

Capitolul 13. EVALUAREA NIVELULUI DE SECURITATE SOCIALĂ A PERSOANELOR VÂRSTNICE DIN REPUBLICA MOLDOVA

Chapter 13. EVALUATION OF THE SOCIAL SECURITY LEVEL OF ELDERLY PEOPLE IN THE REPUBLIC OF MOLDOVA

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Abstract

The transformations of economic, socio-political and spiritual relations in Moldovan society had a significant impact on the situation and, especially significantly, it affected on the elder persons, who are approximately 26% of the country's population. In this article, the social security of elder people is understood as a set of measures that are directed at ensuring a decent standard of living, as well as the protection of their interests and rights. In this context, the main purpose of the research is to evaluate social security, including pensions and other sources of income, benefits and privileges, social services (provision of social services) and the creation of conditions for the integration of elder people into social life. The analysis was carried out on the basis of statistical and departmental data on the number of pensioners, by category of pensioners and amount of pensions, the ratio of wages and pensions, as well as indicators characterizing the income structure and poverty risk of elder people. In order to obtain more objective results of the research, the complex and systemic approaches were used in combination with such methods as analysis and synthesis, induction and deduction, statistical, graphical and functional analysis. This research allows to conclude that in modern society the elderly are the most vulnerable category of the population, exposed primarily to the risk of poverty.

Social policies, due to limited financial resources, do not ensure the social security of elder people, the majority of this category of population is in absolute and extreme poverty (if the age of the head of household is 65 years and over; the absolute poverty rate is 47.5%, and if the pension is the main source of income, this indicator in 2024 was 48.5%). In order to ensure the social security of the elderly, recommendations were elaborated to improve state social policies to increase the level of social protection and the development of social services, which will ultimately contribute to the reduction and exception of possible risks of poverty, satisfaction of their vital needs, as well as adaptation and integration into the social life of the country. The article was developed within the framework of the institutional project "Demographic transition in the Republic of Moldova: particularities, socioeconomic implications and consolidation of demographic resilience (2024-2027)".

Keywords: elderly people, pension, social security, policies, poverty risk.

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Introduction

At present, within the framework of human capital theory, scientific literature views population ageing or the definition of "old age" not as a negative process, but as the final stage of human development, characterized by certain features related to changes in qualitative characteristics, taking into account increased life expectancy. This approach allows a change in the existing model of population ageing, including the possibility of utilizing the potential of the elder population. The above, in turn, also depends on two factors, including the level of development and the real conditions of the socio-economic situation in the country, and directly on the desire of the elder person, their physical and psycho-emotional state necessary for their further development and participation in the socio-economic life of the country as a resource potential. In this context,

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it should be noted that one of the important tasks of social policy should be social integration or “participation”, i.e., the social inclusion of the elder population in economic, social and cultural life. Thus, the European Social Charter (new edition) establishes that everyone has the right to housing and to the benefits that ensure good health, to the possibilities to earn based on free choice of profession and occupation, to social and medical assistance in the absence of the necessary material resources, to the use of social services, and to protection from poverty. Article 23 of the Charter notes the right of every elder person to social protection, and to achieve this goal, elder persons must be provided with adequate resources to ensure a decent life and an active role for this category of the population in public, social and cultural life. The Declaration of the International Conference on Ageing also notes that the absence of possibility for elder persons to receive education and their social exclusion are the causes of generational separation, isolation and marginalization.

Since the 1950s, human capital theories have put forward the hypothesis that “elder persons” should be viewed as human capital and, in this context, social protection and ensuring of social security is one of important mechanism in its reproduction. The maintenance and development of a person’s ability to work productively should be based on investment in them, including education, training/retraining in the context of IT technology implementation, job search, health services and organization of proper nutrition. In their pure form, these data are not investments as capital intended for economic development, since they can be used unproductively, but in principle they can be considered social investments for the reproduction of human capital, namely for the development and formation of the labour potential of elder persons in conditions the demographic ageing of population. According to the human capital theory of American economists Theodore Schultz, Gary Becker and Jacob Mincer (in the early 1960s), the main purpose of investing capital in human development is the mean to increase their future earning capacity (Becker G. S., 1964), i.e., in total, the given capital investment will ensure an increase in the well-being of society as a whole. Since social investment in elder persons is results in the formation of a labour potential, working age persons, in this case it is possible to assess the economic effect of this type of investment or the real level of return on the invested capital. Also, in the field of research into the process of population ageing, it is worth noting the French demographer A. Sauvy, who believed that the factor can be forecasted and calculated, but its consequences are quite difficult to foresee (Sauvy A., 1977).

In this article, the definition “elder persons/elder person” will be based on data on the population aged 60 and over, which are accepted in international practice, including in UN documents (United Nations, 1982; United Nations, 2002). As a member of the United Nations Economic Commission for Europe, the Republic of Moldova joined to the *Madrid International Plan of Action on Ageing* (MIPAA) in 2002 and, on this basis, developed a *Regional Implementation Strategy* (RIS) and regional *Action Plan* on the implementation of the active ageing principle. The realization of the obligations adopted in this context as a result of joining to the MIPAA, as well as in accordance with the announcement by the UN General Assembly “Decade of Healthy Ageing and the necessity to adapt policies to the requirements of the elderly population” for the period 2021-2030, the Republic of Moldova adopted the *Active and Healthy Ageing Programme for 2023-2027* (Decision of the Government of the Republic of Moldova: nr. 434 of 28.06.2023). This Programme corresponds with the aims and objectives of the National Strategy for Regional Development of the Republic of Moldova for 2022–2028, the National Development Strategy “European Moldova 2030” and other sectoral strategic and programme documents, which provide for a complex and cross-sectoral approach to ageing issues.

