
STRENGTHENING INTERGENERATIONAL SOLIDARITY IN SLOVAKIA VIA PARENTAL PENSION

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Abstract

The currently measure in the pension system of Slovakia in the form of a parental pension will significantly affect intergenerational solidarity. The aim of the paper is to define the characteristics of the parental pension, to point out the advantages and possible risks of the parental pension and to present the results of research

aimed to find out the opinion of pensioners on parental pension. We used the chi-square test to assess the statistical significance of responses to our research question across distinct groups. The results point to the negative attitude of seniors towards the tool. Only 28.5 % of respondents answered positively to the question of whether they agree with the parental pension.

Key words: intergenerational solidarity, parental pension, social policy.

INTRODUCTION

Article 25 of the Charter of Fundamental Rights of the European Union recognizes and respects the right of the elderly to a dignified and independent life [Official Journal of the European Union, 2016]. In order to fight against social exclusion, which is a part of the life of some older persons, the Union recognizes and respects the right to social assistance so as to ensure a dignified existence of people. The population ageing is challenging for society and at the same time it is a matter of intergenerational solidarity and family. In the life cycle, an individual enters a period of old age where his or her way of life changes significantly and where the family becomes an important source of support and mutual assistance. The increasing life expectancy of the Slovak population raises the need for intergenerational solidarity, i.e. mutual support and cooperation between different age groups, which is particularly important in achieving peace of mind for the elderly. As life expectancy and healthy years increase, older family members are participating more and longer in family life. [MaloneBeach, Hakoyama, Arnold, 2018]. The population ageing is considered a natural physiological process that cannot be stopped but people can prepare for it. It represents one of the biggest challenges of the 21st century, as the population ageing causes significant societal changes as well as changes in family relationships. In the Green Paper on Ageing from 2021, the European Commission calls for a discussion on the challenges and opportunities of the ageing European society [European Commission, 2021a]. The demographic change taking place in European countries, including the Slovak Republic, is mainly caused by the decrease in the birth rate and the constant extension of life expectancy. The age structure of the Slovak population changed from progressive to regressive as a result of demographic changes, which creates pressure for changes in the labour market, housing, and health care and will represent a significant factor in the increase in public spending on pension benefits as well as social care for the Slovak population. There are concerns that this could lead to intergenerational conflict between younger and older cohorts due to generational differences in spending preferences of the welfare state [Hess et al.,

2017]. The younger generation prefers public spending on education, while the older generation prefers spending on pension benefits and healthcare. The budgetary asymmetry will not be recovered because the balance of power is shifting towards the elderly [Thijssen, 2016]. In order to avoid conflicts between generations, all European states, based on the resolution of the European Union of Seniors from Prague from 2020, have a special responsibility to strengthen platforms for intergenerational dialogue so as to ensure the best possible models of cooperation between the younger and older population [European Senior's Union, 2020]. The National Active Ageing Program for the years 2021-2030 also declares support for intergenerational solidarity and good intergenerational family relations as the basis for the functioning of the family [MPSVaR SR, 2021].

Currently, based on the ratio of the population aged over 64 to the population aged 20–64, Slovakia is one of the youngest economies in the European Union, but in the future (between 2040 and 2060) it will belong to the fastest ageing countries. While in 2019 there were almost 4 people of productive age (20 to 64 years) per person over 64 years of age, in 2070 there will be only 1.6 of them [IFP, 2021]. Slovak population ageing is expected to slow down after 2060, when the strong population years born in the 1980s will not influence the age composition of the population. At the same time, there will be fewer members of the younger generation, which interferes with the nature of intergenerational solidarity and forms of assistance [Hasmanová Marhánková, Štípková, 2014]. Age asymmetry is particularly pronounced in transfers in pension schemes and health care expenditure.

Intergenerational solidarity refers to different types of transfers and/or gifts that are given to people of different age groups and thus create “social cohesion between generations” [Bengtson et al., 1976; Katz et al., 2005]. These transfers/gifts are made in two directions: from the older generation to the younger and from the younger to the older generation. A characteristic feature of these transfers is that they do not involve any explicit equivalent for the exchange of money, goods, services and time. Transfers can be public or private, with private transfers being intra-family and/or inter-household. Parental pension, which is publicly provided but considers the personal labour market contributions of children, also contributes to strengthening transfers from children to parents. The aim of the paper is to define the main characteristics of the parental pension as a tool of intergenerational solidarity, to point out the advantages and possible risks of the introduction of the parental pension from 2023, and to present the results of a survey aimed at finding out the opinions of seniors on the introduction of the parental pension and intergenerational solidarity.

1. THEORETICAL BACKGROUND

Solidarity is generally understood as the unification of interests, goals, sympathies among members of a group, which is, for example, a family. It represents a social bond [Durkheim, 1977, Wagner, 2001] that contributes to the integration of society in general and prevents individualization and autonomy. Solidarity moves along different dimensions that are related to different spheres of life. Silverstein and Bengtson [1997] pointed to its emotional dimension. According to them, earlier strong emotional bonds in the parent-child relationship predict intergenerational solidarity and the support that adult children provide to their parents. The family is an association of direct reciprocity between generations, and even if the child-parent relationship is not close early in life, parental support increases with time and age [Silverstein, Conroy, Wang, Giarrusso, & Bengtson, 2002]. Bengtson and colleagues [2002] described solidarity as an open-ended and fluid concept that can include negative forms of solidarity. According to Čipkár [2013], solidarity appears as a value that can ensure decent living conditions for all citizens, can contribute preventively to the elimination of social tension or conflicts and support the social cohesion of society. Solidarity in families is understood as help based on free will, yet very often accompanied by a strong sense of duty [Ter Meulen, Wright, 2012].

The term intergenerational relationships [Roberts, Richards & Bengtson, 1991; Bengtson et al., 2002] has also been used in the discussion of solidarity to refer to solidarity between generations [Hammarström, 2005], between parents and their children across the lifespan [Silverstein, Burholt, Wenger and Bengtson, 1998].

The concept of intergenerational solidarity essentially refers to social cohesion between generations [Bengtson et al., 1976; Roberts et al., 1991; Katz et al., 2005]. The literature on intergenerational solidarity has largely developed around the six dimensions that Bengtson and Roberts [1991] originally proposed for intrafamily settings. These include: normative (commitment to roles and responsibilities), functional (assistance and exchange of resources), consensual (agreement in values), associational (frequency and patterns of interactions), structural (opportunity for interaction based on a structural element of the family such as size and proximity of members), and affective (type and degree of positive feelings and reciprocity) solidarity. These dimensions of solidarity provide a valid and reliable instrument for assessing the strength of intergenerational ties [Mangen et al., 1988].

According to Szydlik [2000, 2001], intergenerational solidarity involves, on the one hand, specific behaviours and, on the other hand, a sense of belonging and a close connection between generations in the family. It encompasses a number of aspects

that can be classified into three dimensions, namely the functional, affective and associative dimensions of solidarity. Functional solidarity involves support – giving and receiving money, time and space. This support is provided by the generation that has the necessary resources and means to the generation that needs them [Hortová, Souralová, 2019]. The associative dimension refers to joint activities. The affective dimension involves emotional attitudes.

