



## **Analysis of the Quality of Life of the Pensioners in the Jiu Valley Romania – Results Obtained Through Focus-Group Method**

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### **Author's contribution**

*The sole author designed, analyzed and interpreted and prepared the manuscript.*

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### **ABSTRACT**

In the present social - economic conditions of our country, the problem of objective analysis and research of the population's everyday social life, of its wellbeing, of the living standard and lifestyle, of the quality of life as a whole, becomes more and more present and significant.

The level of pensions in Romania has been a favourite topic of debate and analysis since 1990 until now. Aging and reducing the number of jobs produce structural changes in socio-economic terms over the active and inactive population. The growing number of pensioners, has led to the inability to create a social system for older people able to provide a decent income for them. The phenomenon requires concrete and concerted social action to influence developments in the sense of autonomy and welfare of life of elderly people, for a healthy aging and to ensure a good quality of life.

Focus group interview is an interview the group focuses on a specific theme, strictly defined, which is led by a moderator and belongs to the category of qualitative techniques for data collection for the analysis of perceptions, motivations, feelings, needs and opinions of the people. This technique is a planned panel discussion organized to obtain perceptions related to an area of interest strictly delineated, deployed in a permissive environment; the discussion is often relaxed and enjoyable for the participants who share their ideas and perceptions.

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Research conducted with the help of the art focus group highlights the strengths and critical elements in analysis of the quality of life of the pensioners in the Jiu Valley (Hunedoara County, Romania).

*Keywords: Quality of life; economic standard; financial balance; retirement.*

## 1. INTRODUCTION

Pension systems around the world experiencing a crisis and the situation is much worse, if we look in perspective.

Socio-demographic and economic processes that characterize the last period (aging population, reducing the working population, mainly macroeconomic problems of the countries transition, etc.) that will increase in the coming decades transform the problem of social protection especially the elderly and efficient administration issue of pension systems in a fundamental challenge for both developed countries and those in transition.

For Romania the problem is compounded by the alarming delay reform decisions wrong, the lack of vision and coherent strategy in the field.

On the other hand, electoral interests and other objective or subjective factors have created serious inequities and maintained in the public pension system in Romania.

Intervention actions fall on the one hand, the social security system, and on the other, that of social assistance. Risk situations requiring social protection are increasingly numerous. In social policy, the state tries to provide seniors the opportunity to participate in social life and a certain standard of safety and comfort. Social policy decisions must take into account the needs reported, existing resources, priorities and funding.

Elena Zamfir defines social protection as "the set of policies, measures, institutions, bodies that support individuals and groups in need who can not achieve by their own effort under normal circumstances, the minimum life" [1].

Based on the Open Method of Coordination (Open Method of Coordination) ensure social support policy makers in each country in the following areas: Pensions, health and long-term care, health and social services of general interest [2].

## 2. PROTECTION OF THE ELDERLY IN THE EUROPEAN UNION

Social protection systems are highly developed in the European Union. The organization and financing of these protection systems is the responsibility of each Member State. European Union promotes closer cooperation of Member States to modernize social protection systems facing social problems.

Old age insurance schemes in the European Union provides a high level of pensions and financial autonomy for most elderly. However, statistics show that pensioner poverty is still a reality for many elderly Europeans and even if the risk of elderly poverty varies considerably from country to country, women are more affected than men. It currently trying correct this historical injustice and ensuring adequate pensions for everyone [3].

The European Union's priorities are: Adequacy and sustainability of pension systems, portability of pensions inside and outside, encouraging additional saving through private pension systems.

An essential element of the European social model is to ensure universal access to quality health care. People who need health and social care should receive this care regardless of income or welfare of individuals and the cost of this care should not cause the individual poverty. Despite increased spending and coverage of this risk to the population is still significant inequalities of access. It also needs to develop long-term care systems to meet increased demand for such services.

In terms of social services in the European Union encourages the exchange of best practices to improve their quality and to integrate efforts to combat poverty and social exclusion [3].

