

# **Report on Ageing Survey in RA**

**Yerevan 2009**

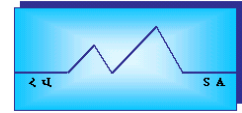
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Additional information on the Survey can be obtained at:

Ministry of Labor and Social Affairs of RA  
3 Government Building  
Republic Square  
00010 Yerevan, Armenia  
Phone: (374 10) 56-53-65  
Fax: (374 10) 56-37-91

National Statistical Service of RA  
3 Government Building  
Republic Square  
00010 Yerevan, Armenia  
Phone: (374 10) 52-43-26  
Fax: (374 10) 52-19-21

UNFPA Armenia  
14 P. Adamyan Street  
00010 Yerevan, Armenia  
Phone: (374 10) 54-34-16  
Fax: (374 10) 54-38-11

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## CHAPTER 1. INTRODUCTION

Population ageing is one of the biggest challenges of our age. The shift in age structure associated with population ageing poses threat to the future of the country. It, nevertheless, should be remembered that the older generation is the intellectual and spiritual value and potential of any state, without which not a single country can survive.

The well-being of the elderly – poverty prevention, granting of retirement and social benefits as well as planning of their economic security throughout their life-span - has always been in the core of the attention of all the countries, though the income is not the single and nor the main factor for the provision of an adequate and as full a life as possible. Housing, health care, social care, transport and social contacts are decisive factors in providing quality life for the older generation. The strategic approaches of the government towards the elderly are mainly related to the poverty risks of the older persons.

The aim of the research “ON POPULATION AGEING” conducted in 2008 was to study the family relationships between the spouses of 50 years of age and over, their living conditions, well-being, employment, retirement and financial security rates.

The older persons are an important stratum of the population, and they need serious attention and support.

### **The stratification of main cluster**

The survey was carried out through two questionnaires.

**The first questionnaire was on household** and was designed for the head of the household with members aged 50 and over. It included the following parts;

- the list of the households;
- the housing conditions of the households;
- the property, receipts and cash inflows of the households;
- the expenses, money orders and other cash outflows of the household.

**The second questionnaire was individual** and was designed for the members of households aged 50 and over and their spouses/partners. The questionnaire consisted of the following parts:

- Social-demographic profile (education, marital status, origin) of the persons aged 50 and more and their spouses
- Health characteristics, restrictions and care;
- Employment and retirement benefit
- The children
- Participation in organization of the household
- Social assistance

- Remittances
- Activities
- Values and approaches.

The selection was based on the data base of all households of the country which was created by the RA NSS on the results of the census of 2001, with the technical assistance of World Bank. For the selection the full database of the households of the country was divided into 4 main groups by their geographical location:

1. Yerevan.
2. Kotayk, Tavush, Gegharkunik.
3. Lori, Shirak, Aragatsotn.
4. Armavir, Ararat, Vayots Dzor, Syunik.

The stratification of the main cluster is important in terms of the provision of the reliability of the survey and obtaining qualitative results. The number of the strata in the groups was formed as follows: 12 communities of Yerevan, while on the level of marzes (regions) all the households were divided into two units – town and village. The villages and the towns constitute ten strata each.

According to that distribution, random, two-stage selection stratificated by regions was generated. All the regions, as well as all the rural and urban settlements were included in the selective sampling according to the proportionality of the households of the selected settlements to the total of the households of the country. First, were selected primary sampling units with Probability Proportional to Size (PPS) method.

Thus, 31 cities out of 49, or 63 per cent of the towns of the country, and 39 villages out of 950, or 4 per cent of all the villages of the country were included in the sampling. In second place, were selected the households to be surveyed. The selection was stratificated according to the ratio of each primary sampling unit in the main cluster. The ratio was calculated according to this formula:

$$p_{hk} = \frac{a * n * M_h^k}{M_h}$$

$$w_{hk} = \frac{1}{p_{hk}}$$

Where

$p_{hk}$  - is the possibility of participation in the selection of  $k^{th}$  primary sampling unit in  $h^{th}$  stratum;

$a$  - is the number of necessary primary sampling units for the selection in the  $h^{th}$  stratum;

$n$  - is the number of the necessary households for the selection

in the  $k^{\text{th}}$  primary sampling unit;  
 $M_h^k$  - is the size of the  $k^{\text{th}}$  primary sampling units;  
 $M_h$  - is the size of  $h^{\text{th}}$  stratum.

### Description of the field works

A staff of interviewers and group leaders was formed for the conduction of the field work of the research. Group leaders were surveying the conduction of the research. Before the beginning of the research special training for the field work staff was organized. After terminating the work in each of the clusters every interviewer has presented the completed questionnaires for validation.

Concurrently was presented the report on sampling. All the data collected underwent logical appraisal and, based on the entered information, a database was created through special program package on data input. The entered data were compared by different operators and then underwent program logical appraisal and were improved according to the received list of errors. As a result, a database of 1,264 households was formed. In the course of the field works the interviewers visited 1,250 households. The average rate of refusals in the country is recorded 5 per cent (Table 2).

*Table 1.*  
**The number of researched households and the cases of refusal by regions (2006)**

Regions	Number of the questionnaires	Number of the households interviewed	Number of the households with no member of age 50 and over	Number of the completed questionnaires	Not conducted interviews by various reasons (per cent)	Refusals (per cent)
Yerevan	759	516	133	383	23	5
Aragatsotn	125	75	12	63	20	10
Ararat	210	147	42	105	33	13
Armavir	196	131	31	100	17	2
Gegharkunik	188	132	37	95	25	5
Lori	216	144	37	107	18	0
Kotayk	243	174	51	123	23	2
Shirak	190	129	31	98	23	6
Syunik	158	119	38	81	24	0
Vayots Dzor	72	41	4	37	10	4
Tavush	143	76	4	72	3	1
Total	2500	1684	420	1264	21	5

The ratio of refusal cases to participate in the survey, which is calculated as refusal case ratio to the total number of the addresses, essentially varies in regions.

The size of sampling was formed taking into consideration the 2 per cent of standard error, with 1.96 factor to achieve the 95 percent level of confidence ( $t^2$  is a factor to achieve the 95 percent level of confidence), where  $deff=2,5$ ,  $n_h$  – is the average size of the households,  $r$  - that the variable must be verified according to the results of the census of 2001 on the share of the population of age 50 and over.

$$n_{hh} = \frac{[t^2 (r) (1-r) (deff)]}{[StErr^2 (p) (n_h) (nr)]}$$

## CHAPTER 2. SOCIO-DEMOGRAPHIC PROFILE OF INDIVIDUALS OVER 50 IN ARMENIA

Households that have members over 50 constitute 2/3 of the overall number of households in Armenia.

In all age cohorts of 50 and over women hold majority (Table 1).

*Table 1*

	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 and over
Women	56%	57%	60%	55%	58%	68%
Men	44%	43%	40%	45%	42%	32%

As it results from the table, in Armenia the female mortality rate abruptly grows at the age of 65-70, since the percentage of women declines in this age group, while the percentage of males increases. The fact that in the male age group of 70-74 the number of widowers is increasing evinces the high rate of mortality among women of that age.

For males the mortality rate reaches its peak after the age of 70.

The following trend is observed: females and males from rural areas live longer than those living in urban areas (by 5 years on average).

The distribution of the marital status and educational qualification among people aged 50 and over has the following description.

### *Marital status*

- 90 per cent of males aged 50-54 are married, while among females of the same age group only 65 per cent is married. 2 per cent of males and 10 per cent of females aged 50-54 were never married. 2 per cent of males and 10 per cent of females of the same age group are divorced or separated. 6 per cent of males are widowers, and 15 per cent of females are widows. This means that the percentage of lonely females outnumbers the percentage of lonely males



(Tables 2 and 3). It is worth mentioning that the highest rate of never married females in that age group is in Yerevan (20 per cent of females living in Yerevan are never married). The highest percentage of widows of that age is registered in Armavir, Ararat, Vayots Dzor and Syunik regions. There are almost no unmarried or divorced males of age 50-54 in Lori, Shirak and Aragatsotn regions.

- There is a certain distinction among the males and females of the age group 55-59. The number of divorced males increases, instead, the number of divorced females drops (with the exception of Armavir, Ararat, Vayots Dzor and Syunik regions where the number of divorced females almost doubles - from 7 per cent to 12 per cent). It is worth noting that males that have never been married of Lori, Shirak and Aragatsotn regions appear exclusively in this age group.
- There is a tendency of growth of the widowhood rate among women of all age cohorts.
- There is a noticeable increase in the number of widows (almost thrice) among females of age 60-64 in Lori, Shirak and Aragatsotn regions. In these regions almost 41 per cent of females of that age (almost every second) are widows, which is a strong index of high mortality rate of males after age of 60. That is to say, the average life ratio in the said regions is lower than the average in the country.
- 14 per cent of males aged 65-69 are widowers and 49 per cent of females are widows (in Yerevan the number of widows constitutes 58 per cent). Only 37 per cent of females of this age group in Armavir, Ararat, Vayots Dzor and Syunik regions and Yerevan are married while the average throughout the country amounts to 45 per cent.
- It is worth mentioning that 100 per cent of males of 65-69 age group are married in Kotayk, Tavush and Gegharkunik regions. This evinces on the one hand, that in our reality the divorced males or widowers even at that age have more opportunities to marry than females. On the other hand females are more independent in life than males.
- Among the males of 70-74 age cohort there are no divorced or singles, they are either married or widowers. In this age group every fifth male in Armenia is widower, while every second female is widow. The number of widowers is higher than the average in Armenia in Lori, Shirak, Aragatsotn (every fourth male) and Armavir, Ararat, Vayots Dzor and Syunik (every third male) regions.
- 34 per cent of males of the age group of 75 and over are widowers and 75-80 per cent of females of the same age group are widows. 63 per cent of males and 19 per cent of females of that age group are married (with rare exception of Kotayk, Tavush and Gegharkunik regions were 30 per cent of females are married).
- That is to say in this age group (and in general along with ageing) there is a substantial increase in the number of single females.

**Table 2****Males (RA)**

	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 and more
Married	90%	89%	93%	86%	80%	63%
Unmarried	2%	2,0%				
Divorced or separated	2%	4%	3%			2%
Widower	6%	5%	4%	14%	19%	34%

**Table 3****Females (RA)**

	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 and more
Married	65%	68%	58%	45%	35%	19%
Unmarried	10%	6%	8%	3%	5%	5%
Divorced or separated	10%	7%	6%	3%	6%	1%
Widow	15%	19%	28%	49%	54%	75%

**Educational qualification:**

- Almost in all age cohorts, apart from the 75-and-over age group, males, unlike females, have another education aside from secondary education. Nevertheless, there are regional distinctions.
- In Kotayk, Tavush and Gegharkunik regions the number of females of age cohort 50-54, who have studied in another educational institution in addition to school, exceeds almost 10 per cent the number of males of the same age. Instead, in the age group of 75 and over 27 per cent of males have studied in another educational institution as compared with 7 per cent of females.
- In Lori, Shirak and Aragatsotn regions females of age cohort 55-69 and 75-and-over have a higher educational qualification than males of the same age. Of special interest is the age group of 75-and-over. 35 per cent of females have studied in another educational institution apart from school compared to 0 per cent of the males.
- Females of age 50 and over more often than males were satisfied with their secondary education. Whereas males in general preferred vocational education or higher education. This can provide an explanation to the fact that in all age cohorts of over 50 the female unemployment rates are higher than that of males. Currently, there is a demand for professionals with higher education or, on the contrary, production workers in the labor market. Nevertheless, the unemployment rate is in general high for this age group, even among males.

## CHAPTER 3. FAMILY AND FAMILY RELATIONSHIPS IN HOUSEHOLDS WITH MEMBERS OF AGE 50 AND OVER

While studying family and family relationships, most of the researchers distinguish two types of interrelations among the spouses: joint and separate. Though these two features on the whole are not of absolute, but of complex and compound character.

In general there is a separation of four fields of interrelations: the care and upbringing of children, domestic duties, decision making (especially on financial matters) and organization and spending of spare time.

Based on the results of the research we'll try to touch upon each of the problems of organization of the said four fields in the households with members of 50 and over, and meantime to disclose the type of interrelation that dominates in the households.

### THE ORGANIZATION OF CARE OF CHILDREN UNDER AGE 14

One of the main purposes of the research was to study the distribution of responsibilities of care of children under 14 among the persons aged 50 and over, their spouses and other members of the family.

Since the notion of care of the children is a large-scale activity, we therefore have divided it into several important components, and the survey was conducted among the care providers according to them.

The responses to the question **“Who clothes or looks after the children while they are clothing?”** unveiled the following interesting facts.

17 percent of residents of Yerevan have answered, “only I or usually I”. 13 per cent of respondents have answered “usually my husband/wife or only my husband/wife”, while 8 percent of the respondents are confident that ‘my wife/husband equally.’ Only 4 per cent of respondents in Yerevan have mentioned other members of households. 57.7 per cent of respondents have answered that the children are clothing on their own. Nevertheless, if we consider the answers of all respondents involved, we'll observe that the residents of Yerevan (though it was predictable) have displayed the highest level of egalitarianism, i.e. more or less equal distribution of duties, since the 40.3 per cent of all respondents who gave the answer ‘my wife/husband equally’ were residents of Yerevan. The level of independence of the children is also the highest in Yerevan. 70.6 per cent of the answers “the children themselves” were received in Yerevan.

Instead, the lowest level of egalitarianism was registered in Armavir, Ararat, Vayots Dzor and Syunik regions, where only wife or other member of the family was exercising that responsibility. Incidentally, both the respondents over age 50 and under 50 have provided the same answer.

14.6 per cent of the respondents in Kotayk, Tavush, Gegharkunik and 6.5 per cent in Lori and Aragatsotn regions have answered ‘my husband/wife equally’. But if we examine all the

answers of the respondents we'll observe that 30 per cent of the respondents who have preferred that answer are from the same region. Among all the respondents merely the reply "only my husband/wife" was distributed equally among the residents of the said regions (almost 41 per cent in each region).

In Kotayk, Tavush and Gegharkunik regions other members of the families practically don't participate in that activity, as no respondent of age 50 and over has chosen the answer "other members of the household."

It is typical (and this tendency is observed in almost all the questions) that if the wife (the mother of the child) is under age 50, then she solely exercises the responsibility of clothing or looking after the children while they are clothing. 57.9 per cent of the respondents under 50 of Kotayk, Tavush and Gegharkunik regions have answered "only myself", comprising 60.1 per cent of the total number of respondents.

The participation level of other members of the family is the highest in Lori, Shirak, Aragatsotn, Armavir, Ararat, Vayots Dzor and Syunik regions.

It is interesting to review the question **"Who clothes or looks after the children while they are clothing?"** from the standpoint of the wife and the husband, to observe whether their answers coincide or contradict each other. It occurs from the answers that the spouses not necessarily share the same opinion. 22 per cent of the spouses who have children under age 14 agree on the opinion that only wives clothe the children or look after them while they are clothing. 38 per cent of spouses adhere to the opinion that it is generally the responsibility of the wife, meaning supposedly that the husband or other members of the family may have certain role in that. Thus, 60 per cent of the spouses aged 50 and over that have children under age 14 have unambiguously mentioned that in their households it is the *responsibility of the wife* to clothe the children. 28 per cent of the respondents have answered that the children clothe on their own.

While analyzing the results of the responses to the next question **"Who puts the children to bed or makes sure of it?"** we have observed the highest level of egalitarianism in Kotayk, Tavush, and Gegharkunik, as well as in Lori, Shirak and Aragatsotn regions, as the answer "my husband/wife and I equally" was distributed almost equally among the respondents from these regions, though within these regions this question wasn't rated high. Within the regions the most popular answer among females was "only I", and among males "usually my wife" or "only my wife" respectively.

Putting the children to bed is considered to be "only or usually mother's responsibility" in Yerevan as well.

For this question as well the highest level of independence is recorded in Yerevan. 50.3 per cent of the respondents in Yerevan have answered that the children go to sleep on their own, meaning that the parents in Yerevan are less controlling than the parents in regions. According to

the figures, the children from Lori, Shirak and Aragatsotn regions are on the second place, since 29,4 per cent of the children of these regions decide on their own when to go to sleep.

The level of the independence of the children while going to bed differs among of the respondents over age 50 and under age 50 in Kotayk, Tavush and Gegharkunik regions. The percentage of respondents under 50 who have answered that “the children go to sleep on their own” is twice higher than that of the respondents over 50 (5.7 per cent against 12 per cent).

Only in Armavir, Ararat, Vayots Dzor and Syunik regions other members of the family are involved in the process of putting the children to bed.

The answers of the 60 per cent of the spouses to the question “**Who puts the children to bed or makes sure of it?**” coincide. The same as with the clothing of the children, putting the children to bed is considered *mainly to be the responsibility of the wife*. Though, meantime, 33 per cent of the respondents have mentioned that the children go to bed on their own.

To the question “**Who stays with the children when they are sick?**” 74.9 per cent of the respondents in Lori, Shirak and Aragatsotn regions have answered ‘my husband/wife equally’. Though within the region the answer was mainly “usually my wife”. The highest rates of the answer “the children stay all by themselves” persist among the respondents of the same regions.

The distribution of the answers is quite different in Yerevan. It becomes evident from the answers that generally the mother stays at home with the sick child, and, rarely, other persons who are not household member. There are almost no other options.

The role of persons (not household members) who stay with children when they are sick besides Yerevan is quite high in Lori, Shirak and Aragatsotn regions.

We came across cases when other members of the household stay with the sick child only in Armavir, Ararat, Vayots Dzor and Syunik regions. Among all the respondents only the residents of these regions offered this answer to the question (100 per cent).

56 per cent of the spouses have unambiguously answered that when the children get sick it is *the mother who usually stays* at home with them. Only 5.14 per cent of the spouses think that both of the spouses should equally assume the responsibility of the care of the sick child.

As regards the question “**Who plays with the children?**” only in Yerevan 61.6 per cent of the respondents have answered that both parents play with the children equally. Nothing of the kind was registered in Armavir, Ararat, Vayots Dzor and Syunik regions. In other regions 1/3 of the respondents have answered that both parents play with the children.

In Lori, Shirak and Aragatsotn regions the children take care of themselves and play on their own (61.6 per cent of all the respondents and 29.4 per cent of the respondents within the regions gave similar response).

It is worth noting that no members of households or other people are involved in this.

Another interesting observation: in Armavir, Ararat, Vayots Dzor and Syunik regions only one of the parents plays with the children. No cases of equal involvement of parents or children playing on their own are registered.

The residents under 50 of Kotayk, Tavush, Gegharkunik, Lori, Shirak and Aragatsotn regions have more often mentioned about the participation of their spouses than the residents over 50.

It is typical that 42 per cent of the spouses are inclined *to equally assess his/her and the spouse's (husband/wife) share in playing with the children*. 27 per cent of the spouses have unambiguously indicated, that *mainly the mother* plays with the children. As regards the opinion on children playing on their own 13.6 per cent of the spouses agreed in views.

Mainly mothers **help the children with their homework** (according to 40 per cent of the households). Equal participation of both of the parents was only recorded in Lori, Shirak and Aragatsotn regions (57.5 per cent of the respondents), as well as in Kotayk, Tavush and Gegharkunik regions (33.8 per cent). It is worth mentioning that within these regions it is the most common reply in Lori, Shirak and Aragatsotn (25.8 per cent), and in Kotayk, Tavush and Gegharkunik (35 per cent) regions.

Only in Lori, Shirak and Aragatsotn regions the respondents indicated that the children do their homework on their own to greater or lesser degree (every fourth of the respondents within the region), without any assistance or supervision. In all other regions parents (mostly mothers – 40 percent) necessarily participate in or supervise that process.

Unlike the previous question, representatives from different age groups have similarly answered to the question.

Only 17.3 per cent of the spouses have stated that equally help the children in their homework.

Equal participation of parents was registered in *accompanying the children to and back from school, day care center or nanny* in the answers of the residents of Kotayk, Tavush and Gegharkunik regions (80.7 per cent among the respondents who have chosen this answer and 37.4 per cent within the region).

As in the case of the illness of the children, cases when other members of households accompany the children to and back from school were recorded only in Armavir, Ararat, Vayots Dzor and Syunik regions. All the respondents who have chosen this answer were from the said regions. Children are more independent in Yerevan, Lori, Shirak and Aragatsotn. While the children of Armavir, Ararat, Vayots Dzor and Syunik regions are totally dependent, somebody from the household, mainly mother or other member of the family accompanies them to and back from school.

While summarizing we conclude:

- ***In Yerevan*** parents of age 50 and over with children under 14 *more or less equally share the responsibilities with their spouses only in clothing and playing with children*. On the other hand, in Yerevan, as compared with other regions, the percentage of children who clothe and go to bed on their own without parental assistance and supervision is extremely high. In all other cases, i.e. stay at home with children when they are sick, help them with their homework, accompanying children to and back from school, the responsibility lies with the mother. Other members of the household almost don't participate in the care of the children in Yerevan. At least the respondents almost haven't pointed such cases. Instead, there are cases in Yerevan, when not a household member stays with the sick child. 67.5 per cent of Yerevan residents have mentioned that they are satisfied with the existing distribution of responsibilities within the household members and other persons.
- ***In Kotayk, Tavush and Gegharkunik regions*** parents of age 50 and over with children under 14 *more or less equally share the responsibilities with their spouses only in putting the children to sleep or accompanying them to and back from school or day care center*. In almost all other cases of children's care we observed extremely low level of children's independence in these regions. In these regions, as in Yerevan, other members of the household almost don't participate in taking care of children. The main performer is the mother. Though, in these regions, as in Yerevan, there are cases when other people stay with the sick child.
- ***In Lori, Shirak and Aragatsotn regions*** parents of age 50 and over with children under 14 *more or less equally share the responsibilities with their spouses only when there is a need to stay with the sick child, or help with the homework*. Almost insignificant is the role of other members of the household in taking the care of the children. Almost half of the parents of age 50 and over (46 per cent) in the region aren't satisfied with the existing situation. Among all the respondents in the region 80 per cent of parents of age 50 and over are not pleased with the distribution of responsibilities. The children from these regions are somewhat independent in the following matters: going to sleep, staying alone when they are sick, playing on their own, doing homework on their own and going to school and coming back on their own.
- ***In Armavir, Ararat, Vayots Dzor and Syunik regions*** *other members of the household are quite active in taking care of the children*. Though the distribution of the responsibilities causes mainly favorable reaction within the region, nevertheless the satisfaction rate of the residents of these regions is the lowest in the total results.
- Residents of Yerevan aged 50 and over are the most dissatisfied and meanwhile satisfied respondents with the distribution of the responsibilities between the spouses. In Kotayk , Tavush and Gegharkunik regions the representatives of the age group over 50 are more satisfied than those under 50.

It is no secret that the day-care centers, preschool institutions, extended care groups, nannies are either lacking or their number is insufficient or they are inaccessible (in case they require payment) for the majority of the population except Yerevan. This is the principal reason why the respondents have mentioned that in general they don't use such services. Among all the respondents a large amount of users was registered in Yerevan, and Lori, Shirak and Aragatsotn regions, i.e. among the residents of towns with developed infrastructure. In other regions the number of the users amounts to 0 per cent.