Based on theoretical approaches, we can perceive social and economic support between parents and children. This intergenerational support is one of the main pillars of family life as well as the functioning of the welfare state [Hashimoto, 1996; Künemund and Rein, 1999]. Within the family, parents generally support their children not only during their adolescence but also when they become independent, while adult children support their parents when they become independent and need help [Finch and Mason, 2003; Lee et al., 1994, 1998; Saraceno et al., 2005; Silverstein et al., 2006]. Supporting children of elderly parents is also essential to bridge the time necessary to ensure individuals have access to both public and private caregiving services. Therefore, even when informal social support is not directly provided, child support is essential for older parents (especially when there are limitations with activities of daily living) and the parent receives appropriate support and care [Choi 1994; Litwin 1997]. The quality and quantity of informal support that individuals receive from their family over the course of generations living together is a significant factor that determines their own economic, physical, psychological, and social well-being [Furstenberg, 2005; Bönke, 2008; Spilerman and Wolff, 2012]. In addition, individuals' position in the social stratification system is significantly affected by the amount of informal supports they can count on [Lee et al. 1994, 1998; Lin 1999; Szydlik, 2004; Olagnero et al., 2005; Fragoso, Valadas, Paulos, 2023]. Within the welfare state, working-age individuals provide economic resources to young people in terms of family support and education, as well as to the elderly in terms of financing pensions and health care. This can be seen not only as a redistribution between age groups, but also affects the succession of generations. With worsening demographics, pension funds are running into deficits and solidarity is potentially weakening, which could lead to intergenerational conflict. In reality, however, there is limited empirical evidence of intergenerational conflicts and theoretical explanations of this paradox are scarce [Thijssen, 2016]. Wisensale [2005] presents evidence against the intergenerational conflict hypothesis, describing in a comparative study how intergenerational equity in economic support and care for the elderly is becoming a global issue and how

intergenerational conflict (or lack thereof) varies across countries due to socio-historical context and existing social policies.

The concept of intergenerational solidarity between parents and children is part of the study of several scientific disciplines. Psychologists, political scientists, and social workers have been researching intergenerational solidarity for a long time. With the growing number of seniors, research on the economic aspects of intergenerational solidarity has been emerging in recent decades. Vidovičová and Rabušic [2003], Vohralíková and Rabušic [2004], Sýkorová [2007], Haškovcová [2010] demonstrated the high intensity of intergenerational assistance in their works.

In addition to the economic context, intergenerational solidarity represents a significant ethical challenge both for an individual and for the entire society. Within a family, economic intergenerational solidarity occurs in the direction from the older generation to the younger one, while practical assistance usually goes in the opposite direction from the younger to the older generation. However, it is influenced by many factors, among which we can include: socio-economic status, education and age of family members, religion, standard of living of the family, form of housing, etc. Within intergenerational families, the needs of multiple family members meet at the same time, requiring strategic decision-making about the reallocation of resources within the family [Carr and Utz, 2020].

From an economic point of view, intergenerational solidarity is often understood as the economically active contributing to social insurance funds, from which pension benefits are subsequently paid. With the worsening demographic development, there is a deficit of pension insurance funds and a rejection of solidarity, which deepens the intergenerational conflict. Just like Hortová, S., Souralová, A. [2019] we decided to study intergenerational solidarity from different view as quantitative approach which we can see in contemporary studies.

2. SOLIDARITY IN THE PENSION SYSTEM OF THE SLOVAK REPUBLIC

Intergenerational solidarity is an important principle applied in the financing of pension systems in most developed countries. The Slovak Republic commenced the fundamental reform of the pension system in 2004, when a three-pillar model of pension security was introduced with the intention of improving its financial sustainability and diversifying sources of income in old age. Solidarity is the dominant element of the first, public pillar, which is continuously financed (the so-called PAYG) and which exerts the greatest pressure on public finances.

The financial tension is caused by the increase in life expectancy, which has increased by 3.46 years for men and 2.4 years for women from 2005 to 2022. Thus, pensioners receive pension benefits longer than in the past, which creates an additional need for financial resources.

Table 1

Trend in life expectancy at birth (in years)

Year	Males	Females
2005	70.11	77.90
2010	71.62	78.84
2015	73.03	79.73
2022	73.57	80.30

Source: Statistical Office of the Slovak Republic.

According to the Ageing Report 2021, the average duration of pension for men in 2070 will be almost 24 years and for women more than 28 years, which is above the EU average [European Commission, 2021]. In the coming years, the age structure of the population will change in favour of inhabitants aged 65+ and 80+, which is caused by a higher quality of life of inhabitants, better health care as well as greater emphasis on prevention.

Table 2

Prognosis of selected demographic indicators

Demographic indicators	Change 2022–2070	2022	2030	2040	2050	2060	2070
Life expectancy at birth							
males	10.7	73.4	75.8	78.1	80.3	82.3	84.1
females	8.7	80.4	82.4	84.3	86.0	87.7	89.1
Life expectancy at age 65+							
males	7.1	15.1	16.7	18.2	19.6	21.0	22.2
females	6.8	19.0	20.6	22.0	23.4	24.6	25.8
Share of the population (65+) in the total population (%)	12.7	17.5	20.6	23.9	28.6	31.3	30.2
Share of the population (80+) in the total population (%)	10.5	3.4	4.7	7.3	8.5	11.6	13.9
Share of the population (80+) on the population (65+) in %	26.6	19.5	22.6	30.4	29.7	36.9	46.6

Source: Eurostat [2023]. Population projections in the EU (EUROPOP23).

All the mentioned facts will have an impact on the public pension system and the need to finance its deficit through payments from the State budget, which will apply the principle of intergenerational solidarity and, due to the growing public debt, this obligation will be transferred to several generations.

Currently, there are less than 1.4 million pension benefit recipients living in Slovakia, of which 78 % are old-age pension recipients. The average amount of the old-age pension exceeded 518.80 euros in 2022 (39.79 % of average national monthly wage), and since the introduction of the pension reform, we have observed an annual increase in the amount of the old-age pension in Slovakia, caused by the growth of wages, from which the amount of newly granted pensions depends, as well as the valorisation mechanism. During the monitored period, the average amount of the old-age pension for females was below the national average of the amount of the old-age pension. In the case of males, we can see the opposite trend, when from 2008 until the end of 2022, their average old-age pension was above the level of the average old-age pension for all recipients.