## 3. SOCIAL PROTECTION OF OLDER PEOPLE IN ROMANIA

In Romania, the constitutional rights to social security is exercised by the public pension

system and other social insurance rights. This right was regulated by Law no. 19/2000 regarding the public pension system and other social insurance rights, published in Official Gazette no. 140 of 1.04.2000 as amended and supplemented.

As in other countries, the pension scheme is in Romania and the main element of the social insurance system [4]. The pension is the amount of money paid monthly to people who retire from employment on grounds of age, disability or incapacity or as a result of the conclusion of the period of activity set [5].

There are two basic types of pension plans: The actual contribution and benefit effectively. An effective contribution plan involves investing a certain amount each pay period. The individual may have some discretion in how the money is invested. Benefit, the total pension depends on the success of these investments. An effective benefit plan requires a payment known as a formula, but the amount invested in the fund may vary.

The theoretical formula for calculating the pension is: [6]

$$Cp = \sum \left\{ \left[ \frac{V_{bai}}{V_{bmi}} \right] / Sc \right\}^A * E \} * V_{pp}$$

In which:

- Cp = amount of the pension
- Vbai = Average gross income of the insured in year "i"
- i = Year in which the subject worked
- Vbmi = Average gross income in the economy in "i" press INS
- Sc = Complete internship
- A = Coefficient access
- E = Coefficient of elasticity

Vpp = Value of the pension point

Pension point value according to the Law no.19 / 2000 on the public pension system and other social insurance rights, in 2005-2007 was between 30-50%, and since 2008 from 37.5 to 45% of average gross salary (to be abbreviated as SMB ) used the state social insurance budget. Annually the State Social Insurance Budget Act approved and updated average gross salary pension point value [7].

Table 1 highlights developments pension point value and percentage of the average gross annual salary in the whole country Romania, of course this fluctuation with the economic and social repercussions on the living standards of all pensioners and those implicit in the Jiu Valley region.

Table 2 highlights pensioners at national level (country Romania) whose pensions situate under the thresholds of monthly. Nationally, in 2011, of all pensioners, 3.2% had pension below the severe poverty threshold, 8.5% below the absolute poverty threshold, over a third (35.8%) had pension below the minimum basket of monthly consumption, 43.3% had pensions below the minimum subsistence threshold, while more than half (55.8%) had pension below the minimum of decent living, namely:

Table 3 highlights pensioners living in the Jiu Valley under the threshold of monthly income. In the Jiu Valley, in 2011, in almost 15% of cases financial resources do not cover basic necessities, and for a third of families, the incomes barely can cover the minimum bare necessities. Just over a third of families manage to lead a decent life, and just over 10% can afford some expenses that are not related to the minimum bare necessities, but with big effort.

**Table 1. Evolution pension point value and percentage of the average gross annual salary**

DATA	Valoare punct	%	SMB	ANUL
01.01.2005	295,5	32	921,1	2005
01.01.2006	323,1	30	1077	2006
01.09.2006	339,3	31,5	1077	2006
01.12.2006	396,2	36,7	1077	2006
01.09.2007	416	32,7	1270	2007
01.11.2007	541	42,6	1270	2007
01.01.2008	581,3	37,5	1550	2008
01.10.2008	697,5	45	1550	2008
01.04.2009	718,4	42,4	1693	2009
01.01.2010	732,8	37,2	1967	2010

Source: <http://www.x3m.ro/cjptl/val-punct.htm>

**Table 2. Pensioners at national level whose pensions situate under the thresholds of monthly (%)**

<b>Thresholds of monthly income</b>	<b>Maximum reference value (lei)</b>	<b>% of the total number of pensioners</b>
Severe poverty	179	3,2
Absolute poverty	259	8,5
Minimum basket of monthly consumption	482	35,8
Minimum subsistence level	559	43,3
Minimum level of decent living	697	55,8

Source: National Council for the Elderly (2011)

Thus, we can say that almost 15% of the subjects/families live in absolute poverty, a double proportion is in relative poverty, one third can have a minimum decent life, while just less over 10% can enjoy a generally good living standard, the percentage of those who may say that benefits from resource abundance is insignificant.

