

## **SOCIAL EXCLUSION OF THE ELDERLY PEOPLE FROM THE LABOR MARKET OF THE REPUBLIC OF MOLDOVA: SUMMARY OF SURVEY RESULTS**

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### *Abstract*

*The issue of social exclusion of the elderly people has become relevant not only for the Republic of Moldova, but also for a number of European countries. The purpose of the article is to identify factors that determine the social exclusion of elderly people in the field of social and labor relations and the real difficulties they face in the labor market of the Republic of Moldova. In this article we intend to introduce in the scientific circuit a synthesis of the results of an opinion survey on the social exclusion of elderly people in the labor market of the Republic of Moldova, who, even after reaching the retirement age, are employed according to the current legislation. According to empirical studies, the most important factors regarding the exclusion of the elderly people from the social sphere and work field are presented: age, level of education, place of residence, professional status before retirement age, self-assessment of health and standard of living, etc. The obtained results have contributed to the development of recommendations on the social inclusion of this category of people in the labor market.*

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**Keywords:** *exclusion, elderly people, labor market, working pensioners*

### **1. Introduction**

Currently, the topic of increasing the retirement age and labor demands for older workers in the labor market is particularly relevant. With an increase in the number of elderly people (according to the World Population Ageing Report 2019, there were 703 million people aged 65 years and over in the world in 2019. According to forecasts, the number of older persons will double to 1.5 billion in 2050 [8, p. 1]. However, given the current situation with COVID-19, in which the elderly people are the most vulnerable, this figure may vary; it is necessary to pursue a sound social policy in places where human resources are used in the labor market. However, elderly people who want to continue their work activity are facing many obstacles, such as social exclusion, open and latent discrimination, inadequate working environment for the needs of older workers, both healthy and, in particular, people with health problems. On the other hand, the governments of many countries support raising the retirement age as the most effective measure to combat labor shortage caused by the aging of population.

The set of problems that older people face in everyday life (high costs for communal services, high prices for food, medicine, etc.) allows us to conclude that, in current conditions, pension is a synonym for poverty and social exclusion, due to the low level of pensions and the need

for most elderly people in the Republic of Moldova to remain in the labor market even after reaching retirement age in accordance with the legislation in force.

Thus, in this article we will focus on studying the phenomenon of social exclusion of the elderly people in the labor market of the Republic of Moldova and the most important factors that determine it. Finally, some recommendations for reducing the social exclusion of this category of people in the labor market of the Republic of Moldova are presented.

## **2. Degree of investigation of the problem at present, aim of the research**

The origins of the theory of social exclusion of the elderly people can be found in the works of Hippocrates, Plato, Epicurus, Aristotle, Seneca, Cicero and others.

Today, the issue of exclusion is actively discussed in the field of economic, sociological and psychological sciences.

As a manifestation of economic factors, social exclusion, was investigated by S. Paugam, A. Power, F.M. Borodkin; dissatisfaction of personal needs - by P. Abrahamson, Ia. Gouf; the violation of legal norms related to social exclusion was investigated by Borodkin; such aspects as impossibility or inability to benefit from the rights to social exclusion were investigated by A.A. Demyanov; and social exclusion as disintegration of social relations was investigated by N.E. Tihonova.

A regional approach to this phenomenon was developed by A. Power; research on psychological aspects of social exclusion was carried out by F.M. Borodkin, P. Abrahamson, Ia. Gouf.

A. Power, F.M. Borodkin, A.A. Demyanov, N.E. Tihonova, P. Abrahamson were concerned with social exclusion as a complex phenomenon, which combines the actions of several factors.

In their works the authors analyze the concept of “social exclusion”; they highlight the most significant characteristics of social exclusion in society as a process and as a state, as well they substantiate the relationship of social exclusion with such phenomena as poverty and inequality; and discuss research approaches to this issue.

Russian authors note that a significant layer of “socially excluded” is identified in the social structure of Russian society; this layer differs qualitatively from the group of “poor” people. V. Schmidt studied the research methodology for social exclusion.

But the origin of the notion “social exclusion” is found in France in the seventh decade of the last century due to vague references in public discourses about “the excluded” (Lenoir, 1974) [3, p. 16].

At the European level, the term “social exclusion” appeared in the late 1980s and early 1990s during the Delors Commission. Since 1975, the Community institutions have initiated and implemented a number of poverty alleviation programs. The third program, informally known as “Poverty III”, run from 1989 to 1994 and funded the establishment of the Observatory on National Policies to Combat Social Exclusion. In the early 1990s, social exclusion and inclusion were integrated into all European Union policies, starting with the Maastricht Treaty

and its annexed protocols, reform of the objectives of the European Social Fund, European Parliament documents and the Commission's Social Action Programs [2, p. 27].

Currently the concept of social exclusion is understood and used by specialists in different ways. For some, exclusion is primarily a result of poverty. Others see this in a broader sense, as multiple deprivation, and equate it to insufficient and inadequate social participation, social non-integration and, in some cases, the inability of a person or category of people to act without receiving help.

The key element of exclusion consists in the inability to participate in various aspects of social life, such as activation in the labor market, access to public services and political life, various forms of discrimination, which leads to physical isolation from peers. The second point of view considers that social exclusion is nothing more than a fashionable term to discuss poverty. Following the takeover of exclusion in the national policies of the EU and Member States, the first opinion becomes more widespread [4, p. 20].

David Byrne mentions that, in the "weak" sense, exclusion is understood as a personal deficit that can be remedied by correcting this personal deficit. According to him, the "strong" meaning is given by the fact that exclusion is not a specific feature of individuals or social spaces, but a "necessary and inherent feature of a post-industrial capitalism based on a flexible labor market and a systematic constraint of power in organizing employees as collective actors – the excluded are excluded by the system" [1, p. 173].

Among the national researchers we can mention Maria Vremiș, Viorica Craievschi-Toartă, Anatolii Rojco, Diana Cheianu-Andrei with the paper "Approaches to social exclusion in the Republic of Moldova. Methodological and analytical aspects" [3]. In this paper, the elderly people are considered as one of the main groups vulnerable to social exclusion due to their age peculiarities.

