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**REPORTS OF THE NATIONAL ACADEMY OF SCIENCES
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A.A. Kussainova¹, W. Kozlowski²¹Kokshetau state university named after Sh.Ualikhanov, Kokshetau, Kazakhstan;²University of Warmia and Mazury, Polandkussainova-76@mail.ru; wkozlowski@yandex.ru**SOME PECULIARITIES OF SOCIAL INSURANCE IN EUROPE
(ON THE EXAMPLE OF GREAT BRITAIN,
GERMANY AND SWEDEN)**

Abstract. In this article we would like to research the European experience in the field of regulation of the social insurance system, mechanism of ensuring interests of all sides in functioning of this system, organization of voluntary pension savings. There are some peculiarities and special characteristics of the social insurance in the different European countries, such as equal contribution, equal pension and grant. Today the pension system of Great Britain, Germany and Sweden is presented by the multilevel system of pensions, which consists from:

1. state;
2. professional;
3. additional (personal pension insurance).

The system of European pension insurance provides issue of old-age pensions, disability and occasion of loss of the supporter, sick pays, unemployment, pregnancy and childbirth, labor mutilation or occupational disease, funeral grant. Contributions to the national system of social insurance are paid by the employer and the worker, or independently by the people in case of self-employment or lack of the constant place of work. Insurance through the enterprises (production social insurance) belongs mainly to the system of provision of pensions and temporary disability benefits. The businessmen, who are carrying out production, usually receive the social insurance tax benefits.

Keywords: pension insurance, social risks, social payments, retirement age, insurers, employers, social fund, pension savings, fixed contributions, pension system.

In our article we would like to explore some peculiarities of social insurance in Europe (on the example of Great Britain, Germany and Sweden), extent to which those in need of income support, the unemployed and others not in work in particular, are both entitled to social benefits and in receipt of them as well as the adequacy of the benefits concerned in the sense of providing an acceptable level of income. The economic and financial crisis, which has now affected most parts of Europe for the past 5 years, or so and which has seen unemployment rise to high levels in many countries and attempts by governments to contain the upward pressure on social welfare expenditure has given added importance to this issue. The analysis focuses, in particular, on those of working age with income 60% of the median, which is the conventional indicator of those at risk of poverty. These are not necessarily the people to whom social support is directed in EU Member States. Even though minimum income schemes intended to prevent the income of households from falling below a particular level operate to varying degrees in all countries, the level in question is not typically the same as defined for the indicator and will tend to take account of other resources available to the household in addition to their annual income. While such resources, in the form especially of accumulated savings, are difficult to identify from the data available, it is possible to distinguish those households which appear to be materially deprived and which, accordingly, can be assumed to have limited access to other sources of purchasing power to supplement their income.

The central concern, therefore, is with those aged 18-59 with (equalized household) income the at-risk-of-poverty threshold and who live in households identified as being materially deprived, according to the indicator. It should be noted that the age group is defined to exclude those below 18, most of who are

children or if not in full-time education or initial vocational training, and those over 59, many of whom are retired and in receipt of pensions. It should also be noted that although not identified explicitly almost all children at risk of poverty are implicitly covered too insofar as they have parents in the 20-59 age group. These are divided further to distinguish those with income below 40% of the median and who with income closer to the threshold at 40-60% of the median. The key issue examined is the relative number of the two groups who are not in receipt of social benefits intended to provide support to those with low income - or more precisely; those who report not being in receipt of such benefits - and who, accordingly, appear not to be assisted by the social welfare system. The characteristics of the people in question are then investigated, along with those, who are in receipt of benefits but for whom the amount received is not enough to raise their income above the two thresholds defined, the aim being to try to identify why this is the case [1, P.45].

There are four potential reasons:

- lack of coverage by design (individuals and households are excluded from benefits, because they fail to meet the eligibility conditions, even though they may be in need of support);
- support provided fails to ensure that income is above 60% of the median or even 40% of the median;
- failure on the part of households to claim the benefits they are entitled to;
- problems with the income data in the sense that they fail to reflect the true amount of resources that households have available to spend.

The last is a particular possibility in respect of the self-employed, whose income is taken to be equivalent to their net trading income, which in many cases, especially in respect of small businesses, is likely to understate the resources they have access to. This is not only because of a tendency to under-report income, especially if what is reported is based on tax returns but, also because the trading costs reported may well include some personal expenditure, which for the non-self-employed would be met from their net income. While the data doesn't not indicate directly, which of the other three possible reasons for the income, the thresholds identified are at work, they, at least, enable the characteristics of the households concerned to be distinguished, which can then be checked against the regulations, governing entitlement to benefits and the level of these. Examining these data is, therefore, a necessary first step to assessing the relative importance of these various reasons and, accordingly, the nature and extent limitations of the social welfare system in place.