An important component of the above-mentioned programmes is ensuring social security for elder persons. In the context of the given article, the definition “social security” will be understood

complex and systematic approaches, methods of quantitative, qualitative and comparative analysis (including by time and geographical location), calculations by the authors, and others.

The study uses official statistical data from the National Bureau of Statistics of the Republic of Moldova for the period 2019-2024, the National Social Insurance Fund, research materials from scientific and non-governmental organisations, and indicators calculated by the authors. The indicators are calculated based on the number of population with usual place of residence, that characterises the place where the person lived mainly during the last 12 months, independently of temporary absences (for leisure, leave, visiting family and friends, business, medical treatment, religious pilgrimages, etc.).

Principal results

The tendency of demographic ageing, which became a characteristic process in European countries, is also present in the Republic of Moldova, with the difference that its population is ageing at a faster rate and given process became irreversible. At the beginning of 2024, according to statistical data, the share of elder population of the country was 25.2% (at the end of the year it increased to 25.9%) of the total number with a usual place of residence, including 60.2% were females, every third person or 31.0% belonged to the 60-64 age group, and 9.8% of elder population exceed 80 years old. Moreover, it is necessary to note another feature of given process – elder population has a female face (as of 1 January 2024 males/females, 60+ was 66.1 males per 100 females), the share of females in all age groups exceeds the share of males (Table 1.). Can be concluded from the analysis of the structure and gender composition of elder population, that there is an increase in average life expectancy (by 0.8 years for males and by 1.2 years for females in 2019 and 2024). However, it should also be noted that against the background of this process, there is also an increase in the difference between the average life expectancy of males and females, from 4.2 years in 2019 to 4.7 years in 2024 in favour of females, including a 60-year-old female who will live another 20.6 years compared to the average life expectancy of a 60-year-old male, which will be only 15.9 years. However, in elder age groups, the difference in life expectancy between males and females decreases [NBS RM, 2024]. The structure of elder population and gender age indicators of life expectancy necessary taking into account its features when developing and implementing social policies.

Table 1. Characteristics of the structure of elder population (60 and over) by age group, gender and life expectancy

	2020	2021	2022	2023	2024
Population, total, persons*	2 635 130.0	2 595 809.0	2 528 654.0	2 457 783.0	2 402 306.0
Elder population, 60 and over, persons	580731.5	588520.5	594981.0	605339.0	613591.0
Share in elder population, %	22.04	22.7	23.5	24.6	25.5
60-64 years, persons	195 734.5	197 864.5	196 155.0	192 155.0	185 240.5
Share in elder population, %	33.70	33.62	32.97	31.74	30.19
including, females, persons	108 988.5	110 146.0	109 044.0	106 906.0	103 008.0
Share of females, %	55.7	55.7	55.6	55.6	55.6
65-69 years, persons	162 568.5	160 607.0	161 557.5	166 085.5	170 757.0
Share in elder population, %	27.99	27.29	27.15	27.44	27.83
including, females, persons	95 433.5	94 511.0	95 202.5	97 657.0	100 016.5
Share of females, %	58.7	58.8	58.9	58.8	58.6
70-74 years, persons	102 397.5	116 984.0	127 794.5	134 460.5	135 762.5
Share in elder population, %	17.63	19.88	21.48	22.21	22.13
including, females, persons	62 877.0	72 034.0	78 892.5	83 335.0	84 450.0
Share of females, %	61.4	61.6	61.7	61.97	62.2
75 years and over, persons	120 031.0	113 65.0	109 74.0	112 38.0	121 831.0
Share in elder population, %	20.67	19.20	18.40	18.61	19.85
including, females, persons	80 647.0	76 419.0	74 82.0	76 317.0	82 082.0
Share of females, %	67.2	67.6	67.85	67.75	67.4

60 years and over	489.7	501.6	510.1	524.7	527.7	528.9
including % of the total number of age pensioners	93.4	95.9	97.9	99.8	99.8	99.8
Characteristics of age pensioners by principle of economic sector						
Agricultural sector						
Number of pensioners, persons	176.0	170.1	164.0	161.1	156.9	152.3
-Females	117.0	112.1	106.7	102.8	98.6	94.3
-Males	59.0	58.0	57.3	58.3	58.3	57.9
Average monthly pension, MDL	1447.4	1522.2	1984.8	2307.1	2643.1	2794.6
-Females	1423.3	1501.6	1964.0	2276.1	2610.3	2761.7
-Males	1495.2	1561.9	2023.6	2361.7	2698.7	2848.1
Non-agricultural sector						
Number of pensioners, persons	348.5	352.8	356.9	364.9	371.8	377.4
-Females	253.0	253.0	253.4	256.2	257.8	258.3
-Males	95.5	99.7	103.5	108.7	114.0	119.2
Average monthly pension, MDL Размер среднемесячной пенсии, лей	2042.7	2330.4	2875.8	3543.7	4122.8	4463.6
-Females	1844.8	2105.2	2629.2	3242.7	3778.7	4097.5
-Males	2567.2	2901.8	3479.8	4253.2	4900.9	5257.3
Proportion of pensioners who receive the minimum pension, % of the number of pensioners by age			34.5	25.1	23.7	22.2
Share of pensioners in labour market, % of age pensioners	23.4	23.7	24.0	23.5	24.1	24.2
Recipients of state social benefits who have reached pension's age						
Number, thousand persons	9.1	10.4	12.7	15.4	18.5	21.6
Average benefit amount, MDL	215.6	570.9	998.3	1 138.0	1 309.2	1 388.9