A study of the literature reflecting the social exclusion of elderly people showed that no in-depth research has been previously conducted on the social exclusion of the elderly people from the labor market.

Research conducted by the author of this article focuses on the social exclusion of elderly people, and especially on the exclusion of elderly people in the labor market of the Republic of Moldova.

Aim of research. In this article we intend to introduce in the scientific circuit the results of a sociological survey on the exclusion of elderly people in the labor market of the Republic of Moldova, conducted in 2017-2018. Thanks to the conducted survey, we will be able to identify real difficulties faced by working pensioners.

### **3. Methods and materials applied**

The following empirical methods of data collection and analysis were used in the research process: opinion survey (questionnaires), quantitative and qualitative analysis of statistical data. Comparative analysis, the correlation method, the synthesis method, induction and deduction, the graphical method, etc. were also used.

Information base of the article: data of a public opinion survey on elderly population and data of official statistics of the Republic of Moldova.

Within this research, it is proposed to examine the situation of the elderly people in the labor market of the Republic of Moldova from all points of view.

The questionnaire, which targets working pensioners, aims to identify the problems they face at the workplace, what determines them to continue their work, and so on.

Objectives of the survey: The survey on social exclusion of the elderly people has as main objective the production of detailed statistical data that can be used to characterize social exclusion of the elderly population in the labor market. This is done by collecting information on different aspects of older people life: health status, financial condition before retirement and during retirement, job satisfaction, employment arrangements after retirement, reasons for retirees to continue work activity, assessment by elderly people of their lives, etc.

Scope of questionnaire. The scope of the investigation includes all persons with a fixed place of residence in the selected research centers (urban and rural). The subject of registration is working pensioners, namely: women aged 58 to 75+ years, men aged 63 to 75+ years.

Research sample. The opinion survey on the social exclusion of elderly people was conducted on a sample of 160 people, of whom only 22.5% are working pensioners, which is a representative sample (thus, according to statistics, for example, in 2017 the share of economically active elderly people (aged 60 and over) was 19.2% of the total population in the same age group) [5].

In the conducted study the population survey was carried out by involving people from different localities of the Republic of Moldova (Figure 1). Thus, the questionnaire was compiled in the profile of a certain city / village. For a broader picture, we sought to interview respondents from all regions of the country (North, Center and South). So we can mention that we conducted the survey in:

- Lipcani town, Briceni district in the northern part of the republic;
- Gordinesti village, Edinet district in the northern part of the republic;
- Romanesti village, Straseni district in the center of the country;
- the municipality of Chisinau, the capital of the republic;
- Carahasani village, Stefan Voda district in the South-eastern part of the republic.



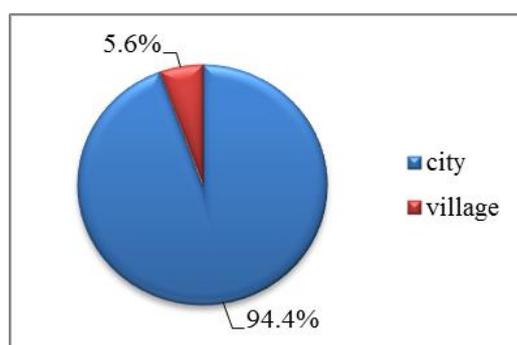
**Figure 1. Geographic presentation of the conducted sociological survey**

Source: author's own development

#### 4. Obtained results and discussion

The purpose of the developed questionnaire is to identify factors that determine elderly people to continue the work activity even after reaching retirement age in accordance with the current legislation.

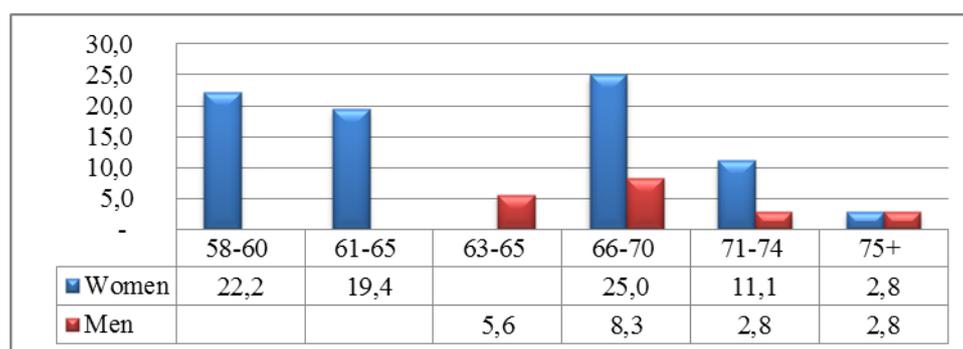
Most of the elderly persons, continuing to work, live in the cities (94.4%), and only a very small part in the villages (5.6%) (see Figure 2). This is due to the fact that the majority of pensioners in villages used to work in the agricultural sector, and, having reached the retirement age in accordance with the current legislation, they can no longer continue their work in this area due to poor health.



**Figure 2. Share of working respondents by areas, %**

Source: author's own development

Out of the total number of employed respondents, women represent the largest share, constituting 80.6%, and men only 19.4% (Figure 3). The high proportion of women, having jobs after reaching retirement age in accordance with the current legislation, is also confirmed by the official statistical data for 2017-2018. However, in 2019 men predominate among the beneficiaries of pensions, who have a job, with a share of 14.4% of the total population aged 15 and over [7].



