Social Justice and the Old-Age Pension System in the Slovak Republic

Richard Geffert, Denisa Rovenská

Abstract

The aim of the contribution is to examine how eligible voters in the 2020 parliamentary election perceive social justice in relation to the old-age pension system in the Slovak Republic. The sub-objective is to analyse possible significant differences in the perception of social justice among eligible voters in the 2020 parliamentary election in relation to the old-age pension system in terms of their political orientation. 701 respondents (349 women and 352 men) responded to questions asking about their political orientation as eligible voters in the parliamentary election in Slovakia in 2020 and the degree of perceived social justice in relation to the old-age pension system of the Slovak Republic. The results showed the fair distribution of deposits and returns is important for the respondents’ perception of social justice in relation to the old-age pension system of the Slovak Republic. The analyses showed that respondents with different political orientations had different opinions on the extent to which the calculation of the old-age pension should depend on the amount of income.

Key words: social justice; old-age pension system; 2020 parliamentary election; the Slovak Republic

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2 Associate Professor at the Department of Public Policy and Theory of Public Administration, Pavol Jozef Šafárik University in Košice, Popradská 66, 040 11 Košice, e-mail: richard.geffert@upjs.sk. ORCID: https://orcid.org/0000-0002-4873-8691. Psychologist in the Counselling and Prevention Centre, Slovenskej Jednoty 29, 041 32 Košice, e-mail: denisa.andrasiova@gmail.com. ORCID: https://orcid.org/0000-0002-3506-5280.
1. Theoretical background

The issue of systematically exploring and analysing (re)distributive social justice in today’s globalized and metamodern world represents an ever-present space for the creation of new perspectives. Social justice in the old-age pension system as a subsystem of social security is a primary or secondary subject of interest for several scientific disciplines. As a polyparadigmatic object of study, it has received attention from researchers in the field of economics such as Staněk and Ivanová (2016), Košta (2017), Páleník et al. (2012), and Baláž (2012a, 2012b); in the field of law, scholars such as Tkáč (2007), Barinková and Trojan (2001), and Matláč (2012); in the fields of politology and sociology, Radičová (2003), Radičová and Potůček (1998), Geffert (2014), and Kusá (2016); and in the field of psychology, Dalajka (2008), Džuka, Dalbert, and Schmitt (2013), and Rovenská (2017).

Social justice is a separate motive with its own characteristics and influences on each person’s cognitive, affective, and behavioural framework. Schmitt and Maes (2006) say that the assessment of what is fair depends not only on personal and social agreement, but also on the relationships between the parties involved. People need to be sure that they get what they deserve and that they live in a world where these rules are respected and fully operational.

Summarizing the common elements of diverse professional perspectives, social justice can be understood as a state in which (1) deposits and returns are distributed based on certain distributional rules; (2) procedures, norms, and rules regulate the form and manner of decision-making; and (3) the individual is treated with deference and respect, not only by those in authority, but also by others in society (Jost & Kay, 2010).

The vision of social justice lies in system changes through the search for institutional and organizational alternatives that will result in correcting, maintaining, and improving equity and fairness on social, economic, educational, and interpersonal levels (Goldfarb & Grinberg, 2002). It is therefore not surprising that concern for social justice also plays a key role in current discourses on the old-age pension system and its possible reforms.

The old-age pension system, in any country, is one of the areas of social security in which distributive justice can be traced in its level of application. It represents a complex in which the intersection of science and practice is realized; this means research for practice, not just research for research’s sake. Social justice, as an underlying category of social policy, but also of politics as such, is a natural pragmatic object of interest for those who create and administer the system – the subjects – but also for those by whom the system is constructed and who depend on it – the objects. In the fields of theory and research, as well as real-world practice, we can find a number of authors who focus their interest on solving problems of social justice in the social security system – in the old-age pension system at the general level, but also at a narrowly and specifically defined level.
Among the important foreign authors, from the Slovak perspective, who have been dealing with the issue comprehensively for a long time, we can mention, for example, the following researchers and their works – Schokkaert and Van Parijs (2003), Arza and Kohli (2008), Hyde and Shand (2017) and Ponthière (2020).

The fact that this is a global topic is evidenced by a number of works from different parts of the world such as Huber and Stephens (2000), Marier and Mayer (2007), Carmelo (2014), Narayana (2019) and Thovoethin and Ewalefoh (2018).

In the territory of the Slovak Republic, prominent researchers and authors who focus their attention on this complex area of the pension system, including in the context of social justice research, include Lesay (2006), Polonský and Plachá (2017), Bačová et al. (2017) and Bačová and Kostovičová (2018).

The theoretical basis of the analysis is the typology of social policy models by Titmuss (1974), who identified three basic models of social policy – redistributive, corporatist, and residual. The models in question were characterized on the basis of the degree of participation of the state, as the basic subject in social policy processes, as well as on the basis of the position of the objects in terms of their responsibility for their socio-economic situation, both ex ante and ex post. These social policy models can also be used to identify the social policy subsystem – social security – within which the state (together with other public or private actors) (co-)creates the old-age pension system. Social justice is identified through the paradigms of political ideologies – socialism, liberalism, conservatism and their modifications through Heywood’s (2003) typology.

