensive to administer compared to universal pensions (Hagemejer 2009). As Sen points out, targeting incurs many direct and indirect costs. One of the causes of these costs is distortions in information, which essentially boil down to errors of inclusion and exclusion (Sen 1995). When it comes to universal pensions, the error of inclusion is certainly greater than with targeted pensions, but the main problem with targeted social pensions is the error of exclusion.

Another characteristic disadvantage of targeted pensions is stigma. Another challenge, especially when it comes to means-tested pensions, is the need for adequate administrative capacity. Nevertheless, Piggott and Sane believe that “if a country has the administrative capacity to target pensions, then targeting achieves both fiscal savings and a more robust distribution compared to universal pensions” (Piggott and Sane 2009, according to Matković 2014, 123).

The primary requirement for targeted pensions, as well as generally when claiming the right to social pensions, is usually residence. Besides age and residency, it is noted in the literature that various tests are conducted, primarily income tests, but also asset tests of the applicant, as well as diagnostic criteria, tax refunds, behavioral requirements, status characteristics (Mackay 2001).

There is a significant similarity between targeted social pensions and social assistance programs intended for the entire population. What sets these two institutions apart is that targeted pensions are paid to individuals at the risk of old age, whereas Section 4 of the 2011 Law on Social Protection states that social protection measures are of a universal nature and are provided to all individuals in need of "necessary social assistance and support to overcome social and life difficulties and create conditions for satisfying basic life needs".

Robalino and Holzmann, even though they believe that preference should be given to a general system of social assistance for older individuals, consider that there are cases in which specific institutional arrangements for the elderly are still necessary. These cases include: a) when older individuals are exposed to a higher risk of poverty compared to the rest of the population or when the elderly constitute a significant portion of the poor; b) when general social assistance programs do not exist; c) when the elderly face discrimination, and direct cash transfers could be a significant tool for strengthening their position (Robalino and Holzmann 2009).

In line with the data presented earlier, it is evident that older individuals above the age of 75 are at a particular risk of poverty compared to other groups. Therefore, the conclusion is that there is room for developing a specific model of securing the elderly through targeted pensions.

Targeted pensions were primarily introduced in some countries to reduce the number of social assistance beneficiaries. It is necessary to establish a specific income test for individuals without adequate income in old age, which should consider all circumstances that might hinder older people from applying for non-contributory benefits (Bojić 2018).

Based on everything presented so far, the conclusion is that if the introduction of a social pension is considered in our country, it should aim for some form of a targeted model. The reason for this lies in the fact that this model aligns more closely with the primary goal of social pensions, which is the reduction of poverty among the elderly in the Republic of Serbia.

4.2. A comparative overview of social pensions in several countries where they already exist

Although social pensions exist in a large number of countries, this paper will analyze models in several countries. These selected countries were primarily chosen based on some of their specific characteristics. Denmark was the first country to introduce social pensions; the Netherlands is one of the few countries today with almost unconditional benefits in the form of universal social pensions; Estonia, as a former USSR country, also has a long history of providing for older individuals without income in old age, and Croatia and North Macedonia were chosen because, like Serbia, they were once part of the former Socialist Federal Republic of Yugoslavia, and therefore, there are certain similarities in terms of social security systems. A comparative overview of eligibility conditions for social pensions in the mentioned countries is provided in Table 1.

After a comparative review of the models mentioned, we conclude the following. Dutch and Danish models stand out from the other countries we compared in terms of the level of protection they provide to older people without pension benefits. If we had to highlight just one model as objectively the most equitable, we believe it would be the Danish model. Although the Dutch model allows the largest number of individuals to claim a pension due to its less rigid conditions compared to other countries, we note that this model is less vertically equitable than the Danish one, which includes both a universal and targeted component. It is important to remember that targeting is necessary to provide additional support to the most vulnerable segment of the elderly population.

Table 1 A comparative overview of eligibility conditions for social pensions in certain countries