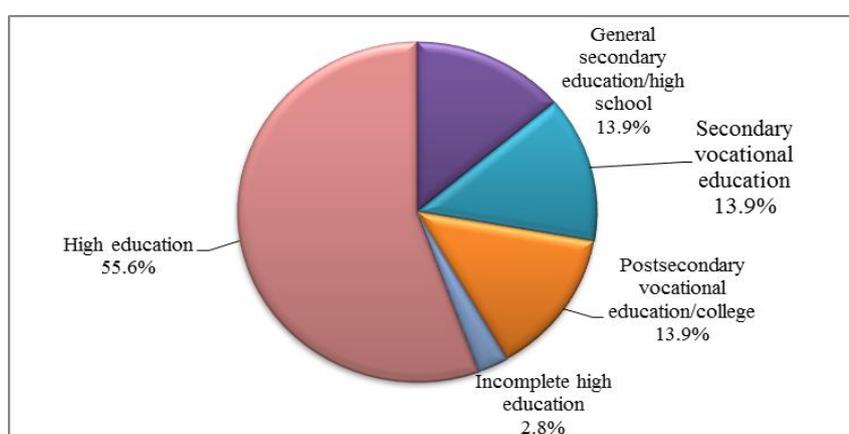
**Figure 3. Distribution of respondents by age and gender, %**

Source: author's own development

Based on the fact that women in the Republic of Moldova have a longer life expectancy than men and according to statistical data for 2018 for people aged 60 or older, the ratio between men and women is 67 men per 100 women [6]; it is not surprising that more of survey respondents are women. The most important age groups for women working after retirement are: 58-60 years – 22.2% of the total number of respondents, 61-65 years – 19.4% of the total

number of respondents, 66-70 years – 25.0% of the total number of respondents. Most men who work after retirement are representatives of two age groups: 63-65 years – 5.6% of the total number of respondents, 66-70 years – 8.3% of the total number of respondents. The smallest number of respondents is from the 75+ age group (only 2.8% for both men and women). One of the reasons could be health deterioration, which prevents people of this age category from continuing to work.

Elderly people with higher education are most in demand on the labor market; their share in the total number of respondents in the questionnaire is 55.6% (Figure 4). This is probably due to the fact that older people with higher education work more on intellectual rather than physical work, maintaining a good state of health. Among the respondents who continued working after retirement there were no people who didn't have the level of pre-school or primary education, who had primary school, and incomplete/secondary school education.



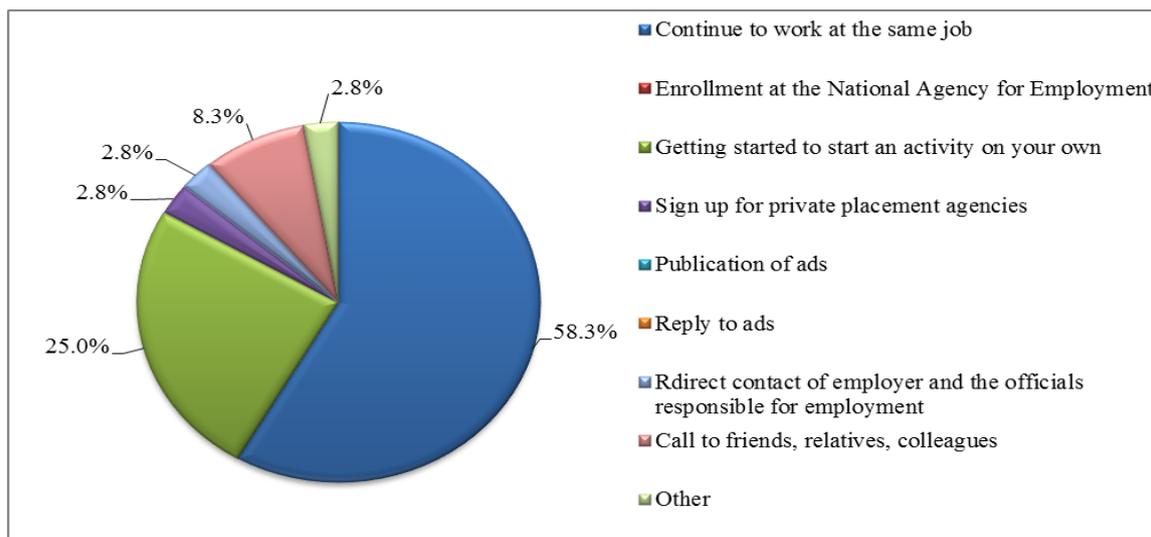
**Figure 4. Distribution of respondents by level of education, %**

Source: author's own development

Most of those who continue to work even after reaching the retirement age, according to the current legislation, work at the same job (58.3% of the total number of respondents). Only 25% of the respondents took steps to independently create a type of activity (Figure 5). Enrollment in private employment agencies is not popular among retirees looking for a job (only 2.8% of respondents used the services of recruitment agencies). An employment opportunity that should not be missed is an appeal to friends, relatives, colleagues in search for a job. Of the total of interviewees, 8.3% took this opportunity to become employed. The respondent who chose the "Other" option specified that there was a staff reduction, but the management, recognizing that he was a valuable person for the enterprise, transferred him to another job within the enterprise. Another way that older people try to find a job is through direct contact with the employer and the officials responsible for employment. But only 2.8% of respondents turned to this opportunity.

It is regrettable that older people are not able to join the National Agency for Employment. In our opinion, this is dictated by the realities of life in the Republic of Moldova, as the elderly are not much demanded on the labor market, with the exception of some activities.

According to the majority of respondents, pensioners need to work where they want and have the skills for this (50%). And the most frequently mentioned way of employing retirees is to maintain the previous jobs (38.9%).



**Figure 5. How did you get your job being already retired?**

Source: author's own development

Before retirement, almost 28% of the total number of respondents worked in the field of Education, science and culture (Table 1). The field of Health care, physical education and sports, and social assistance was represented by 22.2% of respondents. Other areas of activity were poorly represented, especially Trade and Agriculture, by 5.6% of respondents. Analyzing the results of the survey, we can see that a significant part of the respondents preferred to change their field of activity after retirement, preferring Trade and Services to Agriculture, Industry, and Education, science, culture, Health care, physical education and sports, social assistance. The majority of respondents (61%) continue to work in their specialty even after reaching retirement age according to the legislation in force.