In the Slovak Republic, the old-age pension system is based on three separate fundamental pillars. The first (pay-as-you-go) pillar, compulsory pension insurance, is a benefit-defined and continuously funded insurance scheme, administered by the state-owned Social Insurance Agency (Sociálna poisťovňa a.s.). Its legal basis is Act No. 461/2003 Coll. on Social Insurance, as amended. The second (capitalization) pillar, old-age pension savings, is a contribution-defined insurance scheme funded through capitalization, which is managed by private pension fund management companies. The legislative basis for this pillar is Act No. 43/2004 Coll. on Old-age Pension Savings. The last, third (supplementary) pillar, voluntary supplementary pension savings, is a contribution-defined insurance scheme funded through capitalization, which is managed by supplementary pension fund companies and its normative foundation is Act No. 460/2004 Coll. on Supplementary Pension Savings. The first pillar is primarily based on the application of the principle of merit, but also on the principle of social solidarity in the welfare system. Social justice as another of the key principles of social policy in the old-age pension system is manifested in a number of ways and can be identified predominantly in the second pillar (but also in the third), which is strictly merit-based (for more detail see Geffert, 2020).
Based on the intent of the paper and based on a review of the specialist literature and the theoretical starting points presented above, we pose the following research questions:

- How do eligible voters perceive social justice in relation to the old-age pension system in the Slovak Republic?
- To what extent are there significant differences in the perception of social justice among eligible voters of social justice in relation to the old-age pension system in terms of their political orientation?

The aim of this paper is to examine how eligible voters in the 2020 parliamentary election perceive social justice in relation to the old-age pension system in the Slovak Republic. The sub-objective is to analyse possible significant differences in the perception of social justice among eligible voters in the 2020 parliamentary election in relation to the old-age pension system in terms of their political orientation.

2. Research sample

701 respondents were involved in the research. The research population consisted of 349 women (49.80%) and 352 men (50.20%). The age of the respondents ranged from 20 to 55 years, with a mean age of 37.14 years (SD = 10.19). In terms of highest educational attainment, primary education was completed by 58 respondents (8.30%), secondary education without leaving certificate was completed by 208 respondents (29.70%), secondary education with leaving certificate was completed by 288 respondents (41.10%), and university education was completed by 147 respondents (21.00%). The analysis of employment status showed that 378 respondents (53.90%) were in permanent employment, 71 respondents (10.10%) were on parental leave or stay-at-home, 59 respondents (8.40%) were unemployed, 49 respondents (7.00%) were receiving old-age or disability pension, 49 respondents (7.00%) were self-employed, 48 respondents (6.80%) were studying, 39 respondents (5.60%) were working part-time or on contract, and eight respondents (1.10%) were the owner or managing director of a business. Potential participants were recruited to the research through the 2muse agency as part of an online panel. The research population was obtained by quota sampling on the basis of gender, age, region, settlement size, and education. All research participants were treated in accordance with the ethical principles of research.
3. Method of work and research methodology

The data collection method used to achieve the objective was the online questionnaire method. The author questionnaire entitled ‘Social justice and the old-age pension system of the Slovak Republic’ was developed. The questionnaire was based on knowledge about social justice in the area of Western civilization, as well as on information about the old-age pension system of the Slovak Republic since 1993. We looked for inspiration in research on old-age pension systems in selected EU countries. The questionnaire was supplemented with selected items from the European Social Probe of the main questionnaire of the 2018/2019 ESS9 Round 9: Justice and Fairness (European Social Survey, 2018), Eurobarometer 56.1: Social Exclusion and Modernization of Pension Systems 2001 (Eurobarometer, 2001) and the Investment Profile Questionnaire of Baláž (2009). Titmuss’ (1974) social policy typology and Heywood’s (2003) axiological models of political ideologies were also used in the development of the questionnaire.

The questionnaire consisted of a total of 39 items focusing on social justice issues (six items), the old-age pension system (29 items), and the political orientation of the respondents (four items). The questionnaire battery also included ten socio-demographic variables measuring gender, age, place and nature of residence, level of education, marital status, number of children, employment relationship, and extent of professional experience in finance.

Data collection was provided by the 2muse agency as part of an online panel and took place in December 2021.

4. Analytical strategy

The data were processed using SPSS 20. Content analysis is quantitative (focused on counting and measuring) and qualitative (focused on interpreting and understanding).

Descriptive statistics were used to summarize data from the sample using measures such as the mean and standard deviation. The chi-square test for independence and Fisher’s exact test were used to discover if there is a relationship between two categorical variables. All statistical methods were implemented according to their conditions.
5. Results

In the first step of the analyses, we focused on the basic description of each key variable. Our interest was focused on the respondents’ views on the old-age pension system and the role of the state in it.

We were interested in how respondents think the state itself should fund old-age pensions. The results showed that most of the respondents (52.90%) believed that the state should provide an adequate old-age pension for all, which would be equal for everyone (Table 1). The result suggests that distributional equity is important to the respondents, which emphasizes the equality of deposits and returns that should be ensured by the state.

