



COUNTRY FRAMING REPORT

Serbia

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Employment pre-crisis, crisis and post crisis

The global economy crisis since 2008, does so deeply. Considering that Serbia is transition country with limited economic resources the consequences of the economic crisis are more extensive than in developed countries. Pre-crisis economic development of Serbia was present by high domestic demand and consequently significant capital income (The World Bank Group, Serbia Systematic Country Diagnostic (SDC), 2015). Available data pointed out that the GDP growth rate for the pre-crisis period in Serbia, between 2000-2008, was 4.94% (Popovic M, 2013). Lower foreign income and reduced demand for Serbian products on foreign area as a consequence of world crisis influence a decreased of GDP from second half of 2008 to third quarter of 2009. This situation consequently creates unfavorable situations for employment and unemployment, wage dynamics' and pension value, in October 2008 pensions were frozen. Low productivity, savings and export were results at Serbia due to world crisis (Matković et al., 2010). The sectors which had experienced the global crisis in the highest rate were agriculture, construction, manufacturing and trade (Gligorov et al., 2011).

Basic characteristic of labour market in Serbia is a high rate of unemployment with particular focus on the low rate of employment of women and young or old population. Looking at the regional unemployment rate in Serbia in the period 2004-2009 it is clear that regional disparity was present and the highest inactivity rate was present in Central Serbia outside the Belgrade.

Available data show that the employment rate in Serbia is low and it is lower than in other European country. In 2007 the employment rate was 50% while in 2008 it has a low increase, 53,5% (Matkovic et al., 2010). Average employment rate in Serbia from the 2008 to 2016 was 40,99 percent. The lowest rate was notice in first quarter in 2012, it was 34,3% while the highest rate was noted in the third quarter in 2016, it was 46.8%. Data from this year, 2017, show the same trend 45,5% (Serbia Employment Rate, 2017). Observing the supplied data it is clear that the employment rate decreased compared to rate in 2008.

Activity rate in Serbia in 2009 was lower than rate in other EU-15 country except only three country Bosnia and Herzegovina, Montenegro and Kosovo where inactivity rate was higher than in Serbia (Gligorov et al., 2011).

On the other hands, consequently unemployment rate is highest compared to other European country. In this moment, unemployment rate is the lowest since the beginning of 2008, it is 13%. Average inactivity rate from 2008 to 2016 was 18,53%. The highest inactivity rate, 25.5%, was observed in the first quarter of 2012 while the lowest was in fourth quarter of 2016, 13,8% (Serbia Employment Rate, 2017). Another characteristic of the unemployment rate in Serbia, beside high rate, is duration of unemployment. Large number of the population has not been employment during a long time, one or more years, which is not good for knowledge and working skill, they will be reduced and out of date with higher unemployment time.

If unemployment is viewed through the light of education it can be observed that the highest rate gone on individuals with secondary education level while the lowest on individuals with the university degrees (Gligorov et al., 2011).

Employment rates of men and women aged 50-64; 65-74

Number of Serbian population is approximately 7,1 million people. Current characteristic of this population is not fast growing, it is fast ageing population. According to the Europe 2020 strategy employment rate for aged group 20-64 should be 75% by 2020.

Data from 2015 about the employment rate in EU-28 country for person aged from 20 to 64 indicate a high rate of employment, even 77,1%, whereby men employment was higher than women for 12,5%. In contrast to this information activity rate for women for enlargement country, such as Serbia, is much lower and for aged 20-64 was 62,1 %. Interestingly, for men it was at the similar levels. Gender gap for the employment rate for this period for EU-28 country was the lowest in Serbia, less than 20% (Eurostat. Enlargement countries - labour market statistics, 2016).

Gender differences in activity rate exist in Serbia, and woman has significantly lower activity rate but this disparity today is lower than earlier. Unemployment in 2008 was by 3.9% higher compared to men. By 2009 women contributions in services sector was greater than man but men have played dominant role in sector of industry and construction (Gligorov et al., 2011). Women have better educational level but despite this fact they are still less employment group at labour area.