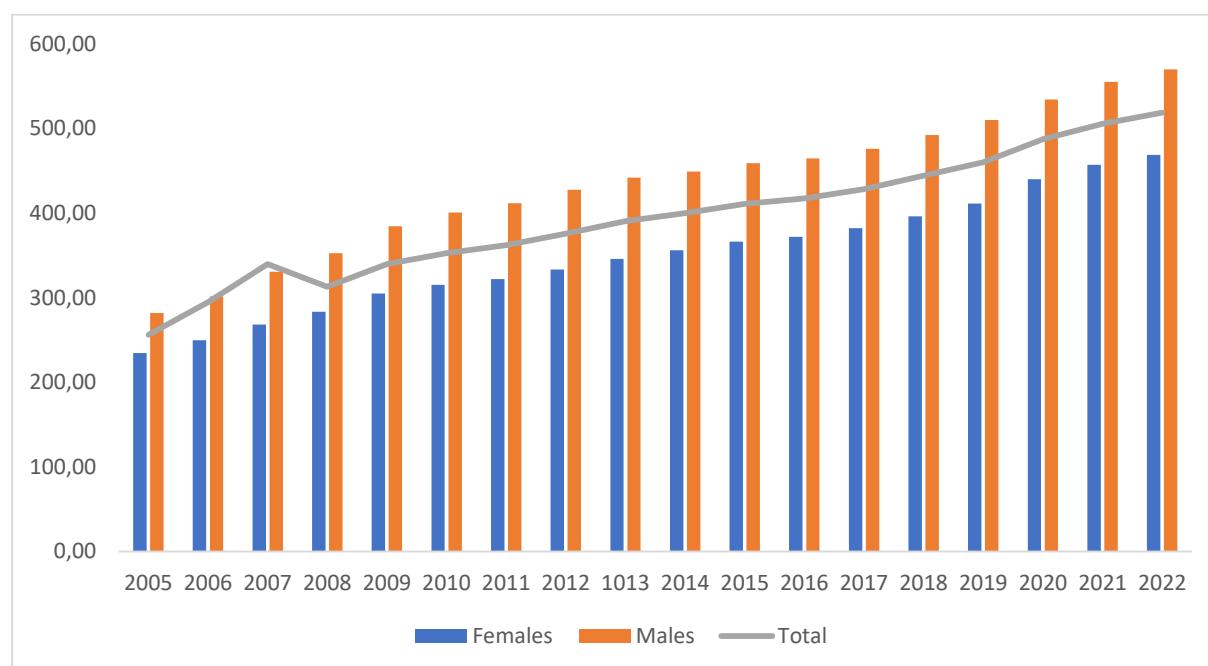


Figure 1. Average amount of old-age pension (solo) by gender (in euro)

Source: Authors' own processing based on data from the Statistical Office of the Slovak Republic.

Lower old-age pensions for females are a reflection of their lower wages during their working life as well as childcare periods and thus inequalities between men and women persist even in the post-productive age. As we can see from Figure 2, the

gender gap in the average old-age pension has been developing positively in recent years, when it has been gradually decreasing since the start of the reform after the initial growth phase since 2012. While in 2005 the gender gap in the average old-age pension was 16.81 %, in 2022 it was 17.7 %. The biggest difference in the amount of old-age pension between males and females was in 2012, when male pensioners had higher old-age pension than female pensioners by 22.07 % on average.

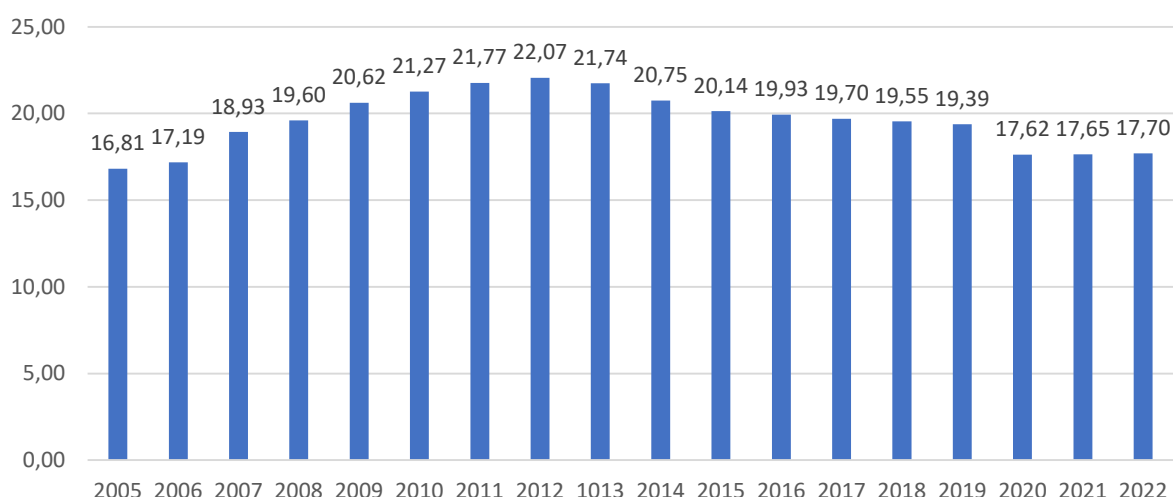


Figure 2. Gender gap in the average old-age pension (%)

Source: Authors' own processing based on data from the Statistical Office of the Slovak Republic.

The period of childcare affects the amount of pensions of persons who have raised children compared to persons who have not become parents. Bonnet and Rapoport [2020] confirmed that gender inequality in retirement increases with the number of children raised. The stated information results from the fact that for the purposes of determining the amount of the pension, the assessment bases from which the state paid contributions for pension insurance are taken into account (the assessment basis of the state for this purpose is 60 % of the average national monthly wage of two years before).

Despite the positive development, the pension of females is still by 17.6 % lower than males' pension. Although the length of retirement for women is longer than for men, this raises the question of the quality of life lived at a lower level of pension benefit. This is also reflected in the higher risk of poverty of females than of males in the retirement age. In 2022, the poverty risk rate for female pensioners was 10.7 % and 7.7 % for male pensioners.

Table 3

The influence of parenthood on the amount of the pension benefit

Newly retired female in 2023	Monthly pension
No children	712 eur
1 child	665 eur
2 children	632 eur
3 children	528 eur
4 children	466 eur

Source: www.rodicovskybonus.sk.

Although the average old-age pension is increasing every year, there is pension inequality among the recipients of pension benefits. In 2022, more than 57.11 % of old-age pension recipients, including those with the concurrent inheritance pension, had a pension of no more than 530 euros (40.64 % of average national monthly wage), which causes their lower quality of life. Less than 17.9 % of the recipients of the solo old-age pension + old-age pension together with inheritance pension found themselves in the income range above 665 euros (50.99 % of average national monthly wage).

Figure 3 also shows the income distribution of pension recipients. Over the last years, we can see a positive change in the representation of pension benefit recipients in individual income bands. From 2011 until 2022, the share of pension benefit recipients in lower income bands was decreasing in favour of an increase in the share of pensioners in higher income ranges. While in 2011 there were most pensioners in the income range from 325.10 to 425 euros, today the highest share is in the income range from 425.10 to 530 euros. The shift was mainly caused by the valorisation of pension benefits as well as higher newly recognized pension benefits.

However, a significant shift occurred in the last two highest income ranges, when in 2022 pensioners in these ranges made up almost 37 %, while in 2011 it was just under 6 %. The increase in the share of pensioners in higher income ranges is caused by the retirement of people who had above-average incomes during their working career and for whom the reform of the pension calculation methodology had a positive effect. Thus, in the pension system, we can observe not only intergenerational solidarity but also solidarity between individual income groups of the population.