According to the most preferred answer, ‘the state should provide an adequate pension for all, which would be equal for everyone’, it can be concluded that the majority of respondents perceive the social justice of distribution through the dominance and responsibility of the state as the basic subject of social policy. This answer represents a preference for a redistributive left-wing model of social policy.

<table>
<thead>
<tr>
<th>Type of answer</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>... an adequate pension for all, which would be equal for everyone</td>
<td>371</td>
<td>52.90</td>
</tr>
<tr>
<td>... higher pensions for people who earned more and contributed more to the welfare system</td>
<td>268</td>
<td>38.20</td>
</tr>
<tr>
<td>... a minimum pension for poor people that would cover only their basic living needs</td>
<td>62</td>
<td>8.80</td>
</tr>
</tbody>
</table>

Source: The authors.

Thus, equitable distribution in relation to the provision of old-age pensions by the state as the basic subject of social policy emerged as significant in respondents’ perceptions of social justice. So our next question was naturally directed towards a deeper understanding of this social problem and focused on how much money from the state should go to citizens for their old-age pensions. The largest proportion of respondents (60.50%) said it should be a proportionate share (Table 2). We believe it is possible to identify in that response a need for equitable distribution, the essence of which lies precisely in the fact that individuals judge their relationships with others through an assessment of the ratio of what they put into the relationship to what they get out of it, relative to others. In other words, respondents are of the opinion that what they invested in the state should be returned to them later by the state so that the ratio of deposits to returns is fair. The specific results are shown in Table 2.
Table 2:
How much money from the state should go to citizens for their old-age pensions?
(sorted in descending order) (N = 701)

<table>
<thead>
<tr>
<th>Type of answer</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportionate share</td>
<td>424</td>
<td>60.50</td>
</tr>
<tr>
<td>As much as possible</td>
<td>269</td>
<td>38.40</td>
</tr>
<tr>
<td>As little as possible</td>
<td>8</td>
<td>1.10</td>
</tr>
</tbody>
</table>

Source: The authors.

The results clearly point to the importance of the distribution of deposits and returns for perceptions of social justice. Justice as a social construct is evaluated through the formal indicators of the given society or state. However, the perception of justice is a psychological construct that rests more on the subjective view of the individual, and therefore the notion that ‘justice is in the eye of the beholder’ applies here. This idea is important for the interpretation of further results, because it is not only necessary to know that respondents consider distributional fairness to be an important factor in the old-age pension system, but it is also indispensable to know what exactly they mean by a fair deposit-return ratio. As we found out, the largest proportion of respondents (57.80%) think that the amount of the old-age pension should partly depend on the amount of income earned when the citizen worked (Table 3). This result thus points to the nature of reciprocity in the citizen-state relationship. If a citizen has worked and actively participated in the economic growth of the state during his or her economically productive period, he/she expects the state to subsequently participate so that he/she can live with dignity in retirement. The citizen needs to feel that he/she is not alone in this relationship. The results for this question, in a sense, replicate the proportion of respondents’ answers from the previous question. Also in this case, the largest number of respondents reflects the direction of a ‘proportionate share’ of money from the state to savers – future old-age pensioners. The question of specifying an ‘adequate’ old-age pension again seems to be crucial. Questions also arise in various subjective cases where the citizen – the future old-age pensioner – has not worked. The specific results are shown in Table 3.

Table 3:
According to your opinion, the amount of a citizen’s old-age pension should ...
(sorted in descending order) (N = 701)

<table>
<thead>
<tr>
<th>Type of answer</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>... partly depend on the amount of income earned when he/she worked</td>
<td>405</td>
<td>57.80</td>
</tr>
<tr>
<td>... not depend at all on the amount of income earned when he/she worked</td>
<td>154</td>
<td>22.00</td>
</tr>
<tr>
<td>... depend entirely on the amount of income earned when he/she worked</td>
<td>142</td>
<td>20.30</td>
</tr>
</tbody>
</table>

Source: The authors.
The mindful reader has certainly noticed the fact that the results in Table 1 and in Table 3 offer different conclusions despite the formally similar answers. We assume this contradiction can exist as a consequence of the wording of the questionnaire items. Table 1 shows how respondents perceive the state should provide old-age pensions. Table 3, in contrast, evaluates more general perceptions of how old-age pensions should be distributed. In other words, if respondents focus only on the role of the state in relation to old-age pension distribution, then to a greater extent they lean towards the idea of the humanistic illusion that everyone deserves equality. However, if the state does not figure as a significant element responsible for old-age pensions, then the majority of respondents rather lean towards the idea of individual appreciation and individual merit in terms of old-age pension distribution. Hence, justice is in the eye of the beholder. These results raise new questions in the context of individual perceptions of social justice and old-age pensions and the old-age pension system and offer new stimuli for the research.