Source: NBS RM, www.statistica.md and authors' calculations

For the past four years, starting from 1 January 2022, the tendency of an increase in the number of pensioners has stabilized, including on 1 January 2025 the growth was 1.8% compared to 1 January 2022. While the share of female remains predominant (66.6%), the increase in the number of pensioners is due to the growth of the male population of pension age (by 10.1% in the above-mentioned period). By age group, the elder persons – pensioners aged 65 and over constitute the largest share (80.2% of the number of elder people aged 60 and over). In terms of economic status, non-agricultural pensioners predominate (71.2% of the total number of age pensioners), including a tendency of a reduction of pensioners in the agricultural sector and an increase in the number of pensioners in the non-agricultural sector. It should also be noted that the majority of pensioners are female. With the growing number of elder people, the issue of social security is becoming particularly relevant. First of all, it is their material well-being, the amount of which should cover their basic needs. A pension becomes the main source of income, when they leave labour activity, the share of pensioners in labour market is 24% of the total number of age pensioners. The pension amount is low, and for the last four years the Replacement of wages by pension was 28-30%. In conditions of a market economy, with rising prices for food, medicines and utilities, for example, in 2022, with the Consumer Price Index rising by 128.74%, the Real Pension Index change was 94.7%. It should also be noted that the amount of pensions for males is higher than for females (as of 01.01.2025, females pensions amounted to 83.7% of males pensions). The average monthly age pension in the agricultural sector as of 01.01.2025 was 70.1% of the average monthly age pension for the country as a whole, and, accordingly, in the non-agricultural sector – 112.0% or above the national average. The share of pensioners receiving the minimum pension is 22.2%. This situation forces elder people to look for various sources of

income to ensure their survival. Table 3. presents comparative data on the incomes of pensioner households by source of income against the background of the indicator of average monthly wages, changes in the Consumer Price Index, and the thresholds for absolute and extreme poverty.

Table 3. Structure of disposable income per member of a pensioner household and risk of household poverty

	2020	2021	2022	2023	2024
Disposable income of one member of a pensioner household, MDL	2640.3	2943.9	3688.0	4174.4	4407.9
Physical growth Index, % of the previous year	108.0	111.5	125.3	113.2	105.6
Real growth Index, %	104.1	106.1	97.3	99.8	100.9
Disposable income of one member of a pensioner household adjusted for inflation, MDL	2543.8	2801.2	2864.4	3680.1	4212.0
Income structure by main sources, % of disposable income:					
- wages	12.6	13.3	13.1	11.7	12.9
-income from individual agricultural and non-agricultural activities	11.2	11.5	10.6	9.4	8.5
Social payments total	62.4	62.5	68.3	69.9	68.5
-pensions	53.4	54.6	60.7	64.6	64.5
-social assistance	0.7	0.7	0.2	0.2	0.1
Other income	13.8	12.8	8.0	8.9	10.1
-including from remittances of workers abroad	9.8	9.2	5.7	6.3	6.4
Average monthly wage of one worker in the country (Gross), MDL	8107.5	9115.9	10529.1	12354.7	14096.7
Real wage growth Index, %	106.2	106.9	89.7	103.4	109.0
Consumer Price Index (CPI), %	103.77	105.11	128.74	113.42	104.68
Absolute poverty threshold, MDL	2 174.1	2 285.2	2 942.0	3 336.8	3 493.3
Absolute poverty rate, %	26.8	24.5	31.1	31.6	33.6
-including if the main source of income of the head of the household is a pension	39.5	38.2	45.8	46.1	48.5
-age of the head of the household 60-64 years	28.5	26.6	34.2	35.6	37.0
-age of the head of the household 65 years and over	41.1	39.7	48.1	47.7	47.5
Extreme poverty threshold, MDL	1 753.4	1 843.0	2 372.7	2 691.2	2 817.1
Extreme poverty rate, %	10.8	9.5	13.5	13.8	15.4
-including by age group 60 years and over	15.0	13.4	19.7	19.7	19.4

Source: NBS RM, www.statistica.md and authors' calculations

An analysis of the incomes of elder people revealed that, despite the Physical growth Index, the Real growth Index, adjusted for inflation, shows the opposite tendency – a decline, especially in 2022-2023 due to a sharp rise in the Consumer Price Index, and in 2024 there was practically no growth. Consequently, it can be concluded that there is a low level of social security for elder people and a real possibility of poverty in the conditions of inflationary processes. The tendency of growth rates of both absolute and extreme poverty for the past four years has become permanent: in 2024, compared to 2021, the absolute poverty rate increased by 9.1 p.p., and extreme poverty by 5.9 p.p. Thus, in 2024, the gap between the average monthly age pension and the absolute poverty threshold was 490.55 MDL, and the extreme (food) poverty threshold was 1,166.75 MDL, meaning that elder people are practically living on the brink of poverty, and if the age of the household head is 65 years and over, they have not to seek and add their pension with other sources of income, the poverty rate of such households rises to 47.5% (for the age category of household head 60-64 years is 37.0%). Pensions are the main sources of income (64.5%), followed by wages (12.9%), income from individual agricultural or non-agricultural activities (8.5%) and remittances

