

PENSION SYSTEM IN DENMARK

Pension systems vary in different governments. In post-Soviet countries people are used to receiving a negligible pension payments, comparing to another ones in Europe. To date (2020), according to the rates, the most efficient and effective pension system is a Danish one. The polls have shown that Danes consider that it is hard to find a poor pensioner in Denmark in connection with a low level of dissemination of poverty in all segments of the population.

So, what is the amount of the pension in Denmark and how does the pension system work there?

The minimum retirement payments account for \$2800. This figure gives the reasons to assume that Denmark is one of the best countries for retirees. Both women and men retire in age of 65-67 (according to the year of birth). Danish pension system consists of two key components: government payments (pension people get from the public sector of the state) and payments from their labor market pension fund.

The state pension is intended for those retirees who haven't had a high stable income during a work-life or haven't even worked at all. That means that the government payments people get in case they do not have their accumulations big enough (to ensure sufficient standard of living) at the time of retirement. The state pension is targeted to avoid the poverty among older people.

People can count on so-called basic pension and supplement at the rate of 18000 crowns (\$2800) per month (without taking into account deducting taxes). But it can vary depending on marital status, duration of living in the country, the age person has started to work.

Person needs to live in Denmark for 40 years to get full amount of basic pension. The amount of the state pension is directly proportional to number of years lived in the country after 15th birthday. It is appointed to everyone who have been living in Denmark more than 5 years before retiring. Those who worked from 18-20 years old can count on 100% of the state pension + housing subsidies + utilities and health benefits.

Pensioners can get payments for the age once a year. The amount depends on savings sum, income and marital status.

If pensioner becomes a widow/widower, the state pension increases. If he/she is a widow/widower of the person who had the accumulations in a labor market pension fund, he/she also gets a part of the late spouse's savings.

Oppositely, those who gained a length of service are entitled to get employment pension. If you have had a high income during a work-life and now you have a big labor market pension accumulation – you will not receive a lot from the government. In this case most part of your pension payments you get from the labor market pension fund. So, this element of Danish pension system is intended to make your pension payments proportional to the income you have been getting while working.

The amount of payments is directly depended on the number of years of working and wage.

Also, people can get an early retirement pension in case they have accumulated enough before the time of retirement.

If you work in a private company, the monthly contribution rate into the pension fund is 12% of the wage, 4% of which are paid by employee and 8% by employer. In the state institutions this rate is about 17%. But, anyway, not everyone makes savings.

The sum of the pension payments of the average Dane accounts for 65-70% of the wage. Minimum pension is about 12000 crones (about \$1750). Also, there is a system of additional insurance pension accumulation.

This sum is that high, the poverty among Danish pensioners is very unusual for their country. The majority of older people whose life level is below the average one are people that moved to Denmark in a quite high age, because they can count only on a part of the government payment.

Denmark has a Scandinavian system of progressive taxation. In average, taxes are about 40%, but if you have income higher that exact level – a percent increases to 57%. Such system contributes to a high level of social protection for the entire population and stimulate people to resort to a pension saving scheme.

To sum up, in Denmark everyone can consider what conditions do they want to have while aging. People can choose how much and where they want to invest the parts of their income to live in abundance as a pensioner.

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МІСЦЕ ІТ В СТРУКТУРІ ЕКСПОРТУ ПОСЛУГ ТА ПОПОВНЕННІ ДЕРЖАВНОГО БЮДЖЕТУ УКРАЇНИ

У світі останніми роками ІТ-галузь стрімко розвивається, і Україні в цьому плані є чим пишатись — українські спеціалісти цінуються на глобальному ринку, ІТ-сфера займає друге місце в структурі експорту Україною послуг і щороку звітує про сталий ріст. Проте все ж існують проблеми в функціонуванні вітчизняної ІТ-індустрії, вирішення яких позитивно вплине не тільки на її розвиток, а й на розвиток економіки в цілому.

За державною статистикою сфера цифрових комунікацій поділяється на 2 частини: надання телекомунікаційних послуг та інформаційних технологій. Саме ІТ забезпечує 3,7% ВВП для поповнення державної казни. За перше півріччя 2018 р. виручка телекомунікаційних послуг становила 34,8 млрд грн, минулого року - 66 млрд грн, і поточного року очікується виручка близько 70 млрд грн. Завдяки збільшенню надання послуг інтернет та телекомунікацій показники державного прибутку з даної галузі зростають на 8-10% щороку. Проте така тенденція підвищення щорічних відсотків прибутку не співпадає з реальними виробничими потужностями ІТ ринку.

Прибутки могли бути й більшими, проте жорстка внутрішня конкуренція спонукає українські компанії надавати послуги за ціною, нижчою собівартості, спричиняє існування 'сірих' операторів, які функціонують нелегально, не сплачують відповідний податок до державного бюджету, займаються андерепортингом або незаконно встановлюють обладнання.