Table 4

**Distribution of recipients according to the amount of pension benefits
as of 31st December 2022**

Pension amount (€)	OAP solo + OAP paid together with WP and WrP		EOAP solo + EOAP together with WP and WrP		DP solo + DP together with WP and WrP		Total of OAP, EOAP, DP solo + WP and WrP	
	abs.	%	abs.	%	abs.	%	abs.	%
Up to 130	4 295	0.39	9	0.07	10 267	4.20	14 571	1.07
130.1-200	11 087	1.00	26	0.21	55 328	22.62	66 441	4.88
200.1-265	17 453	1.58	113	0.92	48 080	19.66	65 646	4.82
265.1-325	22 660	2.05	1 488	12.09	35 472	14.50	59 622	4.38
325.1-425	249 259	22.57	3 147	25.56	57 029	23.31	309 435	22.73
425.1-530	325 938	29.52	2 736	22.22	22 942	9.38	351 616	25.83
530.1-665	276 539	25.05	2 296	15.97	9 317	3.81	288 192	21.17
Above 665.1	197 034	17.84	2 496	18.65	6 142	2.51	205 672	15.11
Total	1 104 305	100	12 203	100	251 471	100	1 361 195	100

Abbreviations: OAP – old-age pension, WP – widow’s pension, WrP – widower’s pension, EOAP – early old-age pension, DP – disability pension.

Source: Authors' own calculations based on data of Report on the Social Situation of the Slovak population for 2022 from the Ministry of Labour, Social Affairs and Family of the Slovak Republic. [MPSVaR SR, 2022a].

One of the solutions for increasing pension benefits and strengthening intergenerational solidarity is the introduction of a parental pension into Slovak legislation and practice with effect from 2023. On November 5, 2022, the National Council of the Slovak Republic approved Resolution No. 1697 amending Act No. 461/2003 Coll. on social insurance as amended. The purpose of the legislation is mainly to introduce the so-called “parental pension” into law, which improves the financial situation of pensioners by increasing their pension via the work activity of their children through the assignment of a part of the insurance premium to the child's pension insurance. The right to decide that part of the pension insurance payment will be provided to the person who raised the insured person and who is provided material security in old age is introduced. At the same time, the amendment to the Social Insurance Act aims to improve the long-term financial sustainability of the continuously financed pension pillar by eliminating the so-called “pension ceiling” from the Constitution of the Slovak Republic, which means the redetermination of the

retirement age for people born after 1967 depending on the increase in life expectancy. Such a method of raising the retirement age should be fully manifested after 2030. The measure improving long-term sustainability lies in adjusting the slowdown in the growth of the current pension value to 95 % of the growth rate of the average wage, thereby creating a reserve to compensate for increased expenditure on the parental pension. The correction mechanism lies in the fact that from January 1, 2023, only 95 % of the year-on-year change in the average wage applied for the purposes of determining the adjustment index of the current pension value to all applicants for pension benefits, however, not everyone is be entitled to a parental pension.

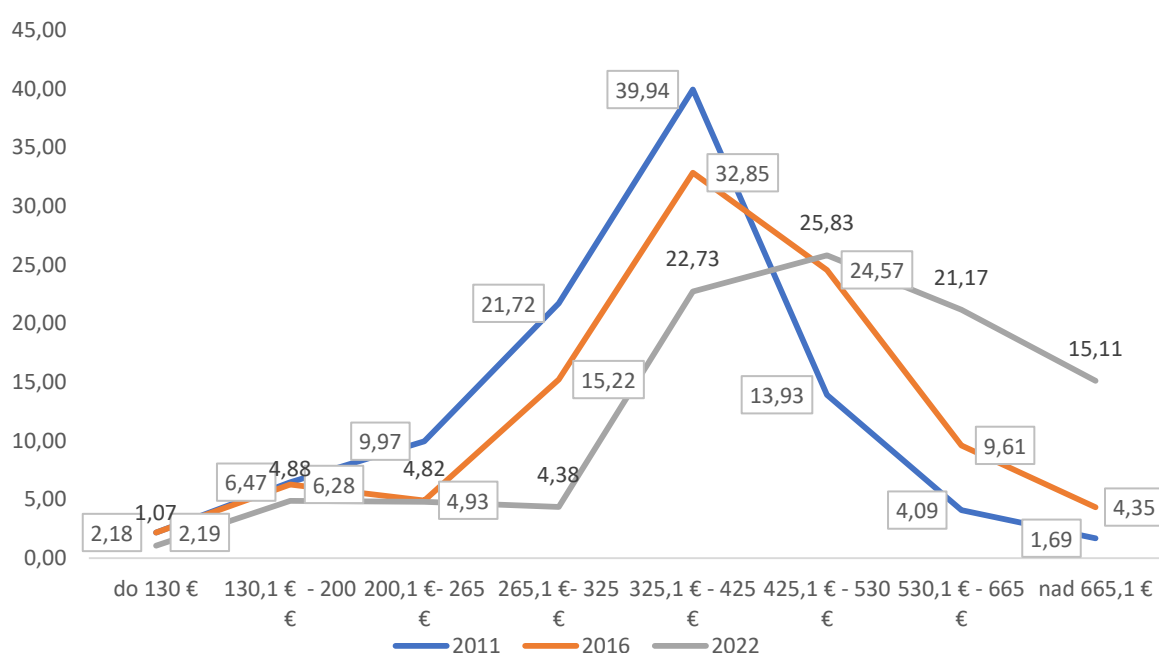


Figure 3. Distribution of pension benefit recipients (OAP, EOAP, DP solo + with WP and WrP) according to income ranges (%)

Source: Authors' own processing based on data calculations of Report on the Social Situation of the Slovak population for 2011, 2016 and 2022 from the Ministry of Labour, Social Affairs and Family of the Slovak Republic. [MPSVaR SR, 2011, 2016, 2022a]

Formula for determining the pension value:

$$ADH_r = ADH_{r-1} \times \left[1 + \left(\frac{PM_{r-1}}{PM_{r-2}} - 1 \right) \times 0,95 \right]$$

where,

CPV – is the current pension value,

AW – is the average monthly wage in the Slovak economy determined by the Statistical Office for the third quarter of the calendar year,

y – is the calendar year from which the CPV is adjusted.

The right to a parental pension and its payment arised automatically from January 1, 2023 to the own parent and adopter of the child, with the possibility of declaring that the parental pension is not to be granted. The claim also arises for the insured person to whom the child was entrusted to replace parental care on the basis of the child's consent statement. The recipient of the parental pension must be the recipient of old-age, disability or civil service pension paid after reaching the retirement age. At the same time, the child must be pension insured for two years before the relevant calendar year. The condition of pension insurance is considered fulfilled even if the child was insured for only one day. The number of affected recipients of old-age pensions was 828.000 in 2023. Table 5. shows the number of recipients for other years.