Country	Minimum age	Requirement residency - Minimum years of stay in the country	Income test	Amount of benefit
Denmark	67 years of age (Styrelsen for Arbejdsmarked og Rekruttering, 2023).	At least three years of continuous residence in the country between the age of 15 and the retirement age (Lov om social pension, 1984).	Partially based on targeting, it shares some similarities with social protection measures because additional funds are allocated to individuals who have insufficient income in old age (Pieters, 2002).	The amount of the national pension for an individual is 880 euros, and the pension supplement that an individual can receive if they have no other income in addition to the national pension is 1.004 euros. When it comes to a person living with a spouse, the basic amount is also 880 euros, and the pension supplement is 510 euros (Research Center of the Parliament of Montenegro, 2021).
Netherlands	66 years and 10 months of age (ACCESS, 2023).	It is not a requirement, but the full pension amount is reduced by 2% for each year that the applicant has lived and worked outside the Netherlands (Netherlands Worldwide, 2022).	When acquiring the right to old-age pension, an income test is not conducted, and the recipient of the benefit is not restricted from continuing to earn income from work (Pieters, 2002).	A person living in a community will acquire the right to a pension amounting to 50% of the minimum wage, while an individual living alone will receive a pension of 70% of the minimum wage. For individuals living in a community, this amount is currently around 700 euros per month in gross terms, and for those living alone, it is also around 1.000 euros per month in gross terms (Expat Info, 2023).
Estonia	65 years of age (Research Center of the Parliament of Montenegro, 2021).	At least five years of residence in the country immediately before applying for a pension (Riikliku pensionikindlustuse seadus, 2001).	/	The amount of the national pension is 336.39 euros (Social Insurance Board, 2023).

Croatia	65 years of age (Law on National Compensation for the Elderly, 2021).	A minimum of 20 years continuously immediately before submitting the application (Law on National Compensation for the Elderly, 2021).	It is required that they are not recipients of a pension; that the income earned in the previous calendar year per household member does not exceed the established amount of the national elderly allowance (Law on National Compensation for the Elderly, 2021).	It is adjusted every year according to the rate of change in the Consumer Price Index from the previous year compared to the year preceding it; the national allowance as of January 1, 2023, amounts to 120.71 euros (Croatian Institute for Pension Insurance, 2023).
North Macedonia	65 years of age (Law on Social Security for the Elderly, 2019).	Permanent residence in the country in the last 15 years before submitting the application (Law on Social Security for the Elderly, 2019).	The person must not have personal property or property rights from which they can sustain themselves, and they must not have received income from a pension or other legally prescribed compensation in the last three months before submitting the application (Law on Social Security for the Elderly, 2019).	It is adjusted according to the cost of living increase in the previous year; in case there was no increase in the cost of living in the previous year, no adjustment is made; according to the data from 2021, the amount of the social pension was 96.65 euros (Research Center of the Parliament of Montenegro, 2021).

Regarding other countries, we notice that Estonia's model falls between the Dutch and Danish models, on the one hand, and the models of Croatia and North Macedonia, on the other. Due to the lack of adequate data on the asset census, it is impossible to compare this characteristic with the same feature of other models.

The models of Croatia and North Macedonia are highly targeted and share similarities with the cash social assistance that older people can currently receive in our country. Therefore, if our legislator decides to introduce a social pension, we believe that similar conditions regarding minimum residency and minimum age limits should be set as in these countries. An exception should be considered regarding the asset census, which could be significantly increased when introducing a social pension in Serbia, allowing a large number of older individuals who are not capable of working to obtain appropriate benefits in their old age.

5. The Perspective of Social Pensions – Arguments in Favor of and Against Their Introduction

5.1. Arguments in favor of introducing social pensions

In literature, the argument most commonly encountered in favor of introducing social pensions is the efficiency in combating the poverty of elderly individuals. Bojić suggests that the high rate of elderly poverty can be significantly reduced by implementing social pensions. He emphasizes that the occurrence of old-age poverty has significant consequences for the social community (Bojić 2018).

Piggott and Sane point out that social pensions play a more significant role in developing countries, considering that they either lack pension insurance or have a lower percentage of the population covered by it. The primary goal of social pensions in these countries is to protect the elderly population from deprivation and poverty. On the other hand, in developed countries, social pensions typically serve as a supplement to the social insurance system, providing minimum social protection for the elderly (Piggott et al. 2009, according to Matković i Stanić 2014).

The existential minimum can be ensured through the existence of a minimum pension; however, this right can only be realized if the conditions for old-age pensions are met. Therefore, professor Drenka Vuković believes that the main arguments for the introduction of social pensions in the Republic of Serbia, to be financed from the budget, are the high rate of elderly poverty in Serbia, the insecurity of pension beneficiaries and insufficient coverage by social benefits (Vuković 2010).

Golubović argues that the main argument in favor of introducing social pensions lies in, on the one hand, the large number of required years of insurance coverage to qualify for old-age pensions and, on the other hand, the inability to find employment or self-employment as prerequisites for pension eligibility (Golubović 2011). Namely, according to Article 19 of the Law on Pension and Disability Insurance, the minimum requirement for pension eligibility in Serbia is 15 years of insurance coverage, a condition that a significant number of citizens fails to meet due to various social circumstances.