A comparison between the old pension law [8] and the Law no.263 / 2010 [9], conducted by the National Council for the Elderly (2011, p.102) highlights the main strands of reform: [10]

- Maintain the standard of living of pensioners in payment - by linking the purchasing power of pensioners relative to the rate of inflation;
- Ensuring fair treatment of insured persons, future retirees - by regulating the establishment of the pension directly correlated with the level of income provided for which they paid social insurance contributions;
- Improving the financial sustainability of the pension system - by introducing a more restrictive on access to partial early retirement and disability pensions;
- Discourage early retirement - by increasing the pension penalty coefficient;
- The implementation of more stringent criteria in terms of access to the invalidity pension and the intensification of subsequent checks;
- Increase the retirement age as a result of increasing life expectancy of the population and the gradual equalization - 2030 - a full contribution period for women and men.

Reform project initiated by the Government in June 1998, is aimed at building up a pension scheme is divided into three parts which are now in the world practice: Public pensions, based on mandatory contributions; compulsory private pension, based on capitalization and private

administration; optional private pensions, which give those high-income can ensure extra [2].

The first pillar is the mandatory public pension system, which is called PAYG ('Pay- as-you-go "or" pay as you pay"), the current payment of pensions is financed from current revenues of the working population. In principle, the main source of funding for the public pension system is the contributions, both employee and employer. Because funding is usually based on contributions on gross wages, salary incentives are reduced and the elderly depends on the ability and willingness to support the younger generation of the financial burden of the pension system. Second pillar is compulsory private system, so that public pensions are privately managed. For those who participate in the second pillar, part of the state social insurance contribution goes to fund managers, 2 % in the first year and will increase by 0.5 percentage points for six years, until a share of 6%. The third pillar is the private pension system itself, as a system that adheres to a voluntary basis. This last pillar refers to individual savings plans managed by insurance, mutual funds, investment companies. Individuals may use any saving ways to make provision for retirement and can provide a portfolio of financial assets. Most used are life insurance and deposit money in the bank. Pensioner is available on its own savings and benefits of their investment. The third pillar is the private pension system itself, as a system that adheres to a voluntary basis. This last pillar refers to individual savings plans managed by insurance, mutual funds, investment companies. Individuals may use any saving ways to make provision for retirement and can provide a portfolio of financial assets. Most used are life insurance and deposit money in the bank. Pensioner is available on its own savings and benefits of their investment. In most industrialized countries, the main foundation pillar pension provision is a mandatory public

pension plan that is often supplemented by a private pension system. Eastern Europe.

Hungary and Croatia were the first to introduce the model of the third pillar in 1998, followed in 1999 by Poland [11]. The public pension system was maintained as mandatory first pillar. In the private system, each employee contribute during their working life, monthly, with a certain percentage of their salary to their pension formation [12].

A balanced mix of the three pillars appears to be the best solution, because it enables grasping the advantages of all three systems, thus allowing distribution of risk (individual reduce uncertainty by investing their money in several "baskets") [13].

To improve the pension system's financial balance is considered necessary state pension insurance budget, ensuring a decent standard of living and increasing retirements coverage rate of individuals with at least one of the pension schemes (public or private).

#### 4. FOCUS GROUP METHODS

Focus group interview is a group interview, focused on a particular theme, strictly defined, which is led by a moderator and is part of qualitative data collection techniques to analyze the perceptions, motivations, feelings, needs and opinions of men. This technique is a planned panel discussion organized to obtain perceptions of a strictly defined area of interest held in a permissive environment; discussion is relaxed and often enjoyable for participants share their ideas and perceptions; group members influence each other by responding ideas and comments.