Table 5

Number of affected recipients of old-age pensions (thousands of persons)

Year	2023	2024	2025
Estimated number of recipients	828.0	836.0	842.5

Source: MPSVaR SR [2022].

The amount of the parental pension has been determined as 1.5 % of one-twelfth of the total assessment bases of the child, from which contributions for old-age insurance were paid, at most in the amount of 1.5 % of one twelfth of 1.2 times the general assessment base. The total amount of parental pensions cannot be higher than 3 % of one twelfth of 1.2 times the general assessment base from which the old-age contributions were paid. The parental pension is excluded from valuation, as its amount changes depending on the amount of the child's assessment base, which preceded the relevant year of receiving the parental pension by two years. At the same time, the parental pension is not considered income, e.g. for the purposes of determining the amount of assistance in material need.

The adopted legislation assumes a negative impact on the public administration budget in the years 2022 to 2025 in the total amount of 822,624,117 euros. According to the data of the Social Insurance Company, the assignation of the contributions will apply to approximately 1,004,000 insured people in 2023, approximately 1,014,000 insured people in 2024 and approximately 1,022,000 insured people in 2025 in case it will be used at 100 %.

The Slovak pension system is built on the principle of solidarity and merit. The newly adopted parental pension violates both of these principles. It is only partially

solidarity-based because low-income children will allocate a lower amount of benefit to their parents than high-income children, thereby maintaining the status of income inequality. Trexima's long-term cost of labour reports [2022] show that more than 60 % of employees earn less than the average wage. It is not meritorious because it does not take into account the expenses spent on raising the children of eligible persons. At the same time, the parental pension shows a high level of involvement of the state in family relations through the granting/non-granting of consent, and at the same time it shows signs of discrimination, as parents whose child has died, works abroad or whose health condition does not allow them to be pension insured are not entitled to it, thus denying intergenerational solidarity. Holub, Šlapák [2011, p. 67] draws attention to the fact that the assimilation of part of the insurance premiums clashes with the concept of free movement of labour and the autonomy of individual member states in regulating the diversity of pension schemes. The parental pension is also discriminatory against pension recipients who do not have children not only by their own decision, but also for health reasons or because they have not found a life partner. In addition to several negative signs, the introduction of the parental pension also deepens the deficit of the pension system in the long term, making it more difficult to consolidate a sustainable pension system as called for by the European Parliament in its report on the Agenda for adequate, safe and sustainable pensions [2013].

Table 6

**The impact of contribution assignation on the balance sheet
of the Social Insurance Company (€)**

Year	2022	2023	2024	2025
Contribution assignation	-300 000	-252 600 300	-273 960 749	-295 763 068

Note: the negative sign (-) represents a worsening of the balance.

Source: MPSVaR SR [2022].

Table 7

**The impact of the introduction of the parental pension on the balance
of the pension system (%)**

Year	2023	2024	2025	2030	2040	2050	2060	2070
Impact on the GDP balance	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3

Source: MPSVaR SR [2022].

3. METHODOLOGY

When introducing new social policy measures, it is advisable to know the opinion of the citizens themselves, who are affected by the measure in question. Their attitude is a subjective reflection of the measure and can give feedback to the makers of the measure, which can affect re-evaluation of the adopted measure and thus contribute to improving the quality of life of recipients of state social policy benefits.

The purpose of the conducted research was to find out the opinion of pensioners (seniors) based on selected socio-economic characteristics on parental pension as a new tool of social policy. To achieve our goal, we formed several hypotheses:

Hypothesis No. 1: We assume the existence of significant gender differences in agreement with the introduction of the parental pension.

Hypothesis No. 2: Especially low-income seniors agree with the introduction of parental pension.

Hypothesis No. 3: Seniors who have children are in favour of the introduction of a parental pension.

Our ambition is to answer the formulated hypotheses and at the same time confirm or refute them. To verify and falsify our hypotheses, we used mixed research in the form of a questionnaire survey. We decided to conduct a questionnaire survey because no one has conducted a survey on the attitudes of seniors towards the instrument and we think it is a suitable method to identify their views. The ethical dimension of the research was taken into account. All respondents were informed about the purpose and intention of the survey at the beginning of the questionnaire. They were further assured that their anonymity would be maintained and the results of the research would be used for scientific research purpose. The target group of the survey were pensioners aged 60+ living in all regions of the Slovak Republic.

The anonymous questionnaire survey in the form of a paper questionnaire was carried out between July and September 2022. Representatives of individual regional centres of the Pensioners' Union in Slovakia assisted us in distributing the questionnaires to the target groups. A total of 2,400 questionnaires were sent by mail, of which 1,235 questionnaires were returned to us, which represents a 51.46 percent return rate. From the returned questionnaires, we had to discard 7 questionnaires due to their incorrect filling, which reduced the number of evaluated questionnaires to 1,228. Open, closed and semi-closed questions were used in the questionnaire. The respondent answered the questions in the form of a selection from predetermined alternative answers, one question was answered freely. For five questions, the respondent had the option of multiple answers.

The 23 questions were targeted at three areas. The first group of questions was focused on the basic characteristics of the studied sample, the next group was aimed at finding out the attitudes towards the introduction of the parental pension, and the last group of questions was related to intergenerational solidarity.

We used the chi-square test to assess the statistical significance of responses to our research question across distinct groups. The chi-square test is a non-parametric statistical method utilized to determine whether there is a significant association between two categorical variables. The chi-square statistic is computed using the observed and expected frequencies, and degrees of freedom determined based on the dimensions of the contingency table. By comparing the calculated chi-square statistic with the critical value, the decision is made regarding the null hypothesis. A rejection of the null hypothesis indicates a significant difference in responses among the groups, while failure to reject the null hypothesis suggests no such difference. IBM SPSS Statistics statistical package was used to create pivot tables from collected data and calculate the share of positive responses to a research question, together with a chi-square statistic calculation in selected categories. Significance level $\alpha = 0.05$ was chosen to assess the critical value of the chi-square statistic from the chi-square distribution table. The results were afterwards interpreted, and implications were discussed in the context of the research question, providing valuable insights into the subject of our research.

4. RESULTS

The questionnaire survey was conducted nationwide, with all regions of Slovakia represented. The representative sample consisted of 1,228 individuals, of which 69.87 % were women and 30.13 % were men. In terms of age structure, respondents aged 66–70 and 71–75 predominated, making up 64.58 % of the total number of respondents. The remainder consisted of seniors over the age of 76 (24.76 %) and in the age group of 60–65 years (10.67 %). Regarding parenthood, 92.02 % of respondents had children and 6.76 % were childless, with the remaining respondents not answering the question. Thus, the introduction of the parental pension will personally affect the majority of respondents. The average number of children per senior was 2 children. Only six respondents stated that they have 6 or more children, which represents less than 0.5 % of respondents. In terms of health, 75.08 % of respondents stated that they are in very good or good health, while 24.92 % of respondents rated their health as poor or very poor. By gender, more than 77 % of men rated their health as good to very good compared to 74 % of

women. More than half of the respondents lived in a shared household with their spouse/partner, 36.56 % lived alone, 8.47 % lived with children, and 3.09 % lived with family. A minimal number of respondents (0.33 %) were placed in a senior care facility, and 0.98 % of respondents did not specify their living arrangement.