#### **CHILDREN OF AGE OVER 14**

- ✚ Children over 14 and living with parents aged 50 and over have the following marital status:
  - Among the boys and girls of age 14-18 there are practically no married;
  - only 1.7 per cent of the boys aged 19-23 are married;
  - young girls aged 19-23 live with parents mostly for 2 reasons: either they are not married (96 per cent) or are divorced (4 per cent);
  - there is a serious shift in the age groups of 23-35 and 35 and over;
  - 42 per cent of males of age 23-35 who live with parents are married, 58 per cent is never married. 17 per cent of females of the same age who live with parents are married, 77 per cent is never married, and 6 per cent is divorced.
  - 83 per cent of males over 35 who live with parents are married , 13 per cent is never married, 3 per cent is divorced and 1 per cent is widower;
  - 26 per cent of females of the same age who live with parents are married, 47 per cent is never married, 24 per cent is divorced, 3 per cent is widow.
- ✚ For comparison, the vast majority of children over 14 and not living with parents of age 50 and over is married (85 per cent on average).
- ❖ The main employment of children over 14 who live with parents aged 50 and over is distributed as following:
  - The majority of girls and boys of age 14-18 (about 80 per cent) study at school and higher institutions.
  - Only 22 per cent of boys aged 19-23 are self-employed, 10 per cent is engaged in family business or farming, 22 per cent is unemployed, 22 per cent is student, 22 per cent is in military service.
  - Only 13 per cent of young girls aged 19-23 work, 6 per cent is engaged in family business or farming with other members of the family, 22 per cent is unemployed, 57 per cent is student.



- 59 per cent of males aged 23-35 who live with parents are employed or self-employed, 12 per cent is involved in family business or farming with other members of family, 20 per cent is unemployed, 5 per cent is student, 3 per cent is retired and doesn't work.
- 48 per cent of females aged 23-35 who live with parents are employed, 10 per cent is engaged in family business and farming with other members of family, 24 per cent is unemployed, 13 per cent is student, 5 per cent is taking care of the family, doesn't work and isn't retired.
- 63 per cent of males over 35 who live with parents are employed, 14 per cent is engaged in family business or farming with other members of the family, 16 per cent is unemployed, 3 per cent is retired.
- 55 per cent of females over 35 who live with parents are employed, 10 per cent is engaged in family business or farming with other members of the family, 23 per cent is unemployed, 5 per cent is taking care the family, doesn't work and is not retired, 3 per cent is working pensioner.
- ❖ The highest level of employment among children who don't live with parents is recorded in the age group of over 35 (81 per cent). On the other hand the highest rate of unemployment is also in the same age group. Persons aged 19-23, as a rule women, take care of the family and don't work.

## **CHAPTER 4. DISTRIBUTION OF DOMESTIC DUTIES**

One of the aims of the research was to survey the distribution of domestic duties between the persons aged 50 and over and their spouses.

It became apparent from the results of the survey that the preparation of everyday meal is the most discriminated domain of the domestic duties and it is viewed as exclusively female duty (according to answers of 74.5 per cent of the spouses).

60 per cent of the spouses also consider that the washing of dishes is mainly the responsibility of women. In 21 per cent of the households another member of the household is washing the dishes. Most likely that member is also a female member. Meantime, in both of the cases it doesn't matter whether the woman works or not.

Buying of food is somewhat equally distributed between the spouses, 27.3 per cent of spouses have mentioned that equally participate in the food buying process. 57 per cent of employed persons have also mentioned that this duty is equally distributed between them and their husbands/wives.

In the opinion of 51 per cent of the spouses, housework is the duty of women regardless of the fact whether they work or not. The role of other members of the household in housework is quite high according to 29 per cent of the spouses, who have mentioned about the help of other members of the household.

House is either not renovated or according to 20 per cent of the respondents husbands are repairing the house. 11 per cent of the respondents have mentioned that other members of the household are engaged in renovation activities and 3 per cent have mentioned other persons not living in the household.

As for the payment for the utilities, there is no strict distribution of duties between the spouses, anybody in the household makes it.

Thus, the distribution of the domestic duties between the spouses of age 50 and over can be described as the most detached and discriminated domain of the interrelation between the spouses.

Nonetheless, 61 per cent of females and 68 per cent of males are satisfied with the existing distribution of the domestic duties.

## CHAPTER 5. DECISION MAKING

Now we'll examine the issue of leadership in the family as important constituent of the family. We'll consider who is responsible for decision making on important issues of daily life of the family.

The majority of members of age 50 and over of the households in Yerevan asserted that they solely **make decisions on everyday purchases** (27 per cent). 24.2 per cent of the respondents answered "my husband/wife and I equally", and 20.9 per cent of the respondents have answered "other members of the household." While comparing the results of Yerevan with the results of the rest of the regions, we observe that the number of the spouses making joint decisions is much higher in regions. The highest indicators were recorded in all the regions culminating in Armavir, Ararat, Vayots Dzor and Syunik (34.5 per cent among the respondents within the regions). Meantime, among all the respondents who have described decision making as joint effort, the residents of Yerevan prevail comprising 30 per cent of total number of the respondents.

It is typical that the respondents under 50 (almost half) are more inclined to describe decision making as joint effort than the respondents of 50 and over.

In general, 37 per cent of the spouses adhere to the opinion that the decisions on everyday purchases are taken jointly. While 27.8 per cent still affirm that it is generally task of the women, in 7.14 per cent of the households the decision maker on this matter is other member of the household.

59.5 per cent of the residents of Yerevan, 41.5 per cent in Kotayk, Tavush and Gegharkunik regions, 31.9 per cent in Lori, Shirak and Aragatsotn regions, 23.6 per cent in Armavir, Ararat, Vayots Dzor and Syunik regions aged 50 and over on the whole don't **make decisions on costly purchases**.

Though the considerable part of the respondents (40 per cent) have mentioned that in case they have to make such a decision, they make it jointly. The number of the respondents under age

50 that have answered this way is twice as high than that of the respondents aged 50 and over. Another typical observation is that the respondents aged 50 and over have mentioned other members of the family in decision making process on costly purchases, while the respondents of age under 50 haven't mention about the involvement of other members in this process, except Yerevan with insignificant 3.2 per cent.

Unlike young spouses, for the spouses of 50 and over the making of decisions on ***how much time to spend on paid job*** is not important and essential. They are satisfied with the mere fact that they have work. The majority of the respondents (more than half) assert that at their age there is no necessity of making decisions on that question. Spouses of age under 50 agree in opinion.

We have almost the same picture with the ***organizing and spending of free time***. In case there is a need to make such a decision, then, according to 33 per cent of the respondents, the decision is made jointly.

As regards the ***upbringing of children***, the current evidence suggests that there is emphasized trend towards making joint decisions in families with children under 18.

It is noteworthy that when we compare the results of this survey with the results of other surveys examining the interrelations between the spouses aged under 50, we observe that the desire to make joint decisions and have equal relations is getting stronger with males over 50.

The situation is the same with ***income management*** with persons aged 50 and over and their spouses. More than half of the respondents have noted that "they save money together and each of the spouses takes as much money as needed." 64% per cent the respondents have pointed out that they are satisfied with this state of affairs.

Survey results indicate the same situation with other members of the household. Though this state of affairs is common for the regions, there are various options of income management in Yerevan. The option prevailing is to save part of the money together, while the other part manage independently.

Along with the decision making *the issues that cause most disagreements between the spouses over 50 or other members of the family* are worth attention.

It appears that on the issues of economic problems, spending of free time, sexual relations, relations with friends and parents, even using of alcohol there are almost no disagreements, if any then seldom.

Most often disagreements occur over *money issues, and sometimes children's problems.*

***From the focus groups of retirees.***

*"Changes took place in our family only when money problems occurred in the money."*

*"Every trifle becomes discussion topic in the family when there is no money..."*

*“We had a happy life when I worked and there were no financial problems at home. Those were carefree years. Now that the young members of the family are unemployed they start quarrelling. So one day my daughter-in law lost her patience and left”.*

*“ ... the only change is the family income, lack of income and money.”*

*“Because of the lack of money the conflicts and disagreements in the family have become more often. I give my pension to my children to pay for the utilities, otherwise it would be hard to avoid disputes.”*

*“Problems in the family occur only when I need help. When I need care and attention I become burden for my children. They often ignore me and tell me that I am old enough and I am not getting any younger to feel better.”*

The older persons point out several reasons for the strained relationships in the family, *“When I was younger, I was doing anything, and there were no arguments in the family. I was the head of the family, but now I don’t have the strength and the health I used to have. So now I do only whatever I am capable to do.”* The health condition of the elderly provokes conflicts in the family, since they are no more able to do the things they used to do and are forced to become dependent on others members of the family.

It is rather interesting to see how the respondents express their disagreement.

The majority of the respondents have answered that during disagreements they prefer to calmly express their opinion and disagreement.

It is typical, that women under 50 prefer not to express their opinion unlike males of the same age group, especially in Kotayk, Tavush and Gegharkunik regions.

Men, especially those of age groups under 50 and 50-60, get into heated argument twice or three times as much as women do.

Men more often than women vent their anger on other people, especially men of the age groups under 50, 55-60 and 65-70.

Men under 50, unlike men of other age groups, more often relive their strain by breaking objects or hitting wife.

## **CHAPTER 6. Property, Receipts and money inflows of households with members of age 50 and over.**

The living standard and conditions of life of the older generation with their main characteristics and indexes, as well as the assessment of households with members aged 50 and over hold an important place in the forecast of population ageing and in the overall profile of the economic security of the ageing period. Resulting from the interviews conducted within the framework of the survey on population ageing the financial-economic findings obtained from households are grouped in two principal groups:

1. property and well-being;
2. money circulation and balance-sheet.

The main indexes of this two groups are the most important characteristics for the description of the well-being and economic security of the households.

## PROPERTY

The present-day methods of housekeeping and management of the households are essentially different in rural and urban areas, therefore the existing disbalance is conditioned by the obvious differences of the composition of the property in these groups. Hence there is a necessity to examine the identical compositions within the logic of comparative assessment. Therefore, the following groupings of household appliances and goods were included in the questionnaire:

1. stationary telephone,
2. refrigerator,
3. color TV,
4. video or DVD-player,
5. cellular telephone,
6. microwave,
7. dish washer,
8. kitchen combine,
9. washing machine,
10. PC,
11. internet connection,
12. satellite TV,
13. hot water system,
14. local heating system,
15. car or minibus of personal use,
16. second car,
17. truck,
18. second apartment, house or summer residence.

We can as well introduce certain regroupings according to the priorities and price measurement indexes. In order to obtain the necessary information on the existence of the said appliances and goods, as well as the lack of the possibility of purchasing, or the desire to get them we have included the following options in the questionnaires:

- ✓ “we have”,
- ✓ “we would like to have but we can’t afford it”,
- ✓ “we don’t have and don’t want to have by different reasons”.

The obtained results are presented in **Table 1** below.

*Table 1*

**The existence of property and attitude towards the property in households with members aged 50 and over**

	Property	Have %	Want to have %	Don't want to have %
1 Group	1. Color TV	94.62	5.10	0.28
	2. Refrigerator	92.26	7.19	0.55
	3. Stationary telephone	77.98	18.93	3.09
	4. Washing machine	70.28	26.07	3.65
	5. Cellular telephone	62.49	26.63	10.88
2 Group	6. Video or DVD-player	43.89	40.71	15.40
	7. Hot water system	17.09	66.15	16.76
	8. Local heating system	19.67	63.41	16.92
	9. Microwave	16.59	60.75	22.66
	10. Kitchen combine	10.05	66.36	23.59
3 Group	11. Car or microbus of personal use	15.08	51.87	30.53
	12. Dish washer	1.71	65.24	33.05
	13. PC	8.72	55.03	36.24
	14. Satellite	4.14	57.52	38.34
	15. Internet connection	3.99	51.57	44.44
4 Group	16. Second apartment, house or summer residence	1.55	49.98	48.47
	17. Second car	1.06	36.41	62.53
	18. Truck	2.01	26.49	71.50

The above grouping of the property is regrouped according to priority index, based on the level of denial attitude of the heads of households towards certain items of property. Therefore, the first group includes the objects with 11 per cent of denial, which, in fact, is the most necessary property. It includes TV, refrigerator, stationary telephone, washing machine and cellular telephone enumerated by their priority. The second group contains 5 items with denial attitude ranging from 15 to 24 per cent. The fact that despite its low price the stationary telephone has appeared on the third position is conditioned by the low availability of the network operator and low level of quality. Instead, the cellular telephone, that is positioned closer to the second group by its denial level, in fact, compensates the mentioned gap but by its presence index to the previous property item of the first group. This situation is becomes apparent in some of interregional regions and especially rural areas. In urban areas the presence of stationary telephones in households varies

between 79-92 per cent, with lowest indicators in Armavir-Ararat-Vayots Dzor-Syunik region (79.21 per cent), while in rural areas somewhere between 39-73 per cent, with lowest indicators in Lori-Shirak-Aragatsotn region (39.13 per cent). If we examine the distribution by the presence of any of the two of the communication means, the situation will be a little different. Any kind of telephone have 88.86 per cent of the respondents, 51.47 per cent of the respondents have both types of telephone, want to have – 10.05 per cent, want to have both types – 7.61 per cent, denial attitude – 1,09 per cent.

The denial attitude is relatively high in households with 1 or 2 members over 50 (3.73 and 1.32 per cent), where the members are old enough and lonely and don't need communication means. In households with 6 and more members the telephone is the most important means of first necessity, and in these households there is almost no denial attitude.

There is observed an evident tendency: the bigger the household is the bigger the indicator of presence of the item in the first group is, and, instead, the lower the indicator of denial.

Therefore the items of the first group can be called *property of first necessity*.

The total of the indicators of the presence of the components and of the demand in the second group varies between 77-84 per cent. We can call the items in this group *property of domestic use or second necessity*. These items don't have the same importance for the households as the ones in the first group.

As we had unified two items of analogous use, i.e. means of communication, in the previous group, we can as well unify two items included in the second group: the hot water and local heating systems. This approach is well-founded and is based on two factors, first, both of these appliances function mainly on gas and the network of the gas provider has high level of availability, and second, the existing combined hot water and heating appliances have the same price as the heating appliance (with the same level of availability), therefore the majority of the households use the combined appliances. When we examine the presence of both of the appliances we get the following picture: 25.27 per cent of the households have any type of appliance, while 11.54 per cent of households have both of the appliances or the combined one, 61.20 per cent of respondents want to have either both of them or the combined one, 13.53 per cent of the respondents don't want to have.

As for the property included in the third group, it is worth mentioning that the attitude of denial towards the property items appears at 30-45 per cent. The situation is quite interesting with the indicators of presence of cars and minibuses (15.08 per cent) and their demand (51.87 per cent). Though it is a high price item in comparison with other items of the same group, but at the same time this item provides business revenue for the household (when used as taxi or shuttle minibus), therefore all the expenses for its maintenance and exploitation are justified by income flows to the household budget. This is most likely the main reason for the low attitude of denial for

this item. Meanwhile, the high indicator of presence of this item is provided by the vast number of cars and minibuses privatized during the Soviet period that are still being exploited.

While reviewing the presence indicators of two other items of the same group: PC (8.72 per cent) and internet connection (3.99 per cent), we arrived at a conclusion that, unfortunately, the Armenian society is still far behind the global development processes in the high technologies. Nevertheless, we can still examine the indicators in the context of town-village, though even in urban households these indicators are still low: 11.92 per cent and 5.69 per cent respectively.

This means that the importance of information technologies hasn't been sufficiently evaluated and the society remains indifferent to the processes in the high-tech domain. The situation is almost the same within the government institutions. Along with the indifference there are other objective reasons: the high prices of communication services and relevant appliances, low quality and other negative factors hinder the households from investing in these important up-to-date devices of great importance. For one decade Armenia reiterates the importance of high-technologies for the county, nevertheless no tangible progress was registered. Therefore Armenia continues to desperately remain at the bottom of the list together with African or other third world countries.

We can only state that perhaps information technologies are unable or "don't wish" to enter into our life. The only encouraging indicator is that more than half of the households (51-56 per cent) want to obtain PCs.

We can characterize and define the items of the third group as *property of well-doing*. We should probably remove the internet connection item from this group on the base that it doesn't need any extra device, or the price of the necessary device and the connection expenses are not essential and that in order to have an internet connection the presence of PC is necessary. Therefore this item can be equated to the satellite antenna that along with free channels provides paid TV channels. In both of the cases they are just regular everyday expenses for the household and not purchasing of a device. While including this item in this grouping of the questionnaire our aim was to examine the attitude of the society towards the developments in information technologies and to get some idea on the level of awareness of the society, as well as to obtain an additional indicator for the assessment of the well-being and paying capacity of the households.

The items included in the fourth group are evidently not of first necessity and their presence could be the indicator of the high level of well-being and economic security of the household. The only exclusions constitute households with numerous members that experience lack of housing conditions.

The item "truck" of this group was included in the questionnaire as additional indicator for the assessment of the well-being and paying capacity of the household, since its presence provides the indicator of business income (the truck can be used in entrepreneurial or agricultural



initiatives), and it can't be examined as an item used in the household or an item of economic necessity.

Based on the above-said, we can without doubt call the property of the forth group *super-prosperity property that* includes second apartment or house, as well as second car.

While examining the statistical data on rural and urban property with two different types of housekeeping and management we see the following picture. The level of presence of almost all of the items in urban households is much higher than in rural households, except two items – “video or DVD player” (46.16 per cent and 42.74 per cent) and “car or minibus of personal use” (23.91 per cent and 10.59 per cent). The presence of VCD or DVD player can be explained with the lack of multiple TV channels in rural areas, whereas in case of the car it can be explained by the high level demand, in terms of realization and selling of agricultural products (the same phenomenon exists for the truck).

In urban households the level of denial on every property item is much less than in rural households, with the exception of the aforementioned two items as well as the microwave (to a lesser extent). As to the first necessity property, the differences in the level of denial between the rural and urban areas constitute from 2 to 6.8 times, but in case of low levels of percentage (0.1-5.4 per cent) it can be the result of statistical deviation and is not substantial, while in case of “hot water and local heating systems” and “PC” the 1,5 times difference of levels of denial can result from the differences in demands and types of house-keeping.

Therefore summing up the abovementioned observations, we can recompile a new table based on the indicator of the necessity and by combining the two types of the telephone and the systems of hot water and local heating, as well as removing from the list the afore-mentioned items (“internet connection” and “truck”). Here is the new table.

**Table 2.**

**The recompiled list of the property and the weights of the property**

Property	Weight in rural areas	Weight in urban areas	Don't want to have %
<b>Property of first necessity</b>			
1.Color TV	0.00015	0.00001	0.28
2.Refrigerator	0.00040	0.00005	0.55
3.Telephone stationary/cellular	0.00113	0.00013	1.09
4.Washing machine	0.00472	0.00269	3.65
<b>Household property</b>			
5.Video or DVD player	0.02124	0.02838	15.40
6.Hot water and/or local heating system	0.04290	0.02827	13.53
7.Microwave	0.05650	0.06466	22.66
8.Kitchen combine	0.07668	0.06825	23.59
<b>Prosperity property</b>			
9. Car or minibus for personal use	0.05955	0.09664	30.53
10. Dish washer	0.11261	0.11117	33.05
11. PC	0.14181	0.09278	36.24
12. Satellite	0.12077	0.12598	38.34
<b>Super-prosperity property</b>			
13. Second apartment, house or summer residence	0.16075	0.16435	48.47
14. Second car	0.20080	0.21663	62.53

On the base of the statistical data of table 2 the weights of the property included in the list were generated according to the levels of denial and presence, but they formed by urban and rural households. These weights are used for the calculation of the subjective assessment of the level of property provision of the household through this formula:

$$P_i = \sum g_{iu} / \sum G_{in},$$

where  $P_i$  is the  $i^{\text{th}}$  subjective assessment of the level of property provision,  $g_{iu}$  is the existing weight of the properties of the  $i^{\text{th}}$  household,  $G_{in}$  is the existing or demanded property weight in  $i^{\text{th}}$  households, while the property weights of urban and rural settlements are calculated separately.

On the base of the calculated assessments for the households were formed the mean values of the levels of household size and household property provision in settlement groups according to regions, that allow to make group, regional assessments.

Analyzing the picture of the level of household property provision according to **Table 3**, we can affirm the following on the household property provision:

- ✓ the situation is relatively good in Armavir, Ararat, Vayots Dzor, Syunik regions, the worst situation is in Lori, Shirak, Aragatsotn regions, which is most probably conditioned by the fact that these regions are in the disaster zone, and most of the households haven't managed in post disaster period (20 years) to restore their property lost during the earthquake. The lowest level is in urban households of the region, the indicator is 1.63 times low the average indicator of the RA urban areas;
- ✓ the situation in urban areas of Armenia is relatively good in urban households of Armavir, Ararat, Vayots Dzor, Syunik and Kotayk, Tavush, Gegharkunik, meantime the worst indicators for rural areas are in Kotayk, Tavush, Gegharkunik regions;
- ✓ depending from the size of the household, the worst situation in Armenia is the households with more than 8 members, and we witness the same situation in the regions, except Lori, Shirak, Aragatsotn regions, where the households with one member are the most indigent. Here the level is 11 times lower than the average level in the country;
- ✓ while comparing the urban and rural households we can conclude that the level of property provision is higher than in rural households, except Lori, Shirak, Aragatsotn regions, as well as with little differences in other regions of household groups with different sizes.

**Table 3.**

**The average level of subjective assessment of property provision of households according to settlement type and household size (scale points)**

Region	Household size (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	0.212	0.176	0.179	0.261	0.164	0.193
Kotayk, Tavush, Gegharkunik	0.182	0.192	0.217	0.117	0.090	0.187
<i>Urban areas</i>	0.228	0.191	0.301	0.161	0.134	0.248
<i>Rural areas</i>	0.142	0.192	0.106	0.081	0.068	0.129
Lori, Shirak, Aragatsotn	0.068	0.100	0.156	0.214	0.115	0.140
<i>Urban areas</i>	0.017	0.116	0.117	0.214	0.115	0.115
<i>Rural areas</i>	0.145	0.082	0.201	0.214	–	0.172
Armavir, Ararat, Vayots Dzor, Syunik	0.299	0.256	0.214	0.178	0.109	0.227
<i>Urban areas</i>	0.296	0.299	0.267	0.225	0.135	0.272
<i>Rural areas</i>	0.300	0.216	0.169	0.161	0.082	0.194
RA	0.190	0.179	0.189	0.192	0.119	0.187
<i>Urban areas</i>	0.186	0.185	0.200	0.223	0.138	0.197
<i>Rural areas</i>	0.201	0.166	0.164	0.152	0.074	0.167

## **SUBJECTIVE AND OBJECTIVE ASSESSMENT OF HOUSEKEEPING FOR HOUSEHOLDS**

In the series of questions disclosing target analysis items included in the questionnaire, an important place is afforded to the persons responsible for the management of household – the subjective assessment of the level of easiness or difficulty of the accomplishment of the functions by the heads of the households according to the following scale and units:

- a) with great difficulty – 1 unit;
- b) with difficulty - 2 units;
- c) with certain efforts - 3 units;
- d) quite easy - 4 units;
- e) very easy - 5 units;

as well the presence of the attributive articles of the spending capacity of the household proving the objectivity level of the latter, the indicators of the delay of regular payments and the possibilities of money saving.