Focus group is a group discussion involving between 6 and 10 people. Some researchers

believe that the ideal number of participants for a focus group of 6 people, especially if is debating a topic with great emotional, the people participating are strongly involved, it is recommended a smaller group, especially because Moderator that it is easier to control discussions with a high level of emotional involvement in a smaller group [14].

Organizing focus group involves:

- Determining the basis for discussion;
- Determining the group structure and modalities of selection of participants;
- Elaboration and testing of interview guide;
- Setting the date, the place and its preparation for the meeting;
- Preparing the assistant moderator, moderator;
- Conduct effective focus group;

#### 5. RESULTS AND DISCUSSION

Jiu Valley falls into the category of urban areas with the industry in decline the operation mining became unprofitable. Restructuring mining triggered a fall the sudden economic of this area and an amplification of social problems by increasing unemployment.

The main problems of the Jiu Valley are almost complete dependence on the exploitation coal; absence of other important economic activities; inadequate state of infrastructure technical; environmental damage; concentration of large numbers of people out of work; lack of land agricultural potential to provide alternatives for subsistence; low living standard - in a word, a set of problems of economic, social, political and cultural of an exclusive mono-industrial areas, which, however, currently the severe curtailment of activity, is unable to provide a decent living active and retired population.

**Table 3. Pensioners living in the Jiu Valley under the threshold of monthly income (%)**

Answering options	Threshold of monthly income	% respondents
We cannot even cover basic necessities	Absolute poverty	14,7
We can cover basic necessities	Relative poverty	34,0
We can have a decent living standard, but we cannot afford other expenses.	Decent minimum living standard	34,7
We can afford other expenses but with big effort	Generally good standard of living	12,3
We can manage to have all we need, with no big effort.	Abundance of resources	4,3

Source: Research conducted by the author

The research was conducted in the city of Petrosani, from the Jiu Valley, Romania, in May of 2011, and the subjects were elderly retired. Were conducted three focus groups, homogeneous in terms of age (people over 60), sex (3 men and 3 women), environment of origin (people from urban areas) and in terms education level (meaning that the first group was composed of individuals with primary, second, of people with secondary education, and the third, of people with higher education). The latter facilitated highlighting some conclusions of a general and comparisons between the responses of subjects with different levels of education.

The subjects investigated were elderly retirees, members of the Pensioners Association for Death and mutual aid. It was established in 1949 and currently has a number of 8500 members paying into a monthly amount determined annually and hapless death, the family receives appropriate assistance contribution period.

The topic of discussion was focused on the quality of life of older persons and interview guide consisted exclusively open questions, formulated in such manner as the actual conduct of the research should be within the limit of 90 minutes.

In order to facilitate the recruitment of focus group participants, we presented a so-called identification form, on which we selected subjects who met predetermined requirements. This included identification form topic name, sex, age, place of residence, and other data that have not been considered not likely to influence the criteria for recruiting focus group participants. That form did not contain data on the level of education of the elderly, but because some of them contributed to this association for a long time, became known by the staff of the Association, so that with him we were able to draw up a list of subjects having informal studies primary, secondary and higher. The latter led to our decision to conduct three focus groups with subjects having different levels of education.

Knowing the elderly resident, we selected subjects from different areas of the Jiu Valley, going on the principle that indicated that people participating in the focus group is not in close relationships because they affect relations between familiarity answers will be given during the discussion. In the face of known subjects'

answers are "filtered" are influenced by the relationship stage where they are with each other. In addition, familiarity inhibit self-disclosure.

Interview Guide that I used included questions with a "familiar character", generated by their clarity and language accessible to all participants. I settled in principle, as the maximum time is 90 minutes considering that the subjects are elderly, with possible health problems and with a limited-patience, which is why we stopped at a maximum of 8 questions, giving them the opportunity for all participants to share thoughts, ideas, opinions, feelings.