Since the citizen sees the state as an equal partner in the context of providing old-age pensions and related matters, in most cases he or she is aware that he or she also has to contribute a certain share to this relationship (again emphasizing the essence of distributive justice – the assessment of the ratio of contributions to returns). Therefore, when asked how much of the money that respondents currently earn needs to be put aside for the old-age pension, the largest proportion of respondents answer that a reasonable proportion needs to be put aside because how much they put aside today only partly determines how much they will have in old age (Table 4). One reason that most respondents answer the question in this way may be the fact that they perceive the Slovak pension system as unstable and risky, as they believe that they will have only a certain part of the money in their old age that they put aside today. However, even this part of their finances is not secure. Another reason may be the negative perception of the current economic situation in the EU, but also in the whole globalized financial world. The overall socio-political-economic insecurity that people (i.e. citizens, and at the same time future old-age pensioners) experience in their daily lives can also be a problem. Again, each respondent may interpret the phrase ‘a reasonable proportion’ quite differently. The answers to this question may also be influenced by how familiar the respondents are with the old-age pension system, in particular the second capitalization and the third voluntary pillars. It reflects to a large extent social justice in terms of percentage contributions in the second pillar, the amount of voluntary contributions in the third pillar and the subsequent appreciation of the invested funds in the guaranteed or non-guaranteed funds of pension fund management companies operating on the Slovak market. The specific results are shown in Table 4.
Table 4:
Of the money I currently earn, I need to put aside ... (sorted in descending order) (N = 701)

<table>
<thead>
<tr>
<th>Type of answer</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>... a reasonable proportion for my retirement, because how much I put aside today only partly determines how much I will have in my old age</td>
<td>452</td>
<td>64.50</td>
</tr>
<tr>
<td>... as little as possible for my retirement, because how much I put aside today does not at all determine how much I will have in my old age</td>
<td>137</td>
<td>19.50</td>
</tr>
<tr>
<td>... as much as possible for my retirement, because how much I put aside today determines how much I will have in my old age</td>
<td>112</td>
<td>16.00</td>
</tr>
</tbody>
</table>

Source: The authors.

After examining the basic descriptive parameters of the selected variables, we decided to investigate whether the political orientation of the respondents is related to their opinions about the old-age pension system. Of the total number of respondents identified as eligible voters in the 2020 parliamentary election (N = 701), 225 identified themselves as right-wing oriented eligible voters (32.10%), 146 identified themselves as centre-oriented eligible voters (20.80%), and 69 identified themselves as left-wing oriented eligible voters (9.80%). 261 respondents were ‘uncategorized’ (37.20%). This category consisted of respondents who (1) did not provide any answer (N = 165), (2) gave the option ‘other political party’ (N = 27), (3) gave the option ‘do not remember’ (N = 21), or (4) gave the option ‘do not want to mention’ (N = 48). The results are shown in Table 5.

Table 5:
Descriptive analysis of respondents’ political orientation

<table>
<thead>
<tr>
<th>Category</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right-wing oriented</td>
<td>225</td>
<td>32.10</td>
</tr>
<tr>
<td>Centre-oriented</td>
<td>146</td>
<td>20.80</td>
</tr>
<tr>
<td>Left-wing oriented</td>
<td>69</td>
<td>9.80</td>
</tr>
<tr>
<td>Uncategorized</td>
<td>261</td>
<td>37.20</td>
</tr>
</tbody>
</table>

Source: The authors.

The chi-square test for independence was used to analyse possible associations between political orientation and selected items measuring respondents’ views on the old-age pension system. All items described above in the descriptive analyses section were included in the analyses.

First of all, the aim was to find out whether respondents’ political orientation is related to opinions on how the state should provide old-age pensions. Based on the analyses, we found that there is no statistically significant association between political orientation and opinion on how the state should provide old-age pensions ($\chi^2(6) = 11.23; p = 0.081$). Respondents with different political orientations do not
have different views on how the state should provide old-age pensions, and most of them, regardless of their own political orientation, think that the state should provide an adequate pension for all, which would be equal for everyone (Table 6).

Next, we wanted to know how respondents’ political orientation relates to their views on how much money from the state should give to citizens for their old-age pensions. As is evident from Table 7, four cells (33.30%) had expected frequencies of less than five. It is known that to use the chi-square test for independence, the expected frequencies in each cell must be greater than five. Since in this case it was not possible to meet all the conditions for using the chi-square test for independence, an alternative – Fisher’s exact test – was used. The analyses showed that there is no statistically significant association between political orientation and views on how much money from the state should go to citizens for their old-age pensions (the value of the Fisher’s exact test was 8.05; p0.196). Respondents with different political orientations do not have different views on how much money from the state should go to citizens for their old-age pensions, as most of them, regardless of their own political orientation, think that a proportionate share of money should go from the state to citizens for their old-age pensions (Table 7).