The distribution of the households is introduced in **Table 4.** based on the subjective assessment of the easiness of the household management

**Table 4.**

***The distribution of households based on the subjective assessment of easiness of the household management (%):***

Regions	Degree of difficulty	The groups of households according to their size (person)																	
		1			2			3 - 5			6 - 8			8 >			All households		
		urban	rural	total	urban	rural	total	urban	rural	total	urban	rural	total	urban	rural	total	urban	rural	total
Yerevan	Great difficulty or difficulty	88.6	-	88.6	56.7	-	56.7	62.3	-	62.3	83.6	-	83.6	100.0	-	100.0	69.1	-	69.1
	Certain efforts	10.3	-	10.3	33.5	-	33.5	33.3	-	33.3	14.7	-	14.7	0.0	-	0.0	26.5	-	26.5
	Easiness of different degrees	1.1	-	1.1	9.7	-	9.7	4.3	-	4.3	1.7	-	1.7	0.0	-	0.0	4.5	-	4.5
Kotayk, Tavush, Gegharkunik	Great difficulty or difficulty	68.8	84.9	77.2	57.9	75.3	69.0	81.3	70.6	76.8	61.5	60.8	61.1	100.0	100.0	100.0	72.5	73.0	72.8
	Certain efforts	26.9	5.2	15.6	38.3	20.8	27.2	18.7	27.1	22.3	38.5	39.2	38.9	0.0	0.0	0.0	26.2	23.4	24.8
	Easiness of different degrees	4.4	9.9	7.2	3.8	3.9	3.9	0.0	2.2	1.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	3.6	2.5
Lori, Shirak, Aragatsotn	Great difficulty or difficulty	88.8	78.2	84.5	47.3	51.9	49.3	54.2	52.1	53.2	59.1	72.1	64.8	56.8	0.0	56.8	60.7	59.8	60.3
	Certain efforts	11.2	21.8	15.6	45.3	48.1	46.5	35.6	46.0	40.4	40.8	27.8	35.3	43.3	0.0	43.3	33.5	39.2	36.0
	Easiness of different degrees	0.0	0.0	0.0	7.5	0.0	4.1	10.2	1.9	6.3	0.0	0.0	0.0	0.0	0.0	0.0	5.8	0.9	3.7
Armavir, Ararat, Vayots Dzor, Syunik	Great difficulty or difficulty	56.3	54.3	55.0	55.7	69.2	62.9	57.0	56.3	56.6	76.9	75.0	75.5	100.0	100.0	100.0	59.1	61.9	60.7
	Certain efforts	34.0	35.5	34.9	25.5	17.2	21.1	33.7	41.9	38.2	11.6	22.4	19.5	0.0	0.0	0.0	29.6	32.8	31.5

	Easiness of different degrees	9.8	10.3	10.1	18.7	13.6	16.0	9.3	1.8	5.2	11.4	2.6	4.9	0.0	0.0	0.0	11.3	5.3	7.8
RA	Great difficulty or difficulty	82.7	71.1	79.1	54.9	66.6	59.1	62.9	58.4	61.4	71.2	69.8	70.5	85.0	100.0	89.4	66.5	64.6	65.9
	Certain efforts	15.1	22.0	17.2	35.1	27.5	32.5	31.6	39.7	34.1	26.9	29.2	27.9	15.0	0.0	10.6	28.3	32.0	29.6
	Easiness of different degrees	2.2	6.9	3.7	9.9	5.8	8.5	5.5	1.9	4.4	2.0	1.0	1.6	0.0	0.0	0.0	5.3	3.4	4.6

Average assessments of the level of difficulty of household management in regional, urban and rural areas households as well as households according to their size are introduced in table 5.

**Table 5.**

**The mean of the subjective assessment of the difficulty level of the household management in the groups according to the settlement type and the size of the households (scale units)**

Region	Groups of household size (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	1.56	2.20	2.11	1.73	1.00	1.97
Kotayk, Tavush, Gegharkunik	1.75	1.95	1.89	2.10	1.51	1.91
<i>Urban areas</i>	1.92	2.19	1.85	2.00	1.54	1.94
<i>Rural areas</i>	1.60	1.81	1.95	2.19	1.50	1.89
Lori, Shirak, Aragatsotn	1.69	2.31	2.29	1.97	2.00	2.12
<i>Urban areas</i>	1.64	2.38	2.25	2.02	2.00	2.11
<i>Rural areas</i>	1.76	2.23	2.33	1.90	–	2.14
Armavir, Ararat, Vayots Dzor, Syunik	2.39	2.33	2.34	1.97	1.00	2.28
<i>Urban areas</i>	2.51	2.54	2.44	2.2	1.00	2.43
<i>Rural areas</i>	2.31	2.14	2.26	1.88	1.00	2.17
RA	1.78	2.20	2.17	1.95	1.37	2.06
<i>Urban areas</i>	1.72	2.28	2.15	1.92	1.41	2.06
<i>Rural areas</i>	1.92	2.03	2.21	1.98	1.29	2.08

As appears from the above Tables 4 and 5

- ✓ the management of the households in Armenia according to subjective assessment, on the average, was conducted mainly with difficulty, with little deviation to assessment “with certain efforts” (2.06 unit). The situation is more or less favorable in Armavir, Ararat, Vayots Dzor, Syunik (2,28 unit), as well as in Lori, Shirak, Aragatsotn (2,12 unit) regions. The lower indicator in the disaster zone was not unexpected, though, most probably, the optimistic moods have played great role in the subjective assessments. The lowest indicator is in Kotayk, Tavush, Gegharkunik (1,91 unit) regions;
- ✓ while comparing the average units depending on the size of the household it became apparent, that on average the management of households is successful in the households with 2 members (2,20 unit) and 3-5 members (2,17 unit), the situation is most difficult in households with 9 and more members (1,37 unit), as well as in the households with one member (1,79 unit);
- ✓ the tendencies observed in points 2 and 3 have little deviation in rural and urban groups, but the households with more than 8 members are in the worst situation;

- ✓ management of households in rural areas is more difficult than in rural areas, with the exception of Lori, Shirak, Aragatsotn regions, where the little difference between rural and urban areas is in favor of rural areas, and due to the low indicator in Yerevan, the average in Armenia results in favor rural areas.

Now we'll touch upon the questions that form the base for objective questions. To define the level of spending capacity of the households the following question was included, "Many can't afford certain things. Can your household afford certain expenses?" such as:

1. eat meat, poultry or fish not late than every other day;
2. buy new and not second-hand clothes;
3. pay for sufficient heating;
4. spend birthday parties, different holidays and New Year with close people;
5. no later than once a month invite friends or relatives for party, dinner or supper to your place;
6. in case of need change the old furniture of the house;
7. pay for the annual vacation of all members of the household;
8. no later than every five year to renovate apartment/house.

Analytical paradigms of distribution and assessment were tabulated for the positive or negative answers received from the households on the spending capacity.

The results of the conducted analysis on the distribution of the spending capacity of the households on above items are introduced in **Table 6**.

Based on the statistical data of the percentage indicators of the negative answers were compiled (**Table 7**) the weights of the respective articles in rural and urban type groups according to this formula:

$$k_{ijm} = (100 - T_{ijm}) / \sum_m (100 - T_{ijm}),$$

where  $k_{ijm}$  is the  $m^{\text{th}}$  weight of the article of  $j^{\text{th}}$  quantity of the households' spending capacity (1,2,3-5,6-8, more than 8) of  $i^{\text{th}}$  settlement type (rural or urban),  $T_{ijm}$  stands for the indicators of the positive answers of the same households from table 5, in denominator is the total of the respective weights of all items.

The spending capacity ratios of all the households are calculated through weights according to this formula:

$$C_{nij} = \sum_m k_{ijm} \times \Delta_{nm}$$

where  $C_{nij}$  is the  $n^{\text{th}}$  spending capacity ratio of the household of  $j^{\text{th}}$  magnitude (1, 2, 3-5, 6-8, more than 8) of  $i^{\text{th}}$  settlement type (rural or urban),  $\Delta_{nm}$  is the result of the answer to  $m^{\text{th}}$  item of the household: in case of positive it is 1, and in case of negative - 0. That is to say the spending capacity ratio is the total of the weights of the items with positive answers.



Then the average ratios of the spending capacities in the settlement type and household size groups of the regions were calculated, which are the descriptive objective attributes of the situation in the households. They are introduced in **Table 8**.

Thus, we received the following picture on the spending capacity of the households:

- ✓ the spending capacity level of the households in Armenia on average is assessed by 0.321 unit. The highest indicator among the regions is in Armavir, Ararat, Vayots Dzor, Syunik regions (0.348 unit), the situation is relatively favorable in Yerevan (0.336 unit), the lowest indicators are in Kotayk, Tavush, Gegharkunik regions (0.262 unit). The indicator of Lori, Shirak, Aragatsotn is close to the average in Armenia;
- ✓ the picture of the assessment according to the size of the households is favorable for households with 2 and 3-5 members (0.324 and 0.350 unit), the lowest level of spending capacity is registered in the households with one and more than 8 members (0.249 and 0.201 unit), in regions the situation is the same;
- ✓ the spending capacity level is noticeably lower in households of rural areas than in urban areas, except Armavir, Ararat, Vayots Dzor, Syunik households with 6-8 members.

**Table 6.**

**The distribution of households with positive answers on spending capacity articles (%)**

Regions	Size of households (person)					All households
	1	2	3-5	6-8	8>	
<b>a) “eating meat, poultry or fish not late than every other day”</b>						
Yerevan	26.64	40.92	51.82	37.43	75.40	43.00
Kotayk, Tavush, Gegharkunik	16.38	34.82	30.24	28.24	0.00	28.15
<i>Urban areas</i>	22.79	25.93	36.12	24.33	0.00	30.13
<i>Rural areas</i>	10.44	39.92	22.40	31.45	0.00	26.25
Lori, Shirak, Aragatsotn	8.00	25.59	28.97	23.43	13.52	23.41
<i>Urban areas</i>	1.92	20.31	19.68	32.98	13.52	18.50
<i>Rural areas</i>	16.62	31.97	39.59	10.68	–	29.56
Armavir, Ararat, Vayots Dzor, Syunik	19.04	29.69	46.53	24.57	0.00	35.26
<i>Urban areas</i>	37.52	44.54	37.91	22.48	0.00	37.23
<i>Rural areas</i>	7.65	16.57	53.59	25.33	0.00	33.86
RA	18.89	33.93	41.23	27.94	21.85	33.60
<i>Urban areas</i>	22.30	35.83	41.34	31.81	30.95	35.33
<i>Rural areas</i>	11.33	30.35	41.00	22.95	0.00	30.21
<b>b) “ buying new and not second-hand clothes”</b>						
Yerevan	11.05	39.16	48.11	43.14	0.00	37.49

Kotayk, Tavush, Gegharkunik	29.65	39.45	51.70	50.83	100.00	45.68
<i>Urban areas</i>	38.42	48.12	48.99	52.64	100.00	48.01
<i>Rural areas</i>	21.53	34.48	55.31	49.34	100.00	43.45
Lori, Shirak, Aragatsotn	21.36	39.16	64.26	53.77	56.71	50.05
<i>Urban areas</i>	17.90	35.88	60.75	51.88	56.71	46.46
<i>Rural areas</i>	26.28	43.12	68.28	56.30	–	54.56
Armavir, Ararat, Vayots Dzor, Syunik	31.99	52.32	64.93	53.11	13.55	54.98
<i>Urban areas</i>	36.04	58.55	66.90	49.50	26.40	58.38
<i>Rural areas</i>	29.50	46.81	63.32	54.44	0.00	52.55
RA	20.89	41.90	56.51	50.57	42.70	46.01
<i>Urban areas</i>	18.55	42.47	53.47	48.37	36.44	43.74
<i>Rural areas</i>	26.08	40.81	63.08	53.41	57.72	50.46
<b>c) “paying for sufficient heating”</b>						
Yerevan	26.09	45.72	54.74	41.69	75.40	45.65
Kotayk, Tavush, Gegharkunik	40.35	48.04	51.51	51.65	100.00	49.40
<i>Urban areas</i>	44.98	64.14	56.36	70.15	100.00	58.14
<i>Rural areas</i>	36.07	38.80	45.02	36.44	100.00	41.04
Lori, Shirak, Aragatsotn	32.56	58.02	51.42	46.55	13.52	47.92
<i>Urban areas</i>	25.48	57.98	61.37	56.67	13.52	52.18
<i>Rural areas</i>	42.60	58.08	40.03	33.02	–	42.57
Armavir, Ararat, Vayots Dzor, Syunik	36.74	60.19	65.54	55.43	0.00	57.67
<i>Urban areas</i>	48.83	66.20	70.24	76.19	0.00	65.90
<i>Rural areas</i>	29.30	54.87	61.68	47.77	0.00	51.81
RA	32.25	51.87	55.87	48.86	47.20	49.59
<i>Urban areas</i>	30.76	53.20	58.59	55.74	42.81	51.61
<i>Rural areas</i>	35.55	49.36	50.00	39.99	57.72	45.63
<b>d) “spending birthday parties, different holidays and New Year with close people”</b>						
Yerevan	13.88	42.43	56.47	50.62	75.40	43.95
Kotayk, Tavush, Gegharkunik	7.38	16.38	47.95	52.78	84.73	35.48
<i>Urban areas</i>	9.75	29.37	46.37	44.94	53.75	37.30
<i>Rural areas</i>	5.19	8.93	50.07	59.22	100.00	33.73
Lori, Shirak, Aragatsotn	10.85	41.20	58.54	56.56	13.52	45.90
<i>Urban areas</i>	10.41	38.88	53.13	56.27	13.52	42.21
<i>Rural areas</i>	11.49	44.00	64.72	56.96	–	50.52
Armavir, Ararat, Vayots Dzor, Syunik	16.75	43.02	67.46	67.61	62.24	54.71

<i>Urban areas</i>	28.08	53.10	65.66	63.15	26.40	56.73
<i>Rural areas</i>	9.77	34.12	68.94	69.26	100.00	53.27
RA	12.54	36.60	57.96	56.98	59.23	45.11
<i>Urban areas</i>	14.16	41.74	55.72	52.65	42.23	44.39
<i>Rural areas</i>	8.93	26.88	62.81	62.58	100.00	46.53

**Table 6 (continuation)**

Region	Size of the households (person)					All households
	1	2	3-5	6-8	8>	
<b>e) “inviting friends or relatives for party, dinner or supper to your place not late than once a month”</b>						
Yerevan	7.45	30.62	29.87	15.85	0.00	23.72
Kotayk, Tavush, Gegharkunik	5.89	16.50	29.64	20.59	66.98	21.63
<i>Urban areas</i>	7.79	23.52	28.23	21.75	0.00	22.79
<i>Rural areas</i>	4.12	12.47	31.52	19.63	100.00	20.51
Lori, Shirak, Aragatsotn	19.30	35.85	46.62	37.98	13.52	37.91
<i>Urban areas</i>	5.21	23.76	31.74	27.65	13.52	24.17
<i>Rural areas</i>	39.29	50.46	63.65	51.78	–	55.15
Armavir, Ararat, Vayots Dzor, Syunik	23.03	28.96	35.96	24.75	62.24	31.18
<i>Urban areas</i>	30.08	38.85	44.11	16.90	26.40	38.09
<i>Rural areas</i>	18.70	20.23	29.28	27.64	100.00	26.25
RA	12.98	28.36	35.22	25.71	36.17	28.39
<i>Urban areas</i>	9.45	29.69	32.15	20.69	9.56	25.67
<i>Rural areas</i>	20.82	25.83	41.84	32.19	100.00	33.73
<b>f) “changing of the old furniture of the house in case of need”</b>						
Yerevan	2.35	12.63	12.26	4.76	0.00	9.44
<i>Urban areas</i>	3.40	1.90	3.31	5.41	0.00	3.41
<i>Rural areas</i>	5.22	0.00	1.99	10.67	0.00	3.58
Kotayk, Tavush, Gegharkunik	4.35	0.69	2.74	8.30	0.00	3.50
<i>Urban areas</i>	0.00	8.05	4.89	1.03	0.00	3.73
<i>Rural areas</i>	0.00	5.28	16.82	16.50	–	11.79
Lori, Shirak, Aragatsotn	0.00	6.79	10.45	7.65	0.00	7.31
<i>Urban areas</i>	4.04	15.53	16.74	8.54	26.40	13.91
<i>Rural areas</i>	9.77	8.28	14.73	11.79	0.00	12.15
Armavir, Ararat, Vayots Dzor, Syunik	7.59	11.68	15.64	10.91	13.55	12.88

<i>Urban areas</i>	2.19	10.91	10.21	4.19	4.90	8.02
<i>Rural areas</i>	5.31	4.10	12.32	12.81	0.00	9.46
RA	3.16	8.55	10.88	7.96	3.46	8.50
<b>g) “paying for the annual vacation for all the members of the household”</b>						
Yerevan	2.35	11.01	9.85	3.72	0.00	7.85
Kotayk, Tavush, Gegharkunik	0.00	1.37	1.12	1.66	0.00	1.06
<i>Urban areas</i>	0.00	3.77	1.96	3.69	0.00	2.17
<i>Rural areas</i>	0.00	0.00	0.00	0.00	0.00	0.00
Lori, Shirak, Aragatsotn	2.25	6.79	5.69	2.36	0.00	4.63
<i>Urban areas</i>	0.00	8.05	10.66	0.00	0.00	6.11
<i>Rural areas</i>	5.44	5.28	0.00	5.51	–	2.78
Armavir, Ararat, Vayots Dzor, Syunik	0.61	3.23	13.07	0.76	0.00	7.30
<i>Urban areas</i>	1.61	6.88	6.83	2.81	0.00	5.58
<i>Rural areas</i>	0.00	0.00	18.19	0.00	0.00	8.53
RA	1.57	6.40	8.02	2.10	0.00	5.61
<i>Urban areas</i>	1.50	8.98	8.33	2.49	0.00	6.35
<i>Rural areas</i>	1.72	1.52	7.35	1.60	0.00	4.14
<b>h) “renovating the apartment not late than every five year”</b>						
Yerevan	4.01	11.01	10.04	3.72	0.00	8.31
Kotayk, Tavush, Gegharkunik	0.00	9.39	6.30	3.52	0.00	5.33
<i>Urban areas</i>	0.00	18.93	3.87	1.72	0.00	5.23
<i>Rural areas</i>	0.00	3.91	9.54	5.00	0.00	5.42
Lori, Shirak, Aragatsotn	5.24	14.09	9.19	5.16	0.00	8.56
<i>Urban areas</i>	8.93	17.00	9.02	4.91	0.00	9.53
<i>Rural areas</i>	0.00	10.57	9.39	5.51	–	7.34
Armavir, Ararat, Vayots Dzor, Syunik	1.71	5.26	10.34	5.63	0.00	7.21
<i>Urban areas</i>	0.00	11.21	11.54	2.81	0.00	8.74
<i>Rural areas</i>	2.76	0.00	9.36	6.6	0.00	6.11
RA	3.14	10.16	9.23	4.56	0.00	7.53
<i>Urban areas</i>	4.0	13.10	9.14	3.5	0.00	8.17
<i>Rural areas</i>	1.06	4.61	9.41	5.81	0.00	6.29

Table 7.

*The weights of spending capacity according to the size of the household and residential area*

Region	Size of the households (person)				
	1	2	3-5	6-8	8>
<b>a) “eating meat, poultry or fish not late than every other day”</b>					
<i>Urban areas</i>	0.1120	0.1124	0.1109	0.1192	0.1082
<i>Rural areas</i>	0.1283	0.1138	0.1149	0.1343	0.2079
<b>b) “ buying new and not second-hand clothes”</b>					
<i>Urban areas</i>	0.1174	0.1008	0.0880	0.0903	0.0996
<i>Rural areas</i>	0.1069	0.0967	0.0719	0.0812	0.0879
<b>c) “paying for sufficient heating”</b>					
<i>Urban areas</i>	0.0998	0.0820	0.0783	0.0774	0.0896
<i>Rural areas</i>	0.0932	0.0827	0.0973	0.1046	0.0879
<b>d) “spending birthday parties, different holidays and New Year with close people”</b>					
<i>Urban areas</i>	0.1237	0.1021	0.0837	0.0828	0.0905
<i>Rural areas</i>	0.1317	0.1195	0.0724	0.0652	0.0000
<b>e) “inviting friends or relatives for party, dinner or supper to your place not late than once a month”</b>					
<i>Urban areas</i>	0.1305	0.1232	0.1283	0.1387	0.1418
<i>Rural areas</i>	0.1145	0.1212	0.1132	0.1182	0.0000
<b>f) “changing of the old furniture of the house in case of need”</b>					
<i>Urban areas</i>	0.1364	0.1680	0.1658	0.1524	0.1567
<i>Rural areas</i>	0.1401	0.1494	0.1735	0.1605	0.2007
<b>g) “paying for the annual vacation for all the members of the household”</b>					
<i>Urban areas</i>	0.1419	0.1594	0.1733	0.1705	0.1567
<i>Rural areas</i>	0.1422	0.1609	0.1804	0.1716	0.2079
<b>h) “renovating the apartment not late than every five year”</b>					
<i>Urban areas</i>	0.1383	0.1522	0.1718	0.1687	0.1567
<i>Rural areas</i>	0.1431	0.1558	0.1764	0.1642	0.2079

**Table 8.**

***The average ratios in Armenia and regions according to the size of the household and the settlement type***

Region	Size of the household (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	0.254	0.357	0.363	0.255	0.288	0.336
Kotayk, Tavush, Gegharkunik	0.227	0.238	0.281	0.271	0.196	0.262
<i>Urban areas</i>	0.283	0.275	0.276	0.265	0.238	0.275
<i>Rural areas</i>	0.176	0.213	0.287	0.277	0.176	0.248
Lori, Shirak, Aragatsotn	0.240	0.349	0.344	0.301	0.202	0.323
<i>Urban areas</i>	0.261	0.359	0.354	0.316	0.202	0.336
<i>Rural areas</i>	0.226	0.339	0.335	0.284	–	0.312
Armavir, Ararat, Vayots Dzor, Syunik	0.269	0.333	0.385	0.310	0.106	0.348
<i>Urban areas</i>	0.340	0.422	0.393	0.264	0.489	0.379
<i>Rural areas</i>	0.218	0.253	0.378	0.330	0.000	0.326
RA	0.249	0.324	0.350	0.285	0.201	0.321
<i>Urban areas</i>	0.273	0.356	0.353	0.275	0.267	0.333
<i>Rural areas</i>	0.210	0.265	0.343	0.299	0.101	0.300

Let's examine another indicator which is comprised based on the answers to the following question: ***“Were there cases when your household was unable to make the regular payment due to the lack of money resources during the past 12 months”?*** on the following articles:

- ✓ apartment or house rent;
- ✓ mortgage, home renovation or car purchase credit payment;
- ✓ utilities and telecommunication services payment;
- ✓ consumer credit repayment for home appliances or other not valuable objects.

The answers were divided into four options: often (4 and more times), not often (up to 3 times), never and no such payments are made.

According to these options the household is granted 1 point for the first answer on items 1-4, for the second answer – 2 points, for the third answer – 3 points, while for the fourth answer no unit was granted. The average indicator of the household was calculated based on granted points (the articles that weren't granted points are lacking in the average indicator). This indicator characterizes the paying capacity of the household, and the lower the average points are, the lower the paying capacity is.

The derived points are in the 1-3 sphere and are commented as follows:

- a) if the point is smaller than 1.5 - generally delayed payments (demonstrate the level of paying incapacity);
- b) 1.5 to 2 points – frequently delayed certain payments (demonstrate the low level of paying capacity of the household);
- c) 2-2.5 points – mainly in time payments (demonstrate the satisfactory paying capacity of the household);
- d) 2.5 – 5 points – rarely delayed certain payments or lack of delays (demonstrating the high paying capacity of the household).

Then the average indicators for the regions were formed based of the size of the household and settlement type. The latter are introduced in *table 9*.