There is an observed connection between the lack of adequate income in old age, on the one hand, and the deterioration of health conditions and the onset of certain forms of disability, on the other hand. Health care system maintenance costs are also more pronounced and higher, leading to deeper economic consequences. The need for social pensions continues to grow with the further aging of the population (Bojić 2018). In this regard, according to the data from the Statistical Office of the Republic of Serbia in 2021, the number of residents aged 65 and over amounts to 25.9% of the total population in Serbia, with a tendency for further growth. According to projections for the year 2030, it is estimated that this share will reach 29.3%, and in 2040, it is expected that their share in the total population structure will be as much as 31.4% (Statistical Office of the Republic of Serbia 2021).

The next argument in favor of introducing social pensions is related to the issue of the informal economy and work in the informal sector. Matković points out that in the long term, the introduction of social pensions could be considered if it turns out that a large number of elderly individuals would be unable to qualify for old-age pensions due to the widespread informal economy and low employment rates (Matković 2009). Although there has been a reluctance to introduce social pensions for years due to the high coverage of the elderly population by old-age pensions, noticeable changes have occurred recently.

Professor Mikhail Arandarenko states that due to social transitions during the 1990s and 2000s, there is an increasing number of unemployed individuals working in the informal sector, whose earnings upon retirement are often very low and insufficient to provide for their basic needs. In this regard, he presents a calculation that "if three to four percent of the gross domestic product from general state taxes were redistributed to all elderly individuals through an extended transition period, poverty among the elderly could be significantly reduced" (Arandarenko 2022, according to Aleksić 2022).

Holtzmann and Hinz, when comparing social pensions to social assistance, emphasize that because social assistance is paid to households, it "does not empower the elderly or provide them with options to take care of themselves" (Holtzmann and Hinz 2005, 84). Unlike social assistance, social pensions improve the economic status of elderly individuals without pensions (Šućur 2008). Furthermore, social pensions strengthen the family status of elderly individuals. By being tied to the individual rather than the entire family, the elderly become more empowered and financially independent from other family members. "Additionally, secure income in old age can lead to a revitalization of the concept of intergenerational solidarity, which has been in crisis in recent years" (Bojić 2018, 413). Further development of intergenerational solidarity is of particular importance, given that Serbia previously opted for a pay-as-you-go pension system based on intergenerational solidarity between current pension beneficiaries and contribution payers.

5.2. Arguments against the introduction of social pensions

As arguments against the introduction of social pensions, Bojić primarily cites the unequal position of recipients of social pensions and recipients of old-age pensions. He emphasizes that by introducing social pensions, employees in lower-paying jobs with 40 years of insurance coverage could be placed in an equal or similar position to individuals who have not qualified for old-age pensions (Bojić 2018). In this regard, one way to address this issue, if social pensions are introduced, could be to set their amount as the arithmetic mean between the current absolute poverty threshold in the country and the minimum pensions.

In literature, there is also an argument that older individuals should not be separated from other categories at risk, such as impoverished children or disabled individuals, who also face high poverty rates (Robalino and Holzmann 2009). However, old age is an inevitable risk that a significant number of people will face due to the increased average life expectancy. Moreover, in the coming decades, we expect to see an increase in the percentage of the elderly population. Therefore, the question arises whether a developing country like Serbia will be able to adequately address the issue of poverty in a social category that will become proportionally larger over time, without creating a special form of support for the elderly without pension income.

Another argument against their introduction relates to the high deficit generally characteristic of modern pension systems. Therefore, any subsequent increase in the deficit, regardless of the fact that the state bears the costs of social pensions as part of solidarity-based benefits, would be "compromising for the pension system" (Golubović 2011, 76).

Nevertheless, when it comes to the deficit in the pension system, it is encouraging that the transfer of funds from the budget of the Republic of Serbia to the Pension and Disability Insurance Fund of the Republic of Serbia has been significantly reduced over the past decade, from the previous 48 percent to the current 11 percent (Radio Television of Serbia 2022).

Matković points out that due to the previously mentioned financial unsustainability of the pension system, it would be unacceptable to introduce universal social pensions for all individuals aged over 65 who have not qualified for a pension. “However, there is a significant question of the justification for introducing social pensions for the elderly who have not qualified for a pension and are in poverty. The introduction of the so-called “zero pillar” in this way raises numerous questions that need to be answered, such as assessing the number of potential beneficiaries and the reasons for their exclusion from pension contributors, the problem of moral hazard and the demotivation of contributors to pay contributions for mandatory insurance, the assessment of the adequate level of these pensions, increased administrative burden, targeting costs, the overall budget burden for the needs of the elderly in comparison to other vulnerable groups etc. This option would certainly need to be considered in the context of social assistance reform, but also in light of further changes in pension and disability insurance for agricultural workers” (Matković 2009, 30).

