

NUŽNOST REFORME SISTEMA PENZIJSKOG OSIGURANJA U SRBIJI

THE NECESSITY FOR PENSION INSURANCE REFORM IN SERBIA

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Rezime

Od poslednje reforme penzijskog sistema u Srbiji prošlo je skoro 15 godina. Situacija u pogledu izvora finansiranja tzv. I stuba (obaveznog penzijskog osiguranja) se još više pogorsala u odnosu na period pre reforme. Skoro polovina penzija se finansira iz budžeta a ne iz realnih izvora (doprinosa zaposlenih). Ovakvo stanje je praktično neodrživo i to ne samo na dugi rok već nas u najskorije vreme očekuju mere koje uglavnom idu ka tome da se pogorsaju uslovi za penzionere i buduće penzionere (smanjenje penzija, produženje godina starosti za odlazak u penziju itd.). Odnos broja zaposlenih i broja penzionera se skoro izjednačio, velika je stopa nezaposlenosti, prosečna starost stanovništva se povećava pa se samim tim i period korišćenja prava na penziju produžava a sredstva koja su prikupljana u periodu kada je jednog penzionera izdržavalo 5 i više zaposlenih, su trosena na neka kapitalna ulaganja i investicije. Danas je jedino rešenje nova reforma i uvođenje tzv. II stuba (dopunskog obaveznog penzijskog osiguranja). Prikupljanjem sredstava kroz II stub obezbedila bi se kapitalizacija tih sredstava čime bi se stvorio novi izvor za finansiranje posustale privrede i realan izvor penzija. Reformatori prethodne penzijske reforme su to pokušali da ostvare uvođenjem tzv. III stuba (dobrovoljnog penzijskog osiguranja), međutim efekti su za 7 godina sprovođenja zanemarljivi u odnosu na potrebu. Zagovornici neuvodjenja II penzijskog stuba su opravdanje tražili u velikim ali takva računica nije realna.

U radu su navedena iskustva i nekih drugih zemalja i detaljnije je objašnjen način i motiv uvođenja II stuba penzijskog osiguranja.

Ključne reči: penzije, osiguranje, Srbija, drugi stub, reforme

Summary

It has been almost 15 years since the last pension insurance system reform in Serbia. Regarding the source of financing the 1st pillar (mandatory pension insurance), the situation has gotten even worse than the situation before the last reform. Almost half of the pensions are financed from the government budget instead of being financed from the real sources (incomes of the employees). This way of financing is unsustainable, not only in the long term, but it is to be expected that worsening of conditions for the already retired and for those about to get retired, is imminent (decrease of pensions, increase of the age required to retire, etc.).

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The number of employees is almost the same as the number of retirees, unemployment rate is high, average life expectancy increases and therefore the right to use pensions increases, and the financial resources collected when the ratio of employees to retirees was 5 to 1, were spent on capital ventures and investments.

The only solution today is the new reform and introduction of the 2nd pillar (mandatory supplementary pension insurance). Gathering resources through the 2nd pillar would provide capitalization of those resources, and create new source for financing of the economy as well as create the real source of pensions. In the last reform, reformers tried to accomplish this through the introduction of the 3rd pillar (voluntary pension insurance) but the effects during the last 7 years are insignificant compared to the needs. Opponents of the 2nd pillar claimed that it would require high costs to implement, but this is unrealistic.

The paper shows the experiences of some other countries regarding the introduction of 2nd pillar, and also explains motives and means of implementing of the mandatory supplementary pension insurance.

Keywords: pensions, insurance, Serbia, 2nd pillar, reforms