According to current data that present results from Labor Force Survey for second quart of 2017 that report Statistical office of Serbia employment/unemployment population in different aged structured is present in table 1 (Statistis Office Statistical Office of the Republic of Serbia, Registered employment, 2017):

Table 1:

| Year of age | Number of employment Serbian population expressed in thousand | Number of unemployment Serbian population expressed in thousand |
|-------------|---|---|
| 15-24 | 154,1 | 62,6 |
| 25-34 | 619,4 | 130,2 |
| 35-44 | 759,9 | 92,4 |
| 45-54 | 686,1 | 59,4 |
| 55-64 | 497,7 | 37,1 |
| 65+ | 163,6 | 2,5 |

Source: Statistical Office of Serbia (according to Labor Force Survey)

In Serbia the employment rate of men and women aged over 50 years is a huge problem of this country. In the last two decades unemployment rate in Serbian population that is older than 50 years is present in very high percent and that is generally known problem. Explanation for this situation that is different from other European country can be consequences of privatization and reconstruction procedure that happened after world crisis when bankruptcies and liquidation was daily situation in the majority of cities across Serbia (Serbia Foreign Policy and National Security Yearbook, 2014). Beside unemployment rate there are also some group of inactive population that is 65 or more ages of life and this number is 1197,6 thousand for second quart of 2017 (Statistis Office Statistical Office of the Republic of Serbia, Registered employment, 2017).

Data from Statistical Serbia Office for second quart in 2017 employment and unemployment rate for man and woman in working age population (from 15 to 64 years of age) are presented in table 2 that is below ((Statistis Office Statistical Office of the Republic of Serbia, Registered employment, 2017):

Table 2: Employment/unemployment rate in Serbia in 2017 according to gender

| Gender | Employment rate | Unemployment rate |
|--------|-----------------|-------------------|
| Male | 65,2 | 26,2 |
| Female | 52,3 | 39,7 |

Source: Statistical Office of Serbia (according to Labor Force Survey).

Policy to Extended Working Lives

Serbian people are one of the most aged populations in Europe where according to result that was presented in work of Penev which present observation from Census 2011 survey, mean age of our population was 42,7 years. Beside this, interesting data is that number of population that is 65 or more ages of life increase from 2002 to 2011, 16,7% vs.17,4% (Penev G, 2013).

Global economy changes affected on employment and labor in Serbia, which induced the first change in Labor low in 2001 and then in Employment Low in 2003. The aim of the initial changes was to restructure company and create favorable condition for foreign investment with employment decreasing in short term which consequently will bring long term increase of employment. Employment labor from 2003 was not convenient for workers and new changes was made in 2005 when laborers were more protected from employers and in the case of dismissal worker had right on large severance payment. This was good thing for workers but not ideal for state in transition with limited economic resources such as Serbia.

The retirement aging in Serbia in 2001, after first pension system challenges, for men was raised from initial 60 to 63 years of age and for women from 55 to 58 years of age. After second changes of Pension Reforms at the end of 2005 which came into force in January 2006 it was proposed to increase age limit for retirement for six months each year during the period from 2008 – 2011 and at the end of this period retirement age was 60 years of age for females and 65 years for males. By 2008 the retirement was lower for woman than for man, it was 58.5 years for women versus 63.5 years for men. The government preserved at differential retirement age for men and women.

Current Government policy in the Republic of Serbia and adopted Law on Pension and Disability Insurance that entered into force in January 2015, have determined age limit for retirement and it will be successively extended for both, women and men, whereby it is clear that the aim of this measure is to equalize both, years of service for genders by 2023 and the age limit for genders by 2032 when both men and women could retire at the age of 65. Article number 19 of the mentioned Law indicates that person has right to receive pension at old when he/she reaches 65 years of life and minimum 15 years of service or only 45 years of working service (Law on

Pension and Disability Insurance in Serbia, 2017). From the above mentioned it can be concluded that beside the age limit which is one of the conditions for age retirement and years of service can be a crucial factor for pension achievement. Although the requirements in terms of years of service are now the same, according to the previous laws they differed – for women the limit had been 35 years of service at first and was then increased to 38 while for men it was 40 years.