6. Concluding Considerations

The conclusions reached by some other authors earlier that social pensions represent the fairest and financially sustainable model of material security for older people who are not covered by the pension and disability insurance system seem entirely justified. In our opinion, social pension is an adequate model for reducing elderly poverty, discrimination and social exclusion in the Republic of Serbia. When it comes to the specific model, we conclude that social pensions, if introduced, should be targeted, meaning directed towards older individuals without sufficient income in old age. In this regard, as suggested implicitly by some authors like Matković, the idea that the right to a social pension is granted to all elderly individuals over the age of 65 without adequate income in old age could be considered. If it becomes necessary to limit the number of potential beneficiaries due to limited resources, we believe that priority should be given to individuals over the age of 70. The authors consider this to be a good solution for the following reasons. First, even though those over the age of 75 are at a particular risk of poverty, due to the lower average life expectancy in the Republic of Serbia compared to developed countries (71 years for men and 77 for women), it is necessary for this threshold to be as low as possible to ensure that as many older individuals as possible, who are not covered by social security, can claim this right.

Considering the issue of the ongoing budget deficit in the Republic of Serbia and in line with the model mentioned earlier in the paper, possible solution for individuals up to the age of 70 is that they could be subject to certain stricter eligibility conditions. These conditions might include the ownership of property up to two hectares (instead of the previous one hectare, as is the case when applying for financial social assistance) and a minimum of 5 years of insurance coverage. When it comes to individuals over the age of 70, these conditions should be more lenient. In this regard, this group of older individuals, who have not previously qualified for a pension, should be eligible for a social pension regardless of whether they have made contributions or not. Additionally, the property ownership threshold should be significantly higher (e.g., up to ten hectares of property).

If the Serbian legislator decides to introduce the institute of social pensions, the amount of these pensions would have to be higher than the increased amount of financial social assistance. Otherwise, the introduction of social pensions would be unjustified. On the other hand, the level of social pensions should not be excessively high to avoid demotivating current contributors to the old-age pension fund. In case the legislator decides not to opt for social pensions as a possible model for reducing elderly poverty, he should consider lowering the minimum required years of insurance in terms of the necessary years to qualify for old-age pensions. Additionally, the proposal of the Fiscal Council for relaxing conditions regarding income verification when applying for the right to financial social assistance could be taken into account.

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SOCIJALNE PENZIJE KAO MOGUĆI MODEL SMANJENJA SIROMAŠTVA, DISKRIMINACIJE I SOCIJALNE ISKLJUČENOSTI STARIJIH U REPUBLICI SRBIJI

Siromaštvo kao društvena pojava predstavlja jedan od najvećih problema današnjice, kako u svetu, tako i u Republici Srbiji. U posebnom riziku od siromaštva su društveno osetljive kategorije, u koje spada i starije stanovništvo. U tom smislu, siromaštvo starijih osoba je povezano sa diskriminacijom prema starijima i njihovom socijalnom isključenošču. Dakle, jedan od najčešćih izazova koje starije životno doba nameće jeste pitanje materijalnog obezbeđenja starijih lica nakon što navrše određeni broj godina života. Određeni broj starijih osoba je napunilo zakonom predviđen broj godina, али usled različitih okolnosti nisu ostvarile pravo na starosnu, invalidsku ili porodičnu penziju. U takvim situacijama, jedina trenutno dostupna opcija materijalnog obezbeđenja za tu grupu ljudi u Srbiji jeste ostvarivanje prava na naknade u okviru sistema socijalne zaštite. Pored prethodno pomenute podrške kroz sistem socijalne zaštite, u različitim sistemima socijalne sigurnosti već decenijama unazad kao model obezbeđenja postoji i institut socijalnih penzija. Osnovni cilj socijalnih penzija je smanjivanje stope siromaštva u starosti kako bi se prvenstveno obezbedila socijalna sigurnost licima koja nisu ostvarila pravo na starosnu penziju, a ujedno i smanjila ukupna stopa siromaštva u društvu, čime se doprinosi ostvarivanju socijalne pravde kao osnovnog cilja socijalnog prava. Predmet ovog rada je socijalna penzija kao mogući model za smanjenje siromaštva, diskriminacije i socijalne isključenosti starijih osoba u Srbiji.

Ključne reči: *socijalna penzija, siromaštvo, starija populacija, penzijsko i invalidsko osiguranje, diskriminacija, socijalna isključenost*.