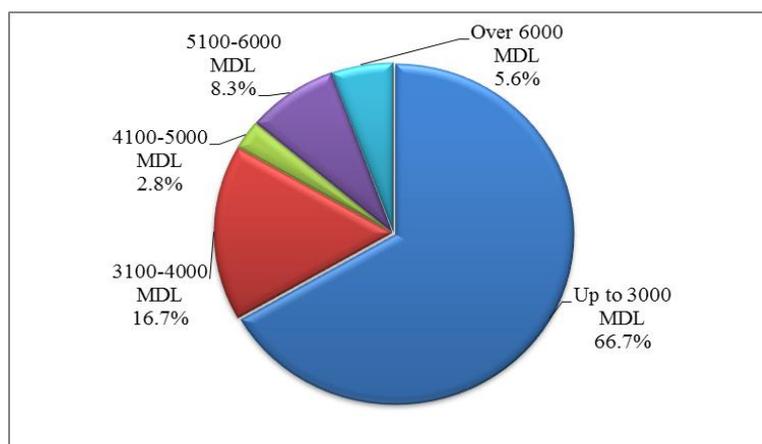
**Table 1. Respondents' field of activity, %**

Field of activity	Before retirement	At present
Agriculture	5.6	0.0
Industry	8.3	5.6
Construction, transport, communications	8.3	11.1
Trade	5.6	19.4
Services	13.9	25.0
Education, science, culture	27.8	16.7
Health care, physical education and sports, social assistance	22.2	16.7
Other	8.3	5.6

Source: author's own development

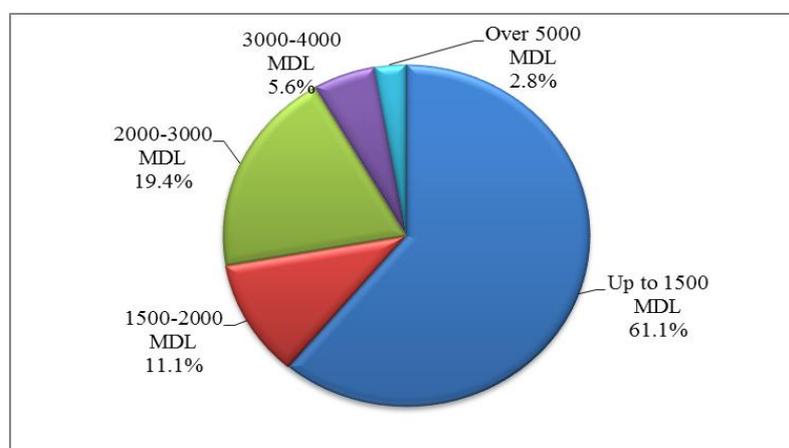
A large number of respondents stated that their salary before retirement was less than 3000 MDL (66.7%), respectively, they currently have small pensions (Figure 6). 61.1% of respondents indicated that the amount of their pension is less than 1500 MDL.

Thus, the precarious financial condition has become the main reason why pensioners continued to work so far. And only 2.8% receive a pension higher than 5000 MDL (Figure 7), having as a reason for continuing their activity, interest in work and desire to work.



**Figure 6. Average monthly income of the respondents before the retirement**

Source: author's own development



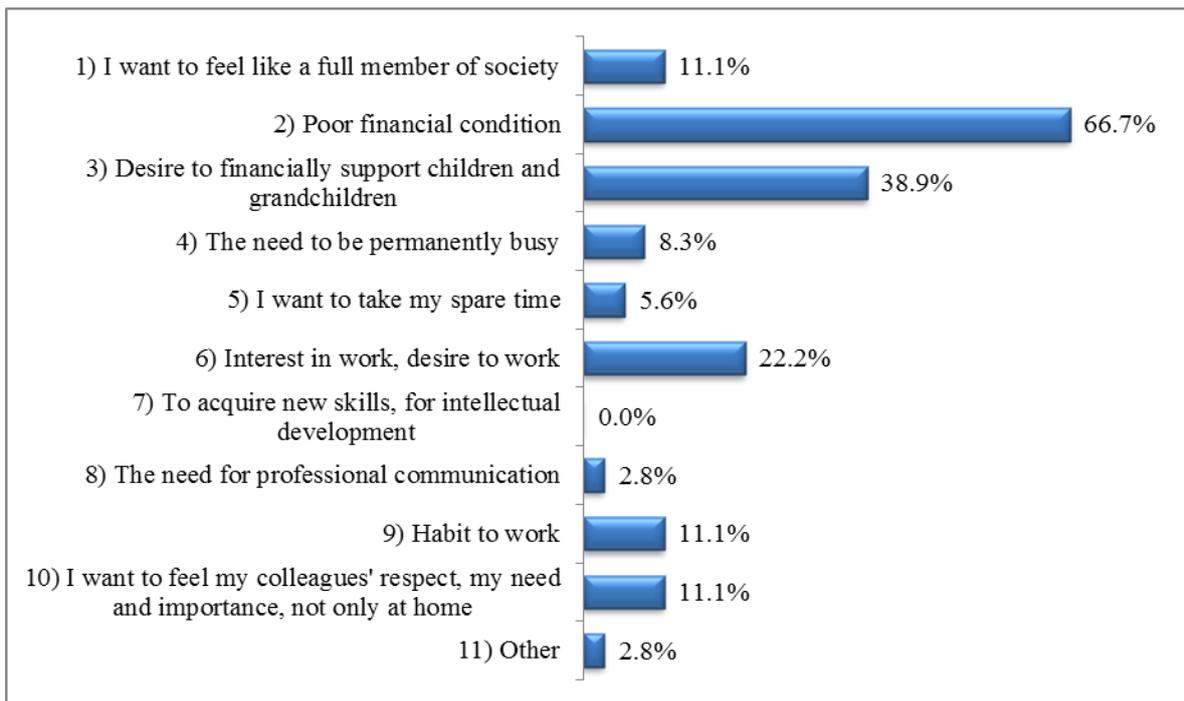
**Figure 7. Size of respondents' pension**

Source: author's own development

Although the material situation of most respondents is currently considered satisfactory or rather satisfactory (~58%), however, some respondents who receive both pension and salary indicate that their financial situation is rather unsatisfactory (16.7%), while others usually encounter an acute need for money (22.2%). Only one person indicated that he was completely satisfied.

Another aspect regarding employment of older people that we are worried about in our study is the number of hours worked per week, based on a 40-hour work week. Analyzing the results of the survey, we found that 69.4% of respondents are employed full-time. And the remaining 30.6% of respondents work part-time. However, 63.9% of respondents expressed their willingness to work longer for a proper payment.