### Table 6:  
Political orientation and opinion on state provision of pensions

<table>
<thead>
<tr>
<th>The state can provide pensions in different ways. According to your opinion, how should the state provide pensions? The state should provide...</th>
<th>R</th>
<th>C</th>
<th>L</th>
<th>U</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>... an adequate pension for all, which would be equal for everyone</td>
<td>101</td>
<td>79</td>
<td>40</td>
<td>151</td>
<td>371</td>
</tr>
<tr>
<td>... higher pensions for people who earned more and contributed more to the welfare system</td>
<td>101</td>
<td>57</td>
<td>25</td>
<td>85</td>
<td>268</td>
</tr>
<tr>
<td>... a minimum pension for poor people that would cover only their basic living needs</td>
<td>23</td>
<td>10</td>
<td>4</td>
<td>25</td>
<td>62</td>
</tr>
<tr>
<td>Total</td>
<td>225</td>
<td>146</td>
<td>69</td>
<td>261</td>
<td>701</td>
</tr>
</tbody>
</table>

R – Right-wing oriented, C – Centre-oriented, L – Left-wing oriented, U – Uncategorized

Source: The authors.
Table 7: Political orientation and opinion on the share of state money in the old-age pension

<table>
<thead>
<tr>
<th>How much money from the state should go to citizens for their old-age pensions?</th>
<th>R</th>
<th>C</th>
<th>L</th>
<th>U</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>As little as possible</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Proportionate share</td>
<td>143</td>
<td>94</td>
<td>44</td>
<td>143</td>
<td>424</td>
</tr>
<tr>
<td>As much as possible</td>
<td>78</td>
<td>78</td>
<td>52</td>
<td>114</td>
<td>269</td>
</tr>
<tr>
<td>Total</td>
<td>225</td>
<td>146</td>
<td>69</td>
<td>261</td>
<td>701</td>
</tr>
</tbody>
</table>

R – Right-wing oriented, C – Centre-oriented, L – Left-wing oriented, U – Uncategorized

Source: The authors.

We were also interested in how respondents’ political orientation might be related to opinions on the extent to which the amount of old-age pension should depend on the amount of income. The results showed that there was a statistically significant association between political orientation and opinions on the extent to which the amount of old-age pension should depend on the amount of income ($\chi^2 (6) = 20.77; p = 0.002$) (Table 8). Phi ($\phi = 0.172; p = 0.002$) and Cramer’s $V (0.122; p = 0.002$) tests indicated that there is a weak relationship between the variables. Respondents with different political orientations have different opinions on the extent to which the amount of the old-age pension should depend on the amount of income. As can be seen in Chart 1, the most significant differences in the respondents’ opinions are found in the answer that (1) ‘the amount of a citizen’s old-age pension should depend entirely on the amount of income earned when he/she worked’, where this opinion is shared mainly by right-wing oriented voters (43.70%); and (2) ‘the amount of a citizen’s old-age pension should not depend at all on the amount of income earned when he/she worked’, where this opinion was shared mainly by unclassified voters (45.50%).

The research also produced a number of interesting findings on the issue of political orientation in relation to opinions on the amount of old-age pensions and the amount of income. However, these findings are not surprising and largely confirm the inclination of citizens – voters to the classic political value orientation on the scale of right, left, centre. As shown in Chart 1, respondents only had a choice of responses that were related to the amount of income they expected to earn if they worked during their economically active life. Based on the results, it can be stated that the largest share of respondents who perceive as socially fair that the old-age pension should depend entirely on the amount of income earned when the citizen worked is located on the right side of the political spectrum, up to 43.70%, compared to left-wing voters, who perceive this alternative as socially fair - only 9.90%. The socially fair alternative, where the amount of the old-age pension should not depend at all on the amount of income earned when the citizen worked, was found to be the supported by the so-called politically ‘value-neutral’, at 45.50%. Their political axiological orientation cannot be identified explicitly.
on the basis of their choice of a particular political subject, but it can be deduced precisely from their inclination towards a certain type of distributive social justice. Again, the finding that the smallest proportion of politically axiologically identified voters on the left of the political spectrum – 11.00% – agree with the proposition that the amount of an old-age pension should not depend at all on the amount of income a citizen earned while he/she worked is not surprising, either. The relatively smallest differences between the politically axiologically right-wing, left-wing and uncategorized respondents can be seen in the alternative understanding of social justice, in the sense that the amount of the old-age pension should depend partly on the amount of income earned when the citizen worked (the so-called golden middle way).

Table 8:
Political orientation and opinions on the amount of the old-age pension in relation to the amount of income

<table>
<thead>
<tr>
<th>According to your opinion, the amount of a citizen’s old-age pension should ...</th>
<th>R</th>
<th>C</th>
<th>L</th>
<th>U</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>... depend entirely on the amount of income earned when he/she worked</td>
<td>62</td>
<td>28</td>
<td>14</td>
<td>38</td>
<td>142</td>
</tr>
<tr>
<td>... partly depend on the amount of income earned when he/she worked</td>
<td>132</td>
<td>82</td>
<td>38</td>
<td>153</td>
<td>405</td>
</tr>
<tr>
<td>... not depend at all on the amount of income earned when he/she worked</td>
<td>31</td>
<td>36</td>
<td>17</td>
<td>70</td>
<td>154</td>
</tr>
<tr>
<td>Total</td>
<td>225</td>
<td>146</td>
<td>69</td>
<td>261</td>
<td>701</td>
</tr>
</tbody>
</table>

R – Right-wing oriented, C – Centre-oriented, L – Left-wing oriented, U – Uncategorized

Source: The authors.