**Table 9.**

***The average levels of paying capacity of the households in Armenia and regions according to the size of the household and the settlement type.***

Region	Size of the households (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	2.17	2.63	2.52	2.22	2.51	2.46
Kotayk, Tavush, Gegharkunik	2.39	2.58	2.62	2.57	2.71	2.60
<i>Urban areas</i>	2.35	2.74	2.62	2.58	2.13	2.60
<i>Rural areas</i>	2.43	2.48	2.62	2.56	3.00	2.59
Lori, Shirak, Aragatsotn	2.29	2.77	2.65	2.71	1.86	2.63
<i>Urban areas</i>	2.23	2.87	2.64	2.66	1.86	2.64
<i>Rural areas</i>	2.36	2.66	2.67	2.79		2.63
Armavir, Ararat, Vayots Dzor, Syunik	2.56	2.59	2.66	2.49	2.55	2.63
<i>Urban areas</i>	2.71	2.58	2.78	2.50	2.13	2.73
<i>Rural areas</i>	2.47	2.60	2.55	2.48	3.00	2.56
RA	2.31	2.64	2.60	2.52	2.41	2.57
<i>Urban areas</i>	2.27	2.68	2.59	2.46	2.17	2.55
<i>Rural areas</i>	2.42	2.57	2.61	2.60	3.00	2.59

The descriptive picture of the paying capacity of the households is quite complex. There are few regularities due to the different reasons of the payment delays either objective (economic security), or subjective (human responsibility). We can obtain a more simple picture in case of elaboration of the respective weights of the payment articles. The latter will be possible only on the base of more detailed statistical data, as well by shifting the emphasis of the question.

Nevertheless there a slight regularity:

- ✓ the indicators are high in Lori, Shirak, Aragatsotn, Armavir, Ararat, Vayots Dzor, Syunik regions, the lowest indicator is in Yerevan;
- ✓ town-village comparative analysis is mainly in favor of village, since the amount of these payments in villages is smaller;
- ✓ depending on the settlement group there is a big variation of the indicator in the households with more than 8 members. Most probably it is conditioned by the limited nature and homogeneity of the payments in rural areas (1<sup>st</sup> and 3<sup>rd</sup> articles), and depending on the members of the households the expenses per capita decrease on the overall of items;

The statistics of the indicator for the households that are not making payments for all of articles is rather interesting (**Table 10**): According to it:

- ✓ in Armenia from the households having members over 50 that constitute 2/3 of the overall number of households, 2.96 per cent doesn't make utilities, telecommunication, rental and credit payments. The same indicator in villages is 4.66 per cent, and in towns 2.10 per cent. The highest indicator in towns is of Lori, Shirak, Aragatsotn regions, while the highest for the villages is in Armavir, Ararat, Vayots Dzor and Syunik regions;
- ✓ the highest indicator depending on the size of the households is in 1 member households (4.51 per cent), the bigger the household is the lower is this indicator. Almost all or all households with more than 8 members are making similar payments.



**Table 10.**

***The distribution of the households that don't make utilities, telecommunication, rental and credit services payments (%) in Armenia and regions and according to the size of the household and the settlement group***

Region	Size of the households (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	4.05	0.00	0.59	3.32	0.00	2.08
Kotayk, Tavush, Gegharkunik	7.52	0.00	0.30	2.45	0.00	2.95
<i>Urban areas</i>	0.00	0.00	0.53	0.00	0.00	1.01
<i>Rural areas</i>	14.48	0.00	0.00	4.47	0.00	4.80
Lori, Shirak, Aragatsotn	4.18	2.39	0.25	0.00	0.00	2.18
<i>Urban areas</i>	7.12	0.00	0.47	0.00	0.00	3.17
<i>Rural areas</i>	0.00	5.27	0.00	0.00	-	0.94
Armavir, Ararat, Vayots Dzor, Syunik	3.03	2.81	5.41	3.26	0.00	5.18
<i>Urban areas</i>	0.01	0.00	0.90	0.00	0.00	1.72
<i>Rural areas</i>	4.88	5.29	9.12	4.47	0.00	7.65
RA	4.51	1.09	1.58	2.11	0.00	2.96
<i>Urban areas</i>	3.73	0.00	0.61	1.28	0.00	2.10
<i>Rural areas</i>	6.24	3.16	3.68	3.17	0.00	4.66

And in the end let us discuss the possibility of making savings in households based on the indicators of the indirect assessment of the well-being of the households. The positive answers of the households to this question are introduced in **Table 11**.

As results from the interviews, in the 7.15 per cent of the households with members over 50 of Armenia deposit savings. These savings could serve for the increase of the well-being, and further numerical analysis of these savings can disclose whether these savings aren't sufficient and can be easily consumed if unexpected expenses occur or are saved. Nevertheless, even on the base of these limited data we can arrive at the following conclusion:

- ✓ level of the savings in rural households is higher than in urban ones both in Armenia and regions;
- ✓ the highest indicator in rural and urban households is in Armavir, Ararat, Vayots Dzor, Syunik regions (15.65 per cent and 14.19 per cent), Lori, Shirak, Aragatsotn regions come next, mainly at the expense of rural areas, though in these regions the indicator of the urban areas is also high 6.29 per cent;
- ✓ the indicators are in particular low in Yerevan (3.67 per cent) and Kotayk, Tavush, Gegharkunik (2.42 per cent) regions;

- ✓ there are almost no savings in households with more than 8 members (0.00 per cent), which is logical, since households with multiple members increases the possibility of appearance of unforeseen expenses of the households (health and other type of expenses), the indicators are low also in 1 member households (3.07 per cent), and are higher in households with 2 and 3-5 members (9.04 per cent to 8.21 per cent). These tendencies with little deviations are observed in regions as well.

**Table 11.**

***Distribution of households with savings (%) in Armenia and regions according to household size and settlement type groups***

Region	Size of the households (person)					All households
	1	2	3-5	6-8	8>	
Yerevan	0.00	4.04	5.87	0.00	0.00	3.67
Kotayk, Tavush, Gegharkunik	4.34	0.00	1.68	5.56	0.00	2.42
<i>Urban areas</i>	3.40	0.00	1.46	0.00	0.00	1.32
<i>Rural areas</i>	5.22	0.00	1.99	10.13	0.00	3.48
Lori, Shirak, Aragatsotn	5.86	14.71	8.75	5.96	0.00	8.71
<i>Urban areas</i>	1.90	12.81	4.32	10.42	0.00	6.29
<i>Rural areas</i>	11.49	17.02	13.82	0.00	-	11.75
Armavir, Ararat, Vayots Dzor, Syunik	4.63	21.42	16.31	15.76	0.00	15.04
<i>Urban areas</i>	12.16	21.46	12.40	14.07	0.00	14.19
<i>Rural areas</i>	0.00	21.39	19.51	16.39	0.00	15.65
RA	3.07	9.04	8.21	6.91	0.00	7.15
<i>Urban areas</i>	2.10	7.70	5.91	4.75	0.00	5.31
<i>Rural areas</i>	5.21	11.57	13.19	9.68	0.00	10.76

It was interesting to examine the possible outcome of the accumulated savings within the research. For the households that have possibility of savings, the question was on the ways the households prefer to keep the savings: in bank, under pillow, investing, buying securities, lending at interest or without interest, or buying precious jewelry.

The data presented in **Table 12** below, display the preferences of households of ways of keeping savings in different regions, depending on the settlement type.

We arrive at following conclusion from the table:

- ✓ households in Armenia and in regions refuse without doubt to keep savings by buying securities or precious jewelry, or lending without interest. Lending without interest is reasonably considered unprofitable and risky. As for buying of securities, statistics presented

- in the table once again displays the incompleteness of the market of securities as well as the treasury bonds in Armenia and the distrustful attitude of the citizens;
- ✓ as regards the attitude of households towards the banking system, the situation is quite hopeless as well. Only 5.83-7.40 per cent of households that have savings keep their savings or want to keep them in banks, and 1.57 per cent on joint account, i.e. households avoid using banking account services and having joint financial capitals in the banks. This indicator is 4.6 times less in rural areas than that in urban areas. Among the regions the indicator is quite high only in rural areas of Kotayk, Tavush, Gegharkunik regions. At the expense of this the total indicator (town and village) is the highest among all the regions after Yerevan. The lowest indicator is in regions Armavir, Ararat, Vayots Dzor, Cyunik 0.70 per cent;
  - ✓ the vast majority of the households, nevertheless, consider “keeping under pillow” the best and safest option - with himself/herself (19.37 per cent) or other member of the household (75.31 per cent): The last numbers suggest that “traditional” common management rules in financial questions are still quite strong in households. By their attitude towards keeping savings in banks and common level of financial management the following regions are similar – Armavir, Ararat, Vayots Dzor, Syunik (80.20 per cent and 19.12 per cent) and Lori, Shirak, Aragatsotn (81.32 per cent and 18.55 per cent):
  - ✓ there is a typical tendency for Kotayk, Tavush, Gegharkunik regions. We have observed that in towns households avoid to keep their savings in banks, but have trust in lending money at interest to other people 30.66 per cent (as we have mentioned above in villages the picture is the opposite). In all other regions almost all the households lending money consider unsafe and risky;
  - ✓ the situation is quite interesting for the business activities. There is serious interest in households to invest savings in profitable business (15.40 per cent), suggesting that in households with members over 50 there is strong desire to get engaged in active business. This indicator is quite high in Kotayk, Tavush, Gegharkunik regions (28.78 per cent), and is the lowest in Lori, Shirak, Aragatsotn regions (81.32 per cent), which is naturally conditioned by the factor of low level of overall business activities of the earthquake zone;
  - ✓ the indicator of passive and active entrepreneurship is generally high in Yerevan and Kotayk, Tavush, Gegharkunik regions.

**Table 12.**

***Distribution of the households that have certain approach on the ways of keeping savings (%) in Armenia and regions according to settlement type***

Region	On personal bank accounts	On joint bank accounts	Buying securities	Lending at interest	Investing in profitable business	To keep with themselves	With any member of the household	Buying precious jewelry	Lending without interest
Yerevan	17.44	9.03	0.00	0.00	26.58	21.45	61.09	0.00	0.00
Kotayk, Tavush, Gegharkunik	15.24	0.00	0.00	8.15	28.78	19.32	51.90	0.00	0.00
Urban areas	0.00	0.00	0.00	30.66	43.80	0.00	56.20	0.00	0.00
Rural areas	20.76	0.00	0.00	0.00	23.35	26.31	50.34	0.00	0.00
Lori, Shirak, Aragatsotn	4.92	0.00	0.00	0.00	4.80	18.55	81.32	0.00	0.00
Urban areas	12.24	0.00	0.00	0.00	0.00	22.26	65.49	0.00	0.00
Rural areas	0.00	0.00	0.00	0.00	8.03	16.08	91.95	0.00	0.00
Armavir, Ararat, Vayots Dzor, Syunik	0.70	0.00	0.00	0.00	11.34	19.12	80.20	0.00	0.00
Urban areas	1.78	0.00	0.00	0.00	11.98	35.48	54.33	0.00	0.00
Rural areas	0.00	0.00	0.00	0.00	10.93	8.55	96.91	0.00	0.00
RA	5.83	1.57	0.00	0.55	13.23	19.37	75.31	0.00	0.00
Urban areas	9.76	3.19	0.00	1.11	15.40	26.06	59.48		0.00
Rural areas	2.02	0.00	0.00	0.00	11.13	12.89	90.67		0.00

**MONEY INFLOWS AND INCOMES**

Cash and non-cash inflows are important and essential groups for raising and describing the indicators of the management processes and the level of the well-being of households. Through the interviews conducted within this research we have obtained the following data on financial and non-financial inflow security groups that are presented below:

1. unemployment inflows of the household which combine:
  - a) incomes from passive economic activities – the amounts from property and land rent and compensations, interests of banks or lent money and securities;

- b) discounts and privileges for the household and its members for rendered services (education, legal, health, communication, transportation and so on), as well as on certain products (medication, furniture, special transport and so on);
  - c) monetary and non-monetary assistance;
  - d) money resources from selling of own property and insurance compensation;
2. incomes from the employment, retirement pensions and social payments of the household and its members;
  3. remittances, precious gifts and inheritance.

To assess the income security of households we have chosen stable and to certain extent guaranteed income articles from the abovementioned inflow groups 1a), 2 (except one-time and target social payments – funeral and child-birth allowances) and cash inflows of the 3<sup>rd</sup> group . The average monthly income per capita of the household was calculated according to them, as the main characteristic of the level of economic security. Households were grouped by their monthly income per capita in the following economic security groups (ESG) according the following scale:

1. 0-18000 AMD (extremely poor household group)
2. 18001-25000 AMD (poor household group)
3. 25001-37000 AMD (not wealthy household group)
4. 37001-50000 AMD (satisfactory income household group)
5. 50001-75000 AMD (wealthy household group)
6. 75000 and over AMD (prosperous household group).

The scale and the groups are formed according to the following logic. The upper limit of the first group was chosen the extreme poverty or minimum food line constituting 18000 AMD in 2008, for the second group the poverty line is 37000 AMD, which is the minimal consumer basket for 2008. It is worth mentioning that the estimation of the income per capita essentially differs from the methodology suggested by World Bank, i.e. the estimation of income per adult person. In this research the concept of one person was applied irrespective of age, since we think it wrong to only consider the adult persons, since the minimal food, domestic and other everyday demands of persons of age 17, 15 or even 12 don't essentially vary from the persons of 18 and over. We can observe apparent differences for the children of younger age groups, but we still think that only the amounts of the demands change, and the children of younger age groups have other demands that need to be satisfied (clothes, hygiene, sanitary and health conditions, special food, education and so on). And, as a result, the sum of the demands remains within the same value with little deviation. Therefore, in order to receive the real picture of the economic security we need to calculate the income per capita without age restrictions.

Thus, the following distribution for the household groups in Armenia and regions depending on the size of the household and settlement type was obtained which is presented in *table 13*:

**Table 13.**

***Distribution of households by economic security groups in Armenia and regions according to size of household and settlement type groups (%) and the average income per capita in groups (AMD)***

Region	Size of the households (person)					All households
	1	2	3-5	6-8	8>	
<b>Yerevan</b>	<b>33365</b>	<b>43920</b>	<b>29531</b>	<b>17018</b>	<b>10294</b>	<b>32024</b>
Haven't declared	6.15	3.48	1.61	2.08	0.00	2.98
0-18000	17.85	10.04	31.82	66.25	100.00	27.95
18001-25000	17.92	22.08	22.87	13.41	0.00	20.67
25001-37000	38.35	22.70	23.18	6.85	0.00	24.68
37001-50000	17.39	19.15	11.32	13.49	0.00	14.31
50001-75000	5.43	18.74	6.99	0.00	0.00	8.38
75000 and more	3.05	7.30	3.83	0.00	0.00	4.01
<b>Kotayk, Tavush, Gegharkunik</b>	<b>35644</b>	<b>38677</b>	<b>23652</b>	<b>20081</b>	<b>17176</b>	<b>28220</b>
Haven't declared	0.00	1.03	0.50	0.00	0.00	0.43
0-18000	15.31	20.13	42.50	52.84	66.50	35.09
18001-25000	27.92	23.05	22.24	26.92	0.00	23.94
25001-37000	32.62	36.63	23.82	11.46	33.50	26.05
37001-50000	12.53	13.14	5.08	2.70	0.00	7.61
50001-75000	7.51	7.06	4.72	6.09	0.00	5.88
75000 and more	4.11	0.00	1.64	0.00	0.00	1.42
<b>Urban areas</b>	<b>42181</b>	<b>28229</b>	<b>23014</b>	<b>19147</b>	<b>14779</b>	<b>26433</b>
Haven't declared	0.00	2.88	0.88	0.00	0.00	0.89
0-18000	16.21	36.75	48.19	61.25	100.00	43.39
18001-25000	24.67	8.92	19.92	24.43	0.00	19.59
25001-37000	30.92	27.98	17.10	1.72	0.00	18.60
37001-50000	15.27	20.64	7.02	5.99	0.00	10.33
50001-75000	4.39	5.70	6.39	6.61	0.00	5.93
75000 and more	8.54	0.00	1.38	0.00	0.00	2.16
<b>Rural areas</b>	<b>29593</b>	<b>44504</b>	<b>24497</b>	<b>20849</b>	<b>18356</b>	<b>29915</b>
Haven't declared	0.00	0.00	0.00	0.00	0.00	0.00
0-18000	14.48	10.86	34.97	45.92	50.00	27.22
18001-25000	30.93	30.93	25.30	28.96	0.00	28.07

25001-37000	34.19	41.45	32.73	19.46	50.00	33.12
37001-50000	9.99	8.95	2.52	0.00	0.00	5.03
50001-75000	10.40	7.81	2.50	5.66	0.00	5.83
75000 and more	0.00	0.00	1.99	0.00	0.00	0.72
<b>Lori, Shirak, Aragatsotn</b>	<b>50510</b>	<b>43206</b>	<b>34426</b>	<b>19090</b>	<b>15937</b>	<b>36223</b>
Haven't declared	0.00	0.00	0.00	0.00	0.00	0.00
0-18000	7.14	20.81	30.01	48.67	86.48	27.76
18001-25000	17.89	21.96	24.90	25.60	0.00	22.98
25001-37000	31.70	17.42	14.47	25.73	0.00	19.96
37001-50000	9.56	20.13	11.16	0.00	0.00	10.46
50001-75000	25.58	6.88	8.22	0.00	13.52	9.88
75000 and more	8.11	12.80	11.24	0.00	0.00	8.95
<i>Urban areas</i>	<b>35839</b>	<b>37819</b>	<b>28478</b>	<b>18635</b>	<b>15937</b>	<b>29637</b>
Haven't declared	0.00	0.00	0.00	0.00	0.00	0.00
0-18000	4.94	29.04	35.50	52.63	86.48	32.15
18001-25000	20.08	14.66	26.68	19.57	0.00	21.67
25001-37000	42.77	18.48	12.12	27.80	0.00	21.75
37001-50000	9.28	19.80	12.81	0.00	0.00	10.91
50001-75000	21.03	8.69	8.61	0.00	13.52	9.65
75000 and more	1.90	9.32	4.28	0.00	0.00	3.88
<i>Rural areas</i>	<b>71320</b>	<b>49719</b>	<b>41233</b>	<b>19698</b>	-	<b>44484</b>
Haven't declared	0.00	0.00	0.00	0.00	-	0.00
0-18000	10.27	10.86	23.73	43.36	-	22.27
18001-25000	14.79	30.78	22.87	33.66	-	24.63
25001-37000	16.01	16.13	17.15	22.98	-	17.71
37001-50000	9.97	20.53	9.27	0.00	-	9.90
50001-75000	32.04	4.69	7.77	0.00	-	10.17
75000 and more	16.92	17.02	19.21	0.00	-	15.31
<b>Armavir, Ararat, Vayots Dzor, Syunik</b>	<b>46964</b>	<b>44628</b>	<b>35150</b>	<b>22839</b>	<b>14071</b>	<b>36786</b>
Haven't declared	0.00	0.00	0.00	2.08	0.00	0.30
0-18000	20.11	9.00	18.50	45.47	86.45	21.70
18001-25000	5.54	15.16	20.49	19.43	13.55	16.84
25001-37000	25.28	20.20	28.89	18.55	0.00	24.94
37001-50000	12.99	25.14	14.65	9.69	0.00	15.37

50001-75000	24.29	18.02	13.64	6.85	0.00	15.06
75000 and more	11.79	12.48	3.82	0.00	0.00	6.09
<i>Urban areas</i>	<b>46091</b>	<b>37597</b>	<b>35195</b>	<b>21123</b>	<b>12715</b>	<b>35799</b>
Haven't declared	0.00	0.00	0.00	8.17	0.00	0.73
0-18000	7.39	13.74	22.59	34.15	73.60	20.15
18001-25000	11.10	5.92	19.57	48.06	26.40	18.17
25001-37000	22.18	28.14	24.84	6.64	0.00	23.16
37001-50000	20.62	27.89	18.87	11.15	0.00	20.03
50001-75000	31.36	22.28	8.15	0.00	0.00	13.71
75000 and more	7.35	2.03	5.97	0.00	0.00	4.78
<i>Rural areas</i>	<b>47501</b>	<b>50842</b>	<b>35113</b>	<b>23425</b>	<b>15500</b>	<b>37485</b>
Haven't declared	0.00	0.00	0.00	0.00	0.00	0.00
0-18000	27.95	4.81	15.15	49.33	100.00	22.79
18001-25000	2.12	23.32	21.25	9.67	0.00	15.90
25001-37000	27.19	13.19	32.21	22.62	0.00	26.20
37001-50000	8.28	22.71	11.18	9.19	0.00	12.07
50001-75000	19.94	14.26	18.15	9.19	0.00	16.01
75000 and more	14.52	21.71	2.06	0.00	0.00	7.02
<b>Republic of Armenia</b>	<b>40634</b>	<b>42759</b>	<b>30940</b>	<b>19775</b>	<b>14386</b>	<b>33352</b>
Haven't declared	2.31	1.45	0.64	0.94	0.00	1.15
0-18000	15.22	14.44	30.22	52.74	84.73	27.94
18001-25000	17.33	20.84	22.68	21.83	3.46	21.04
25001-37000	33.10	24.05	22.55	16.42	8.50	23.85
37001-50000	13.72	19.29	10.92	5.88	0.00	12.27
50001-75000	14.43	13.39	8.42	3.13	3.31	9.73
75000 and more	6.20	8.00	5.20	0.00	0.00	5.17
<i>Urban areas</i>	<b>36431</b>	<b>39935</b>	<b>29215</b>	<b>18380</b>	<b>13233</b>	<b>31233</b>
Haven't declared	3.39	2.24	0.95	1.68	0.00	1.74
0-18000	13.78	17.39	33.58	57.63	90.41	30.01
18001-25000	18.50	16.69	22.62	21.23	4.90	20.37
25001-37000	36.53	23.36	20.44	12.22	0.00	22.96
37001-50000	15.77	20.75	12.11	7.61	0.00	13.82
50001-75000	11.41	15.80	7.38	1.32	4.69	9.03
75000 and more	4.00	6.01	3.87	0.00	0.00	3.82
<i>Rural areas</i>	<b>49635</b>	<b>47982</b>	<b>34631</b>	<b>21546</b>	<b>17150</b>	<b>37442</b>



Haven't declared	0.00	0.00	0.00	0.00	0.00	0.00
0-18000	18.29	8.97	23.04	46.54	71.12	23.95
18001-25000	14.82	28.51	22.81	22.60	0.00	22.34
25001-37000	25.77	25.35	27.08	21.75	28.88	25.58
37001-50000	9.33	16.57	8.38	3.68	0.00	9.27
50001-75000	20.89	8.92	10.66	5.43	0.00	11.10
75000 and more	10.90	11.67	8.03	0.00	0.00	7.77

First, we have to emphasize certain considerations on the reliability and accuracy of the data received. Only 1.15 per cent of the questioned households didn't want or were unable to afford information on the income. The level of not declaring is quite low in the groups (up to 8.17 per cent), most interestingly, cases of not declaring completely lack in villages, while among urban households it is mainly high in households with 1 and 2 members.

As regards the statistics, according to *table 13* in the households with members aged 50 and over of Armenia, constituting 2/3 of the overall number of households, the income per capita is 33352 AMD, which is almost 18 per cent than the minimal consumer basket. The more detailed examination discloses, that:

- ✓ in terms of the average income per capita, the situation in Armavir, Ararat, Vayots Dzor, Syunik, Shirak, Aragatsotn regions is relatively favorable. In these regions the above indicator is nearly equivalent to the minimal consumer basket.

This is somewhat strange for the earthquake zone, but if we take into account the fact that the indicator is quite high in the villages of this region (44 484 AMD), while in towns it is quite low (29 637 AMD), then we don't doubt the reliability of the data. Interestingly, the lowest indicator is recorded in Kotayk, Tavush, Gegharkunik regions (28 220 AMD). In addition, the indicator is low both in households residing in urban (26 433 AMD) and rural (29 915 AMD) areas. In Yerevan the average indicator for households is 32 024 AMD which is somehow contradictory, since Yerevan holds a leading position in Armenia by other economic indicators. However, for households with members aged 50 and over this indicator is justified by its distinguishing features;

- ✓ there is an evident tend that the averaged values of income per capita decrease depending on the size of the household, with the exception of households with 1 and 2 members in certain regions and settlement types, though, apparently the groups of households with 1 or 2 members are in the best situation;
- ✓ in all regions independent of the size of the household the situation is better households living in rural areas are in terms of income per capita compared with urban households;
- ✓ depending on the size of household considerable variances between average income per capita are observed in the regions. This, in households comprising one member the average income

per capita is 29,593-71,320 AMD while it is lower in households comprising 2 and 3-5 members (AMD 28,200-50,900 and AMD 23,000-41,200). Variances of the average monthly incomes are not so large in households of other size groups.

