

**RESEARCH OF ECONOMIC AND SOCIAL AND PSYCHOLOGICAL COMPONENTS
OF RESOURCE POTENTIAL OF THE SENIOR GENERATION**

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This article investigates the role and structure of the resource potential of the older generation in socio-economic development of the country. Studying of opportunities of resource potential of the senior generation and its economic and social and psychological component will allow answering a question of effective use of a human capital and social potential of all population in the long term. The older generation is a productive member of society, able to effectively adapt to these changes and make contribution in various spheres of life. The older generation can be seen as a resource for socio-economic development of the country in the establishment of a number of conditions, so the problem of the study the role and structure of the resource potential of the older generation in socio-economic development of the country is important. This article analyzes the socio-economic and demographic trends lead to the need to preserve and maintain the resource potential of the older generation in Russia.

Key words: elder generation, roles and the structure of the resource potential's older generation, economical part of the resource potential's older generation, economic and social and psychological constituting the resource potential of the senior generation.

In the conditions of social and economic upgrade each state finds alternate resources of development. Aging of modern Russian society is considered as problem [13] recently: the share of elderly people in structure of the population constantly grows, together with it the economic and social weight of necessary material and institutional support of the senior generation increases. Active longevity of the population - one of key indicators not only social and psychological, but also economic wellbeing of the state. According to the Ministry of Labour and Social Protection of the Russian Federation, every eighth Russian – is more senior today than 65 years, and this ratio will increase. Big resources are distracted also by search of mechanisms of mobilization and distribution of this support.

Aging of modern Russian society staticized a question of need of increase of retirement age for citizens of Russia recently. Economists, physicians, sociologists note that the citizens who have reached retirement age live longer on pension, than in the last decades. Together with it the economic and social weight of necessary material and institutional support of the senior generation increases. Big resources are distracted also by search of mechanisms of mobilization and distribution of this support.

Need of increase in retirement age in Russia is connected, most often, with a modern economic country situation. Authors of article consider that the perspective of the matter shall be considered in total economic and social and psychological aspects.

In social and economic researches, to the devoted problems of the senior generation, various points of view about a role of the senior generation in life of society [10] which determine the directions of researches of components of resource potential of the senior generation are allocated. The most widespread is the point of view that elderly is, first of all, the disadvantaged persons needing adequate social security [2, 6, 7, 8, 15]. Other opinion shared and elderly people that this national group represents the considerable human potential which can and shall be used in social and economic life of society [1, 5, 11, 12, 13, 14]. The third line item is in an explicit form shown seldom, but distinctly traced in case of discussion of social policy at the national level that the senior generation is "the social ballast of society which is slowing down reforms" and "differentiated social and economic to a level" [11].

The major demographic phenomenon at a boundary of the 20-21st centuries was global increase in life expectancy of the population and, as a result, growth of a share of elderly people in the total number of the population of the countries of the world. Rate of a surplus

of the elderly population considerably advances rate of a surplus of all population. Sharp aging of the population in Russia is a main social problem, but also the economic problem exerting considerable impact on economic processes, the production and public relations.

In the II floor. 20th century scientists have allocated in old age as closing stage of lifecycle, two periods – the "third" and "fourth" age. The scientific concept "eydzhizm" meaning discrimination on age (B. Neygarten, E. Shanas) has been entered into the same time. Though "the third age" (P. Laslett) represents a product of successful economic and demographic development, the generous social policy generated by progress of the states of welfare in post war period. "Young old men" are vigorous and active, their conduct of life does not correspond to the ordered stereotypes. The majority is able to work after occurrence of retirement age, and as show researches and the practician, quality of this work not below at all, than at representatives of the younger generations. "The fourth age" – "old old men" of whom considerable loss of vital forces and who need the significant public assistance is characteristic.

The state policy concerning the population of the senior age groups in Russia has unfairly narrow focus now – creation of living conditions of the elderly person at the minimum physiological level. Still growth of number of elderly people is connected with increase in demographic, economic, social load of able-bodied part of society. The proliferation of a gerontograppa was considered as a negative factor. It is in many respects connected with a provision of old men and ideas of them as about sick, helpless, unnecessary. It is possible to agree with tool usefulness, for example, of such term as "demographic loading", used when calculating. However from the tool plane it is transferred to the description of a social role of the elderly person.

Since 2008 there is a systematic reducing number of persons of working-age. According to average version of the forecast of the UN, the share of citizens at the age of 60 years and more in the world will increase from 12,3% in 2015 to 14,9% in 2025 and 21,5% in 2050, in Europe - from 23,5% in 2015 to 28% in 2025 and 34,2% in 2050, in the Russian Federation - from 20% in 2015 to 23,9% in 2025 and 28,8% in 2050.

Following the results of census of 2010 the total number of resident population of the Russian Federation constituted 143 million persons, taking the eighth place in the world. As of 1/1/2015 in Russia live 146 million 270 thousand 033 people, including the population of the Republic of Crimea and Sevastopol. The major factor limiting social and economic development of the country is depopulation. In recent years its rates were significantly reduced, but reduction of the population continues. The share of people is more senior than working-age (between censuses) in total number has increased from 20,5 to 22,2%. Demographic gender asymmetry remains: in 2010 the number of women exceeded number of men on 10,8 million that is connected with high death rate of men of working-age.