The Labor Force Survey (LFS) provides a further insight into the possible reasons for income thresholds in respect of the unemployed. While it does not include data on household income, it does include data on the unemployed in receipt of benefits, together with details of their previous employment. This, accordingly, enables them to be distinguished in terms of the reasons, why they left their job and their professional status at the time, both of which can potentially affect their eligibility for benefit. The analysis begins with an examination of the scale of the problem, by identifying the relative number of people of working age in each country with income below 60% of the median and below 40% and the proportion of the total population with these levels that they account for [2, P.17].

In 2010, just over 16% of people aged 18-59 had disposable income below 60% of the median in the EU - slightly over 17% in the EU13 and 16% in the EU15. Of these, a little more than half had income below 40% of the median, the relative split being much the same in the EU13 as the EU15. The relative number of people in this age group with income below 60% of the median, however, varied from 22% in Romania and over 20-21% in Greece, Spain, Latvia and Lithuania to 10-11% in Cyprus, Austria and the Netherlands and less than 10% in the Czech Republic. The proportion with income below 40% of the median varied even more widely, with most of those with income below 60% of the median having income below 40% in most of the countries where the former was largest and a minority in countries, where it was lowest. The proportion with income below 60% of the median increased between 2008 and 2010 - a period of economic recession - in all but two Member States, Luxembourg and the UK, the size of the increase ranging from almost 4 percentage points in Spain and around 3 percentage points in Slovakia to under 0.5 of a percentage point in Sweden, Germany and the Great Britain.

Focusing on those aged 18-59 with low levels of income, the first step is to examine the extent to which this income comes from self-employment, given the possibility Employment, Social Affairs and Inclusion The coverage rate of social benefits February 2014 that this understates their true income in terms of purchasing power and the standard of living it can support. It is also relevant to consider the

relative number of people, reporting negative levels of income, which can be the case either because they are self-employed or make trading losses or because the taxes they pay exceed the income for the year in question. Either way, the income reported is clearly not a measure of their purchasing power. In the first case, trading costs may include a large amount of personal expenditure and/or may follow many years of trading profits, in the second case because high tax levels could denote a high level of income in the preceding year, or years. Accordingly, the fact that household disposable income in any year can be negative highlights the fact that annual income is not necessarily a good measure of long-term income and the command over resources that households enjoy.

Most of these countries also had a relatively large proportion of households reporting negative ‘other’ - non-self-employment - income, which implies that the taxes paid in the year exceeded the gross income received. It further implies that the income in previous year(s) may have been relatively high - though not necessarily - which suggests that their access to resources and spending power may have been greater than other households with income below 40% of the median.

Beveridzh’s model of social insurance in the Great Britain exists since 1942 on the basis of the report, prepared on the instructions of the government by Beveridzh. At the same time it should be noted that inclinations of social insurance in England were known since 1911, when insurance due to illness has been entered and disability it is possible to refer the following which was key separate the features of the social insurance, entered by Beveridzh, from which are relevant and today:

A) equality of citizens in questions of social assignments, irrespective of social risks, financial position inherent in the specific individual;

B) equality practically all social payments - doles, disability pensions, pensions on achievement of a retirement age, grants or so-called grants to vocational training, etc.;

C) accounting of comprehensive family income;

D) obligation of the social contributions insured, carried out by insurers, employers and the state;

E) formation of the uniform social fund separate of the state budget [3, P.222].

Most we accept the English experience in the field of regulation of system, the mechanism of ensuring interests of all interested sides in functioning of system and also the organization of voluntary pension savings. It is expressed in characteristics of the approach to social insurance. The Concept of social insurance, offered by the English scientist Beveridzh, has received the legislative embodiment in the Act of National Insurance in 1946 “for an equal contribution, equal pension and grant”. However, in 1988 the system has undergone global adjustment where the main social benefits (old-age pensions and disability, doles) have to be the public benefits. For this purpose it is necessary that their financing was provided at the expense of the fixed contributions, and the sizes were defined in an identical size.

The system of national pension insurance provides issue of old-age pensions, disability and on the occasion of loss of the supporter, sick pays, unemployment, pregnancy and childbirth, labor mutilation or occupational disease, grant to burial. Contributions to the national system of social insurance are paid by the employer and the worker, or independently in case of self-employment or lack of the constant place of work.

Pension insurance in the National system of social insurance includes two types of pensions:

A) basic state pension which is paid in the established (identical) size for all insured having income above the established lower mark of income (since which insurance premiums are raised) and which made appropriate contributions to the National system of insurance (or received release from them payments during the periods of unemployment, diseases);

B) insurance additional or professional state pension (over basic pension), which size is established in proportion to the size of average income of the recipient for the entire period of his professional activity. Fund of national insurance of Great Britain is created at the expense of contributions of workers, businessmen and state grants. Contributions to needs of social insurance are differentiated depending on the class.