Now we'll present the distribution of households according to income per capita:

- ✓ in the Republic of Armenia 27.94 per cent of households with members aged 50 and over belong to the group which is below the line of extreme poverty, 48.98 per cent of households are below the poverty line, and 72.83 per cent receive incomes which are less than the minimal consumer basket. This means that households which belong to the middle class and indicate to the level of the country's well-being amount to 22 per cent. In its relative sense, the "rich" class amounts to 5.17 per cent. These figures more than vividly demonstrate the situation in the country, as well as its position among other countries of the global community;
- ✓ the percentages values of households which are extremely poor or poor or whose incomes are below the minimal consumer basket, as well as strata of income satisfaction are relatively higher in towns compared to those living in rural areas, and the weights of rich and well-doing strata are higher in villages as compared to urban areas;
- ✓ the percentages of households which are below the extreme poverty line, poverty line and the minimal consumer basket tend to increase irrespective of the number of members in households comprising 2 and more members. The same measure for households comprising one member is close to the ones for households with 2 members. And in the strata which are above the line of the minimal consumer basket the indicator tends to decrease parallel to the increase in the number of households members;

Hence, here is the brief description:

- ✓ in terms of economic security urban households are more vulnerable than the rural ones;
- ✓ households with 6 and more members are inclined to the highest level of vulnerability;
- ✓ the situation is more or less favorable in households with 2-5 members, with essential exceptions and. A lower level of security is recorded in households with 1 member.

The main articles that form the base for economic security are the salary, inflows from economic activities, state and community social payments, pensions and remittances. Let's touch upon the salaries. The respective statistics on the employees in the households with members of age 50 and over is presented in other chapters of this research. We will present in this chapter the indicators of average salary. The picture outlined on the base of the data received is presented in **table 14**:

It is worth noting that the data concerning the salary are compiled without taxes and social insurance contributions.

**Table 14.**

***Average values of wages in RA and regions according to size of household and settlement type groups (AMD)***

Region	Males		Females		Common	
	number	<i>average wages</i>	number	<i>average wages</i>	number	<i>average wages</i>
Yerevan	86307	<b>85873</b>	64819	<b>59335</b>	151125	<b>74491</b>
Kotayk, Tavush, Gegharkunik	56574	<b>60469</b>	24584	<b>46931</b>	81158	<b>56368</b>
<i>Urban areas</i>	29599	<b>57362</b>	16551	<b>40906</b>	46149	<b>51460</b>
<i>Rural areas</i>	26975	<b>63878</b>	8033	<b>59346</b>	35009	<b>62838</b>
Lori, Shirak, Aragatsotn	72578	<b>68571</b>	32827	<b>48899</b>	105405	<b>62444</b>
<i>Urban areas</i>	44535	<b>70695</b>	21740	<b>41182</b>	66275	<b>61013</b>
<i>Rural areas</i>	28043	<b>65198</b>	11087	<b>64033</b>	39130	<b>64868</b>
Armavir, Ararat, Vayots Dzor, Syunik	66202	<b>73913</b>	40937	<b>44329</b>	107138	<b>62609</b>
<i>Urban areas</i>	3485	<b>80951</b>	28264	<b>40476</b>	62949	<b>62778</b>
<i>Rural areas</i>	31517	<b>66169</b>	12673	<b>52921</b>	44189	<b>62369</b>
RA	281661	<b>73501</b>	163167	<b>51602</b>	444826	<b>65468</b>
<i>Urban areas</i>	195126	<b>77209</b>	131374	<b>49952</b>	326498	<b>66241</b>
<i>Rural areas</i>	86535	<b>65140</b>	31793	<b>58419</b>	118328	<b>63334</b>

The analysis of the salaries displays that the average salary of household members aged over 50 who are hired workers (without taxes and social contributions) is 65,546 AMD, when adding the almost 15 per cent of deductions we'll get 75,000 AMD. This salary was calculated for 444,826 employees from these households. This indicator is lower than that of the NSS average republican statistical indicator for 2007. This can be explained by the fact that along with salaries shady and not registered, as well as one-time, seasonal jobs were declared where the salaries are low.

First, it becomes apparent that among the employees males prevail, particularly in rural areas (3 times). The employees from urban settlements three times prevail over employees from rural settlements.

By making thorough analysis of the average salary we can register, that:

- ✓ the highest average salary of households members who are hired workers is in Yerevan – 74,491 AMD, the lowest is in Kotayk, Tavush, Gegharkunik region 56,368 AMD;

- ✓ in regions the average salary of rural employees is higher or more consistent compared with the average salary of urban employees. The differences become more vivid when a comparison of salaries of female employees is conducted;
- ✓ the average salary for females is 1.44-1.71 times less compared to males both in the regions and in the country in the whole. In rural areas this variance is somehow milder (1.07-1.25 times), while in towns it is more significant (1.40-1.99 times). The highest values were recorded in towns of Armavir, Ararat, Vayots Dzor and Syunik region.

The next analytical component of economic security we will touch upon below, is the social assistance allocated from governmental, community bodies, non-governmental organizations and individual philanthropists, as well as the social payments and assistance guaranteed by the law.

In our next *table 15* we have presented the average monthly values per capita in households receiving such assistance in regions according to size of household and settlement groups, taking into account the strata of economic security as well as the weights of the households receiving such assistance in their groups, i.e. level of involvement.

**Table 15.**

***Average values of assistance (AMD) in households receiving social financial assistance in RA and regions according to size of household and settlement type groups and levels of involvement (%):***

Region	Size of the households (person)										All households	
	1		2		3-5		6-8		8>			
	%	dram	%	dram	%	dram	%	dram	%	dram	%	dram
<b>Yerevan</b>	25.5	10632	5.9	9159	6.7	26115	10.3	12275	24.7	1667	11.0	15007
0-18000	43.5	8594	0.0	-	10.3	29706	11.4	11490	24.7	1667	14.6	17130
18001-25000	18.9	11698	8.6	5833	2.8	8000	0.0	-	-	-	6.8	9286
25001-37000	28.3	12782	15.7	11062	12.4	25979	0.0	-	-	-	17.9	16696
37001-50000	29.5	8464	0.0	-	0.0	-	21.4	14333	-	-	9.3	9594
50001-75000	0.0	-	3.3	8333	0.0	-	-	-	-	-	1.5	8333
75000 and more	0.0	-	0.0	-	0.0	-	-	-	-	-	0.0	-
<b>Kotayk, Tavush, Gegharkunik</b>	23.8	10791	14.5	5366	14.2	14226	18.9	16990	33.5	3333	16.9	12069
0-18000	25.1	8971	11.1	13000	14.0	7433	21.2	18435	0.0	-	16.1	11802
18001-25000	0.0	-	7.6	13417	12.1	9456	18.3	9791	-	-	9.9	10194
25001-37000	38.3	4278	19.4	3445	20.1	26451	24.0	24000	100.0	3333	25.3	12430
37001-50000	52.3	20304	26.8	375	0.0	-	0.0	-	-	-	24.7	12438
50001-75000	0.0	-	0.0	-	0.0	-	0.0	-	-	-	0.0	-
75000 and more	20.6	41667	0.0	-	52.1	8167	-	-	-	-	20.8	17642
<i>Urban areas</i>	35.5	12759	9.8	9615	13.2	7788	18.7	14676	0.0	-	17.2	10861
0-18000	49.4	8971	17.0	13000	15.1	7571	30.6	14676	0.0	-	20.7	10702
18001-25000	0.0	-	0.0	-	16.1	13758	0.0	-	-	-	8.3	13758
25001-37000	53.6	4102	13.9	4167	16.7	1644	0.0	-	-	-	26.3	3379
37001-50000	60.2	26145	0.0	-	0.0	-	0.0	-	-	-	15.2	26145

50001-75000	0.0	-	0.0	-	0.0	-	0.0	-	-	-	0.0	-
75000 and more	20.6	41667	-	-	0.0	-	-	-	-	-	13.9	41667
<i>Rural areas</i>	12.9	5761	17.1	3968	15.5	21565	19.0	18868	50.0	3333	16.6	13269
0-18000	0.0	-	0.0	-	12.0	7118	10.9	30000	0.0	-	9.0	15640
18001-25000	0.0	-	8.9	13417	7.8	250	31.0	9791	-	-	11.0	8402
25001-37000	25.6	4588	21.5	3271	22.4	39283	25.7	24000	100.0	3333	24.7	17557
37001-50000	41.2	8250	61.2	375	0.0	-	-	-	-	-	43.1	3002
50001-75000	0.0	-	-	-	0.0	-	0.0	-	-	-	0.0	-
75000 and more	-	-	0.0	-	100.0	8167	-	-	-	-	26.0	8167
<b>Lori, Shirak, Aragatsotn</b>	21.1	7326	88.0	9973	25.5	11706	27.6	15503	56.8	28049	61.8	10342
0-18000	28.0	583	23.0	7250	30.8	11818	41.4	14120	50.0	35000	33.3	12739
18001-25000	18.8	800	12.5	1272	38.4	12044	7.3	16900	-	-	25.4	10219
25001-37000	21.1	8000	31.7	9548	15.0	3286	21.8	20000	-	-	20.8	9946
37001-50000	24.1	12500	35.8	10806	7.7	42167	-	-	-	-	19.9	17100
50001-75000	26.4	10137	99.3	10011	5.5	5833	-	-	100.0	5833	92.4	9998
75000 and more	0.0	-	15.3	16667	40.6	1500	-	-	-	-	16.0	8244
<i>Urban areas</i>	24.9	8195	29.8	12895	35.3	9218	31.9	14869	56.8	28049	32.1	11142
0-18000	0.0	-	30.1	7250	39.5	10344	35.7	11831	50.0	35000	36.2	11791
18001-25000	28.5	800	7.7	2500	54.9	10892	16.8	16900	-	-	38.6	9750
25001-37000	26.6	8000	32.3	15000	33.5	3286	35.3	20000	-	-	31.1	10817
37001-50000	42.3	12500	44.4	16169	0.0	-	-	-	-	-	21.0	14933
50001-75000	18.2	15417	18.7	16667	9.8	5833	-	-	100.0	5833	16.7	12165
75000 and more	0.0	-	38.4	16667	40.6	1500	-	-	-	-	35.8	8244
<i>Rural areas</i>	15.7	5375	93.6	9884	11.6	22416	22.0	16729	-	-	74.4	10196
0-18000	47.0	583	0.0	-	15.9	18081	50.8	16729	-	-	28.0	14958
18001-25000	0.0	-	15.2	917	16.5	17156	0.0	-	-	-	10.8	12066
25001-37000	0.0	-	30.9	1667	0.0	-	0.0	-	-	-	5.0	1667
37001-50000	0.0	-	25.7	-	19.8	42167	-	-	-	-	18.5	20486
50001-75000	34.0	7500	100.0	10000	0.0	-	-	-	-	-	96.6	9978
75000 and more	0.0	-	0.0	-	-	-	-	-	-	-	0.0	-
<b>Armavir, Ararat, Vayots Dzor, Syunik</b>	22.1	11877	9.3	33986	4.2	16269	11.1	19344	23.7	43000	9.3	18936
0-18000	7.1	8000	37.8	20367	7.1	18671	4.0	24000	27.4	43000	9.3	21510
18001-25000	0.0	-	0.0	-	9.0	14332	31.3	25077	0.0	-	10.7	19622
25001-37000	39.7	5683	0.0	-	3.5	16667	0.0	-	-	-	8.7	8228
37001-50000	54.5	5746	0.0	-	0.0	-	35.4	6667	-	-	10.9	6022
50001-75000	2.5	58000	0.0	-	0.0	-	0.0	-	-	-	0.7	58000
75000 and more	25.0	40000	47.4	41831	0.0	-	-	-	-	-	25.3	41252
<i>Urban areas</i>	16.5	12894	7.3	20367	3.5	15612	21.8	22183	46.2	43000	8.5	19079
0-18000	50.9	8000	52.8	20367	12.9	18671	21.1	24000	62.8	43000	24.1	21510
18001-25000	0.0	-	0.0	-	3.1	683	34.0	21382	0.0	-	9.9	17620
25001-37000	6.7	8000	0.0	-	0.0	-	0.0	-	-	-	1.0	8000
37001-50000	46.5	8000	0.0	-	0.0	-	0.0	-	-	-	7.3	8000
50001-75000	5.1	58000	0.0	-	0.0	-	-	-	-	-	1.8	58000
75000 and more	0.0	-	0.0	-	0.0	-	-	-	-	-	0.0	-

<i>Rural areas</i>	25.6	11474	11.1	41831	4.7	16675	7.2	16175	0.0	-	9.8	18849
0-18000	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
18001-25000	0.0	-	0.0	-	13.4	16681	26.9	33000	-	-	11.5	21014
25001-37000	56.3	5544	0.0	-	5.7	16667	0.0	-	-	-	13.5	8238
37001-50000	66.7	3333	0.0	-	0.0	-	50.0	6667	-	-	15.1	4898
50001-75000	0.0	-	0.0	-	0.0	-	0.0	-	-	-	0.0	-
75000 and more	32.8	40000	51.3	41831	0.0	-	-	-	-	-	37.5	41252
<b>In RA</b>	<b>23.5</b>	<b>10180</b>	<b>59.5</b>	<b>10201</b>	<b>11.6</b>	<b>15601</b>	<b>17.7</b>	<b>16059</b>	<b>34.5</b>	<b>19941</b>	<b>30.7</b>	<b>11437</b>
0-18000	28.9	7730	15.6	12574	15.7	15524	20.6	15217	26.8	28213	18.6	14439
18001-25000	12.0	7426	8.0	5915	15.1	11705	14.8	17872	0.0	-	13.2	11419
25001-37000	30.1	8630	16.8	7667	11.6	20811	14.4	21152	100.0	3333	18.0	12833
37001-50000	37.1	10986	12.3	7429	1.9	42167	24.4	10002	-	-	13.9	11691
50001-75000	12.2	13414	91.2	10008	1.3	5833	0.0	-	100.0	5833	72.1	10042
75000 and more	11.9	40354	18.2	35186	12.3	4258	-	-	-	-	14.6	27585
<i>Urban areas</i>	25.7	10679	11.0	12161	12.5	13851	19.7	15233	36.9	25366	15.9	13063
0-18000	41.6	8620	20.0	12574	17.4	15953	22.9	13277	35.6	28213	21.6	14285
18001-25000	16.5	7426	7.4	5263	16.1	10765	13.0	19750	0.0	-	14.4	10637
25001-37000	29.2	9885	15.1	11400	12.9	15442	24.6	20000	-	-	19.1	12567
37001-50000	37.4	12536	8.0	16169	0.0	-	14.7	14333	-	-	11.5	13402
50001-75000	8.6	23112	4.0	12313	2.1	5833	0.0	-	100.0	5833	4.8	15247
75000 and more	5.7	41667	11.2	16667	8.4	1500	-	-	-	-	8.7	12718
<i>Rural areas</i>	18.6	8657	80.6	10085	9.6	20848	15.1	17450	28.9	3333	48.6	10798
0-18000	8.3	583	0.0	-	10.2	13248	17.1	19305	0.0	-	11.4	15142
18001-25000	0.0	-	8.6	6525	13.0	14174	16.8	16140	-	-	11.1	13212
25001-37000	32.9	5247	19.8	2811	9.4	32734	7.1	24000	100.0	3333	16.0	13384
37001-50000	35.9	5154	22.4	222	7.7	42167	50.0	6667	-	-	20.8	8978
50001-75000	16.5	7500	98.7	10000	0.0	-	0.0	-	-	-	87.4	9978
75000 and more	16.7	40000	23.5	41831	37.0	8167	-	-	-	-	22.5	35371

Based on the numerical data of the social financial assistance presented in the above table we can conclude, that:

- a) as regards the level of representability and coverage, then it is apparent that:
- ✓ in Armenia 30.7 per cent of households with members aged 50 and over receive cash and non-cash social assistance on the average at 11 437 AMD;
  - ✓ all strata of income security contain a level of 13.9-18.6 per cent involvement in the social assistance system, with the exception of households with 50,001-75,000 AMD per capita income whose coverage is 72.1 per cent at the expense of households with 2 members (91.2 per cent, 10,008 AMD) and more than 8 members (100.0 per cent, 5,833 AMD);
  - ✓ the level of involvement of households increases depending on the size of the household from 1 person household to 2 persons household, then it decreases for households with 3-5 members, and then it increases again in larger households. This trend also exists in rural areas. In urban areas the indicator declines from 1 member household to 2 members household, and then a constant increase is registered;

- ✓ logically, the involvement measure should trend to gradually decrease to 0 for the last three strata from its extremely high value at the poverty strata towards the well-being strata. Nonetheless, the measures for the regions and Armenia in the whole are built on this logic with essential deviations, although the situation is relatively favorable in Yerevan. This fact is indicative of a need for undertaking government initiatives towards strengthening the targeted nature of assistance. In other words there is no well-planned and coordinated national policy on social assistance;
- b) as regards the size of social assistance we have the following picture:
  - ✓ the average amounts of monthly assistance per capita are close to each other (10,042–14,439 AMD) for all groups of income security of households with members aged 50 and over, with the exception of the group with highest income security (27,585 AMD). Again, this confirms the last point made in the above conclusion;
  - ✓ we can assert, that the system of declaration and registration of income completely lacks in the sphere of social assistance. Therefore, the society, as well as the government renders assistance to all social strata with almost equal proportionality and size, irrespective of the size and real economic situation of household.

Based on the data of the research, in the period of May 2007 to May 2008 the assessed gross income of households with members aged over 50 constitutes 657,46 billion AMD, gross inflows of salaries – 349,44 billion AMD (53.2 per cent), pensions – 121,56 billion AMD (18.5 per cent), active and passive economic activities - 74.36 billion AMD (11.3 per cent), monetary social assistance - 27.48 billion AMD (4.2 per cent), remittances from relatives from abroad - 28.27 billion AMD (4.3 per cent), money transfers from relatives in RA - 2.93 billion AMD (0.4 per cent), non-monetary assistance and other inflows - 53.42 billion AMD (8.1 per cent). Thus, the main targets for the increase of the well-being of households are salaries, pensions, as well as small and medium entrepreneurship.

## **CHAPTER 7. EMPLOYMENT AND RETIREMENT BENEFITS**

The equivalent reaction of the government to ageing tendencies, target activities to confront current and future challenges as a rule cause drastic changes in the social-economic system. International experience illustrates that the responsibility of the state and the society towards older generation promotes the aspiration to find retirement models that will contribute to finding solutions for the existing challenges caused by demographic disbalance.

The economic growth registered in Armenia in recent years caused salary increase, decrease of unemployment and increase of actual income of population. The problem of mass poverty among the retirees is reduced mainly due to the legal act in the post-soviet retirement system of

Armenia in force since 1997, according to which the retirees can work and meantime receive their full pension. Often the retirees are forced to get engaged in profitable activities not because of their personal interests, but vital necessity, in order to earn additional income, since the low pensions still can't provide satisfactory living standard for them.

Employed persons or persons seeking employment aged 50 and over, particularly retirees, experience various problems in employment market.

In this chapter we present the analysis of the answers provided by the respondents to questions groupings that form separate groups, that offer an opportunity to show the actual situation of their employment, to raise their needs and assess the tendencies of regional development.

### **Standard assessment of the employment of persons aged 50 and over**

In the subsection below the respondents were given questions, that allow to find out the situation of the employment of persons over 50 in regions under the liberalization of the economy of the country and to assess the tendency of reduction of the competitiveness in the labor market conditioned by their age and gender peculiarities.

**7.1 “Do you work, or have own business or are self-employed”?** 36.5 per cent of persons aged over 50 constituting 25.6 per cent of the population of the households of the republic, as well as 42.8 per cent of spouses under 50 of persons over 50 have answered positively to this question.

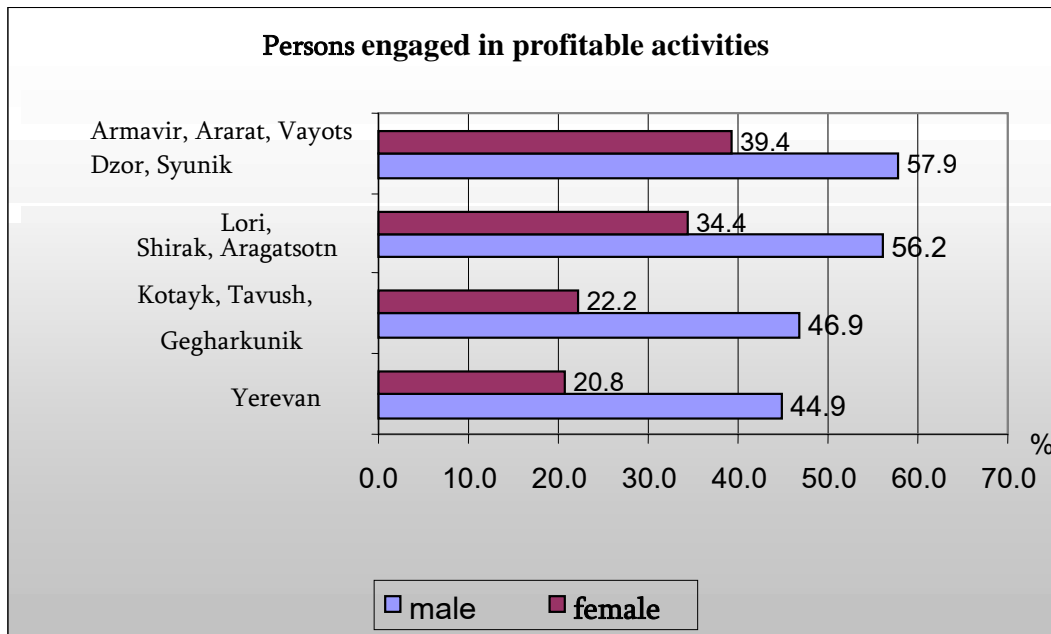
From here on the word combination “spouses under 50 of persons over 50” will be substituted with word combination “spouses under 50”.

The rates of persons over 50 in regions who are engaged in profitable activities are presented in graph 7.1.

In Armenia 50.9 per cent of males and 28.3 per cent of females over 50 are engaged in profit bearing activities. Among respondents the highest employment rates are recorded for persons belonging to the cohort aged 50-54 (78,5 per cent for males and 49,1 per cent for females), as well as males (74,7 per cent) and females (43,3 per cent) of age cohort of 55-59.

From the point of view indicators of profitable activities the situation is relatively favorable in regions of Armavir, Ararat, Vayots Dzor and Syunik, where the 57.9 per cent of males and 39.4 per cent of females are employed. The situation is relatively bad in Yerevan, where only 44.9 per cent of males and 20.8 per cent of females are engaged in profitable activities.





*Graph 7.1. The rates of persons engaged in profitable activities among the population of age over 50.*

The profit bearing activities of persons who have reached retirement age decline twice among men reaching 28.37 per cent and 11.1 per cent for women. There is a decrease in rates of profitable activities in all regions with age.

Survey results also manifest gender differences. The indicator of activity of women of the same age group is twice as less than that of men.

In the age strata of 50-54 and 55-59 the indicator is relatively high both among men (85,8 per cent and 85,5 per cent) and among women (58,0 per cent and 73,4 per cent) living in Armavir, Ararat, Vayots Dzor and Syunik regions.