The discussion began by allowing each participant to express themselves freely, saying who he is, how many years has retired and in what field enabled. There followed more general questions (what the phenomenon of retirement for them, how they adapted to the new statute, which are specific concerns, but also enjoyable aspects of life etc), continuing with a tinge of increasingly specific finally reaching the focus of discussion (questions about the financial situation, relationships with family, friends, social group in general health and healthcare received, social services, ways of leisure, company management etc) through which to build a true picture of the quality of life of subjects.

After our presentation, overcome shyness and embarrassment subjects exercised at the beginning of the discussion, offering open and spontaneous responses. Along the way, the subjects were not strictly confined to answering questions moderator, but made some comments to answers others have provided some additional explanations where needed, thus creating a captivating discussion and a pleasant atmosphere.

The discussion was finished within 90 minutes initially announced, and participants were satisfied with the discussion undertaken and even delighted that they have been selected as the subjects, saying that would ever repeat the experience.

Following discussions have emerged some general observations valid for all participants, and specific focus group. Retirement does not necessarily mean abandoning any socially useful activities, the beginning of a "social death". Each must prepare spiritually to cope with the wave of

changes that will occur once with age and that will influence a greater or lesser quality of life.

Retirement phenomenon varies from one society to another; In some countries, special attention is given to pensioners, in others, they are treated with indifference. Over time, the retired Romanian society have formed an opinion about this period, their views vary depending on how it is perceived reality.

They found such a divergence of views not only among the three groups, but also between members of the same group. Some consider leaving retirement as a desired and expected event, taking it as a new stage of their lives. For others, however, retirement is an unwanted but unavoidable event.

Adapting to this new lifestyle was neither hard nor easy. Most of those interviewed agree that to have a "quiet old age" should be done adaptation of the all the changes that occur once the new statute; otherwise, everyone agrees that retirement can trigger a state of loneliness and isolation, a sense of marginality and social uselessness. The pensioner's family and all those close onus lend its moral and emotional support necessary to better accommodate the new lifestyle. In agreement with this idea, subjects appreciate retirement as early addition others, namely family. There is a reversal of positions in the family. If before, the children were dependent on parents, now the latter is considered dependent children. They feel that their life depends on the family and society, often unable to cope alone.

Most retirees with higher education - subjects of the third focus group - considered retirement as a recognition of merit and work done in a "life work", considering that everything had taken over life not been in vain. Another concept found in the same group was that retirement is a way to regain freedom, but at the same time is beginning to reduce social prestige. This last concept was found in those with higher education and are in high positions, with great social responsibility.

At the opposite pole lies retirees with secondary education and primary-subject to the first and second focus group, which considers retirement as a period marked by failures and frustrations. Gaps are present at several categories of people, but the retirees they are more obvious.

Whatever opinion about retirement and what it means for her retirement phenomenon, one thing is certain, namely, people expect that after a lifetime of work to get what he deserves: A decent existence. "Decent existence" is perceived differently but either to provide an income sufficient to remove care of tomorrow, be able to buy various things deemed absolutely necessary in the household, be able to pay particular attention to the condition of old age health or safety of their own homes etc.

The main concerns of pensioners focuses mainly on existing disproportion between the amount of pension and continued growth and unexplained price. It also aims concerns and poor health/health problems, which are inevitable, even if retirement is not equivalent to disease, and therefore, hence, access to medicines and their cost. The proportion of those who show particular concern in relation to income is higher among those who, like the degree of training, more than high school. Among subjects with higher level of education there was a greater diversity of responses, as they are concerned, apart from the financial aspects, and the corruption in the country, the political class incompetence or failure of their rights - hence the mistrust in leadership society and disgust on their involvement in politics.

Schooling, which underlies a particular job classification determines, therefore, differences in size and hence wages in calculating pensions elements, but is highlighted as a prerequisite for social ladder hierarchy and hence the creation of social images. Consistent with this idea, there is a major regret of the lower qualified, feeling somewhat matching fringes of society, the motto "of wisdom you have".