When examining the economic situation of households measured by the household's monthly income, several income bands were chosen. The first band ranged from 0 to 350 euros, with 8.14 % of respondent households falling into this category. The second band, with incomes ranging from 351 to 500 euros, constituted 33.71 % of respondent households. The third band, with incomes ranging from 501 to 800 euros, included 29.07 % of households, and the final income bracket, with incomes above 800 euros, comprised 26.55 % of households. 2.52 % of respondents did not answer the question regarding their household income situation. The highest number of seniors were found in the income band above 800 euros, while the highest number of senior women were found in the income band from 351 to 500 euros. The representative sample corresponds to the income distribution of retirees in Slovakia, where men's pensions are higher than women's pensions. The fewest seniors, both men and women, were in the lowest income band.

Table 8

Structure of research sample (n=1228)

Gender	Absolute number	Relative number
1	2	3
male	370	30.13 %
female	858	69.87 %
Age	Absolute number	Relative number
60–65	131	10.67 %
66–70	366	29.80 %
71–75	427	34.77 %
76–80	177	14.41 %
80+	126	10.28 %
n.d.	1	0.08 %
Health	Absolute number	Relative number
very good	42	3.42 %
good	880	71.66 %
poor	291	23.70 %
very poor	15	1.22 %

The End of the Table 8

1	2	3
Residence	Absolute number	Relative number
Village	490	39.9 %
Town	726	59.12 %
n.d.	12	0.98 %
Living arrangement	Absolute number	Relative number
Husband/spouse	586	47.72 %
Partner/partner	35	2.85 %
Alone	449	36.56 %
Child/children	104	8.47 %
Family	38	3.09 %
Senior care facility	4	0.33 %
n.d.	12	0.98 %
Income	Absolute number	Relative number
up to 350 eur	100	8.14 %
from 351 to 500 eur	414	33.71 %
from 501 to 800 eur	357	29.07 %
above 800 eur	326	26.55 %
n.d.	31	2.52 %
Parenthood	Absolute number	Relative number
Yes	1130	92.02 %
No	83	6.76 %
n.d.	15	1.22 %

Source: Authors' own processing.

Only 28.5 % of respondents answered positively to the question of whether they agree with the introduction of the parental pension.

From the tables provided above, a significant difference in the proportion of agreement with the introduction of the parental pension between men and women can be observed. Men are more likely to agree with the introduction of the parental pension compared to women. The difference in the proportion of positive responses to the research question between these two groups is more than 10 percentage points. Hypothesis no. 1 has been verified.

Table 9

Opinion of seniors on the introduction of parental pension by gender**gender * pension_agreement Crosstabulation**

			pension_agreement		
			0	1	Total
gender	male	Count	233	130	363
		% within gender	64.2%	35.8%	100.0%
	female	Count	628	213	841
		% within gender	74.7%	25.3%	100.0%
Total		Count	861	343	1204
		% within gender	71.5%	28.5%	100.0%

Source: Authors' own processing according to statistical programme SPSS.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	13.684 ^a	1	.000		
Continuity Correction ^b	13.175	1	.000		
Likelihood Ratio	13.361	1	.000		
Fisher's Exact Test				.000	.000
N of Valid Cases	1204				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 103.41.

b. Computed only for a 2x2 table

Source: Authors' own processing according to statistical programme SPSS.

When looking at the responses of men and women in terms of income groups, it can be observed that as income increases, the responses between these two groups begin to differ more. In the income groups up to 350 € and 351–500 €, the difference in the proportion of positive responses between men and women is statistically insignificant. Significant differences were observed only in the income groups of 501–800 € and above 800 €, with a higher income associated with a higher difference in the proportion of positive responses.

From the perspective of respondents' income situation, it emerged that across all income bands, the highest number of respondents are against the introduction of the parental pension. However, respondents' income significantly influences the proportion of positive responses to our research question. The relative frequency of positive responses (36 %) is higher in the highest income group with a significant increase compared to the proportion of positive responses in other income groups, while the lowest proportion of responses is observed in the lowest income group (23.5 %).

Respondents from the lowest income band did not show a higher level of agreement with the introduction of the parental pension compared to other income bands. If we extend the low-income group of respondents to include the second income band, we arrive at a similar result. Hypothesis no. 2 has been refuted. Given these findings,

it is possible to consider the attitude of particularly low-income retirees as irrational and potentially influenced by public opinion about this policy. To uncover further correlations, it is necessary to examine the acquired data in more detailed income bands.

Table 10

**Attitude of seniors towards the introduction of parental pension
according to household income (%)**

gender * pension_agreement * monthly_income Crosstabulation				pension_agreement		Total
monthly_income				0	1	
up to 350	gender	male	Count	17	5	22
			% within gender	77.3%	22.7%	100.0%
		female	Count	58	18	76
			% within gender	76.3%	23.7%	100.0%
	Total		Count	75	23	98
			% within gender	76.5%	23.5%	100.0%
up to 500	gender	male	Count	56	22	78
			% within gender	71.8%	28.2%	100.0%
		female	Count	236	87	323
			% within gender	73.1%	26.9%	100.0%
	Total		Count	292	109	401
			% within gender	72.8%	27.2%	100.0%
up to 800	gender	male	Count	82	39	121
			% within gender	67.8%	32.2%	100.0%
		female	Count	181	52	233
			% within gender	77.7%	22.3%	100.0%
	Total		Count	263	91	354
			% within gender	74.3%	25.7%	100.0%
over 800	gender	male	Count	74	61	135
			% within gender	54.8%	45.2%	100.0%
		female	Count	132	55	187
			% within gender	70.6%	29.4%	100.0%
	Total		Count	206	116	322
			% within gender	64.0%	36.0%	100.0%
Total	gender	male	Count	229	127	356
			% within gender	64.3%	35.7%	100.0%
		female	Count	607	212	819
			% within gender	74.1%	25.9%	100.0%
	Total		Count	836	339	1175
			% within gender	71.1%	28.9%	100.0%

Source: Authors' own processing according to statistical programme SPSS.

Based on the responses of seniors with and without children regarding the introduction of the parental pension, it emerged that respondents from both categories do not lean towards the introduction of the parental pension. Hypothesis no. 3 was not confirmed. However, retirees with children are more inclined (29.6 %) to agree with the introduction of the parental pension.

From the survey results, it is evident that whether a pensioner has children has a statistically significant impact on a positive response to the question of whether they agree with the introduction of the parental pension. The higher the number of children, the greater the number of respondents with a favorable stance. Just under 34 % of respondents with more than 3 children are in favor of the parental pension, compared to 31.2 % of respondents with 1 child.