15.1%. Pension's share is 66.4% of income. Given that pensions do not replace previous received wages, in 2024 the ratio of the average age pension to wages was 28.3% (Table 2.), the average monthly income of household head aged 65 and over is lower (82.4% of the income of household head aged 60-64, or 17.6% less). It is also can be noted and the presence of income from agricultural and non-agricultural activities (on average, 10.4% for households with heads aged 60-64 and 7.3% for household head aged 65 and over) and remittances of labour migrants from abroad (on average, 6.5% for household head aged 60-64 and 4.5% for household head aged 65 and over). In the context of analyzing sources of income formation, it should be noted that the share of state social assistance is very insignificant (0.1%) and its negligible value has practically no impact on increasing the well-being of elder people and ensuring their social security, which in turn confirms the high rate of absolute poverty (48.5% for pensioners and 47.5% for households with the head aged 65 years and over). As a result of the above analysis, it can be concluded that elder people are forced to work in order to be able to cover their essential primary consumer expenses, including food, medicines and utility bills, from their wages. The main item in the structure of consumer expenditures (40% to 50%) is expenditures on food and non-alcoholic beverages, while expenditures on housing, water, electricity and gas are about 22% and telecommunications are 4-5%. Health-related expenditures are average 6%, but in urban they prevail in households with the head aged 60-64, or 7.9% compared to 3.6% in rural, households with the head aged 65 and over, respectively, 8.2% in urban compared to 4.5% in rural. This allows to conclude, that elder people in urban have more attention to their health and have access to medical services compared to those living in rural. Table 5. presents data on the number of pensioner households, including their location.

Table 5. Territorial aspect of the location of pensioner households and the poverty rate in the territory

	2020	2021	2022	2023	2024
Share of pensioner households in the Republic of Moldova, % of total number in the country	34.5	34.1	34.1	35.6	35.0
- urban	30.5	27.4	26.4	27.7	26.9
- rural	37.3	38.5	38.7	41.2	41.0
In the regional aspect:					
Mun. Chişinău	27.2	21.0	22.1	21.6	23.9
Northern zone	36.7	39.9	37.1	43.2	39.5
Central zone	37.0	36.2	35.7	37.3	39.3
Southern zone	36.3	37.7	40.1	40.2	38.2
Absolute poverty rate, %					
Mun. Chişinău	7.6	8.6	10.0	10.9	14.6
Northern zone	28.1	25.2	30.5	32.2	32.7
Central zone	30.6	26.8	37.0	39.3	41.7
Southern zone	42.9	39.6	49.0	49.3	51.4
Extreme poverty rate, %					
Mun. Chişinău	2.9	2.5	4.1	4.1	4.5
Northern zone	11.1	10.1	11.5	12.5	17.1
Central zone	12.0	10.3	16.2	17.9	18.6
Southern zone	18.5	16.0	23.7	23.9	24.7

Source: NBS RM, www.statistica.md

An analysis of data on households by socio-economic status concludes that, for the last five years, their share increased by 3.7 p.p. In urban, on the contrary, there is a downward tendency in the number of pensioner households. In regional terms, the share of pensioner households increased by 2.3 p.p. in the Central zone and by 2.8 p.p. in the Northern zone compared to 2020. As can be seen from the data in Table 5., the existence of pensioner households, as the most socially vulnerable and low-income categories, led to existence the high rate of absolute and extreme poverty in the Central (41.7% and 18.6%, respectively) Northern (32.7% and 17.1%, respectively)

and Southern (51.4% and 24.7%, respectively) regions of the country. The high rate of poverty among elder pensioners in rural and the need to ensure their social security causes the necessitate improving the effectiveness of social policies and, in special, development and access to social and medical services, including in connection with imbalances in food consumption. Consumption of food products differs depending on the socio-economic status of the household, region of residence, income amount, etc. The energy value of average daily food consumption in dynamics is reflected in the data in Table 6.

Table 6. Consumption of food products, in calories and nutrients on average (daily average consumption per person)

	2020	2021	2022	2023	2024	Average weighted norm per person per day*	
						Average weighted norm for the country	Over the standard pension age
Calories, kcal	2 597.9	2 606.7	2 477.4	2 425.3	2 458.5	2 399.6	2 096.3
-of which animal calories	667.9	667.3	661.3	658.9	690.1		
Protein, grams	78.6	77.6	75.6	74.0	75.8	79.1	68.3
-of which animal protein	38.8	38.4	37.8	37.6	39.1	33.3	27.1
Fats, grams	103.5	105.1	99.9	98.6	101.2	82.8	70.5
-of which animal lipids	53.9	54.1	53.8	53.6	56.1	-	-
Carbohydrates, grams	340.3	339.1	321.5	310.8	312.3	330.2	291.2
-of which animal carbohydrates	9.1	8.7	8.6	8.2	8.6	-	-

Source: NBS RM, www.statistica.md

An analysis of actual data and established daily norms of energy values for food products revealed that the growth in calorie is mainly due to foods containing protein (meat, cottage cheese, eggs, legumes, beans), including those of animal origin, and fats (legumes, seeds, oils, sauces, ketchup, cream, sour cream, lard, sweets, confectionery), which exceed the daily norm by calorie content but are accessible for middle-income population and elder people, pensioners. Table 7. reflects consumption of food products by region.