According to forecasts of 2010, since 2012, a year this category of the population increases by 1 million people up to 2019. Greatest "losses" of a manpower are expected current 2016. During 2012-2023 1,3-1,5 million people will enter working-age on average annually whereas to be disposed from it – 2,1-2,5 million. By 2020 the number of persons of working-age allegedly will be reduced by 9,7 million whereas the total number of the population of the country in general does not change.

Thus, the number of elderly citizens will grow in Russia, and, according to forecasts of Rosstat, by 2021 their share in the total number of the population will constitute 26,7% (39,5 million people).

According to Dobrokhleb of V.G. [3], Kroshilin S.V., Medvedevoy E.I., youth cohorts will be reduced almost by a third: from 35,2 (2012) to 25,6 million people (2025), or for 27,3%. The minimum number of youth will reach in 2024 25,3 million persons. According to forecasts, the greatest reducing number of youth is supposed at the most productive age (23-30 years), reducing will constitute from 36,1 (30 years) up to 50% (25 years), i.e. the demographic groups which are starting a labor activity after completion of professional education and actively participating in reproduction. Analysts pay attention that reducing number of youth in active reproductive cohorts puts a question of social and economic development of Russia even behind temporary borders of 2050. At the same time change of age structure will continue due to increase of process of demographic aging which by all versions of world forecasts to be extended till 2300.

In connection with aging of the population of Russia the indicator of demographic load of the working-age population increases. If in 2007 330 people were the share of 1000 people of working-age is more senior than working-age, then for the beginning of 2015 - the 412th persons. The developing demographic situation sets the new tasks and the purposes before the state and society aimed not only at providing basic needs of citizens of the senior generation for maintenance of conditions of activity, but also on creation of conditions for their active participation in political, social and in other fields of activity of society.

Consequences of aging of the population for social and economic development of society [9] in combination with the changes happening in the country require development of the concept of inclusion of the senior generation in the social and economic relations and taking measures to establishing continuous activities in the field of economic integration of elderly people and expansion of their rights and opportunities, and liquidation of the discrimination phenomena concerning this age category. Authors of article adhere to the point of view that the senior generation can be considered as a resource of social and economic development of the country during creation of a number of conditions therefore the problem of research of economic and social and psychological components of resource potential of the senior generation in social and economic development of the country is actual.

Representatives of the senior generation are carriers of knowledge and experience, make an essential contribution to cumulative intellectual potential, to social and economic development of the country, aim at implementation of a labor activity, are creators of significant part of material benefits, actively participate in processes of social development, keep and increase richness of culture of the country and give him to the younger generations, act as keepers of the major spiritual and moral values and provide communication and solidarity of generations.

Resource potential of the senior generation [13] should be understood as a complex socially and 50 years are more senior than personally significant characteristics of the people who are in age: on the one hand are quality characteristics of the individual, significant for him personally; with another is a set of opportunities of the person in interaction with society, participation in social and economic development of society among which there is an education level, professional qualification and another.

The concept of "the resource potential of the senior generation" considers the level of preserving human potential of people of the senior age group, at the same time they can belong to the same cohort on calendar age, keeping different resource potential, treating or "the third age", or "the fourth age".

We will determine social and economic roles of the senior generation:

- 1) educational – education of younger generations of a family in the conditions of house education and supervision;

2) cultural and information – carriers of the structured socially significant information in all spheres of activity (household and professional);

3) civil – moral stability, orientation to universal values, a civil and patriotic orientation and readiness in data transmission of regulations younger to generations;

4) labor – according to census of 2010, more than 3 million elderly people have been engaged in economy, the majority of them has rather high qualification (at the age of 50 years and the level of employment of specialists with higher education is more senior above, than with secondary professional education – in an age group of 50-59 years the coefficient of excess makes 1,13; 60-72 years – 1,45). 27,5% among working at advanced age are constituted by heads and specialists of the top skills;

5) competence-based – the level of professional competence of the senior generation exceeds the level of knowledge and formation of youth that influences process of release of workplaces and provokes quite severe competition of various age groups in the labor market;

6) entrepreneurial – aspiration to provide the stable income to a family initiates the senior generation to carry on family (individual) business, and to transfer family business in a consequence to younger generations.

Proceeding from the specified roles, the resource potential of advanced age, contains six main components [3]: health, educational and qualification, motivational, social, material, institutional potentials also constitutes its basic structural elements. Each component of resource potential of the senior generation requires accounting within model of its assessment where the main emphasis shall be placed on an economic component - costs for maintenance of resource potential of the senior generation and the planned effects.