Table 11

**Attitude of seniors towards the introduction of parental pension
according to gender and household income (%)**

monthly_income * pension_agreement Crosstabulation

			pension_agreement		
			0	1	Total
monthly_income	up to 350	Count	75	23	98
		% within monthly_income	76.5%	23.5%	100.0%
	up to 500	Count	293	109	402
		% within monthly_income	72.9%	27.1%	100.0%
	up to 800	Count	263	91	354
		% within monthly_income	74.3%	25.7%	100.0%
	over 800	Count	206	116	322
		% within monthly_income	64.0%	36.0%	100.0%
Total		Count	837	339	1176
		% within monthly_income	71.2%	28.8%	100.0%

Source: Authors' own processing according to statistical programme SPSS.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.757 ^a	3	.008
Likelihood Ratio	11.514	3	.009
N of Valid Cases	1176		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 28.25.

Source: Authors' own processing according to statistical programme SPSS.

Further exploration of the relationships in this area is limited by the low number of childless respondents, as well as the fact that when this group is excluded and responses are examined based on the number of children, the differences in positive responses to the research question regarding the number of children (within the entire dataset and subgroups based on income levels) become statistically insignificant.

The negative attitude towards this tool also influences the perception of the reasons for its introduction by the respondents themselves. From the responses of the respondents, it emerges that the majority (27.6 %) consider the parental pension as a populist measure rather than a systemic solution to the living standards of retirees. Furthermore, 14.4 % of respondents perceive this financial benefit as discriminatory.

Table 12

**Attitude of seniors towards the introduction of parental pension depending
on parenthood (%)**

children * pension_agreement Crosstabulation					
			pension_agreement		
			0	1	Total
children	yes	Count	781	329	1110
		% within children	70.4%	29.6%	100.0%
	no	Count	71	10	81
		% within children	87.7%	12.3%	100.0%
Total		Count	852	339	1191
		% within children	71.5%	28.5%	100.0%

Source: Authors' own processing according to statistical programme SPSS.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	11.088 ^a	1	.001		
Continuity Correction ^b	10.255	1	.001		
Likelihood Ratio	12.895	1	.000		
Fisher's Exact Test				.001	.000
N of Valid Cases	1191				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 23.06.

b. Computed only for a 2x2 table

Source: Authors' own processing according to statistical programme SPSS.

In the survey, we also explored the opinions of seniors regarding the amount of the parental pension. At the time of data collection, the public was informed about the average amount of the parental pension being 25.40 euros for the year 2023 (5.21 % of the average amount of the old-age pension for the year 2020), which was considered appropriate by less than 10 % of respondents. The majority of respondents (44.63 %) were undecided or unable to express their opinion on this matter. However, 41.21 % of respondents consider this amount to be low. While the largest proportion of men (47 %) deem the amount of the parental pension to be low, 48 % of female respondents were undecided. Conversely, 39 % of female respondents expressed that the average amount of the parental pension is low. For both genders, the smallest proportion of respondents consider the amount of the parental pension to be appropriate.

Given the fact that the parental pension can also be considered as a way of implementing the principle of intergenerational solidarity, we were interested in how seniors perceive intergenerational solidarity.

Table 13

**Attitude of seniors towards the introduction of parental pension depending
on number of children (%)**

			pension_agreement		Total
			0	1	
children_number	0	Count	71	10	81
		% within children_number	87.7%	12.3%	100.0%
	1	Count	86	39	125
		% within children_number	68.8%	31.2%	100.0%
	2	Count	440	161	601
		% within children_number	73.2%	26.8%	100.0%
	3+	Count	252	129	381
		% within children_number	66.1%	33.9%	100.0%
Total	Count	849	339	1188	
	% within children_number	71.5%	28.5%	100.0%	

Source: Authors' own processing according to statistical programme SPSS.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.039 ^a	3	.001
Likelihood Ratio	18.695	3	.000
N of Valid Cases	1188		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 23.11.

Source: Authors' own processing according to statistical programme SPSS.

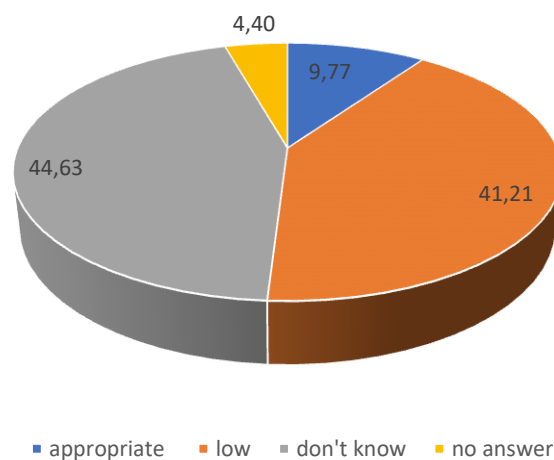


Figure 4. Opinion of seniors on the amount of parental pension (%)

Source: Authors' own processing.

Table 14 presents their responses. Respondents had the option to choose from the provided options as well as the opportunity to express their own perception of intergenerational solidarity. We included in the table only those responses that were selected or mentioned by at least 1 % of respondents.

Table 14

Perception of intergenerational solidarity by seniors (%)

Answer	%
Personal care	30.29
Leaving the property to the next of kin	21.01
No answer	11.89
Other	6.76
Material assistance	6.51
Financial assistance	6.35
Personal care, leaving real estate	4.72
Personal care, material assistance	4.32
Personal care, financial assistance	2.28
Personal care, financial assistance, material assistance	1.22

Source: Authors' own processing.

From the respondents' answers, it emerged that the majority perceive intergenerational solidarity as personal care (more than 30 % of respondents). Another 20 % of respondents indicated the option of leaving property to their descendants, which is approximately 10 percentage points less than personal care. Intergenerational solidarity is associated with material assistance by 6.51 % of respondents. Nearly 7 % of respondents utilized the option “other”, where they mentioned responses such as love, mutual cohesion, or mutual respect. Every tenth respondent did not answer the question.

5. DISCUSSION

The parental pension, as a new benefit provided from the old-age insurance, represents another element of intergenerational solidarity in the pension system of the Slovak Republic. The Slovak Republic is not the only country strengthening pension entitlements for individuals who have raised children. For example, Spain has introduced a 5 % increase in pensions for women who have raised two children, a 10 % increase for women who have raised three children, and a 15 % increase for

women who have raised four or more children. In France, any parent who receives the basic old-age pension and has raised at least 3 children for a minimum of 9 years before their 16th birthday is entitled to a 10 % increase in their pension. Additionally, for women working in manual labor professions, there is the possibility of receiving 50 % of the old-age pension's amount at the age of 60 if they have raised at least 3 children and have accrued a minimum of 30 years of pension insurance. In Hungary, a special contribution to the pension is granted to individuals who cared for their severely disabled child for at least 20 years before becoming eligible for the old-age pension. In Estonia, individuals who have raised children for a minimum of 8 years receive an additional contribution to their pension from the public pillar for 1 to 3 years (depending on the child's birth) of additional insurance coverage. [www.zakonyprolidi.cz]. Since 2020, Slovenia has introduced the possibility of a percentage increase in pensions if an individual does not use the option to retire early due to raising a child. For each child raised, the pension is increased by 1.36 %. The maximum increase in pension amounts to 4.08 % for three or more children. Spain introduced a fixed bonus for increasing pensions for up to 4 children starting in 2022. In 2022, the annual increase for each child raised amounted to €378. Both parents are entitled to the pension increase.