Chart 1:
Political orientation and opinions on the amount of the old-age pension in relation to the amount of income

Source: The authors.
Finally, we focused on finding out how respondents’ political orientation is related to the opinion on how much money they should put aside for their retirement. We found out that there was no statistically significant association between political orientation and opinion on how much money a respondent should put aside for retirement ($\chi^2(6) = 7.24; p = 0.299$). Respondents with different political orientations do not have different views on how much money they should put aside for their old-age pension, with most of them, regardless of political orientation, believing that they should put aside a reasonable proportion because how much they put aside now only partly determines how much they will have in their old age (Table 9).

Table 9: Political orientation and opinions on the share of money put aside for old-age pensions

<table>
<thead>
<tr>
<th>Of the money I currently earn, I need to put aside ...</th>
<th>R</th>
<th>C</th>
<th>L</th>
<th>U</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>... as much as possible for my retirement, because how much I put aside today determines how much I will have in my old age</td>
<td>32</td>
<td>29</td>
<td>8</td>
<td>43</td>
<td>112</td>
</tr>
<tr>
<td>... a reasonable proportion for my retirement, because how much I put aside today only partly determines how much I will have in my old age</td>
<td>145</td>
<td>96</td>
<td>50</td>
<td>161</td>
<td>452</td>
</tr>
<tr>
<td>... as little as possible for my retirement, because how much I put aside today does not at all determine how much I will have in my old age</td>
<td>48</td>
<td>21</td>
<td>11</td>
<td>57</td>
<td>137</td>
</tr>
<tr>
<td>Total</td>
<td>225</td>
<td>146</td>
<td>69</td>
<td>261</td>
<td>701</td>
</tr>
</tbody>
</table>

R – Right-wing oriented, C – Centre-oriented, L – Left-wing oriented, U – Uncategorized

Source: The authors.

6. Discussion

The old-age pension system and the role of the state in it is the subject of diverse discussions among experts and ordinary citizens alike. There are, therefore, a number of views on what an efficient and, in particular, fair old-age pension system should look like.

The aim of the present paper was to find out what views the selected respondents, as eligible voters in the 2020 parliamentary election, have in relation to the old-age pension system in the Slovak Republic through the perception of social justice.

Of all eligible voters, 65.80% took part in the parliamentary election in the Slovak Republic in 2020. As many as 34.20% of voters did not exercise their civic right and political will (Štatistický úrad Slovenskej republiky, 2020). The big question remains what values are represented by this large part of the population, which in the last election and in this dimension did not express itself clearly and
decisively in terms of opinions and values. The reason may be that these citizens did not identify politically, personally, ideologically or in terms of values with any of the political entities running for office.¹ The results of our research in a sense replicated the results of the parliamentary election in the Slovak Republic in 2020 and also confirmed the existence of a considerably large number of citizens who are uncategorized in terms of participation in the election – up to 261 of our respondents (37.20%). The remaining 62.80% of respondents participated in the parliamentary election in the Slovak Republic in 2020 with the following political orientation – 32.10% right-wing oriented, 20.80% centre-oriented, 9.80% left-wing oriented.

There may be a number of reasons why many people did not participate in the last parliamentary election or did not answer the survey the question about who they voted for. However, finding the answers to such questions was not the aim of the research. Therefore, we believe that there is room for further research that could focus on this issue. As theory and practice show, there is still a significant proportion of citizens – eligible voters who do not participate in elections, and therefore it should be the intention not only of researchers, but also of practitioners to find out what factors are behind the reluctance or disinterest of citizens – eligible voters to engage in public affairs. Findings from such structured research could be an effective tool for designing behavioural interventions based on an understanding of human behaviour and a benefit to policy makers.

The most significant findings of the research showed that, overall, respondents, as eligible voters, primarily shared the view that (1) the state should provide an adequate pension for all, which would be equal for everyone; (2) the state should direct to citizens a proportionate share of the money for their old-age pensions; (3) the amount of a citizen’s old-age pension should depend in part on the amount of income earned when he/she worked; and (4) a reasonable proportion of money should be put aside for old-age pensions because how much people put aside now affects only in part how much they will have in old age.

In our view, these responses thus represent perceptions of social justice within a redistributive leftist model of social policy. Referring to Titmuss (1974), the civic redistributive model, as one of the three basic models of social policy used in OECD member states, is based on the dominance of the state as the basic subject and on extensive redistribution. This approach is highly demanding on public finances, as it does not make the across-the-board allocation of social benefits (financial or material) conditional on explicit means-testing of the objects. It is largely based on the across-the-board (re)distribution by the state of that which has already been initially distributed by the market, thus transferring a large degree of responsibility from the citizen to the state and its subsystems. Here the state plays the role of a fair redistributor against an unfair distributor – the market. Despite the various modifications of this theoretical model in practice, where it is always dependent on the political system of a particular state
and the current government coalition at a particular time, it can be said that it is always about identifying social justice in the welfare system, which is based on a significantly higher degree of responsibility of the state compared to the responsibility of the individual, both for people’s social situations and for the amount of their old-age pensions.