As noted above, although there is no direct way of identifying the access of household with low income to other resources, and accordingly their spending power - or lack of it - the indicator used to denote material deprivation provides some guide to this. Focusing on those reporting positive income, this indicates, first, that the proportion of the people living in households with income below 40% of the median in 2010 was smaller for those reporting income from self-employment than for those with no

income from this source. This was especially so in the EU15 countries - the only exceptions are the Netherlands and Sweden, where the proportions and the number of people concerned are relatively small - so tending to confirm the possibility noted above that for the self-employed, the income they report (i.e. their net trading income) is not in many cases a good indicator of their spending power. In most of the EU13 countries, however, there is much less difference: the main exceptions are Poland, Slovenia, Hungary and Slovakia; the materially deprivation rate was higher for those with self-employment income than those without [4, P.57].

Having distinguished the households with low levels of (positive) income indicated as being materially deprived, the next step is to examine the extent to which they are in receipt of social benefits and accordingly receive income support from the social security system in place. In 2010, some 70% of those aged 18-59 living in the households concerned, with no income from self-employment, received unemployment benefits, social exclusion benefits, housing allowance, disability benefits or pensions or some combination of these. In the EU on average, the figure was 72%, some 6 percentage points above that in the other countries. The coverage rate, however, varies markedly between countries. In Greece, only just over a quarter (28%) of the people in the households concerned was covered, much less than anywhere else, while in Cyprus, the proportion was only 30%. In all the countries, the coverage rate was over half, though in Bulgaria, Romania and Luxembourg, less than 60% and in Poland and Portugal, less than two-thirds. By contrast, in Slovakia, Slovenia, France and Finland, the rate was over 85%. In these countries, therefore, only a relatively small proportion of the people living in the low income households identified were not in receipt of benefits. Nevertheless, it was still the case that the benefits they received were not sufficient to raise their income to above 40% of the median. In the EU, most of the people concerned received unemployment benefits, while in the different countries, more received social exclusion benefits than unemployment and almost as many were in receipt of disability benefits or pensions as were in receipt of unemployment benefits. This to some extent reflects the underlying causes of low income in the two country groups, unemployment being the most important cause in many EU countries, much more so than in the USA. This is particularly the case in Germany, Great Britain, Sweden, entitlement to benefit applies only for the relatively short period and significant number of the unemployed then becomes dependent on social allowances and housing allowances for support.

Accordingly, the social security system in all Member States succeeded in covering more of those, who appear to have been the most in need of support than others with low income, which suggests that the transfers made were targeted relatively effectively, though still leaving a significant number in many countries without support, at least, in monetary terms. It also lends weight to the approach adopted here of identifying those most in need of support.

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B) insurance additional or professional state pension (over basic pension), which size is established in proportion to the size of average income of the recipient for the entire period of his professional activity. Fund of national insurance of Great Britain is created at the expense of contributions of workers, businessmen and the state grants.

Summing up the results of the characteristic of the organization of system of social insurance in Great Britain it is possible to note a large number of the positive moments:

1. Existence of multilevel pension system;
2. Rigid differentiation of contributions to social insurance on classes;
3. Financial participation in formation of fund of national social insurance of the state, employers and workers;
4. Possibility of a delay and also possibility of early retirement;
5. Existence of tax preferences at additional personal social insurance of workers.

Bismarck's social insurance model has received system completeness in the Federal Republic of Germany. The modern system of social protection of Germany consists of four parts:

- obligatory social insurance;
- additional provision of pensions, realized by the enterprises employers;

- personal pension insurance;
- institute of social pensions.

The main role in the German system of social protection belongs to obligatory social insurance. It is possible to refer independence of the state budget and self-government to the distinctive advantages [5, P.58]. The special place in the system of social insurance of Germany is taken by pension insurance, which covers all types of material security in cases of temporary disability, pregnancy and childbirth, on an old age and disability, at loss of the supporter, delivery of health care by the worker, including payment of drugs, unemployment, family grants and some other types of the social help.

Insurance premiums in Germany are paid insured and businessmen in equal shares. The sizes of insurance tariffs represent the total value of the insurance premium paid insured and the businessman from the salary of the worker. Earnings for charge of insurance premiums and payment of grants are limited to a certain maximum.

In the conclusion we would like to stress, that one more important compound pension system of European countries is the institute of social pensions and the monthly allowances provided on the basis of check of needs is. The German model of social insurance and provision of pensions is characterized by democratic character of management, transparency of financial flows, and the noncommercial nature of the insurance companies, which are under the state legal and financial control. In Germany there is no concept “maximum and minimum” the size of pension.