In Yerevan, where there is a considerable number of vacancies (multiple times exceeds the demand of labor force of all the regions), the low rates of employment of persons over 50 are explained by age restrictions imposed by employers. Private sector employers overwhelmingly demand younger employees. If we also take into account the fact that the State, in turn, has introduced age restriction (65 years) for civil servants (it can be extended for one year for individual cases), without giving consideration to high level professionalism of the employees of the ministries, then it becomes apparent that there are barriers for ensuring employment among elderly persons in Armenia.

From this point of view the situation is relatively satisfactory with persons over 50 from rural areas, as they are considered self-employed due to the land privatization that has triggered the formation of farms.

The UN Madrid Action Plan Against Ageing recommends the member states to initiate activities providing the elderly with jobs and prolonging their participation in labor market. While implementing the above recommendations there will rise necessity to revise age restrictions for civil servants and allow free competition based on professional abilities and not age.

**About hired workers**

61.7 per cent of men over 50 involved in profitable activities are hired workers with the following percentage distribution in regional groups:

Yerevan – 74.9 per cent;

Kotayk, Tavush and Gegharkunik regions – 61.6 per cent;

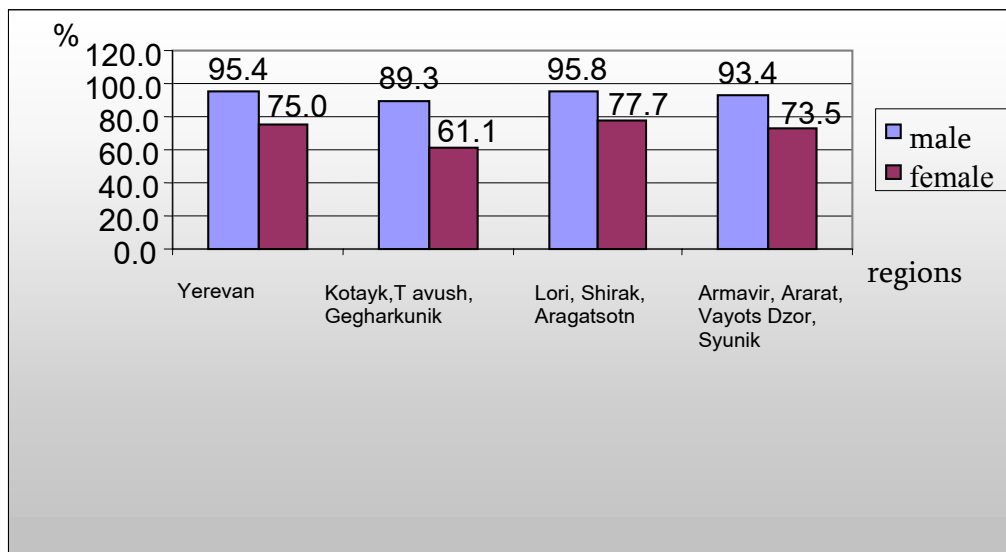
Lori, Shirak and Aragatsotn regions - 55.6% per cent

Armavir, Ararat, Vayots Dzor, Syunik regions – 54.6 per cent.

Summing up the regional rates we can state that the highest percentage rates of hired work employment of persons over 50 have residents of Yerevan, while the lowest indicators are registered for residents over 50 of Armavir, Ararat, Vayots Dzor and Syunik regions. The highest percentage compositions of spouses under 50, who are hired workers, of persons over 50 are also in these regions.

**7.2 ASSESSMENT OF THE EMPLOYMENT OF THE UNEMPLOYED**

The results of the interviews suggest that 78.6 per cent of all persons over 50 of the country have never had job or own business. Though 93.7 per cent of men over 50, 72.3 per cent of women over 50, as well as 41.9 per cent of spouses of persons under 50 (see graph 7.2.1) had any job or own business. These indicators are associated with the high level of employment of active population during the Soviet period, before the liberalization of the economy.



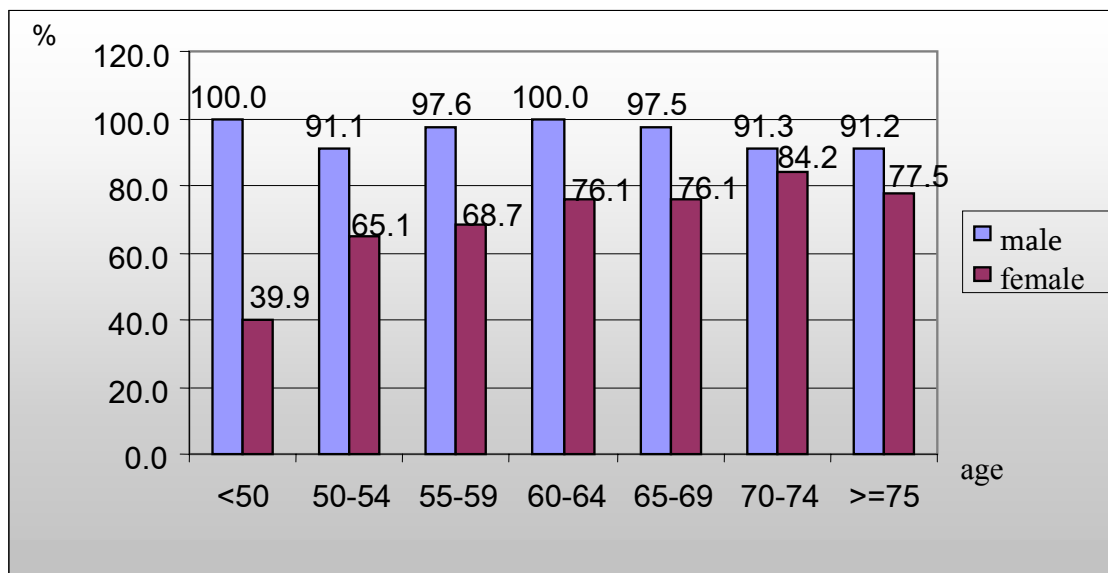
*Graph 7.2.1 The ratios of residents of regions over 50 who formerly had employment or own business.*

### The age-gender structure of persons who had any job or own business

The information presented in graph 7.2.1 shows that men were involved in the labor market of the country by 20 per cent more than women. The comparative assessment of the indicators of age groups displays 90 per cent of participation in labor market in male age groups, while in female groups the level of participation declines along with age. Particularly, 39.9 per cent of the spouses under fifty of men over 50, as well as 65.05 per cent of women of age group 50-54 formerly had job and own business. For comparison let's mention that 84.17 per cent of women of age 70-74 were employed before, i.e. the employment indicator of older women exceeds the indicator of younger women by 44% percent and 20% respectively.

The results above introduced were anticipated, since women of advanced age groups lived in Soviet period when there was practically no unemployment and in case they wanted to work they could easily find appropriate job.

The low rates of employment among younger females in all regions of Armenia should be explained by the industrial decline which has taken place over two decades of liberalization of the economy, decay of the formerly powerful planned economy, as well as long-term unemployment among females. This phenomenon will have its adverse impact on the sizes of pensions of females whose age is currently below 50 and 50-54. The benefits of females belonging to these cohorts will be considerably lower compared to old age pensions received by retired females today since length of service plays a crucial role in determining the size of pension in the existing Armenian pension system.



Graph 7.2.2. The rates of persons over 50 of the population of the country who had any employment or own business according to age groups

The registered tendencies of gender and age distinctions are more evident and vivid in regions of the country in answers groupings of persons over 50.

We can see the same age-gender tendencies of employment for persons over 50 in regions. Relatively high average rates of any employment were registered among the residents of Lori, Shirak and Aragatsotn regions – 85.9 per cent (men 95.8 per cent, women 77.7 per cent), as well as in Yerevan – 80.9 per cent (men 95.4 per cent, women 75.0 per cent).

Relatively low is the percentage composition of answers on any employment of persons over 50 in Kotayk, Tavush and Gegharkunik regions – 69.7 per cent (men 89.3 per cent, women 61.1 per cent).

The problem of employment of older strata of the population of the country is more acute in connection with great disbalance of demand and supply of labor force in labor market. The official rates of unemployment (the unemployment level in Armenia was 7.0 per cent in 2007) are three times as low the factual level. That state of affairs is recorded in SPPR. Even younger persons with high and secondary professional training experience problems in finding appropriate jobs reducing the competitiveness of economically active population from relatively higher age strata in labor market.

While developing appropriate strategy of tackling ageing problems great importance is attached to the growth of competitiveness of older generation in labor market as well as determination of the solution mechanisms.

**The target of the next group of questions is to disclose the possibilities of finding solutions to unemployment problems of persons over 50 with the assistance of the government.**

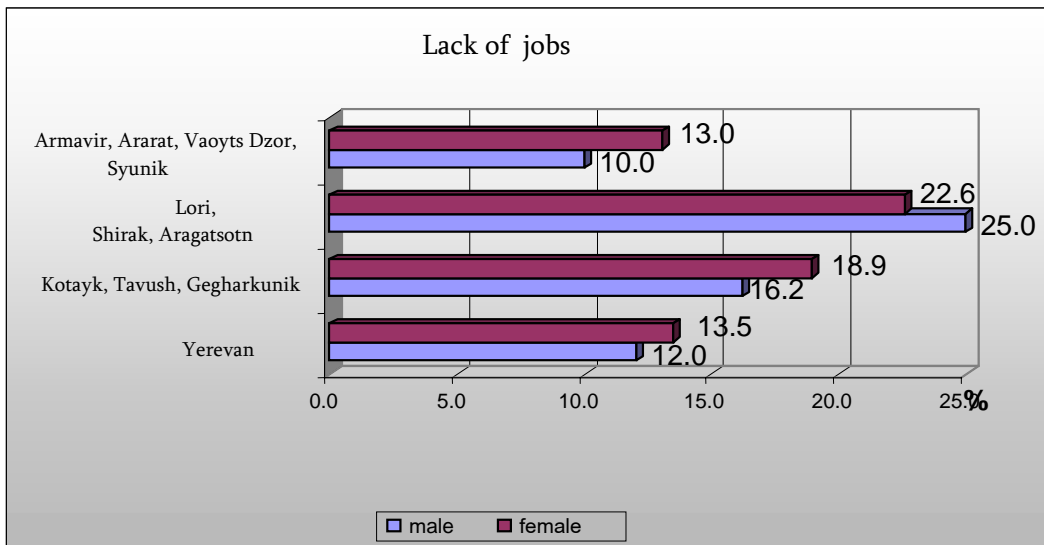
7.3. To answer the question “**What is the reason of your unemployment**”? 10 reasons were chosen. Below, we present the percentage composition of the answers received.

**First reason for not working**

“**Lack of jobs**” – 15.45 per cent of persons over 50 have chosen this answer.

The highest percentage composition have the answers of both men (22.6 per cent) and women (25.0 per cent) residing in Lori, Shirak and Aragatsotn regions (see graph 7.3.1).

Since the highest levels of unemployment in the country were registered among urban residents of these regions, the results on the situation with workplaces were expected and correspond the abovementioned percentage values.



Graph 7.3.1 The ratios of answers on unemployment of persons aged 50 and over residing in regions

### Second reason for not working

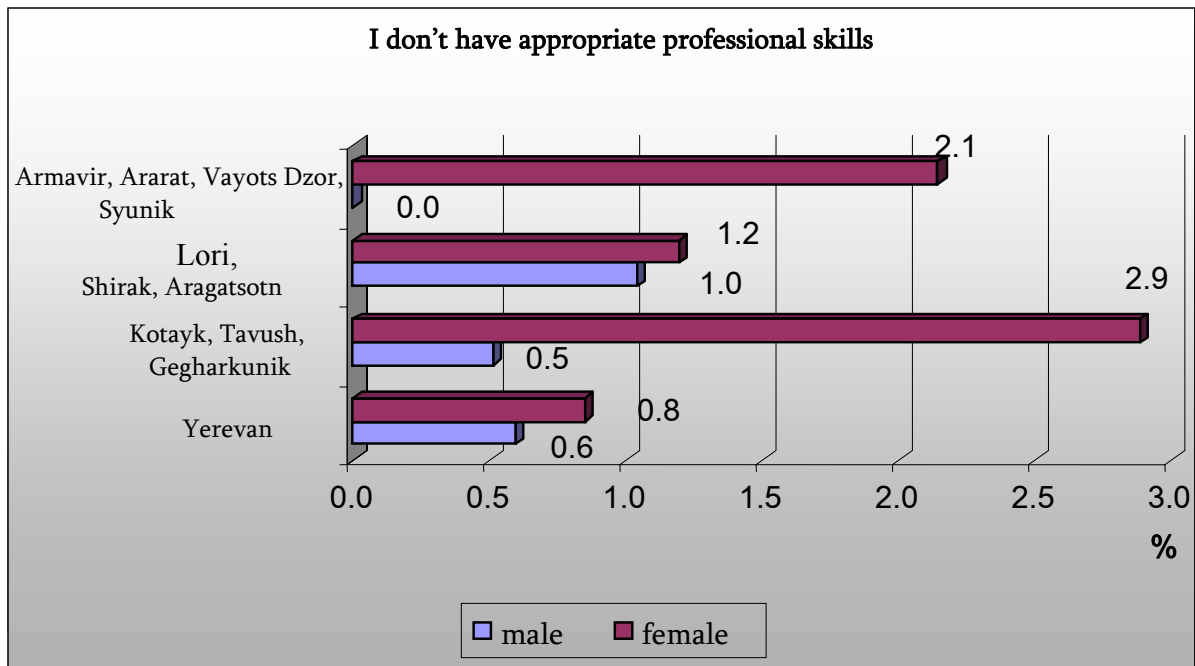
0.54 per cent of persons of 50 and over in the country have answered **“I don’t have appropriate professional skills”** .

The highest ratios of positive answers to this question are among the women of Kotayk, Tavush, Gegharkunik regions – 2.9 per cent.

The highest ratios of positive answers among men were registered in Lori, Shirak, Aragatsotn regions – 1.04 per cent. In Armavir, Ararat, Vayots Dzor and Syunik regions the male respondents didn’t answer to this question (see graph 7.3.2).

If we sum up the groupings of the answers received from different sexes on lack of professional skills as reason for unemployment, we can assert that in all regions of the country women face great difficulties in finding job for not having professional skills demanded by the employers.

This phenomenon highlights that there is a strong need for organizing training among women on professions that are demanded in labor market, as well as on gaining professional skills demanded by the employers.



Graph 7.3.2 . The ratios of answers of persons aged 50 and over residing in regions on unemployment on lack of professional skills.

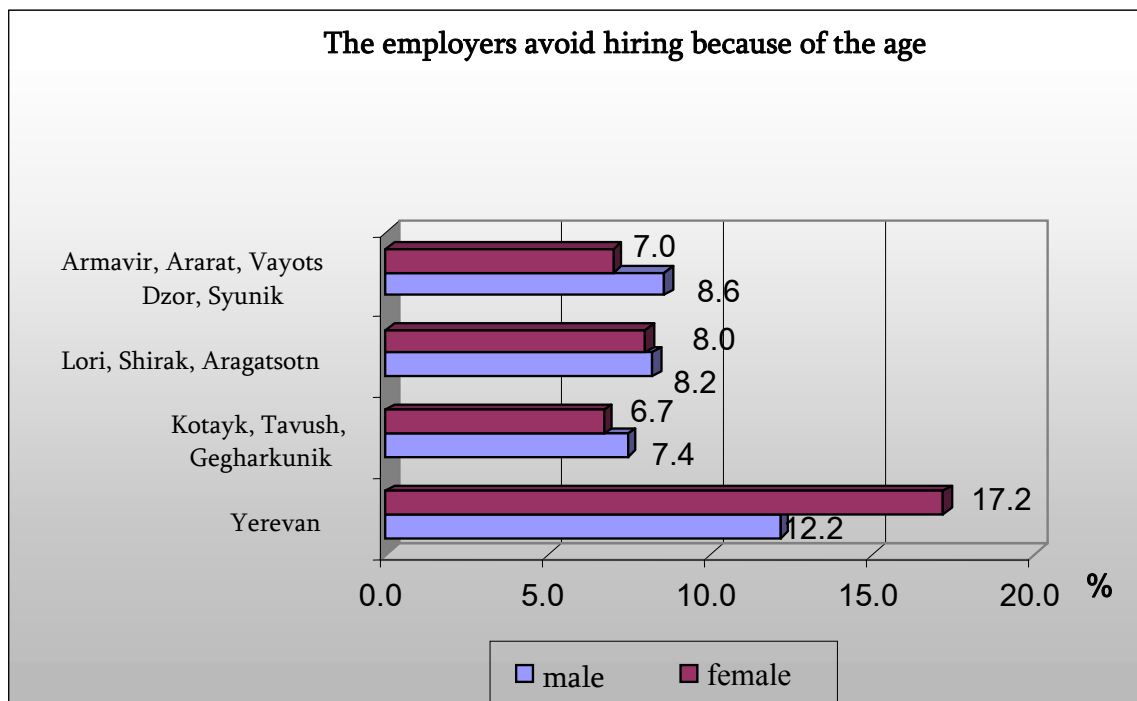
### **Third reason for not working**

9.44 per cent of persons aged 50 and over in the country have mentioned the answer “**The employers avoid hiring people of my age**”.

In Yerevan 14.15 per cent of the respondents have positively answered to this question men – 12.2 per cent and women – 17.2 per cent). 7.44 per cent of all respondents over 50 of Kotayk, Tavush, Gegharkunik regions, 8.24 per cent of Lori, Shirak, Aragatsotn regions, 8.61 per cent of Armavir, Ararat, Vayots Dzor and Syunik regions.

If in regions prevails the situation that men are not being hired, then in Yerevan we have the opposite picture, women of age 50 and over are refused to more than 5 percentage points than men.

It is worth stating, that as appears from the answers of respondents of different age strata, the employers mainly avoid hiring retired people, particularly the ones aged over 65.



*Graph 7.3.3 The ratios of answers of persons aged 50 and over residing in regions on not being hired by the employers because of age.*

This tendency is observed in all the regions of the country. The examination of the demand for workplaces shows that they are mainly in the field of diverse services, as well as in the sphere of trade, where the employers demand young and pretty employees. The age requirement approach of the employers to the labor force is more evident in Yerevan.

The employment problem of persons aged 50 and over is observed in all regions of the country and this phenomenon is troubling. In order to change the existing state of affairs the government must undertake certain measures so as to make it attractive for the employers, as well as to arouse the employers' interest in hiring persons aged 50 and over, meantime facilitating the accomplishment of critical recommendations of UN Madrid Plan by our country.

#### **Fourth reason for not working**

0.04 per cent of persons aged 50 and over in the country have chosen the answer **“The employers avoid hiring people of my gender”**.

We should mention that this reason of not working has received the lowest number of positive answers in the republic. Predominantly women have answered to this question.

In Yerevan 0.13 per cent of the respondents have positively answered to the question (0.1 per cent of men and 0.4 per cent of women) and 0.2 per cent of women of Armavir, Ararat, Vayots Dzor and Syunik regions (see graph 7.3.4).

In other regions respondents didn't answer to this question.



*Graph 7.3.4 The ratios of answers of persons aged 50 and over residing in regions on not being hired by the employers because of the gender.*

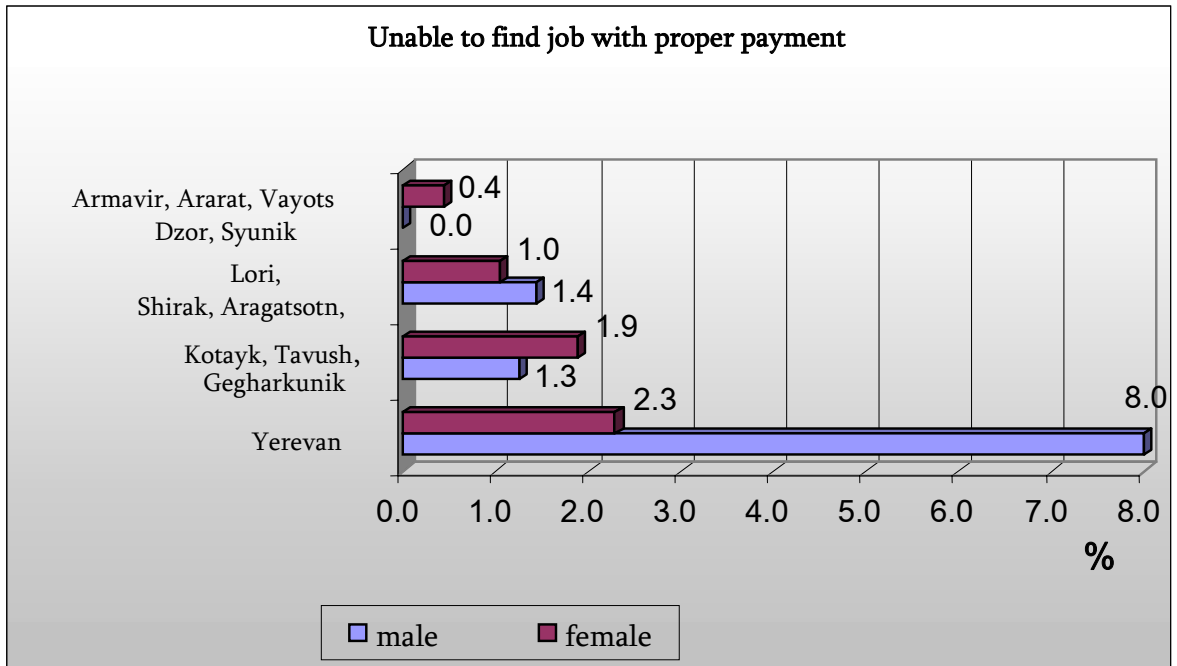
**Fifth reason for not working**

3.23 per cent of persons aged 50 and over in the country have mentioned the answer **“Unable to find job with proper payment”**

It is worth noting that 35.8 per cent of respondents under age of 50 are unable to find job with proper payment, which is the highest indicator among the answers to this question.

In Yerevan 8.0 per cent of men aged over 50 are unable to find job with proper payment (more than five times exceeds the answers of men from other regions) and 2.3 per cent of women (more than twice exceeds the answers of women from other regions) (see Graph 7.3.5).

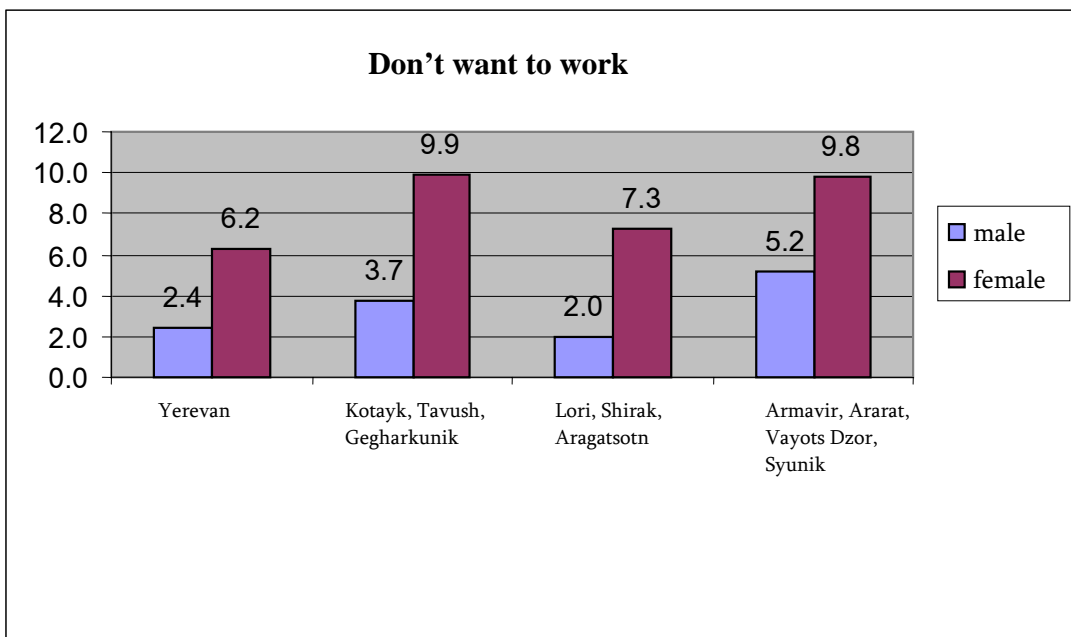




Graph 7.3.5 The ratios of answers of persons aged 50 and over residing in regions on unable to find job with proper payment.