In the Slovak Republic, the essence of (re)distribution is the first pillar of the old-age pension system – the state-owned Social Insurance Institution (Sociálna poisťovňa a.s.), which, to a large extent, essentially decides on the amount of a citizen’s old-age pension (naturally, on the basis of the legislation in force). In fact, this pillar, which in the socialist system was the only pillar of the old-age pension, may be the reason why people historically still perceive the state as the one and only entity that should be responsible for the amount of a citizen’s future old-age pension. This may also explain the fact that the second capitalization pillar within the three-pillar old-age pension system of the Slovak Republic is not functional in such a way that it is potentially economically effective for future pensioners. The second and third pillars of old-age pension saving/investment are based predominantly on the personal responsibility and economic performance of the individual – the citizen saver or investor.

However, the paper did not seek to focus exclusively on the perceptions of eligible voters on social justice in relation to the old-age pension system in general. On the basis of our own experience, as well as knowledge gained from other theoretical or empirical studies, we were interested in whether and to what extent there are possible significant differences in views on the subject from the point of view of political orientation.

Based on the analyses, we found out that there are no significant differences among eligible voters in terms of their political orientation in three of the four opinions about the old-age pension system. In other words, eligible voters with different political orientations do not hold different views on selected issues regarding the old-age pension system. Although respondents have different political orientations as eligible voters, their values and ideologies may be the same (regardless of political orientation). In this respect, it is important to recognize that the values and ideologies of eligible voters may, in practical terms, differ from their political orientation. In our research, we only surveyed political orientations, and did not focus on the specific values and ideologies of the selected respondents, and this may be the reason why the analyses did not reveal significant differences in views on the old-age pension system in terms of the political orientation of the selected respondents – eligible voters. As Bain (in Steele & Breznau, 2019) notes, conceptually the concepts of ‘values’ and ‘ideology’ are distinct from the concept of ‘political orientation’, but empirically they are often measured by the same items in the same research. As noted above, our results indicated a preference for a redistributive leftist model of social policy, and such a model assumes that the individuals who prefer it hold values of fairness and egalitarianism (Steele
Future research should therefore be oriented towards this conceptual level, where values and ideologies are clearly distinguished from political orientation. A research study constructed in this way could contribute to a deeper understanding of citizens not only from the perspective of their behaviour as eligible voters, but also from the perspective of their behaviour as future old-age pensioners.

Thus, significant differences in terms of political orientation were confirmed only in the respondents’ opinions on the extent to which the amount of the old-age pension should depend on the amount of income. As for the respondents – voters for centre-right political entities – it is not surprising to find a relatively high number of them inclined towards a conservative perception of socially fair old-age pensions based on a high level of individual responsibility. The right-wing conservative-liberal voter in the Slovak Republic is, in general, oriented towards a preference for individual responsibility in relation to state redistribution, not only in matters of old-age pensions, but in fact in regard to most socio-economic phenomena. More surprising is the finding that left-wing voters identify themselves only to a small extent with the claim that the amount of a citizen’s old-age pension should not depend at all on the amount of income earned when he/she worked. A possible explanation for this lies in the statement preferred by the majority of the so-called ‘uncategorized respondents’. It can be stated that the largest part of the ‘uncategorized respondents’, up to 45.50%, think that the level of income during one’s economically active life should not be at all decisive in determining the amount of the old-age pension. Such a perception of redistribution is characteristic of those on the centre-left to left-wing side of the political spectrum, where the responsibility for the social situation of objects is transferred to the state as the basic subject of social policy, and hence of social security in old age. Based on a comprehensive assessment of the answers to the question, it can be said that the overwhelming majority of respondents in this respect are situated in the left side of the political spectrum, and it is assumed that if they were to participate in an election, they would prefer to choose a political entity with a left-wing agenda in terms of its understanding of social justice and the dominant responsibility of the state for the future amount of old-age pensions. This assumption is supported by other research studies that consistently argue that people with more left-wing oriented political ideologies lean towards a redistributive model of social policy (see, for example, Laméris, Garretsen, & Jong-A-Pin, 2020; Schwander & Vlandas, 2020).

In medias res (to the heart of the matter) – it has been confirmed that the political entities on the Slovak political scene which have a centre-left to left axiological colouring and emphasize the responsibility of the state in fixing the amount of the old-age pension, appeal to voters who, in terms of their understanding of social justice, identify themselves in the centre-left to left part of the political spectrum. In contrast, centre-right to right-wing voters prefer to choose
political entities that build their understanding of social justice in the area of old-age pensions on the self-responsibility of the objects of social policy – future old-age pensioners (or their descendants).

It is still relevant that leftist political actors perceive social justice in terms of the dominance of the state, as manifested, for example, in the across-the-board increase in old-age pensions. Right-wing political actors emphasize a lifetime of work and merit, which should also be reflected in the mechanism of valorization of the old-age pension through percentage increases. The values base of politics is still a historically stable indicator that resists various transformations even in today’s globalized metamodern world.

The empirical analysis, focused on social justice in the old-age pension system of the Slovak Republic, yielded many interesting findings. These make it possible to form a comprehensive picture of the perception of social justice in the system. Many are interesting but certainly not surprising.