Thus, change of age structure of the population becomes threat of a homeland security: the reducing number of youth cohorts, demographic aging affecting all territorial subjects of the Russian Federation, a fragmentariness of the economic and social policy which is not adapted for demographic dynamics. Many developed economies of the world, including Russia, appear in a demographic trap when it is possible to compensate reducing labor power through a work gain in productivity on the basis of basic innovations. We will note that the number and a share capable to radical innovations from youth cohorts will fall. Gradually it will lead to increase in retirement age, prerequisites in Russia can appear by 2018-2020, and according to experts of the IMF this measure will give 2-3% of GDP of the country.

At the same time, it should be noted that, today, there are practically no researches connected with studying of resource potential of people of mature age. So, for example, increase of retirement age is connected, first of all, with economic factors today: solutions of a question of balance of the Pension fund of the Russian Federation; readiness of the citizens who have reached retirement age to continue a labor activity under freight of sharp decrease in the income [16]. At the same time, it is necessary to understand accurately, how psychologically men and women who are 50 years old and slightly more today are ready to prolongation of "the active mature age": as they estimate the state of health whether they are ready to change the educational and qualification status; what real motives to continuation of a labor activity, etc. Without understanding of these questions sharp legislative increase of retirement age for men and women can result in social and economic instability.

At the same time the problem of employment of citizens of the senior generation is up to the end not solved, including regarding availability of negative stereotypes concerning employment of the

specified category of citizens among employers and in society in general. Not all pensioners manage to exercise a right to work. According to Federal State Statistics Service, in 2014 more than 196 thousand people are more senior than working-age would like to work, look for work and are ready to start it. The main problems in the sphere of employment of citizens of the senior generation are: aging of the population and reducing manpower, increase of need of economy for use of work of citizens of the senior generation; absence of additional incentives to continuation of a labor activity of citizens of the senior generation after occurrence of retirement age; absence of requirements satisfaction of citizens of the senior generation in professional training and professional education, including additional, for the purpose of employment on new workplaces for continuation of a labor activity after a retirement (on average formal and informal education has covered 30% of adult population of the country (in the countries with the highest values of this indicator the share of the trained adult population reaches 70-80%); difficulties in employment and lack of system of a professional orientation of citizens of the senior generation, persons interested to continue to work after occurrence of retirement age; inefficient use of resource potential of citizens of the senior generation as mentors of youth on a workplace; availability of negative stereotypes concerning employment of citizens of the senior generation among employers and in society in general.

In an out-of-stock situation of skilled workers of personnel and lack of sufficient inflow of youth on industrial enterprises in a number of territorial subjects of the Russian Federation within regional target programs since 2013-2014 the organization of intra corporate professional training of workers of pre-retirement and retirement age for continuation of a labor activity on available, and also on again formed workplaces became more active.

We will note also positive practice of territorial subjects of the Russian Federation and welfare institutions on a program implementation of active longevity and involvement of representatives of the senior generation in public practitioners. But it is the one-time attempts urged to liquidate partially arisen demographic and social and economic gaps in the territories and at the separate entities.

Understanding by politicians, economists and the population in general of essence of aging as economic problem, aging role in social and economic development of the country and society, in development of the most elderly person will allow to use rationally and effectively spiritual, physical and intellectual resources of age groups of the population. Partially this problem is solved in the Strategy of actions accepted 2/5/2016 for the benefit of citizens of the senior generation in the Russian Federation till 2025. The key purpose of Strategy is steady increase of duration, level and quality of life of citizens of the senior generation, stimulation of their active longevity. Among the priority directions there are its implementations:

- 1) stimulation of employment of citizens of advanced age;
- 2) increase of level of their financial literacy;
- 3) ensuring access of citizens of advanced age to information and educational resources;
- 4) development of modern forms of social servicing, enhancement of system of health protection, market development of social services, protection of the rights of citizens of the senior generation;
- 5) forming of conditions for the organization of leisure of elderly people;
- 6) application of the differentiated approach to determination of forms of social support of citizens of the senior generation.

Treat mechanisms of implementation of the directions of Strategy: legal; organizational and managerial; personnel; financial and economic; scientific and methodical; information. Thus, at the national level need is recognized:

- forming of system of the organization of scientific researches in various areas of activity of citizens of the senior generation for the purpose of establishment of evidence-based approaches to further enhancement of provision of the state and municipal services;
- ensuring coordination and steady financing of scientific researches on studying of legal, demographic, social and economic, gerontological, geriatric, pedagogical and other aspects of aging of the population and problems of citizens of the senior generation;
- developments and implementations of research and educational programs for studying of specifics of a conduct of life and provision of people of the senior generation, etc.

The conditions providing use of resource potential of the senior generation can be: program and target (acceptance and implementation of the FTP [1] which still is in project stage), standard (the affirming rights of the elderly person to work and social guarantees), economic (worthy remuneration over the available provision of pensions), educational (the programs of additional education providing adaptation to the new economic relations, on the one hand, and development of professional competences with another), etc.

Deduction and effective use in the labor markets of labor power from among representatives of the senior generation is impossible without research and designing of effective use of resource potential of the senior generation, determination of conditions and instruments of legal and economic support of resource potential, orientation of social institutes to the solution of actual problems of the senior generation for its inclusion in the new social and economic relations in the conditions of change of age structure of the population.

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