According to the current legislation, in 2017 in order to be entitled to pension women need to be aged 61,5 years and men to be 65 years aged. From now on, the age at which people are entitled to receive a full pension is set to increase whereby the conditions are getting unfavorable for women since their age limit is supposed to increase annually until the age limit for men and women becomes equal at 65 by 2032. This big increase in pension age is very disruptive for women, it is the increase for 10 years for them while for men it is lesser. These successive changes of age limit in period from 2014 to 2020 are carried out by adding 6 months to the previous value while in the period from 2021 to 2023 two months annually will be added (Law on Pension and Disability Insurance in Serbia, 2017).

This law also plans the change the criteria for accessing to earlier retirement for both men and women in period from 2015 to 2023 in order to achieve a partial equalization of conditions for both genders. For now that is working plane and it will be more clear in near future.

Welfare state regime

Serbian is post-socialist transition country.

Family friendly policies

Pattern of maternity care varies from country to country. In some country it involves only a few week of paid leave while in other it is measured by months or even year of paid leave. Concerning the importance of parents presence for good physical and mental development of children in the first months or the first year of life, existence of family friendly policies is essential factor for the sustainability of healthy, working-age population of each country. In Serbia maternity care is part of centralized health system which dating back to the period of former Yugoslavia.

According to Labour Law in Serbia women who are employed or part time employed have the right on maternity leave if they are pregnant or having child and on parental leave due to childcare. Maternity leave can be taken between 45 days, the earliest, or 28 days, the latest, before expected childbirth. Maternity and parental leave can be together in a maximum of one year duration. Maternity leave usually takes to three months, one month before childbirth and two months after that. After these three months until the end of 365 days it is parental leave. During the maternity or parental leave employee has the right to full pay earning in the value that is in accordance to Law. In Serbia during maternity leave a woman can earned an amount equal to the average basic wage during the last twelve months before maternity leave started. The percentage of earning is reduced according to the time spent in employment prior to take maternity leave (Government of Republic of Serbia. Labor Law, 2014).

There is an increase in maternity leave when a woman has three or more children. Parent leave lasts two years from the beginning date. This condition is also applied to women who have multiple births (e.g. twins or triplets).

Other question from this filed that is interesting for both parents, does the father has the same

right on parental leave as mother in Serbia. Parental leave is intended for one parents and father can play this role (Gender equality, European Commission, 2016).

Paternity leave

In Serbia father can used paternity leave for 7 days from the date that his child was birthing. As a maternity leave this is a paid leave, and father has right on 100 % compensation during the leave. Data are not available regarding the percentage of father taking paternity or parental leave.

Elder care leave

In accordance with Labour Low a person may take up to 7 paid days in the case of the serious disease by close family members and that may be used to care older and ill member (Gender equality, European Commission, 2016). In Serbia there is no policy such as careers benefits or careers allowance to enable to take leave to care for older family members and be paid for that. There are no pension credits for taking care for older people.

Long term care-continuing working.

Long term care continuing working plan is necessary for good health and economy policy regime in country and especially in a country with limited economic resources. Long term care is of great importance for frail and dependent person as they still have feel about independence and taking part of society. There is known that in OECD country 1,6% of GDP is reserved to public spending for long term care in 2010. In Serbia during reforms period there was not present elements of long term care especially not for health area. Long term care is integrated part of social protection system in Serbia (Arandarenko, 2014).

Better research in this area and pointing to factors that can contribute to long term care-continuing working by national and international expert should be done in Serbia because there is not existing good policy for this sector.