The most important aspect of life is the family pensioners, the moments of joy giving both active throughout life, but especially after retirement, the circle of social relations is considerably reduced. The family tends to be closer to the retired, ensuring emotional support, thus helping to overcome difficult moments involved this time. Family relations must be tightened to a better life of the course. It all depends on how family life was conducted over time, existing climate between family members. If there was warmth, understanding, love, the relaxed atmosphere is maintained along with the retirement of one of the family members. In many cases, the family expected retirement for the retired to care for grandchildren, keeping it active

so useful while providing the required dose of satisfaction. There are also situations where family Silence pensioner - especially in cases of illness - just calling it the service light.

Spare time we have retirees interviewed knows a great diversity in the mode of use. For the subjects of the first participants in focus groups-those with primary education level-use of leisure time are based on "the State of the bed" (rebound), conducting household tasks and viewing TV programs and radio broadcasts. The subjects of the second focus group-no more than high school graduates to turn to more diverse choice of leisure time, including in addition to those mentioned, reading some publications, mainly newspapers, outdoor walks, taking care of grandchildren, visiting neighbors, etc. Finally, the subjects of the third focus group-those with higher education-add list created so far, reading books, seen by some as a true passion, watching some theatrical performances and extended walks, more of the need to communicate and relate with others, than for the organic movement.

Watching TV remains the main method of leisure, satisfying both the need for relaxation and/or fun and informative concerns. Making household work, food-ways are also surveyed retirees spend their leisure time. Reading newspapers and concern that leisure has lost the interest, the reason being that people prefer raised timeliness offered TV shows; in addition to this, newspapers and magazines were a novelty immediately after the communist period. Unfortunately, reading books is an activity of some long forgotten.

Surprisingly, subjects polled are aware of the contents of time quite poor in pursuits and activities. Therefore, the measures proposed by them for a more efficient use of the time were mainly: Arranging confined spaces for meetings, with varied activities and intended for age and last but not least, their health problems; providing tickets for performances at reduced prices; provision of facilities for the practice of tourism, but also easier to obtain tickets for the treatment of older people.

Narrowing the options for relaxation and recreation field is determined mostly by the health problems of some of those interviewed. In large part, the deteriorating health of the elderly has its explanation in reducing the vigor of the

body, and thus diminishing its ability resistant to pathogens. In this respect, however, operates by stress factors, which, unfortunately, nowadays experienced intensive process occurs with great power especially in the elderly. Worsening health status amplifies the feeling of discomfort and dissatisfaction that is reflected in the perception of general living conditions. Due to appropriate medical care and habits formed during the active life, which many retirees coincide with the years before 1990, when medical services were provided, in principle, free, most subjects are addressed to the institutions to have specialized care of their health. Very small number of those who ignore external expertise consists mainly of those with financial problems and a low level of school education.

Although subjects appeals to health services, did not hesitate to publish the most unpleasant aspects, in their opinion, the appeal of these services: Program and sometimes arrogant attitude of health professionals and treatment cost for the consultation and not least, obligation to provide some "attention" medics.

If the use of health services is not a problem in the case of older people, availability of drugs is a real obstacle, both because of their exaggerated prices but also due to their lack of pharmaceutical units.

A variant for solving problems of older people who have serious health disorders and broke all ties with family is the admission to nursing homes. To increase the contribution of these institutions need to increase their numbers and places available, especially to take place increasing the quality of specific benefits. Although it was included as a variant designed to protect the elderly - besides being also build hospitals with wards intended solely for the elderly and medical staff there that make home visits - once she got a more personal touch was triggered some mass sobriety and restraint. The reaction can be explained by the fear of the unknown imposed by those institutions and, especially, by preventing the separation, for the rest of life, the environment they are used. [15]