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А.А. Кусаинова, В. Козловски

ЕУРОПАДАҒЫ ӘЛЕУМЕТТІК САҚТАНДЫРУДЫҢ КЕЙБІР ЕРЕКШЕЛІКТЕРІ (ҰЛЫБРИТАНИЯ, ГЕРМАНИЯ ЖӘНЕ ШВЕЦИЯ МЫСАЛЫНДА)

Аннотация. Зейнетақыны сақтандыру, әлеуметтік тәуекелдер, әлеуметтік төлемдер, зейнеткерлік жас, сақтанушылар, жұмыс берушілер, әлеуметтік қор, зейнетақы қорланымы, тиянақталған жарналар, зейнетақы жүйесі. Бұл әлеуметтік сақтандыруға қатысты айрықша тәсілдемеде сипатталады: «зейнетақы мен жәрдемақы үшін тең жарна». Қазіргі таңда Ұлыбритания, Германия және Швецияның зейнетақы жүйесі көпдеңгейлі зейнетақы жүйесі ретінде белгілі, оның құрамына кіреді:

1. мемлекеттік;
2. кәсіби;
3. қосымша (жеке зейнетақылық сақтандыру).

Ұлттық зейнетақымен қамсыздандыру жүйесі қарттық, мүгедектік пен зейнеткерлік, асыраушысынан айрылу бойынша, ал жәрдемақы сырқат, жұмыссыздық, жүктілік пен босану, еңбекке жарамсыздық немесе кәсіби ауру, жерлеу бойынша қамтамасыз етеді. Әлеуметтік сақтандырудың ұлттық жүйесі жарнаны жұмыс беруші және қызметкер өзі немесе өзін-өзі жұмыспен қамтыған немесе тұрақты жұмыс орны болмаған жағдайда төлейді. Кәсіпорындар желісі бойынша сақтандыру (өндірістік әлеуметтік сақтандыру) негізінен зейнетақылар және уақытша еңбекке жарамсыздық бойынша жәрдемақы жүйесіне жатады. Өндірістік әлеуметтік сақтандыруды жүзеге асыратын кәсіпкерлер айтарлықтай салықтық жеңілдіктер алады. Зейнетақыға шыққанна кейінгі жинақталған қаражат жұмысшыға ренттік кіріс ретінде бірте-бірте төленеді.

Түйін сөздер: Еуропалық тәжірибе жүйені реттеу, барлық мүдделі тараптардың мүдделерді қамтамасыз ету тетігіндегі жүйе қызметі, сондай-ақ зейнетақы қорланымы ұйымдастыру саласында ең қолайлы болып табылады.

¹Кокшетауский государственный университет имени Ш.Уалиханова, Кокшетау, Казахстан;

²Университет Вармиа и Мазуру, Польша

НЕКОТОРЫЕ ОСОБЕННОСТИ СОЦИАЛЬНОГО СТРАХОВАНИЯ В ЕВРОПЕ (НА ПРИМЕРЕ ВЕЛИКОБРИТАНИИ, ГЕРМАНИИ И ШВЕЦИИ)

Аннотация. Европейский опыт наиболее приемлем в области регулирования системы, механизма обеспечения интересов всех заинтересованных сторон в функционировании системы, а также организации добровольных пенсионных накоплений. Это выражается в характерных особенностях самого подхода к социальному страхованию: «за равный взнос, равную пенсию и пособие». На сегодняшний день пенсионная система Великобритании, Германии и Швеции представлена многоуровневой системой пенсий, которая состоит из:

1. государственной;
2. профессиональной;
3. дополнительной (личное пенсионное страхование).

Система национального пенсионного страхования предусматривает выдачу пенсий по старости, инвалидности и по случаю потери кормильца, пособий по болезни, безработице, беременности и родам, по трудовому увечью или профессиональному заболеванию, пособие на погребение. Взносы в национальную систему социального страхования уплачиваются работодателем и самим работником, или самостоятельно в случае самозанятости или отсутствия постоянного места работы. Страхование по линии предприятий (производственное социальное страхование) относится главным образом к системе пенсионного обеспечения и пособий по временной нетрудоспособности. Предприниматели, осуществляющие производственное социальное страхование, получают значительные налоговые льготы. Образовавшиеся сбережения после выхода на пенсию постепенно выплачиваются работнику в качестве рентного дохода.

Ключевые слова: пенсионное страхование, социальные риски, социальные выплаты, пенсионный возраст, страхователи, работодатели, социальный фонд, пенсионные накопления, фиксированные взносы, пенсионная система.

Information about the authors:

Kussainova A.A. - senior teacher, Chair of finance and management, Kokshetaustate university named after Sh.Ualikhanov, Kazakhstan, Kokshetau;

Waldemar Kozlowski - assistan professor in economy, University of Warmia and Mazury, Olsztyn, Department of Business Economics, Poland.

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