Table 7. Consumption of food products by region, 2024

	Mun. Chişinău	Northern zone	Central zone	Southern zone
Calories, kcal	2 335.6	2 561.1	2 506.2	2 420.8
-of which calories of animal origin	728.9	716.5	667.7	626.6
Protein, grams	73.4	77.4	76.8	75.5
-of which animal protein	40.6	39.6	38.3	37.6
Fats, grams	102.4	105.4	99.8	95.1
-of which animal fats	59.4	57.7	54.5	51.1
Carbohydrates, grams	275.1	329.4	326.2	322.4
-of which animal carbohydrates	8.4	10.4	7.9	7.3
Structure of consumption of basic food products				
Bread and bakery products (in terms of flour) – carbohydrates	86.8	112.7	115.8	112.9
Meat and meat products (in terms of fresh meat) – protein	61.2	53.5	54.0	53.8
Milk and dairy products (in milk equivalent), liter – protein	241.1	256.1	223.4	213.4
Vegetable oil, l – fats	9.0	11.7	10.5	10.2
Eggs, pieces – protein	253.4	235.7	214.0	240.0
Sugar and confectionery (in terms of sugar) – carbohydrates	18.0	21.1	20.0	19.9
Fish and fish products (in terms of fresh fish) – protein	16.2	18.4	21.7	21.4
Potatoes – carbohydrates	38.0	43.5	38.4	43.9

implementation of which is carried out by central Government and consists in creating favorable conditions and an environment for healthy and active ageing, including:

- expanding access to basic social services;
- creating possibilities for healthy and active ageing based on a favourable environment and the integration of elder persons into social life;
- increasing the number of elder persons who participate in public programs and activities to expand their rights;
- increasing the number of elder people who use information technology and digitalization tools to improve access to public services, information and communication.

One of the most important social services is home-based social care, which is provided to elder persons free and in accordance with criteria of neediness in order to improve their quality of life. The social care service provides consultations and assistance in purchasing necessary food products, medicaments, household goods, meals preparation, hot meals delivery, paying for housing and communal services, maintaining cleanliness in the home, communicating with relatives, participating in social and cultural events, and other services at the expense of the beneficiary. Free services are provided to people who do not have children or other relatives who, according to law, are legally obligated to care for elderly persons or who are unable to fulfil their obligations. Social assistance canteens provided free meals, which established by local public administration authorities. In the absence of social assistance canteens or in cases where existing canteens do not ensure the needs of elder persons in a given population locality, local public administration authorities together with the territorial organization of social protection, may purchase food services from canteens of economical agents or public catering establishments. It should be noted, however, that in the Republic of Moldova, social assistance based on the redistribution of income in favour of low-income categories of the population, does not eliminate the causes of poverty and is essentially temporary, including insufficient and insignificant size (income structure, Table 4.). According to statistical data (NBS RM, 2024) in 2023, only 14 805 persons received social services at home, including 12 002 females and 2 803 males, 7 444 persons used the services of social canteens, including 4 739 females and 2 705 males, and the number of elder population receiving services from Specialized Service Centres was 4 287, including 2 329 females and 1 958 males. This is a very negligible number, considering that in 2023, the share of elder population was 24.6% of the country's population (605 300 persons, Table 1.).

It should be noted that during the period 2020-2023, there was a tendency to decline in the number of social workers, which affected the decrease in the number of consumers of services provided at home, due to the lack of the necessary number of social assistants (the principal reason for the reduction in the number of social assistants is low wages and, moreover, the constant practice of non-payment, waiting of wages for several months. The reason for that situation is in the financing of labour remuneration: a part of assistants is paid not from the state budget, but from a special fund formed from airport fees. I.e., its value is not constant and cannot be predicted, as it depends on revenues from passenger numbers and transportation fees. In this context, the solution to the problem depends on the possibility to cover the financial deficit due to internal resources from the district budget, i.e., significance of the regional factor increases in solving the problem of social security and forming a social protection system. Attracting internal financial resources at the regional level will allow for a more realistically assess the requirements of elder people in conditions of the specific socio-economic development of a given region, including diversifying social services depending on the age and sex structure and financial situation of elder people.

Table 8. Dynamics of indicators of social assistance to elder population

	2020	2021	2022	2023	2024
Number of social workers, persons	1 963	1 144	1 878	1 928	-
Number of recipients of social benefits who have reached pension age, thousand persons, as of 01.01	9.0	10.4	12.7	15.4	18.5
Average amount of state social benefit for a person who has reached pension age, MDL	215.6	570.8	998.3	1 138.0	1 309.2
Primary social services – home care, persons	14 394	13 028	11 960	14 805	-
Including Females	12 002	10 381	9 717	12 002	-
Males	2 392	2 647	2 243	2 803	-
Social assistance canteens, persons	16 662	8 947	13 706	7 444	-
Including Females	12 370	6602	10057	4739	-
Males	4 292	2 345	3 649	2 705	-
Centers that provide specialized services, persons	3 796	7 243	6 651	4 287	-
Including Females	2 498	3 647	3 394	2 329	-
Males	1 298	3 596	3 257	1 958	-

Source: [NBS RM, 2020-2024]

In 2023, for the first time in the last three years, the number of social workers providing free social services at home to 14 805 elder persons (81.1% of whom are females) increased by 2.7% compared to the previous year. According to departmental data from the Ministry of Labour and Social Protection, in 2023, 46 social canteens in the field of social assistance organized by local public authorities operated (including 30 in rural and 16 in urban). The above-mentioned canteens provided services to 7.4 thousand persons, including 4.8 elder persons of pension age (their share was 64.9% of the total number of recipients), while the share of females among elder persons of pension age – recipients of given service prevailed and constituted 68.8%. The number of recipients of services provided by Specialized Service Centres decreased by 35.4% compared to the previous year, with 4 287 persons, of which the share of females prevailed and constituted 54.3%.