The reasons that encourage people to work after retirement are numerous, often combining precarious financial condition and the desire to feel like a full member of society. The desire to financially help their children and grandchildren is another no less important reason, encouraging older people to continue working. Among other reasons, we can indicate the noble cause: the desire to help people (Figure 8).

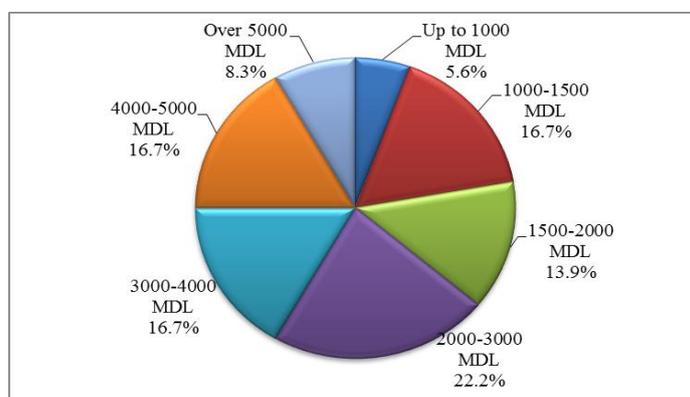


**Figure 8. The main reason that causes the pensioners to work after reaching retirement age according to the legislation in force**

Source: author’s own development

A large number of respondents (86%) consider that their physical condition allow them to work even further, so they are feeling capable of doing productive work in their field of activity as well as having an active lifestyle.

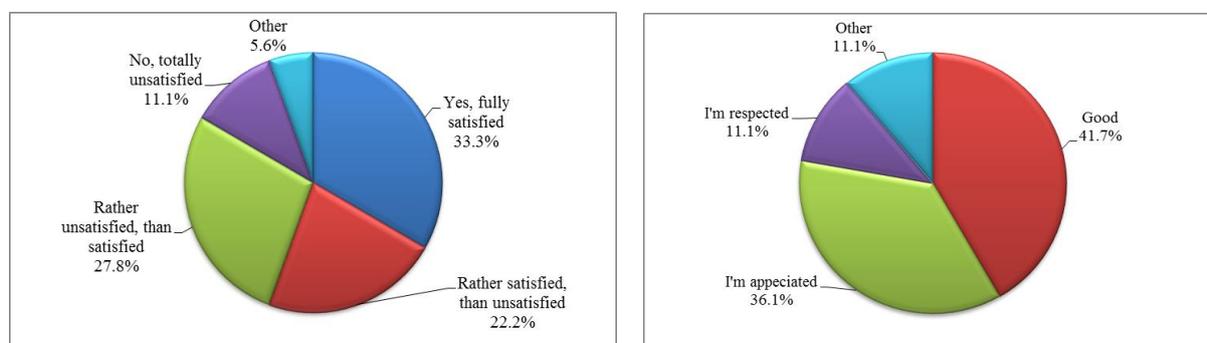
According to current legislation, employment after reaching retirement age provides a certain pension surplus or even represents a large part of the income of older people. Only 5.6% of respondents had the lowest salary amount of up to 1000 MDL (Figure 9). Most respondents indicated that their income as a result of work activity is ranging between 2000-3000 MDL (22.2%). An identical number of respondents (16.7%) had salaries ranging between 1000-1500 MDL, 3000-4000 MDL and 4000-5000 MDL. 13.9% of respondents had a salary in the amount of 1500-2000 MDL. Only 8.3% of respondents indicated that their salary exceeded 5000 MDL.



**Figure 9. Employment income**

Source: author’s own development

Although many respondents are either completely satisfied (33.3%) or somewhat satisfied with their current workplace (22.2%), there are still respondents not satisfied with their work to some extent (38.9% per total) – Figure 10. People stating “Other” option have specified that the salary is low or they simply have no other way, so this is why they continue to work.

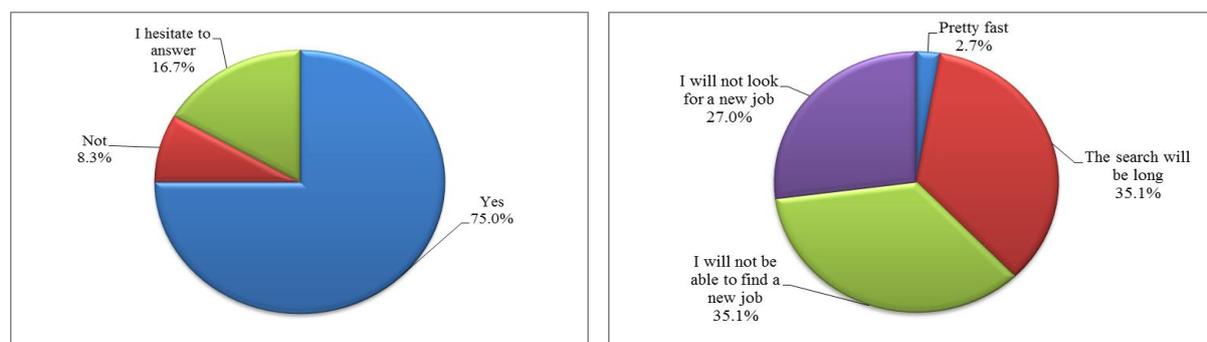


**Figure 10. Satisfaction at workplace and Workplace appraisal**

Source: author's own development

It has to be emphasized that almost all respondents rated their appreciation of workplace as positive. The life and work experience of the elderly must be harnessed by the next generations.

In spite of the fact that older people taking part in the survey rated their assessment of the workplace only positively, 3/4 of respondents believe that there is a high probability of losing their job (Figure 11). Only 8.3% are confident of their future in the workplace, while 16.7% of respondents found it difficult to respond.