The quantified form of our basic and statistically processed data allows us to work with the data not only at the level of reasoning and hypothetical assumptions, but also in the sense of an initial base supported by empirical facts. The empirical findings show that social justice takes a relative form and depends on its application in practice. It has also been confirmed that there is a relationship between the socio-demographic characteristics of individuals and their perceptions of social justice, but not in every case.

The limitations of the research in terms of interpretation of the results and their argumentation are shown primarily in the fact that (1) there may naturally be other alternative explanations of the phenomena studied; (2) the questionnaire used in the research was created by the author questionnaire and is not standardized on the Slovak population, and therefore it may not be accurate; (3) the concepts of ‘values’, ‘ideology’ and ‘political orientation’ were empirically measured through the same items in the questionnaire and were not sufficiently conceptually differentiated; (4) the research was only cross-sectional; and (5) the research population was not representative.

Regardless of the above limitations, we are convinced that the overall contribution of the research, despite the fact that the results cannot be considered universally valid for the entire population of the Slovak Republic, can be beneficial for the further development of science and research in the field.
7. Conclusion

The aim of this paper was to examine how eligible voters in the 2020 parliamentary election perceive social justice in relation to the old-age pension system in the Slovak Republic. The sub-objective was to analyse possible significant differences in the perception of social justice among eligible voters in the 2020 parliamentary election in relation to the old-age pension system in terms of their political orientation. At the same time, the aim was to find out how the axiological orientation of Slovak political entities in terms of social justice corresponds with the classic typology of political ideologies and with classic models of social policy.

Given the aim of the research, two research questions were asked, with the intention of the research being to find relevant and substantively valuable answers. Summarizing the collected data, we came to the following conclusions:

1. How do eligible voters perceive social justice in relation to the old-age pension system in the Slovak Republic?
   • Our respondents – eligible voters prefer a redistributive left-wing model of social policy; they perceive social justice in the context of distribution through the dominance and responsibility of the state as the basic subject of social policy; in their opinion, the ratio of deposits to returns should be fair (i.e. what they contribute to the state should be returned to them by the state at a later date);

2. To what extent are there significant differences among eligible voters in the perception of social justice in relation to the old-age pension system in terms of their political orientation?
   • A significant difference was identified only in opinions on the amount of the old-age pension in relation to the amount of income; the opinion that the amount of a citizen’s old-age pension should depend entirely on the amount of income earned when he/she worked is held to the greatest extent by respondents who are right-wing oriented voters; the opinion that the amount of a citizen’s old-age pension should not depend at all on the amount of income earned when he/she worked is shared mainly by our respondents who are uncategorized voters;
   • Based on Titmuss’ (1974) typology of social policy models, we conclude that social justice in the Slovak Republic is defined through a redistributive left-wing model of social policy.

We consider that the aim of the paper, and the research as well, has been fulfilled and we assume the research questions have been properly answered.

The issue of perception of social justice in relation to the old-age pension system is topical because the population of the Slovak Republic, as well as of the entire Old Continent, is dying out. As demographic research confirms, the ratio
of the economically active population to the economically inactive population is evolving significantly to the detriment of current and future beneficiaries of old-age pensions. In Western civilization, although we are living longer and the quality of life is increasing, the birth rate has been significantly lower than the mortality rate in recent decades. The quality of life of the senior population, as well as that of other social groups today and ex ante, is directly dependent on resources and socio-demographic and economic indicators. Although the situation in this area varies widely from country to country, the governments of most countries, as well as those of federations of countries such as the EU, are looking for effective solutions to provide the economically inactive population with adequate, appropriate, sufficient social benefits.

Future research should focus on identifying the views of eligible voters on the principles of meritocracy and social solidarity in the old-age pension system of the Slovak Republic in the context of the principle of social justice analysed here. There are also opportunities for exploring potential gender or generational differences in perceptions of social justice in relation to the old-age pension system. Another interesting and certainly valuable research direction would be to analyse the nature of the relationship between social justice and selected socio-demographic indicators, personality factors, political ideology, belief in a just world and views on the old-age pension system in the Slovak Republic.

Endnotes:

1. The political system of the Slovak Republic, as well as other political systems, especially parliamentary democracies, is characterized by the abandoning of partocracy and the weakening of political parties of the classic type. The Slovak political scene, both national and municipal, is dominated by political entities that cannot be described as political parties. Nor do they meet the basic characteristics of the phenomenon.

2. On the basis of monitoring the distribution of assets in pension fund management companies (PFMC) as of January 2022, it can be stated that Slovak citizens who have their finances invested in the capitalization pillar have the most funds in bond state-guaranteed funds, totalling EUR 7,267,874,518.26, which represents 61.3% of the total amount of assets. This is followed by investments in index funds amounting to EUR 2,643,527,323.67, which is a 22.5% share in the total assets of the PFMC. In third place are investments in equity funds amounting to EUR 1,764,343,737.66. Mixed funds account for the smallest share in PFMC assets, where clients have invested monies amounting to EUR 146,484,885.95, representing only 1.5% of assets (Asociácia dôchodkových správcovských spoločností, n.d.).
References:


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