Gender pay gap (OECD)

According to EU data from 2016 gender pay gap is even 16% and consequently with the aging of working population the gander pay gap is the bigger and bigger and the biggest value can be expected at the working group over 64 years.

Data from Serbia in 2013 indicate that gender per gap was 11% which means that woman who has the same labour characteristic as a man has for this percentage value less earned or on the other hands woman works for free almost one and half month in comparison with man manner at same labour. Gender par gay in Serbia is a very close to gander pay gap in other EU country (Gender Pay Gap in the Western Balkan Countries: Evidence from Serbia, Montenegro and Macedonia).

Policy system

Pension system

Pension system in Serbia has two levels, 1st Pillar is a public pension system, mandatory pension and disability insurance (mandatory pension and disability insurance) and another level is 3rd Pillar voluntary private pension insurance (voluntary pension funds and plans law). Voluntary pension insurance system in Serbia has been established from 2006. In Serbia there is no 2nd

occupational pensions insurance (Government of Republic of Serbia, Law on Pension and Disability Insurance, 2017).

Pillar 1: Everybody has right to mandatory pension and disability insurance if is employed in the private and public sector, the self-employed person and agricultural workers. There are three basic risks that this pension system covers and that are old age, disability and death. The right in case of deaths includes two branches, right to survivor pension and right to funeral expenses compensation. Beside this three mentioned risk additional right that individual has under this form of insurance is right to financial compensation for physical damage in case of physical damage caused by injury at work or professional illness and right to financial compensation for help and care by another person in case of the need for help and care by another person. According to the Statistical annual bulletin for Serbia for 2016, number of pensioners was almost 1,8 million and from this number 61,95% was old age pension, 20,6% was survivor pension and 17,5% disability pension. Between 2001 and 2016 the percent of people with an old age pension increased while the percent of people with disability pension decreased and survivor pension is at the same level as it was 15 years ago.

The constant increase in the number of old-age pensions is due to the aging of the population in Serbia and it is expected to continuously increase for the next ten years. The Serbian population is among the oldest in the world with average age of almost 42 years. Number of elderly person (65+ age old) in 2011 was 17,3% but more alarming data are shown as result of Statistical Office of the Republic of Serbia and it means that we can expect that every fourth citizen in Serbia by 2041 will be 65 or more years of age (Active Ageing Index in Serbia, 2016).

Statistical data indicates that the ratio between the number of pension users and insured persons is 1:1,2 while this ratio in 2001 was 1:1,7, due to high number of old age population. Additional factors that can be explanation is grey economy. Only in 2016 number of new pension user in Serbia was 80.591 while the number of permanent cessation of pensions was 88.395.

Public pension in Serbia is funded by principle that is called „pay as you go“. Meaning of this term is that all workers must pay contributions to The Republic Funds for Pension and Disability Insurance. In Serbia since late 2013 the contribution rate for mandatory pension insurance is divided between employer and employees. Employer financed 11% while employee by 13%. The total contribution amount is 24% and the rest of pension is a transfer from the state budget. Approximately 50% of Pension and Disability Fund expenditure is funded from this state budget. The main problem in this type of pension system funding is low contribution. Some employeres do not pay contributions regulatory, sometimes they does not pay any contribution or pay contribution for minimum salary instead of the basis for real salary.

Survivor pension that consume 20% of all pension number of public state pensions is in Serbia regulate with Low on Pension and Disability system. Survivor pension consumer can be family member of insured person who deceased or deceased pensioner who used old age or disability pension. If survivor pension are stemming from deceased insured person than that person had have at least five years of working insurance or was eligible for a disability pension. If death reasons are working injury or some professional disease than family member have right on survival pension independently from years of insurance of deceased person. In 2017 a woman has right to survivor's pension when she is 53 years of age on condition that at time of her husband's death she must be at least 45 years of age. For men requirement is that he must be 58 age old at the time of his wife's death. Until 2011 it was different age limitation for survivor pension, it was 50 years of age for woman and at time of her husband's death she must be at least 45 age years

while for man only condition was 50 years old, from 2011 to 2017 age limitation was increased in every year for 6 months. If deceased insurance or old age and disability pensioner at the moment of marriage conclusion is 65 years of age (for men) and 60 years of age (for woman), than the spouse has right to survivor pension if they have children or if the marriage lasted at least two years.