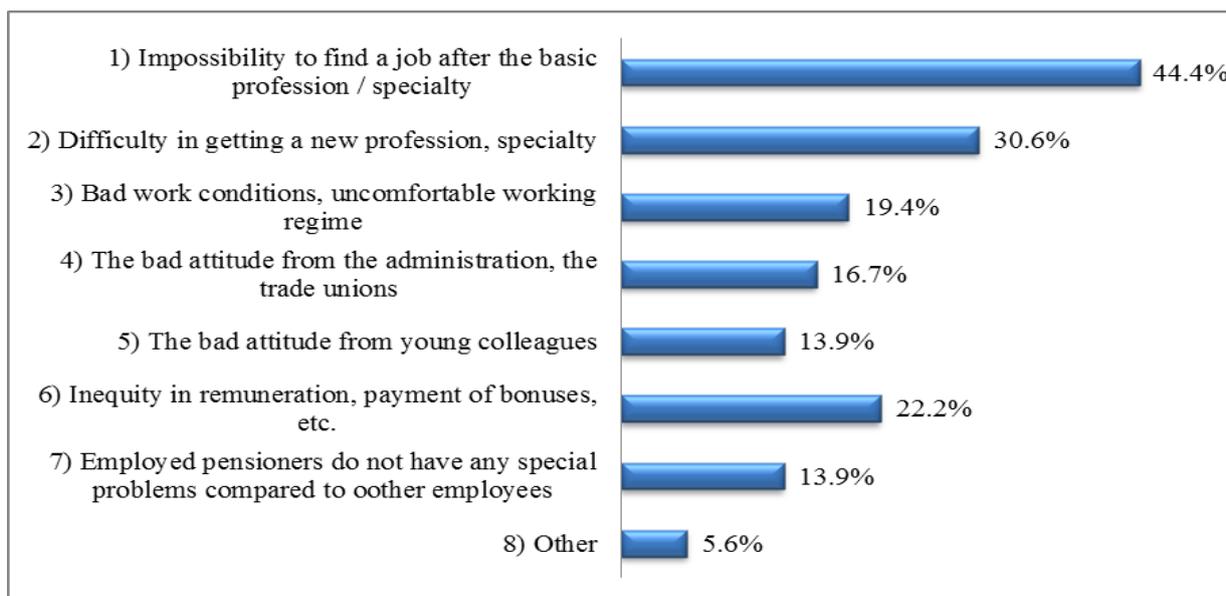


**Figure 11. Possibility of losing workplace and finding a new job**

Source: author's own development

As for the opportunity to find a job, in case of losing the current one, just one person believes that he will find another job quite quickly, while 27.8% of respondents wouldn't even take any efforts to search. 35.1% think they will not be able to find a new job and also 35.1% say that the search will be long.

According to respondents, working pensioners face a number of difficulties among which most often they insist on the impossibility of finding a job after their basic profession or specialty. Under “Other” option, poor health is mentioned (Figure 12).



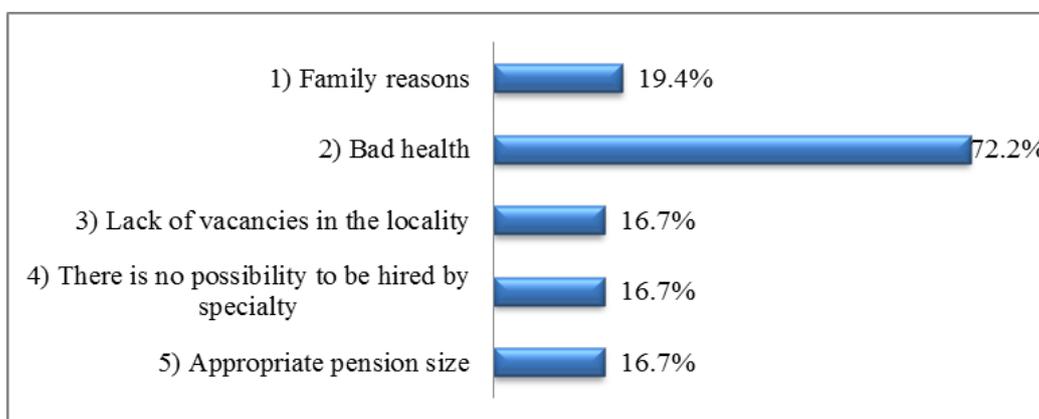
**Figure 12. Difficulties faced by working pensioners**

Source: author’s own development

Many respondents (61.1%) believe that if older people express the desire to continue their work, no one should forbid them. Although some people regret that elderly people are forced to work at an old age (16.7% of respondents), others (16.7% of respondents) support the view that working after retirement has both positive and negative aspects. 2.8% of respondents believe that elderly people should continue to work also at an old age. The same number of respondents believes that pensioners should give way to the younger generation.

On the positive side, we can mention receiving pension together with the salary. In the opinion of a large number of respondents (92%) it is natural to keep both a pension and a salary. Only one respondent considers that the total monthly income of the working pensioner should not exceed a certain level. And 5.6% believe that if the salary is high, then there is no need for a pension, which is small in any case.

Although 81% of respondents appreciated their health condition as satisfactory or even good, however, among the possible reasons for renouncing to work activity is health (72.2%), taking account of its worsening with the passage of the years (Figure 13).