**Sixth reason for not working**

3.22 per cent of respondents aged 50 and over in the country have mentioned the answer “Don’t want to work”. The percentage distribution of positive answers to this question in the regions is introduced in Graph 7.3.6.



Graph 7.3.6 The ratios of answers of persons over 50 residing in regions who don't want to work.

In Yerevan 2.4 per cent of men aged over 50 and 6.2 per cent of women over 50 don't want to work, 3.7 per cent of residents of Kotayk, Tavush, Gegharkunik regions, 2.0 per cent of residents of Lori, Shirak, Aragatsotn regions, 5.17 per cent of residents of Armavir, Ararat, Vayots Dzor, Syunik regions.

In all the regions of the country persons of age over 65 didn't express desire to work.

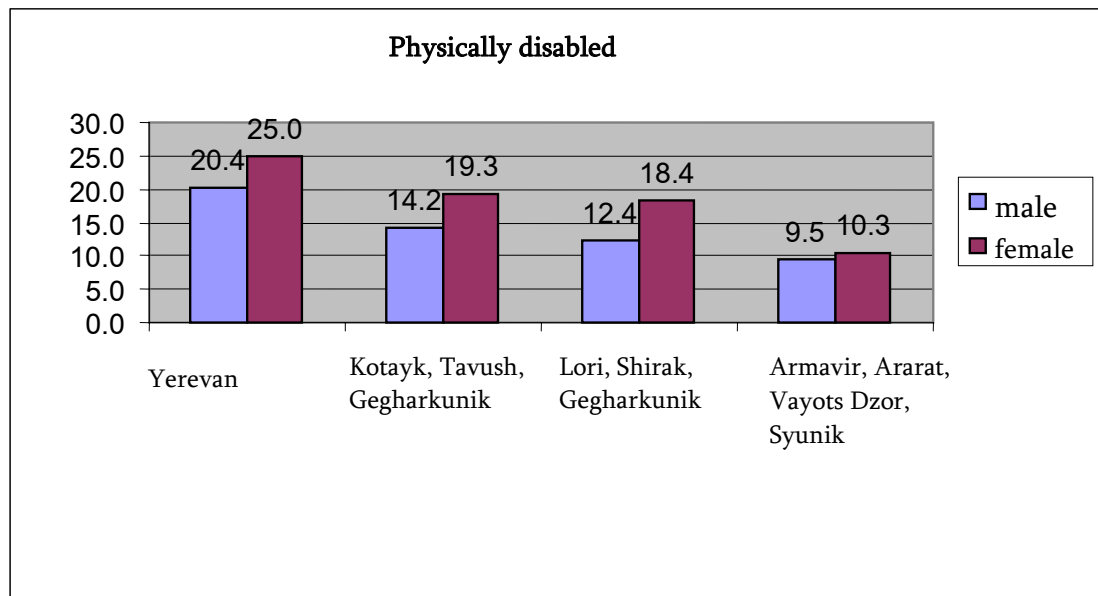
**Seventh reason for not working**

14.74 per cent of persons aged 50 and over in the country have chosen the answer **“I'm physically disabled”**. The percentage distribution of positive answers to this question in the regions is introduced in Graph 7.3.7.

In Yerevan 20.4 per cent of persons over 50 don't work because of physical disability, which are mainly in advanced age strata.

14.18 per cent of persons over 50 of Kotayk, Tavush, Gegharkunik regions don't work because of physical disability. In these regions 3.81 per cent of persons of age cohort 65-69, 18.24 per cent of persons aged 70-74 and 40.4 per cent of persons over age 74 are disabled.

12.4 per cent of persons over 50 of Lori, Shirak, Aragatsotn regions, and 9.6 per cent of persons over 50 of Armavir, Ararat, Vayots Dzor, Syunik regions are physically disabled.



*Graph 7.3.7 the ratios of physically disabled persons over 50 in the regions.*

Note, that in Yerevan only 6.0 per cent of physically disabled persons aged 60-64 don't work or don't look for job. That is to say the majority of persons in this age stratum are capable to work.

The situation is relatively bad in Lori, Shirak and Aragatsotn regions, where the number of physically disabled persons of age 60-64 is 13.9 per cent, an indicator that twice exceeds the same indicator of Yerevan.

Thus, if we sum up the results of the interview, we can observe, that in all regions of the country physically disabled are mainly persons over age 70.

In all the regions of the country the groupings of answers on physical diasability suggest that more than 90 per cent of the respondents of preritirement age, as well already retired persons are able-bodied and capable to work in event of desire to work or presence of proper workplaces.

#### **Eighth reason for not working**

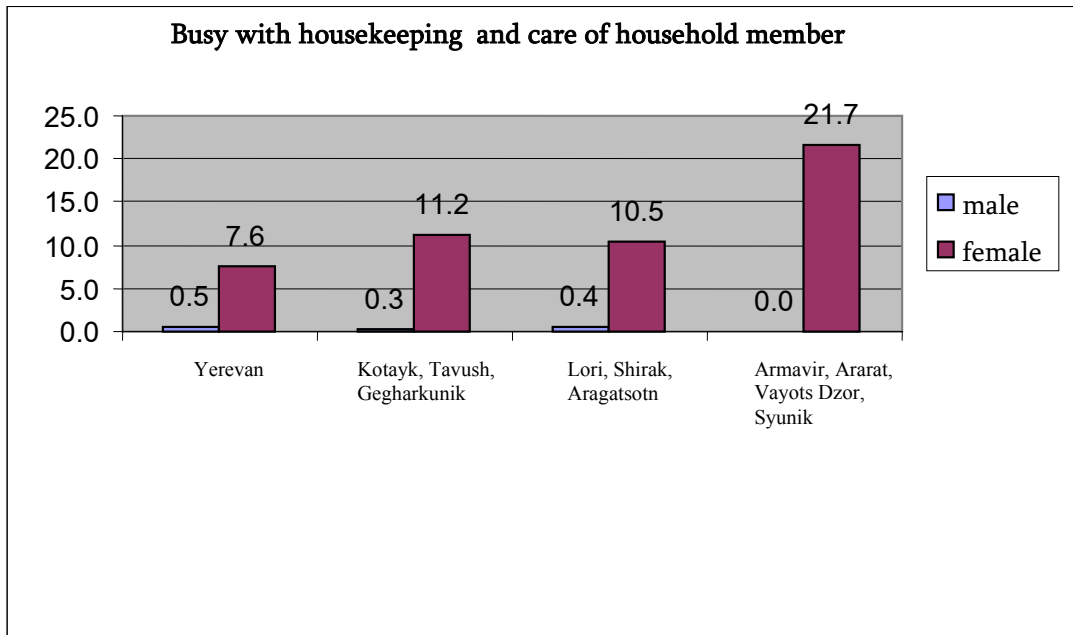
The respondents aged over 50 in the country haven't mentioned the question **“Because of studies”**, which is most likely conditioned by age peculiarities.

#### **Ninth reason for not working**

Persons aged over 74 have mainly positively answered to the inquiry **“I'm busy with housekeeping or the care of the member of the household.”**

The percenatge distributions of the positive answers to the question in regions are introduced in Graph 7.3.8.

The circumstnace of being busy with housekeeping or the care of the member of the household is the reason for not working for 7.6 per cent of women (the lowest percentage of positive answers of women in the country) and 0.5 per cent of men. The highest percentage composition (21.7 per cent) of positive answers by women to the same question is in Armavir, Ararat, Vayots Dzor, Syunik regions. To this question in all regions the men either haven't answered, or the positive answers don't exceed 0.5 per cent (in Yerevan).



Graph 7.3.8 The ratios of population of age over 50 who is busy with housekeeping or care of household member in regions.

### **Tenth reason for not working**

0.74 per cent of persons over 50 in the country have responded to the question **“I don’t know where and how to look for a job”**, 1.12 per cent in Yerevan, 1.14 per cent in Kotayk, Tavush, Gegharkunik regions, in Lori, Shirak, Aragatsotn, as well as Armavir, Ararat, Vayots Dzor, Syunik regions the respondents didn’t answer this question.

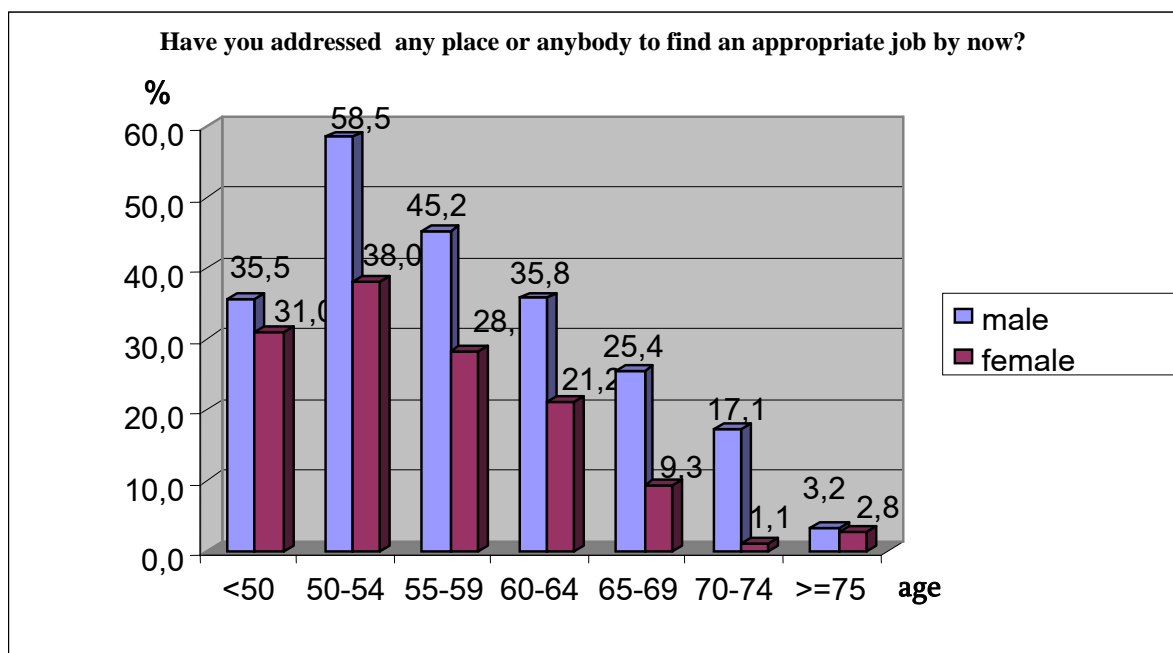
It is evident from the responses, that in all regions of the country all the persons over age of 50 need consultancy on employment-related issues.

4,7 per cent of all persons of aged over 50 in the country, 3.4 per cent of respondents in Yerevan, 8.9 per cent of respondents in Kotayk, Tavush, Gegharkunik regions, 1.7 per cent of respondents in Lori, Shirak, Aragatsotn regions and 5.9 per cent of respondents in Armavir, Ararat, Vayots Dzor, Syunik regions have mentioned **‘other reasons for not working.’**

**7.4** The distributions of answers of men and women over 50 in regions to the question **“Have you applied for a job by now?”** are introduced in Graph 7.4.1 and Table 7.4.2.

In order to find appropriate job 18.45 per cent (23.97 per cent of men and 16.13 per cent of women) of population aged over 50 have applied to the employers, State and private employment agencies. The population aged over 50 of Armavir, Ararat, Vayots Dzor and Syunik regions have shown activity twice as much the average republican indicator. In these regions the average indicator of job search is 49.9 per cent, while the average among men is 57.9 per cent, and 39.36 per cent among women.

In the country the lowest job search activities have shown the residents of Yerevan aged over 50, where the average indicator is 17.15 per cent (23.0 per cent men, 23.1 per cent women).



Graph 7.4. 1 The percentage distributions by age groups of positive answers among the population of the country aged over 50 and their spouses on question on job search.

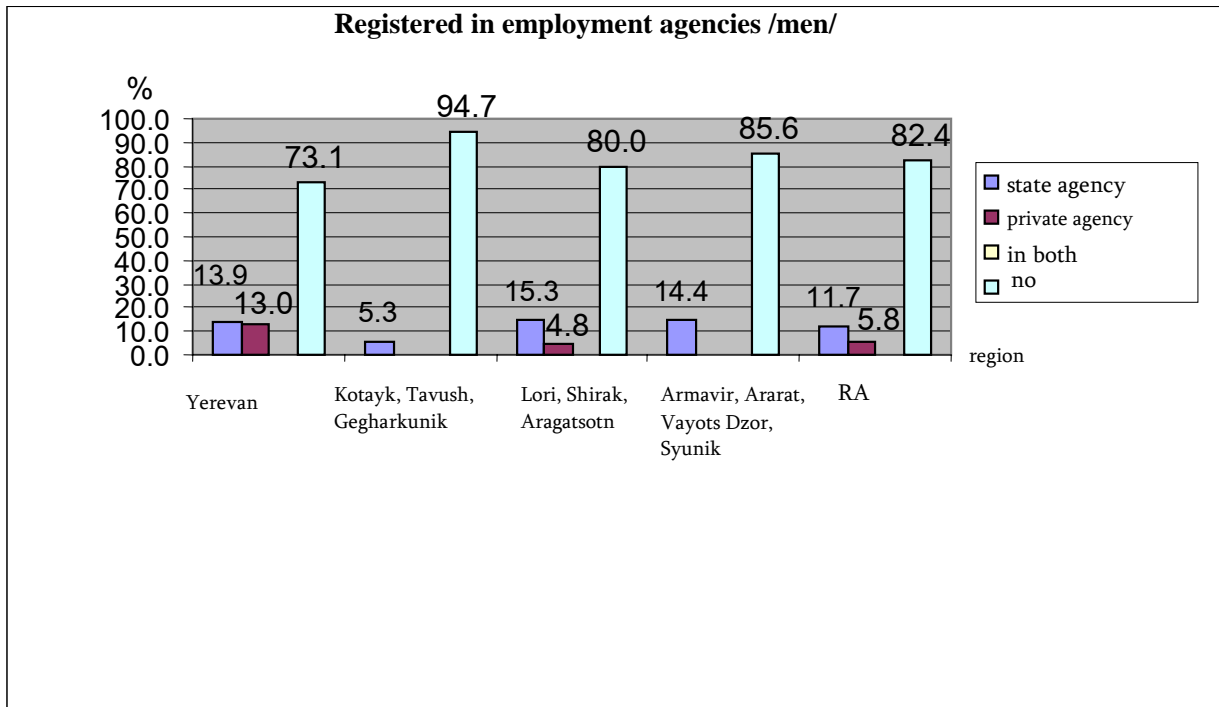
Within the population of age over 50 the persons aged 50-54 are relatively active. In addition, men are more active with difference of more than 20 percentage point. The number of those who look for a job declines with age. The fact that even persons over 75 seek employment (3.2 per cent of men and 2.8 per cent of women) attracts attention. There is a noticeable activity among persons of age 70-74, reaching to 17.1% among men.

In Table 7.4.2 below are given the percentage distributions of positive answers to that question by the respondents of different sexes and age in the regions. 57.89 per cent of men of age over 50 as well as 39.36 per cent of women over 50 residing in Armavir, Ararat, Vayots Dzor and Syunik regions have the highest job search activity. Residents of Yervan are more passive – 17.15 per cent, the percentage of men looking for job is 23.03 per cent, and women - 14.78 per cent.

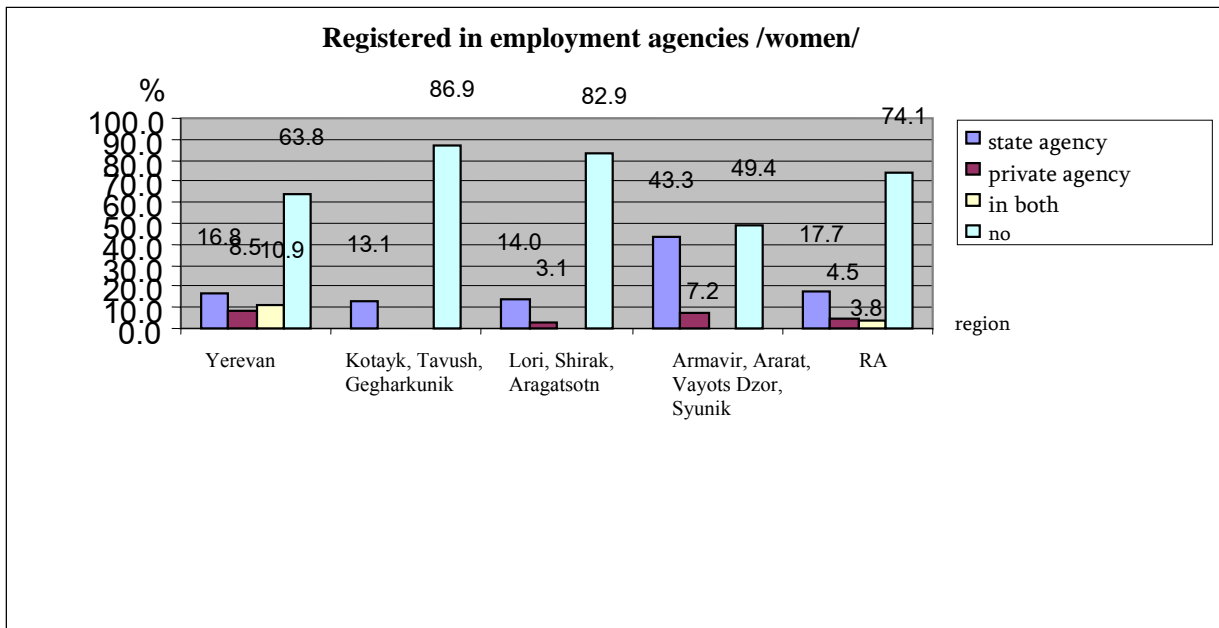
**Table 7.4.1**

Regions	Age	Men	Women	Total
<b>1</b> <b>Yerevan</b>	< 50	42,30	26,70	35,44
	50 - 54	64,93	39,36	46,58
	55 - 59	50,88	33,59	37,78
	60 - 64	25,79	12,14	14,90
	65 - 69	16,03	3,07	7,79
	70 - 74	12,98	3,15	6,95
	>=75	2,75	4,83	3,48
	<b>regional average</b>	<b>23,03</b>	<b>14,78</b>	<b>17,15</b>
<b>2</b> <b>Kotayk,</b> <b>Tavush,</b> <b>Gegharkunik</b>	< 50	-	44,36	44,36
	50 - 54	61,33	42,46	45,70
	55 - 59	51,32	31,42	35,65
	60 - 64	63,43	28,57	37,61
	65 - 69	47,85	28,79	34,75
	70 - 74	32,68		15,34
	>=75	1,81		0,70
	<b>regional average</b>	<b>31,23</b>	<b>22,56</b>	<b>25,19</b>
<b>3</b> <b>Lori, Shirak,</b> <b>Aragatsotn</b>	< 50	-	23,64	23,64
	50 - 54	50,30	43,52	45,17
	55 - 59	44,90	23,51	29,97
	60 - 64	16,16	38,89	32,74
	65 - 69	33,83	12,23	20,25
	70 - 74	19,53	10,04	15,24
	> = 75	10,87	3,43	5,21
	<b>regional average</b>	<b>29,23</b>	<b>17,88</b>	<b>21,12</b>
<b>4</b> <b>Armavir,</b> <b>Ararat, Vayots</b> <b>Dzor, Syunik</b>	< 50		47,91	34,53
	50 - 54	85,77	57,98	77,43
	55 - 59	89,01	73,39	80,08
	60 - 64	85,47	40,82	69,95
	65 - 69	31,43	22,49	26,47
	70 - 74	27,67	12,43	22,49
	>= 75	8,06	10,57	9,08
	<b>regional average</b>	<b>57,89</b>	<b>39,36</b>	<b>49,90</b>

7.5. The groupings of answers of men over 50 years of age in the regions on the question “Are you registered in state or private employment agency?” in order to find job are introduced in Graph 7.5.1, and of women in Graph 7.5.2.



Graph 7.5.1 The ratios of answers of men over 50 registered in regional state and private employment agencies.



Graph 7.5.2 The ratios of answers of women over 50 registered in regional state and private employment agencies.

The answers presented in the graphs above display that 11.7 per cent of male and 17.7 per cent of female respondents have attempted to find job through State employment agencies, while 5.8 per cent of male and 4.5 per cent of female respondents through private employment agencies.

Meanwhile 3.8 per cent of female respondents are searching for job through both state and private employment agencies in the republic. In Yerevan this indicator is 10.9 per cent for women.

It should be noted that private employment agencies operate predominantly in Yerevan, where the opportunities for the development of employment business are much higher.

**7.6 “In your opinion what are the most important three factors in finding job or starting own business”?** The percentage distributions of the answers of the respondents in the country to the 8 suggested options are introduced in Tables 7.6.1, 7.6.2 and 7.6.3.