Children also have right to survivor pension by 15 years of life regardless whether they are educated or not and high school students up to 20 years and university students up to 26 years.

In Serbia value of survivor pension is calculated as a percentage of old age or disability pension benefit that some person would have been paid to be insured at the time of his/her death, and it and depends on the number of family members who is entitled to the pension. If there is one member of family pension value is 70%, for two members it is 80%, for three members it is 90% and for four members it is 100%.

Beside age adjustment that we have already described in this report, first pension reform in 2001 entailed and changes in the method of pension adjustments through the so-called "Swiss-formula". "Swiss- formula" phenomenon implied pension adjustment in payments at the quarterly level according to the values of living costs and average earnings of employed population during the previous three months. After this step pension reforms were continued with the new Law on Pension and Disability Insurance which become effective in April 2003 by involving clauses about disability definition, cancellation of rights on the basis of remaining working ability, and also revision of disability pension. With this reforms pension values were not calculated on the basis of best ten years of service, now all years of services were covered for determination of pension value. Next pension change was done in 2005 and it came into force in January 2006 and it was a gradual pension adjustment (from 2006–2009) when a four-year pension adjustment with "Swiss-formula" was replaced with two-year pension adjustment based on the life costs. Additional adjustment was planned for the January of the following year if the average pension in the past year had been lower than 60% of Serbian average salary. A pension adjustment of 11% was performed in the beginning of 2008 and in October the additional adjustment of 10% in addition to a regular one was also done and after this steps pension values were frozen. Minimal value of pension for 2008 was calculated as 25% of average salary of employed person in 2005. In the last five years it was significant pension amount raised in 2012 twice time, firstly in April for 0,9% and then in October in the same amount. Next pension raised was noticed in 2013, firstly in April for 2% and then in October for 0,5%. Since 2014 pension adjustment in Serbia was done according to Law regulation which regulate budget system and in December 2014 it is established that pension increase can be done only in year in which according to the plan document it can be expect participation of pensions in GDP by 11% and on that way that pension in GDP can't be above mentioned percent (Milovanovic et al., 2016). Based on Law about budget system from December 2015 it was proscribed that pension and disability insurance in 2016 increased by 1,25% and this would start from January 2016. The same story was done with adjustment from January 2017 but in contrary to 2016, increase was greater, 1,5%.

Pillar 2: Occupational pensions

In Serbia there is no occupational pension insurance. Pillar 3: Private pension

The Law on Voluntary Pension Funds and Pension Plans was adopted in 2005 and enter into the force in 2006. In 2011 there were some changes of this Law and after that age limitation for funds

withdrawal in the form of pension was increased from 53 to 58 years of age.

Since 2006 National Bank has approved nine working licenses to management companies but at half of 2013 situation was changed since 2006 and there were five management companies, three custodian banks and four intermediary banks (Arandarenko et al., 2014).

Net resources of private pension funds reached over RSD 18 billion dinars in the half of 2013. This is much better situation for this funds development in our country but this sector in Serbia is yet in developing process. Empowerment of market potential for involving in private pension funds is the best solution.

Conclusion

According to all present up to now there is not enough research conducted on older people also as there is not created any policy on topic such as Active ageing, Age discrimination, Life course and end of career and Psychology and management. Create a legal team that will be lead to this research area we can expected some precise fact for Serbia.

Employment policies for older workers in Serbia does not exist right now, and this population is somewhat left to itself or to younger population from their family.

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