Social protection is one of the most important functions of the state, as it protects elder persons in difficult life situations and provides them with assistance in solving various material, health-related, psycho-emotional and other problems. It should be noted that one of the most significant elements of protection is social assistance (support) provided by the state through monetary payments (benefits, compensation, subsidies and other forms of monetary payments), as well as in natural form through compensation for medicines, food products and other goods or services. In the Republic of Moldova, social protection for elder persons is provided in accordance with Law No. 133-XVI of 13 June 2008 on social benefits [Law of the Republic of Moldova: nr. 133-XVI of 13.06.2008; Art. III of Law: nr. 123 of 29.05.2015], which is the legal basis for ensuring equal opportunities for socially vulnerable categories of the population through the appointment of social benefits. The purpose of given law is to achieve a material level guaranteed by the state, i.e. a minimum guaranteed monthly income, which is determined through the assessing the total average monthly income of the family and its requirements for social assistance. For the implementation of the above-mentioned law, the Government Decision “On the Approval of the Regulations on the Procedure for Establishing and Paying Social Benefits” No. 1167 of 16 October 2008 was adopted [Decision of the Government of the Republic of Moldova: nr. 1167 of 16.10.2008; Decision of the Government of the Republic of Moldova: nr. 10 of 18.01.2019]. Thus, the created legal basis provides the payment of social benefits and compensation during the cold season to low-income groups of the population, the majority of whom are elder persons. In

conditions of rising prices and tariffs for energy resources, as well as and on connected with given factor the food products produced in the country is provide them with a chance and possibility to improve their material situation, including purchasing the food and medicines necessary for their lives. Payments are carried out for the previous month based on the method chosen by the recipient, which is available through the government's electronic payment service (MPay).

In order to ensure equal and equitable access to quality social services, the Ministry of Labour and Social Protection of the Republic of Moldova, with the support of partners in development, is implementing the "Reloading" reform, which aims to improve the management and transparency of the social assistance system, as well as to ensure the right to protection and social assistance for vulnerable groups, especially the elderly, in accordance with international standards. To successfully achieve this aim and ensure operational coordination between the central and local levels in the promotion of social assistance policy, Territorial Social Assistance Agencies is established, which coordinate the activities of territorial social assistance structures starting in 2024.

In ensuring the social security of elder persons, it should also be noted the small grants programme to support civil society initiatives in the country in the field of promoting active and healthy ageing, financed by the Ministry of Labour and Social Protection of the Republic of Moldova in order to the state budget. Non-profit organizations implementing projects and initiatives at the national or regional levels, promoting active and healthy ageing policies can participate in this programme. The main conditions are a established period for realization project within a specified period of no more than six months and a financial contribution in amount at least 10% of the total cost. The above-mentioned projects contribute not only to active longevity and health, but also to promoting equality between generations, the inclusion of elder persons in public life and social cohesion. Thus, within the framework of the Small Grants Programme, the public association "Plai" won two grants in 2023 (approximately 41 000 MDL) and in 2025 (almost 71 000 MDL), and the projects "Academy of Grandparents" and "Academy of the Silver Age" organized and conducted seminars on cognitive and emotional stimulation, intergenerational events, digital training for elder persons, the development of volunteering and other activities. In the past four years, the state budget has allocated 3 million lei to the small grants programme in the field of active and healthy ageing to support more than 30 community initiatives that have contributed to improving the quality of life of elder persons through activities promoting healthy lifestyles, raising the education level, cultural events, including involvement in volunteer activities and mentoring of youth.

In order to promote active and healthy ageing, as well as the occasion of International Day of Elder Persons, the Ministry of Labour and Social Protection of the Republic of Moldova holds an annual National competition for elder persons, entitled "For an active life at any age". Elder persons aged 60 and over (in 2025, the age limit was changed to 65 years and over) who, starting from the specified age, achieved excellent results in scientific and technical activities, medicine, entrepreneurship, agriculture, education, sports, information technology, culture and art, and other fields. The winners of the competition, based on the evaluation of a commission comprising representatives of the Ministry of Labour and Social Protection of the Republic of Moldova and civil society, are awarded on International Day of Elder Persons, 1 October, at a ceremony where they receive diplomas confirming their status as winners of the National Award for Elder Persons and a monetary prize. This date was approved on 14 December 1990, when the United Nations General Assembly adopted Resolution 45/106, which proclaimed 1 October as International Day of Elder Persons. This event was preceded by the adoption of the Vienna Plan of Action on Ageing, which was agreed upon at the World Assembly on Ageing in 1982 and approved by the UN General Assembly in the same year. In 1991, the General Assembly adopted the United Nations Principles for

Elder Persons, contained in Resolution 46/91, and in 2002, the Second World Assembly on Ageing adopted the Madrid Plan of Action on Ageing, marked a turning point in addressing the challenges of population ageing in the 21st century. Given the irreversible nature of the ageing process in the Republic of Moldova, it is necessary to be focused increased attention to the specific requirements and challenges faced by many elder persons in our country. It is also important to take into account the significant role that most elder persons can continue to play in society if the necessary conditions are met, including respect for human rights.