The Czech Republic introduced, starting from 2023, an increase in old-age pensions for each raised child (known as “parenting allowance”) by the amount of 500 Czech crowns per month. “The aim is to acknowledge the contributions of caregivers, their efforts in fostering and raising new contributors to the pension system, while simultaneously providing a flat-rate compensation for the decrease in pension resulting from career fluctuations associated with parenting”. [MPSV ČR, 2022] The amount of the parenting allowance is subject to the same indexation as pension benefits. The entitlement to the so-called parenting allowance is granted to only one of the parents who has taken care of the child to a greater extent for a minimum period of ten years. If a person started caring for the child after the child reached the age of eight, it is sufficient for them to care for the child for at least five years and not cease caring for the child before the child reaches adulthood. In the event that a child dies after reaching the age of five, the condition of caregiving is considered fulfilled if the person personally cared for the child from birth until the time of the child's death. If an individual is granted only a partial old-age pension (for example, a foreigner who worked only a portion of their career in the Czech Republic), the amount of the parenting allowance is reduced by the same proportion as other components of the old-age pension. According to long-term estimates by

the National Budget Council Office [2022], the introduction of the so-called parenting allowance increases the share of additional costs to GDP by 0.2 % of GDP.

In Slovakia, the benefit is differentiated based on the earnings of children, with a legally defined maximum limit, which contributes to improving the living situation of pensioners in Slovakia. Additional income can have a positive impact on the household economy of seniors, which will also be reflected in the country's economic growth. Linking the benefit to the earnings of children working in Slovakia can stimulate the motivation of young people to enter the Slovak job market. The determination of the parental pension itself represents another significant administrative and personnel burden for the Social Insurance Agency. The parental pension amount is not considered as income, thus it does not affect the eligibility of pensioners for other benefits from the social system. An advantage is that the allocation of contributions to the parental pension does not reduce the future pension entitlements of children. On the other hand, the introduction of this benefit imposes an economic burden on the budget of the Social Insurance Agency and its financial coverage through transfers from the state budget, leading to adjustments in pension calculations from January 1, 2023, to the detriment of future retirees.

In the future, the new measure poses a high risk to long-term sustainability as well as frequent political interventions in its operation. This measure is perceived as discriminatory (infertility, child mortality, work abroad, severe health disability of the child, unemployment...), as confirmed by the results of our research. The question also arises regarding the infringement of children's rights through emotional pressure to refrain from taking active measures against parents or disrupting parental relationships and the potential suspension of the parental pension. At the same time, parents obtain personal data of the child resulting from their contribution base, which raises doubts regarding the infringement of rights to the protection of personal data. The benefit also brings income instability in the event of the child's job loss, retirement, or emigration for work abroad.

CONCLUSION

Intergenerational solidarity plays a significant role in the pension systems of the European Union, including Slovakia. The currently introduced measure into the Slovak pension system in the form of parental pension will significantly impact intergenerational solidarity. Retirees who are entitled to parental pension will increase their standard of living due to the reduction in pension entitlements of the

next generation of retirees. At the same time, viewing a child as an investment through which the standard of living of seniors will increase appears ethically problematic.

However, it is necessary to implement changes in pension systems that do not conflict with other legislative norms, such as Law No. 493/2011 on Budgetary Responsibility. Today's expenditures to finance parental pensions will be covered by savings resulting from other legislative amendments to the Social Insurance Act, which will automatically lead to lower future pension entitlements for citizens of the Slovak Republic. At the same time, parental pension undermines the goal of achieving long-term sustainability of the pension system, as it deepens the deficit of the pension system in the long term. The reinforcement of intergenerational solidarity for the current selected generation of seniors will be achieved at the expense of the quality of life of all future seniors through the correction of the current pension value and the allocation of a portion of contributions, which may bear signs of emotional pressure from the parent. In the event that a child decides to suspend the allocation of a portion of contributions for their parent, this step may be considered an encroachment on the parent's rights, further deepening intra-family conflicts. The discriminatory element of the parental pension is also evident among the group of childless seniors or seniors whose children do not work or work abroad, as they are not subject to the allocation of contributions due to childlessness or non-participation in the Slovak labor market. The productive population is deprived of the right to allocate a portion of the insurance premium because their parents are no longer alive. The group of seniors who raised a disabled child, who for objective reasons does not work and had higher expenses in raising the child, will also not participate in the allocation of contributions. The parental pension is oriented towards the time of receiving the pension benefit rather than the period of actual expenses related to raising a child. A systemic change that would compensate parents for raising children should involve adjusting the calculation base from which the state pays pension insurance for individuals caring for children. The inconsistency of this measure motivated us to conduct research aimed at determining the opinions of seniors according to selected characteristics on the introduction of the parental pension. The results of our research on a sample of 1,228 respondents indicate a negative attitude of Slovak seniors towards the implemented tool, as only 28 % of respondents agree with it. Based on sorting the attitudes of seniors considering their differentiated conditions (gender, number of children, income), we proceeded to confirm or refute our hypotheses. Hypothesis

no. 1 was confirmed, as significant gender differences were confirmed in the agreement with the introduction of the parental pension. Hypothesis no. 2 was not confirmed, as low-income senior households are not more supportive of the introduction of the parental pension compared to higher-income senior households. The survey revealed that the number of children does not influence a senior's attitude towards the introduction of the parental pension, as only just under 30 % of seniors with children agree with this tool. Hypothesis no. 3 also was not confirmed. Furthermore, from the results of our research, it emerged that seniors, as recipients of the parental pension, consider the actual amount of the parental pension to be low and perceive its introduction as a populist and discriminatory measure. Our research highlights the negative perception of the introduction of the parental pension by the recipients themselves. Time will tell whether the introduction of this new tool into the Slovak pension system is justified and whether the perception of it will change among both experts and the general public. Slovak society inevitably needs to take measures to mitigate the risks posed by aging while ensuring that these measures do not significantly undermine the role and position of older individuals in society. Inevitable population aging can be alleviated by increasing birth rates, which must be supported by effective family policies, measures to balance work and parenthood, as well as the affordability of housing for young families. The parental pension will be replaced from 1 January 2025 by a tax rebate. Children will be able to remit to each parent who is in receipt of a pension (old-age pension, disability pension payable after retirement age, retirement pension payable after retirement age and disability retirement pension payable after retirement age) a share of the tax paid of 2 % for each parent. According to the new legislation, the Social Insurance Institution will, for the first time in 2026, remit a share of the tax paid for 2025 to pension recipients on the basis of a notification from the Financial Directorate of the Slovak Republic. Under the original system, 876,000 persons of pensionable age would be entitled to a parental pension in 2026, but under the new system the number of beneficiaries will fall to 591,000. The reduction of the parental pension under the consolidation package will result in an improvement in the economy of 0.25 % of GDP [Council for Budget Responsibility, 2024, p. 5].

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