## 6. CONCLUSIONS AND RECOMMENDATIONS

This analysis of the quality of life of older people obtained through focus group method revealed that evaluations of individual points on the



positive aspects of life, representing the elements of support in their lives, while other components remain in the negative zone, constituting permanent sources of dissatisfaction people's lives and representing risks of marginalization and social exclusion. Quality of life is by itself a social-economic concept, through which can be evaluated in all their complexity, conditions of life, standard of living, standard of living and lifestyle of the population of Romania [16]. Study of the quality of life of local population becomes even more necessary and more important in the conditions of globalization of modern society, when Romania considerable effort to connect to the standards of the European Community [17]

Given the evolution of processes and phenomena in the national economy with negative implications on the lives of the vast majority of people and especially of social groups, between falling and persons over the period of active life, it has become essential to know the living conditions, but and problems faced by this group of people, knowing that the elderly presents a wide range of needs, whose knowledge and understanding requires special attention from all those with whom they have contact.

The issue of the elderly was and is included in the Romanian public agenda, both in terms of developing the legislative framework in line with EU legislation and in terms of public policy making in the social field and the concrete actions of social reform.

Aging population is a particular social issue, as it affects a large number of people, demographic statistics in Romania in recent years indicating a significant increase in the number of elderly people and expects to process [18].

One society in accelerated aging, quality of life means getting more quality of life of those in the third period of life [19].

Against the background of demographic aging process, there were negative developments affecting provided both current retirees and future prospects: Decreasing the number of contributors to social security, while increasing the number of pensioners, not only because of high unemployment, but and black labor market, namely the magnitude reached early retirement; continuous erosion of pension indexation granted only slightly correcting the effects of rising

inflation; pensions by indexing more pronounced flattening of small pensions.

In order to avoid destructive consequences for the balance not only economic and financial but also social European countries under a pension system based on the principle of pay-as-you-go, we can easily deduce that, at least theoretically, as important steps need, but which are practically not easy to accept the populations of European countries.

It is, therefore, two types of solutions. The first category aims to reduce income population: pensioners or employees. Of course, if to implementing this type of measure would be rational for them to combine social justice reasons. The second type of solutions aimed at changing the ratio between the number of dependents in older and active, increasing the volume of the latter category, or by taking other category of individuals (raising the retirement age) or affect only the active volume, by attracting a greater number of domestic and foreign in the category of busy.

If the first type of negative consequences of the solutions of the standard of living of the population, the latter type seems preferable, since it does not directly affect the standard of living of all social categories. The major problem is that in order to implement these solutions, it requires the existence of an economic situation characterized by an expansion of activities, which involve increasing demand for jobs. Or, as it is known, a large economic problem of developed countries remain high unemployment, which generates measures of protection against immigration and does not encourage any unqualified or autochthons were engaging with the trades qualifications outdated. Under the terms of a persistent structural unemployment and a period of modest growth that characterizes the Western economies, it is hard to take concrete measures for the implementation in practice of these sets of measures.

Another problem lies in the fact that, unfortunately, the young people still consider retirement a "perspective" too far, why accept to participate partially in the labor market, to work on their own without contributing to the pension system (only 7% independent of potential contributors are assured of the public pension system in Romania), to work outside or within the informal economy, to be remunerated under training level or below average socio-

professional category in question or to have a legally minimum wage supplemented by an illegal form of payment. It is estimated that this vision centered on "present" is detrimental to both the individuals concerned and the entire system of social protection and aims to change this mentality.

The problems of old age and aging is and will remain a generous plot of study, and current demographic conditions, [20] even a first-order requirement [21]. Knowledge of all facets of old age, the joys and benefits, [22] but also its pains and vulnerabilities, [23] as well as knowing the actual needs, but also those experienced by the elderly population [24] is a fundamental requirement of quality of life policies. Also, knowledge of living conditions, lifestyle and concrete possibilities of meeting the vital needs [25] is an essential requirement for society as a whole, as long as aging is a natural stage of life that no one can avoid.

## COMPETING INTERESTS

Author has declared that no competing interests exist.

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