One of the direction the social security that also contributes to improving the quality of elder people life, their adaptation and participation in the socio-economic life of the country, and the promotion of active ageing is access to educational services, support and motivation for their involvement in social and public life. The Ministry of Labour and Social Protection for realization of this goal in collaboration with the Ministry of Education and Research developed the concept of the University of the Third Age, which was implemented since 2023 by the State University of Moldova with financial support from the United Nations Population Fund and the Moldcell Foundation. A pilot project was between October 2023 and April 2024, during which courses on “Digital Skills Development” and “Well-being and Intergenerational Communication” were realized to 40 elder persons. The initiative to create a University of the Third Age is one of the important tasks of the National Programme “Active and Healthy Ageing” for 2023-2027 and has since expanded to local universities in Cahul and Bălți, which in present time have more than 240 elderly students. The expansion of the University of the Third Age in the regions opens up new perspectives for learning and personal development for elder persons. On 11 July 2025, World Population Day, the University of the Third Age was opened in the Făleşti, providing elder persons in the region with new possibilities for continuing education, combating social isolation and actively participating in the social life of the region. This project is being implemented by the CASMED public association in partnership with Alecu Russo State University in Bălți, the North-West Territorial Agency for Social Assistance, and local authorities in the Făleşti region. Elder students at the university participate in interactive sessions on topics related to digital skills development, conversational English, history, self-knowledge and spirituality, healthy lifestyles, legal and financial education, and other fields depending on the interests of the group.

Self-development among elder persons is an important factor in protecting them from fraud and economic violence, including by relatives, which leads to negative consequences such as limited autonomy and ability to make decisions about their finances. Economic violence of elder persons is a serious problem taking various forms, including financial abuse by relatives, misappropriation of property, and coercion to sign documents. In this case, the significance of Third Age Universities is evident in ensuring the social security of elder persons.

Analyzing the issue of social security for elder persons, it is necessary to note such an important segment as the strengthening of interstate partnerships between the Republic of Moldova and countries where Moldovan labour migrants work /or Moldovan citizens reside. In the context of ensuring social rights and guarantees for their realization, it is necessary to note the signing/negotiation of draft Agreements in the field of social security and the Administrative Procedure for the realization of Agreements between the Republic of Moldova and other countries, including the Kingdom of Spain, France, Italy, Sweden, Albania, Slovakia, the Republic of Latvia, Ukraine, Germany, Canada, the Republic of Tajikistan, as well as the Agreement and its realization between the Ministry of Labour and Social Protection of the Republic of Moldova and the Ministry of Welfare of the Republic of Latvia, the Agreement between the Republic of Moldova and the Swiss Confederation in the field of social security, and others.

A complex approach to studying problems and actively involvement elder persons in the socio-economic life of society helps to reduce their risks and improve their quality of life. The

participation of state and non-state organizations in protection of elder persons must be coordinated and interconnected. Thus, *state organizations* play a key role in protecting the rights and interests of elder persons by elaborating and implementing legislative and normative acts aimed at preventing violence and discrimination against elder persons, providing specialized social services (consultations, assistance in difficult life situations), access to medical care and educational services. *Non-governmental organizations*, including charitable foundations and public associations, make a significant contribution to ensuring the safety of elder citizens, including financing projects and initiatives, providing educational activities, conducting various training sessions on possible threats, and providing legal and humanitarian assistance. Moreover, non-governmental organizations can act as intermediaries between state organizations and elder persons, which is an important factor in the possibility to respond effectively to the requirements of this age group of population, as well as their activity complements the efforts of state structures, including contributing to the formation of a safe environment for elder persons. For example, in order to strengthen cooperation and improve social and humanitarian services for socially vulnerable groups of population, the Ministry of Labour and Social Protection of the Republic of Moldova (14.04.2025) signed a Memorandum of Understanding with the “Caritas Moldova” Charitable Foundation. This cooperation will be carried out through joint activities to distribute humanitarian aid, provide professional training for employees of territorial agencies and social assistance structures, elaboration digital platforms to facilitate access to social services and improve their quality. To ensure the effective integration of these services, the parties will work closely with local public authorities [Ministry of Labour and Social Protection].

The Agreement on cooperation for the realization of the project “Local Partnership for Energy Efficiency in Social Services”, funded by the European Union, signed by the Soros Foundation in Moldova in partnership with Keystone Moldova and Moldova Social Innovation Fund in close cooperation with the Ministry of Labour and Social Protection of the Republic of Moldova is played an important role in improving the social security of elder persons. The goal of given project is to improve the social services infrastructure, including the creation of safe conditions for both service providers and consumers, as well as support for local initiatives (as of 03.04.2025, 35 organizations have already received grant certificates totaling approximately €87 000 to promote efficient energy consumption and innovative energy efficiency solutions in social buildings). In terms compensation payments for socially vulnerable groups, especially the elderly, during the heating season from November 2024 to March 2025, with a budget of 2 billion 690 million MDL, the contribution of development partners amounted to 1 billion 150 million MDL or 42.8%, including from European Union member states: Germany, Sweden, Norway, Italy, Denmark, the Czech Republic, Latvia, Estonia and Slovakia.

Analyzing the importance of joint partnerships between state and non-governmental organizations in solution the social security issues, it is necessary to note the role of the non-governmental organization HelpAge Moldova, which on 12 March 2025 organized and held the First National Forum on Active and Healthy Ageing with a wide participation of experts, representatives of state authorities, civil society, health care and other specialists involved in ageing issues, as well as elder persons. The dialogue focused on the key topic of “Ageing population: innovative approaches and practical solutions”, including in conditions of demographic change, when the number of elder persons aged 65 and over in the country has increased by 7% over the last decade. Given the high potential of elder persons and their possible contribution to the development of society, the priority task is to promote government policies to support active and healthy ageing, involve elder people in labour activities, volunteering, public life and decision-making processes, and leverage the role of smart devices in ensuring the safety of elder people and their access to various services. To solve the above-mentioned tasks, as

highlighted by the Forum participants, cross-sectoral cooperation, based on the combined efforts of state authorities, non-governmental organizations and other specialists for elaboration the effective programmes to ensure social security and the possibility of utilizing the potential of elder persons in the socio-economic life of the country, plays an important role.