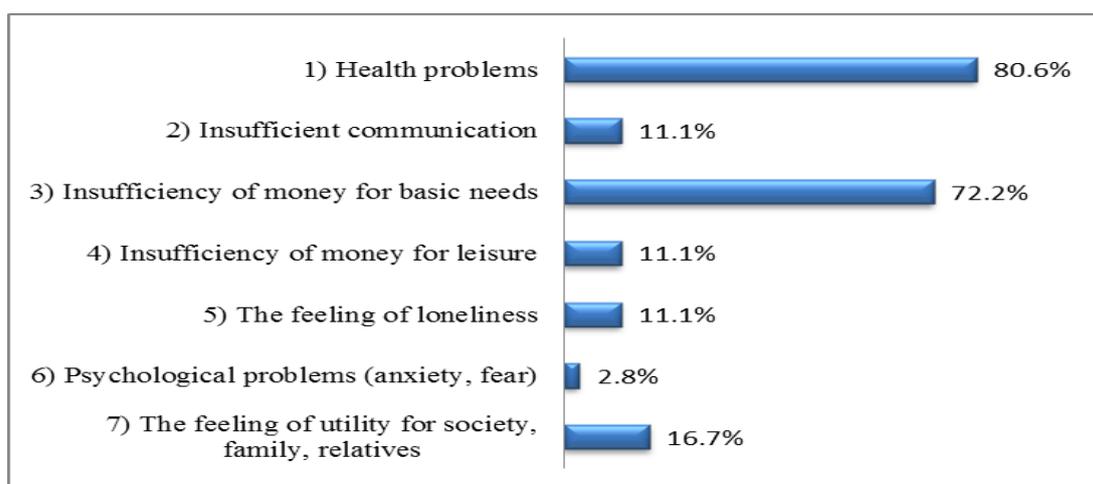


**Figure 13. Possible reasons for quitting work (multiple responses)**

Source: author’s own development

Of particular interest is the fact that, according to respondents, the size of pension is sufficient to cover the needs of the elderly people, so that they no longer continue working after reaching retirement age according to the existing legislation. 78% of respondents believe that this amount should be more than 4000 MDL. Only a small part of respondents believes that an amount of 2000-3000 MDL would be enough. That can be explained by the area of residence. People living in cities need higher incomes to pay for community services, public transport expenses etc.

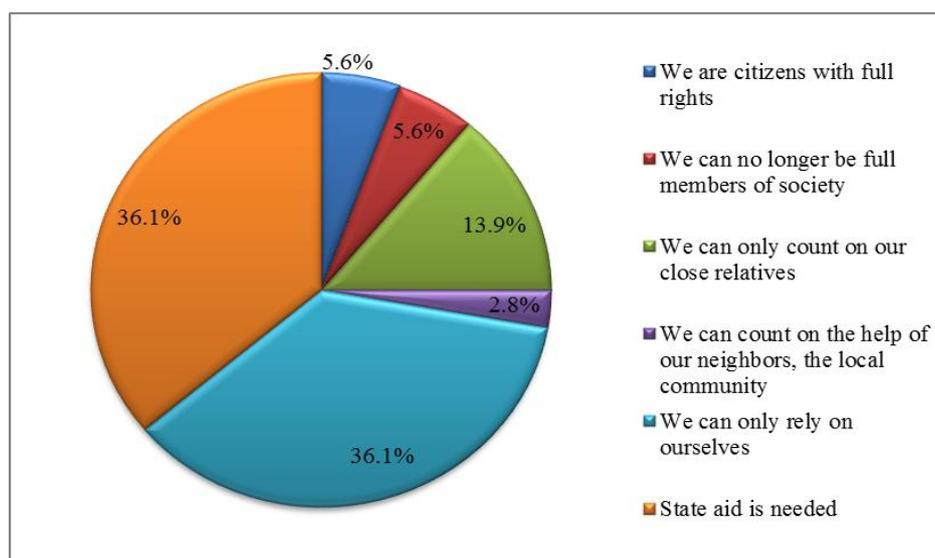
In terms of daily difficulties faced by elderly people, health problems are most often mentioned (Figure 14), as well as lack of money for basic needs. Other difficulties are not so relevant, although they also affect the living standards of the elderly people.



**Figure 14. Difficulties faced by elderly people**

Source: author's own development

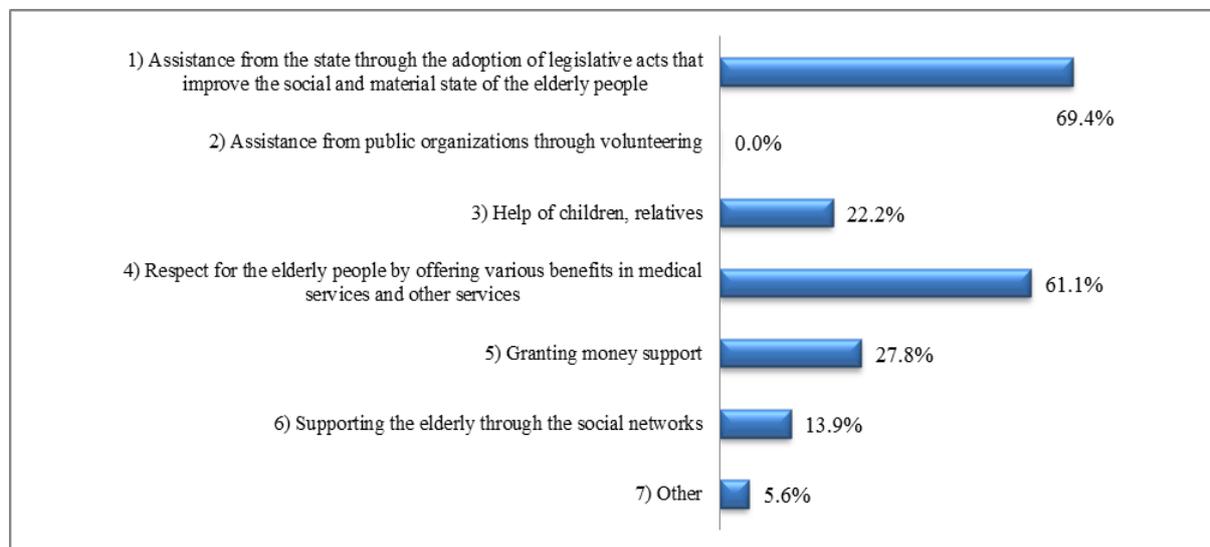
Difficulties that older people face daily make them skeptical regarding the support from the state and make them rely solely on themselves (36.1%). However, 36.1% of respondents still affirm that government assistance is also necessary (Figure 15).



**Figure 15. Elderly people assessment of their life in our society**

Source: author's own development

At the end of the questionnaire, respondents were asked to give their opinion on how to solve the problems that older people face. Most respondents insisted on government assistance to improve the material and social conditions of older people (Figure 16), such as provision of various medical benefits and other services.



**Figure 16. Ways of solving the problems of the elderly people in our society**

Notes: \*1) Assistance from the government through the adoption of legislative acts that improve the social and material conditions of elderly people

Source: author's own development

## 5. Recommendations on reducing the exclusion of the elderly people from the labor market of the Republic of Moldova

Reaching retirement age is traditionally regarded as a “delicate” barrier that does not mean mandatory termination of work activity, but which indicates certain changes in the professional status and competitiveness of elderly people on the labor market. The legislation treats and protects the occupational status of pensioners in a special way. For the State, a pensioner is primarily a subject of social policy, financially protected by a pension. The professional status of an elderly person and the measures necessary to protect this status are secondary.