In this context, it can be noted the significance of the project to teach digital skills to elder persons, which is being implemented by the United Nations Population Fund (UNFPA) in partnership with the United Nations Development Programme (UNDP) with financial support from the Swiss Agency for Development and Cooperation in Moldova, the Ministry of Labour and Social Protection of the Republic of Moldova, HelpAge Moldova and the Moldcell Foundation. Thus, the project includes that by the end of 2025, 550 elder persons will receive mobile phones, and a thousand elder persons from ten localities in the country (Comrat, Cahul, the cities of Ceașeni, Durlăști, Dondașeni, Ocnița, Orhei, Rîbnița, Tiraspol, Dubăsari and the village of Pelivan) will receive support from youth and will be trained in digital learning. Given initiative aims to promote adaptation to new technologies and intergenerational interaction for the development of a socially inclusive society.

In addition to the above, it can be noted the possibility of involving elder persons in voluntary activities as a result of the learned skills and knowledge. This factor contributes to their resocialization and also helps them develop skills in solving their own problems and providing assistance to other vulnerable groups of the population. That is why the active participation of elder persons in society is important and relevant in achieving social security, and in this process, given the limited financial resources, partnership between state and local authorities and non-governmental organizations is a necessary means of implementing programmes and measures to ensure social security and improve the quality of life of elder persons (as part of the emergency support programme implemented by the Ministry of Labour and Social Protection in conjunction with donors between December 2023 and February 2024, 67 711 people, depending on their vulnerability category, received a one-time payment of 3 000 or 5 000 MDL, including 56 236 pensioners with low pensions born before 1945, whose pension is less than 3 000 MDL, received a one-time payment of 3 000 MDL, including additional financial support allowed the purchase of necessary food products and medicines for the elderly).

Conclusions

Socio-economic transformations and, as a consequence, changes in socio-economic and socio-political relations affected on the physical and psycho-emotional state of elder people (60 years and over). The tendency of population ageing has become irreversible, and by the end of 2024, the share of elder people exceeded a quarter of the country's population, confirming the relevance of ensuring social security for older population.

As a result of analysis of social policies and measures to ensure the social security of elder people, the authors concluded that they are performed ineffectively and fragmentarily, and the problem remains on the agenda as a priority. Thus, the amount of pensions is low, over the past 4 years, *pension replacement rate* (pension/wages) was 28-30%, forcing elder people to seek additional sources of income to cover their basic needs (in 2024, share of pensions constituted 64.5% of income structure, wages and income from other activities were additional sources (> 21.0%), and the share of state social assistance was minimal (0.1%). The decrease in the level of material well-being and the growth in absolute and extreme (food) poverty caused an imbalance in the structure of food consumption and, as a result, affected both physical and emotional health and, ultimately, the possibility to continue active socio-economic activity.

The assessment of the effectiveness of government policies and measures on social protection and access to social services allowed to conclude that the requirement for these is only

partially satisfied. The study revealed that the reasons for given situation are the absence/limitation of financial resources-means, social assistants and workers with the factor of the self-elimination of local public authorities and the absence/weakness of relationship with territorial social assistance agencies in solving the problems of elder people. Small grant programs, which are short-term (realization period 6 months) and fragmented, also do not fully solve the problems of elder people. In this context, the authors note that investment projects of foreign partners, attracted to finance support of social programs, and the resolution of separately selected segments and, often, not interconnected with each other. The implementation of the Concept of the Third Age University in order to continuous education, personal development and social exclusion not carried out in all regions and covers only an insignificant number of elder people. As a consequence of the above, the realization of the problem of ensuring the social security of elder people requires in reformation and the application of new approaches, methods and standards.

In order to increase the level of social security of elder people, consider appropriate to:

- to consider the category of “*elder people*” as human capital, and social protection as one of the factors in the reproduction of given type of capital. At the same time, social investments in health, education and socialization will be compensated through continued economic activity, the transfer of experience and knowledge, mentoring, professional training and voluntary work;

- study the factors and risks of victimization of elder people in order to elaboration special educational programs on possible forms of threats and skills to protect finances and personal safety, both directly by elder people and their protection by the state;

- expansion of partnerships between central and local public authorities and non-governmental organizations, charitable foundations to effectively respond to the needs of elder people, to support and protect them;

- implementation of targeted policies to stimulate the population to save money during their working lives in order to create an economic basis for retirement;

- perfection of the pension system, including the development of professional pension funds and a non-state pension fund system;

- improving access to social services, mandatory basic professional training for social and medical workers providing social services to elder people;

- establishing specialized schools to teach family members and relatives the skills and principles of caring for older people at domestic conditions, with the participation of social and medical workers;

- studying the practice of “foster families for the elder persons” as a form of social support for the population of elder age, whereby the elder person receives a home environment (family), care and the possibility for communication, while the foster family (the person caring for elder person) receives a monthly monetary reward and the time spent caring is included in their work experience;

- expanding the practice of inter-state relations with countries where citizens of the Republic of Moldova work or live, based on the signing of bilateral agreements in the field of social security and mechanisms for their realization.

Social policies and measures for their implementation should take into account the specific characteristics of elder people, including changes: physiological, biological and psycho-emotional as a result of age-related pathological and psychophysiological processes; socio-economic status in connection with the stopping of labour activity and retirement; a reduction in income and, as a consequence, a decline in living standards and material well-being; an increase in demand for medical services; the requirement in partial or permanent care; a decline ability to adapting, social activity and capacity to act.

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