Older people are not competitive on the labor market. Without making efforts to improve the labor market situation and maintain unchanged the professional status of the pensioner, the State actually transfers the responsibility for protecting the occupational status of the pensioner on the employer.

Having an older employee, the employer may face a number of problems due to the complexity of the professional status of the pensioner. On the one hand, aspects such as length of service, professionalism, and company loyalty can add value to the employee. On the other hand, a modern enterprise exists, as a rule, in a competitive environment where the manager's goal is to develop staff and increase work efficiency. The age of a pensioner significantly reduces his / her prospects and ability to fully meet the employer's requirements. Current legislation does not allow the separation of abilities of an older employee based on

his/her age needs. Often, an employer has to come up with semi-formal strategies to keep older employees as staff members.

The official positions of teachers, mentors, and consultants could help solve such difficulties, make the position of pensioners more legitimate and more justified, and could contribute to the formation of a common positive image of an employed elderly person.

Analysis of data from the conducted study highlighted the main problems encountered by elderly people, which will be described below.

Thus, based on respondents' opinion, they need state assistance in order to maintain a decent standard of living for elderly people. This can be expressed not only in the form of allowances. It is necessary to use innovative methods for including older people in the structure of the labor market.

For elderly people who have reached retirement age not to be dismissed from workplaces, to be placed in the workplace further on, it is necessary to take certain measures to solve the problem of pensioners' employment.

The units of the National Employment Agency have limited opportunities for providing real assistance in finding a job for retired pensioners, referring to the refusal of employers regarding these applicants by age and health condition. In order to increase the number of employed elderly people, the state needs to create special employment services that will exclusively deal with the problems of hiring elderly people, namely: help them at hiring, monitor their health condition, if there are inconsistencies associated with their abilities and/or health condition to assist in finding new jobs.

The problem of State financing of programs and measures to ensure the employment of pensioners (both at the republican and regional levels) requires study.

State assistance for the employment of pensioners involves:

- support for businesses and organizations that create new jobs for pensioners;
- creation of permanent jobs;
- development of an infrastructure of institutions' and enterprises for the employment of pensioners.

A special retirement program could help employed pensioners to generate the income they need for a well-deserved rest after finishing their work activity.

Thus, in our opinion, the State should change the concept of legislation on the pension system, giving pensioners the possibility to work after retirement:

- Pensioners do not need to occupy jobs of interest to young people. This is explained by the policy pursued in recent years by our State, namely the promotion of young workers.
- Employed pensioners, in addition to salary, should receive 70% of the pension, and the rest is accumulated as long as they work, and after completing their work, they receive the entire amount of pension.
- An increase in the size of pensions for employed pensioners in the post-retirement age.

We believe that these innovations could play an important role in improving the position of pensioners.

The measures proposed to reduce the social exclusion of elderly people from the labor market of the Republic of Moldova will allow not only improve the financial position of pensioners and increase their social status, but also use the accumulated experience and knowledge of this category of citizens in order to develop social and other areas of society.

## 6. Conclusions

Overall, after conducted research and detailed analysis of the questionnaires, we can say that practically all respondents participating in the opinion survey continue their work, because their financial situation is precarious due to a small pension that cannot cover even basic needs. However, despite all measures to reduce the social exclusion of the elderly people, measures proposed by the author and those actually undertaken by the State, it should be noted that many elderly people have expressed the desire that the state get more involved, offering both financial support, in the form of an increase in the amount of pension, and social assistance (by guaranteeing free and quality medical services, etc.). Thus, guaranteeing a decent lifestyle for elderly people, they will not be forced to continue working after reaching retirement age (according to the existing legislation), only if for their own pleasure.

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**Rezumat**

*Problema excluziunii sociale a persoanelor vârstnice a devenit actuală nu doar pentru Republica Moldova, dar și pentru un șir de țări europene. Scopul articolului este de a depista factorii care determină excluziunea socială a persoanelor vârstnice în domeniul relațiilor sociale și de muncă și dificultățile reale cu care aceștia se confruntă pe piața forței de muncă din Republica Moldova. În cadrul articolului dat ne-am propus să introducem în circuitul științific sinteza rezultatelor sondajului de opinie privind excluziunea socială a persoanelor vârstnice de pe piața forței de muncă din Republica Moldova, care și după atingerea vârstei de pensionare conform legislației în vigoare, sunt ocupați în câmpul muncii. Conform datelor studiilor empirice, sunt prezentați cei mai importanți factori ai excluziunii persoanelor vârstnice în domeniul social și de muncă: vârsta, nivelul de educație, mediul de reședință, statutul profesional până la atingerea vârstei de pensionare, autoevaluarea sănătății și a nivelului de trai, etc. Rezultatele obținute au contribuit la elaborarea unor recomandări privind incluziunea socială a acestei categorii de persoane pe piața forței de muncă.*

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**Cuvinte-cheie:** *excluziune, persoane vârstnice, piață a forței de muncă, pensionari ocupați în câmpul muncii*

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**Аннотация**

*Проблема социальной исключенности пожилых людей стала актуальной не только для Республики Молдова, но и для ряда европейских стран. Целью статьи является выявление факторов, определяющих социальную исключенность пожилых людей в сфере социально-трудовых отношений и реальных трудностей, с которыми они сталкиваются на рынке труда Республики Молдова. В статье мы намерены ввести в научный оборот синтез результатов опроса общественного мнения о социальной исключенности пожилых людей на рынке труда Республики Молдова, которые, даже после достижения пенсионного возраста, трудоустроены в соответствии с действующим законодательством. Согласно эмпирическим исследованиям, представлены наиболее важные факторы исключенности пожилых людей в социально-трудовой сфере: возраст, уровень образования, место жительства, профессиональный статус до достижения пенсионного возраста, самооценка здоровья и уровня жизни и т. д. Полученные результаты способствовали разработке рекомендаций по социальной включенности этой категории людей на рынке труда.*

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**Ключевые слова:** *исключенность, пожилые люди, рынок труда, работающие пенсионеры*

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