*Table 7.6.1*

		Positive answers of male respondents							
Regions	Age	luck	diligence	persistence	education	connections	skills	experience	money
<b>1</b> <b>Yerevan</b>	<50	-	54,99	-	-	54,99	981	-	-
	50-54	7,17	3,43	4,07	13,09	33,53	3,53	11,42	22,27
	55-59	13,19	5,18	2,17	8,97	17,19	2,91	10,38	25,12
	60-64	8,75	2,07	2,07	26,05	23,50	8,73	5,26	24,68
	65-69	8,34	19,14	9,27	32,61	30,32	36,90	29,67	32,88
	70-74	4,97	29,81	24,69	45,70	36,68	25,89	43,87	39,07
	>=75	10,69	9,75	13,43	34,67	47,03	33,96	48,10	60,32
	<b>average</b>	<b>8,90</b>	<b>11,31</b>	<b>8,42</b>	<b>24,55</b>	<b>31,58</b>	<b>16,90</b>	<b>23,27</b>	<b>33,84</b>
<b>2</b> <b>Kotayk,</b> <b>Tavush,</b> <b>Gegharkunik</b>	<50								
	50-54	9,34	9,31	0,00	3,19	12,08	6,60	7,84	7,25
	55-59	6,97	7,62	2,28	5,24	22,06	6,88	18,15	11,21
	60-64	9,38	20,33	3,64	9,34	37,77	8,06	6,75	18,05
	65-69	19,80	7,41	16,10	9,48	53,13	19,66	19,60	22,36
	70-74	27,18	34,37	18,38	25,04	70,61	43,70	28,85	33,90
	>=75	6,20	46,98	14,50	54,04	49,59	37,13	40,95	27,93
	<b>average</b>	<b>12,40</b>	<b>21,16</b>	<b>8,26</b>	<b>17,93</b>	<b>37,69</b>	<b>19,83</b>	<b>20,05</b>	<b>18,96</b>
<b>3</b> <b>Lori, Shirak,</b> <b>Aragatsotn</b>	<50								
	50-54	4,87	1,24	5,32	3,43	8,93	11,57	8,99	7,46
	55-59	14,73	7,02	3,95	10,02	19,16	12,28	2,08	12,68
	60-64	0,00	20,12	0,00	3,18	32,83	25,23	11,73	19,22
	65-69	31,86	7,53	5,64	18,51	61,57	20,70	41,49	58,47
	70-74	13,29	13,59	10,24	36,55	29,46	22,02	21,45	16,83
	>=75	50,06	12,41	11,83	37,40	44,95	13,88	18,26	28,57
	<b>average</b>	<b>15,78</b>	<b>8,25</b>	<b>5,72</b>	<b>14,51</b>	<b>27,34</b>	<b>16,08</b>	<b>14,75</b>	<b>20,21</b>
<b>4</b> <b>Armavir,</b> <b>Ararat,</b> <b>Vayots Dzor,</b> <b>Syunik</b>	<50								
	50-54	2,28	3,24	0,00	8,12	10,25	4,13	8,57	4,58
	55-59	2,49	5,28	0,00	6,97	8,49	0,00	5,71	4,02
	60-64	0,00	8,50	0,00	4,14	12,36	0,00	4,06	14,53
	65-69	28,07	38,72	0,00	39,02	25,01	21,60	15,93	37,36
	70-74	7,77	29,50	19,54	37,63	34,55	28,37	30,94	28,69
	>=75	9,59	49,44	24,92	47,03	33,74	24,31	26,45	51,38
	<b>average</b>	<b>6,57</b>	<b>19,87</b>	<b>7,78</b>	<b>22,08</b>	<b>19,87</b>	<b>12,35</b>	<b>15,29</b>	<b>20,72</b>



<b>Republic of Armenia</b>	<50		35,86			35,86			35,86
	50-54	15,43	4,10	2,59	7,06	16,63	6,59	9,30	10,80
	55-59	26,59	6,09	2,18	8,20	16,58	5,42	8,39	14,85
	60-64	12,10	11,26	1,50	12,79	26,15	10,32	6,73	19,90
	65-69	12,30	17,04	8,21	25,40	42,00	26,78	28,37	37,98
	70-74	6,83	27,54	18,99	37,07	41,96	29,71	32,43	30,55
	>=75	18,43	29,00	16,16	42,94	44,23	29,38	36,55	45,04
	<b>average</b>	<b>15,28</b>	<b>14,62</b>	<b>7,61</b>	<b>20,26</b>	<b>29,20</b>	<b>16,29</b>	<b>18,79</b>	<b>24,55</b>

*Table 7.6.2*

		<b>Positive answers of female respondents</b>							
Regions	Age	luck	diligence	persistence	education	connections	skilss	experience	money
<b>1 Yerevan</b>	<50	18,19	22,53	7,92	40,57	32,13	12,64	14,24	33,17
	50-54	12,54	5,98	4,11	22,00	38,82	16,50	16,56	43,93
	55-59	7,82	10,56	8,08	34,54	47,12	14,62	28,45	35,40
	60-64	14,64	8,84	5,32	42,36	54,04	31,58	21,44	53,46
	65-69	7,84	19,64	22,87	39,15	73,96	25,93	31,51	58,87
	70-74	16,10	24,74	10,77	42,72	51,94	30,01	47,86	49,80
	>=75	11,39	24,74	20,19	54,53	49,59	28,28	37,97	56,18
	<b>average</b>	<b>12,11</b>	<b>16,20</b>	<b>11,63</b>	<b>39,86</b>	<b>49,35</b>	<b>23,30</b>	<b>29,19</b>	<b>48,22</b>
<b>2 Kotayk, Tavush, Gegharkunik</b>	<50	27,89	5,30	6,73	24,18	56,91	15,47	22,42	25,21
	50-54	22,16	5,60	14,16	20,34	51,21	11,34	27,78	29,18
	55-59	24,40	30,27	10,04	39,69	52,41	7,95	28,48	40,99
	60-64	16,79	13,28	5,84	45,28	44,52	21,67	25,48	51,57
	65-69	27,19	31,11	5,01	29,12	43,12	31,77	40,03	36,74
	70-74	25,98	22,10	18,77	55,63	53,60	28,58	38,58	34,41
	>=75	32,80	40,79	13,46	64,53	43,30	29,18	31,42	28,68
	<b>average</b>	<b>25,35</b>	<b>20,67</b>	<b>11,39</b>	<b>39,19</b>	<b>49,07</b>	<b>20,06</b>	<b>30,33</b>	<b>34,12</b>
<b>3 Lori, Shirak, Aragatsotn</b>	<50	8,93	23,21	11,69	29,00	39,11	31,14	6,96	17,08
	50-54	9,00	8,51	8,14	26,00	29,93	15,47	13,11	18,52
	55-59	21,01	19,82	2,38	23,82	40,34	24,17	11,63	27,22
	60-64	18,20	23,74	8,56	37,12	35,39	18,44	10,71	15,71
	65-69	0,00	35,15	7,31	60,34	63,25	31,36	29,07	26,51
	70-74	44,95	17,87	11,70	34,13	47,61	21,79	26,37	43,85
	>=75	23,04	38,69	9,32	62,03	49,22	25,74	16,45	43,50
	<b>average</b>	<b>18,46</b>	<b>21,80</b>	<b>8,42</b>	<b>36,27</b>	<b>40,86</b>	<b>22,79</b>	<b>14,93</b>	<b>27,13</b>
<b>4 Armavir, Ararat, Vayots Dzor, Syunik</b>	<50	7,05	23,04	2,69	34,82	31,15	12,55	26,28	18,71
	50-54	4,07	11,45	8,63	31,09	26,15	9,46	8,78	25,44
	55-59	2,70	3,76	7,88	10,06	18,72	5,81	13,69	17,19
	60-64	10,58	21,58	0,00	37,75	40,30	16,23	11,01	40,06
	65-69	20,27	39,66	9,34	46,53	57,07	9,78	8,10	41,76
	70-74	4,03	33,27	17,72	48,34	53,87	33,13	19,65	48,77
	>=75	12,21	33,25	9,44	63,42	46,65	32,37	30,23	38,36
	<b>average</b>	<b>7,92</b>	<b>22,16</b>	<b>8,54</b>	<b>38,47</b>	<b>37,56</b>	<b>17,22</b>	<b>16,66</b>	<b>32,21</b>

<b>Republic of Armenia</b>	<50	14,65	19,33	7,92	31,96	39,48	19,70	15,84	22,92
	50-54	12,07	7,72	8,49	24,60	36,74	13,49	16,64	30,00
	55-59	12,56	14,47	6,97	27,27	39,95	13,89	21,05	30,23
	60-64	15,17	15,57	5,24	40,83	45,26	23,76	17,75	41,61
	65-69	14,23	29,46	13,07	41,70	61,00	24,27	27,58	44,69
	70-74	22,44	24,51	14,14	44,28	51,61	28,39	34,01	45,16
	>=75	17,91	32,15	14,74	59,60	47,75	28,74	31,05	45,05
	<b>average</b>	<b>15,41</b>	<b>19,70</b>	<b>10,16</b>	<b>38,58</b>	<b>44,77</b>	<b>21,24</b>	<b>23,37</b>	<b>36,95</b>

The comparative assessments of the percentage compositions of the answers of male and female respondents in Table 7.6.3 display that the opinions have coincided on three most important factors for finding job or starting own business. They are: the presence of contacts and connections, money and education, and for the both sexes the factor of contacts and connections is prevailing (29.20 per cent – men, 44.77 per cent - women). The highest percentage composition (37.69 per cent) for this factor have the answers of male respondents from Kotayk, Tavush and Gegharkunik regions and female residents of Yerevan (49.35 per cent).

For 24.55 per cent of male respondents money is on the second place in finding job or starting own business, while for female respondents education is on the second place (38.58%).

For 20,26 per cent of male respondents education is on third place, and for 36.95 per cent of female respondents money is on the third place. For the last two factors the highest percentage composition have the answers of male respondents of Yerevan – 33.84 per cent and 24.55 per cent respectively.

**Table 7.6.3**

	<b>The most important factors for starting own business</b>	<b>Opinion of men</b>	<b>Opinion of women</b>
<b>1</b>	<b>Fate, luck</b>	<b>15,28</b>	<b>15,41</b>
<b>2</b>	<b>Diligence</b>	<b>14,62</b>	<b>19,70</b>
<b>3</b>	<b>Persistence</b>	<b>7,61</b>	<b>10,16</b>
<b>4</b>	<b>Education</b>	<b>20,26</b>	<b>38,58</b>
<b>5</b>	<b>Contacts and connections</b>	<b>29,20</b>	<b>44,77</b>
<b>6</b>	<b>Professional skills</b>	<b>16,29</b>	<b>21,24</b>
<b>7</b>	<b>Work experience</b>	<b>18,79</b>	<b>23,37</b>
<b>8</b>	<b>Money</b>	<b>24,55</b>	<b>36,95</b>

7.7. The percentage compositions of positive answers to the question “**Are you looking for a job or trying to organize own business now**”? by male and female respondents in the regions are given in Table 7.7.

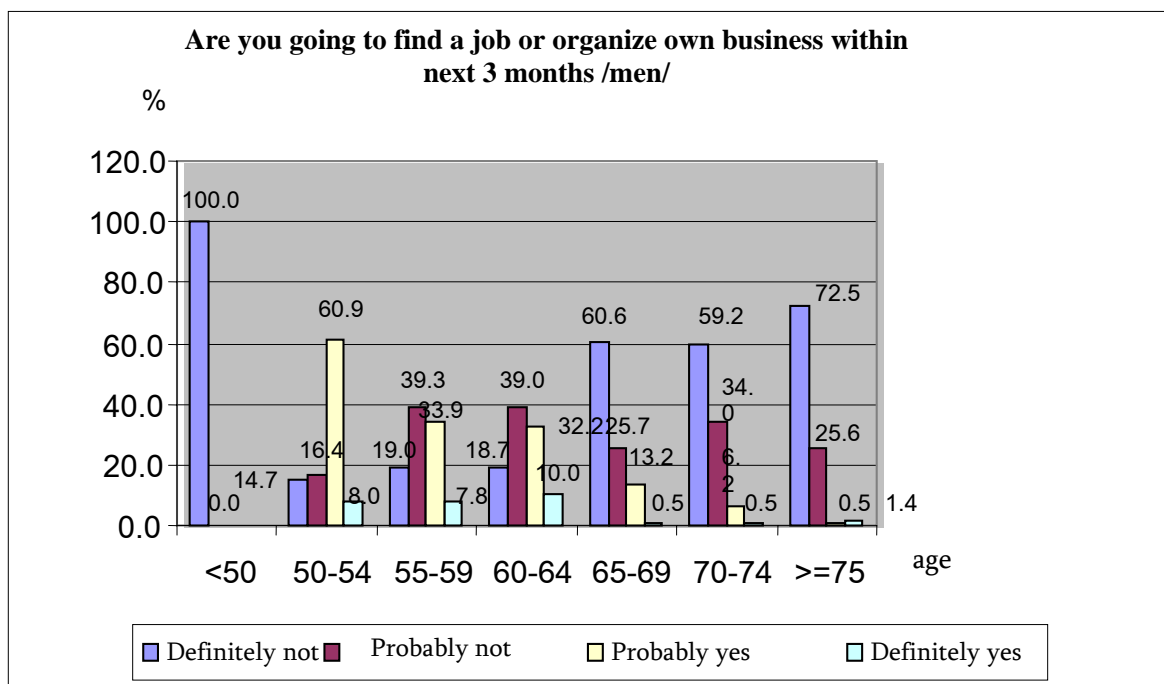
**Table 7.7**

Regions	Age	Indicator	Men	Women	Total
			yes	yes	yes
<b>1</b> Yerevan	<50	% for spouses of age over 50	-	9,68	8,52
	50-54	% for spouses of age over 50	75,96	38,72	49,23
	55-59	% for spouses of age over 50	29,73	22,56	24,30
	60-64	% for spouses of age over 50	45,72	6,51	14,43
	65-69	% for spouses of age over 50	13,28	0,53	5,18
	70-74	% for spouses of age over 50	6,70	0,43	2,59
	>=75	% for spouses of age over 50	-	-	-
	average	% for spouses of age over 50	<b>20,36</b>	<b>9,46</b>	<b>12,59</b>
<b>2</b> Kotayk, Tavush, Gegharkunik	<50	% for spouses of age over 50	-	33,39	33,39
	50-54	% for spouses of age over 50	29,83	21,63	23,04
	55-59	% for spouses of age over 50	56,08	20,82	28,33
	60-64	% for spouses of age over 50	29,70	18,90	21,70
	65-69	% for spouses of age over 50	26,07	-	8,15
	70-74	% for spouses of age over 50	15,32	-	7,19
	>=75	% for spouses of age over 50	1,81	-	0,70
	average	% for spouses of age over 50	<b>17,94</b>	<b>11,65</b>	<b>13,56</b>
<b>3</b> Lori, Shirak, Aragatsotn	<50	% for spouses of age over 50	-	10,07	10,07
	50-54	% for spouses of age over 50	64,91	33,71	41,29
	55-59	% for spouses of age over 50	26,93	3,70	10,72
	60-64	% for spouses of age over 50	8,08	9,00	8,75
	65-69	% for spouses of age over 50	11,67	-	6,99
	70-74	% for spouses of age over 50	-	3,49	2,55
	>=75	% for spouses of age over 50	-	-	0,00
	average	% for spouses of age over 50	<b>16,08</b>	<b>8,49</b>	<b>10,66</b>
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50	% for spouses of age over 50	-	11,53	11,53
	50-54	% for spouses of age over 50	15,67	23,82	22,20
	55-59	% for spouses of age over 50	36,57	3,43	11,21
	60-64	% for spouses of age over 50	71,51	4,11	14,65
	65-69	% for spouses of age over 50	6,20	-	2,08
	70-74	% for spouses of age over 50	-	-	-
	>=75	% for spouses of age over 50	-	-	-
	average	% for spouses of age over 50	<b>6,85</b>	<b>5,28</b>	<b>5,78</b>
<b>Republic of Armenia</b>	<50	% for spouses of age over 50	-	15,39	14,88
	50-54	% for spouses of age over 50	55,35	30,11	35,92
	55-59	% for spouses of age over 50	34,26	15,50	20,21
	60-64	% for spouses of age over 50	34,13	9,20	14,76
	65-69	% for spouses of age over 50	13,66	0,22	5,59
	70-74	% for spouses of age over 50	6,24	0,85	2,96
	>=75	% for spouses of age over 50	0,48	-	0,15
	average	% for spouses of age over 50	<b>16,28</b>	<b>8,98</b>	<b>11,14</b>

16,28 per cent of male respondents of age over 50 and 8.98 per cent of female respondents of age over 50 of the republic are looking for a proper job.

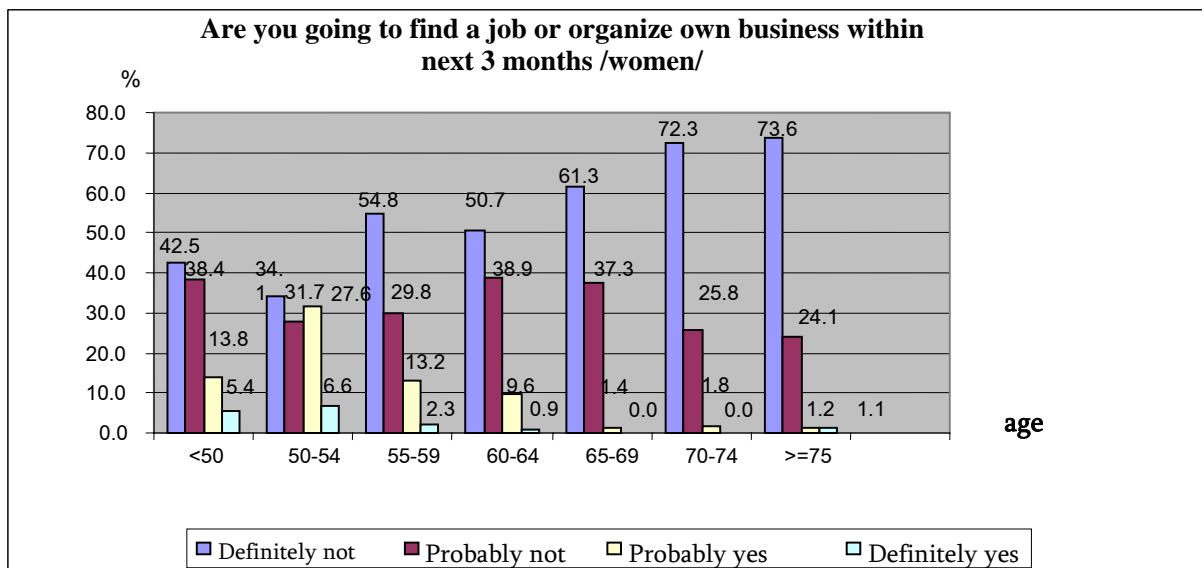
Among the respondents in the country looking for job male respondents of Yerevan constitute a bigger percentage – 20.36 per cent, as well as females from Kotayk, Tavush and Gegharkunik regions (11.65 per cent).

7.8. The percentage distributions of answers of male and female respondents from different age strata on the question “**Are you going to find a job or organize own business within next 3 months**” are introduced in Graphs 7.8.1 and 7.8.2.



Graph 7.8.1. The percentage distributions of answers of male respondents of different age strata.

As appears from the positive answers 3.03 per cent of men over 50 and 2.11 per cent of women over 50 in the republic have certain intention to start own business.



Graph 7.8.2. The percentage distributions of answers of female respondents of different age strata.

16,61 per cent of men and 9,46 per cent of women hesitate to start own business within next months. It is apparent that the number of the respondents who have answered “probably yes” decreases with age.

The spouses under 50 of persons over 50 refuse flatly to seek employment or start own business within next three months.

88.4 per cent of the respondents in the country gave negative answers to the question.

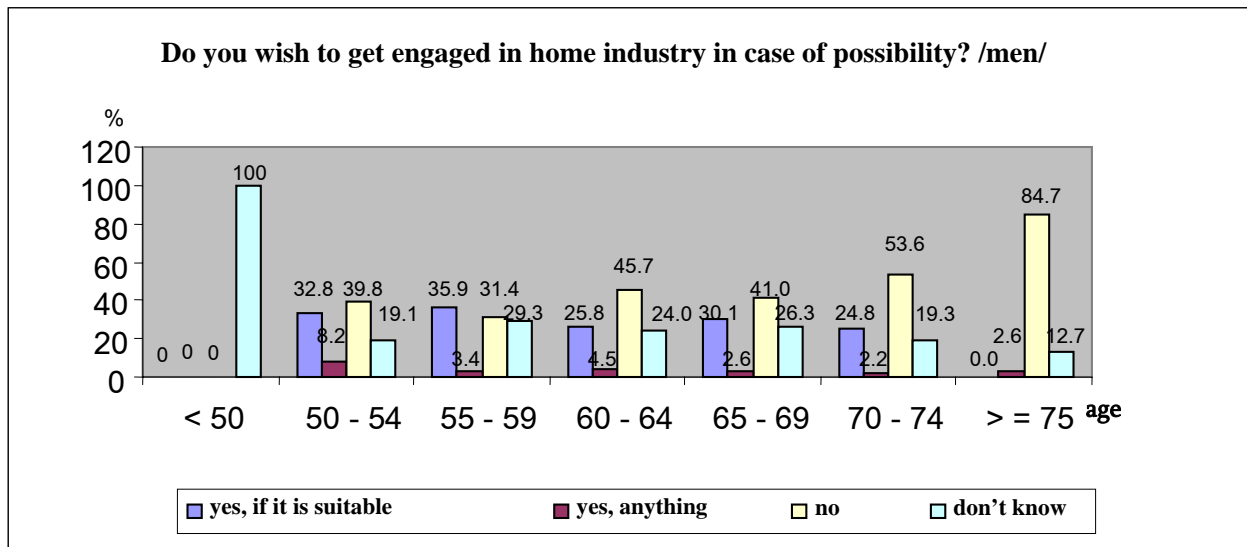
In order to ensure the durability of income-earning activities of persons over 50, it is important to engage persons with certain handicraft skills, as carpet/rug-makers, lace-makers, potters, blacksmiths, tapestry-makers and other craftsmen in home industry.

Promotion of home-craft will not only provide the older generation with employment opportunity, but will contribute to the preservation of handicrafts which is important in terms of preserving national values but passing on of the craftsmanship skills to younger generations.

The next question offers an opportunity to find out whether there is a desire and readiness to engage in home-craft activity among respondents.

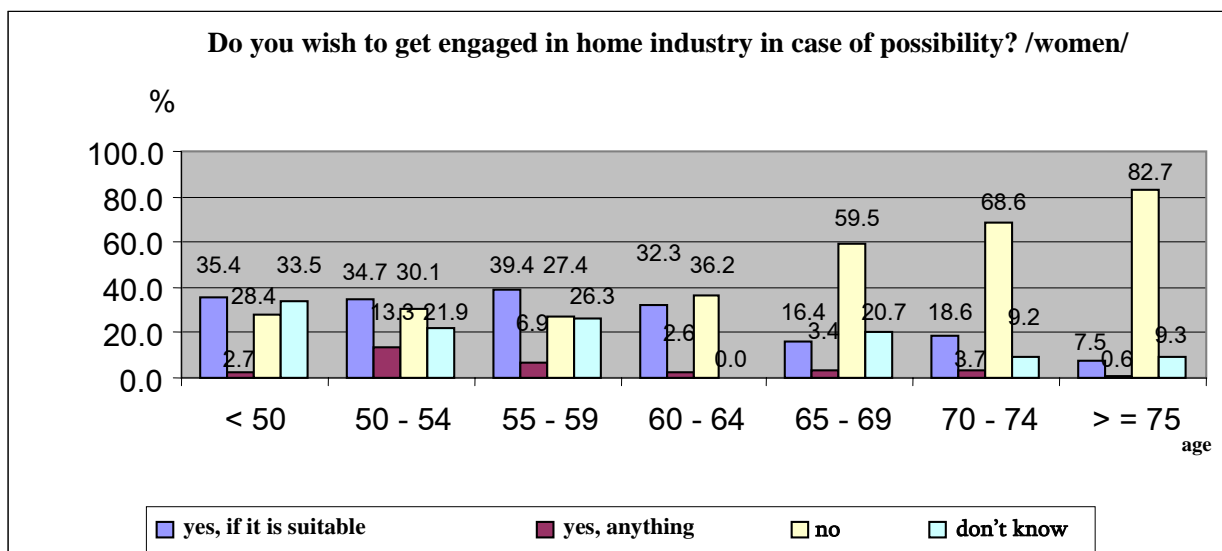
7.9. The answers to the question **“Do you wish to get engaged in home industry in case of possibility?”** are presented in Tables 7.9.1 and 7.9.2. The highest percentage compositions of positive answers are among the respondents of relatively young age strata.

The negative answers exceed the line of 50 per cent among women of age over 65 and men of age over 70. If we compare and summarize the groupings of positive and negative answers by respondents of different age and sex, then we can register that vast majority of population aged over 50 doesn’t want to get engaged in home-craft activities and seek to be hired by employers.



Graph 7.9.1 The percentage distributions of answers by male respondents of different age strata.

As appears from the positive answers 20.59 per cent of male and 23.4 per cent female respondents would like to get engaged in home-craft in case of suitable workplace. These results were anticipated, since the home industry is costly activity and the realization of the products is practically impossible, therefore getting engaged in home industry is somewhat unpromising from the point of view profitability. The situation could radically change if the employers and the relevant government bodies responsible for preservation of national culture address the needs of handicraft trade contributing to the development of the domain. All over the world the hand-made products are expensive and have their market. Home industry can have serious prospects of development in terms of profitable business if favorable environment for the organization of the handicraft trade and realization of the products is provided in the republic.

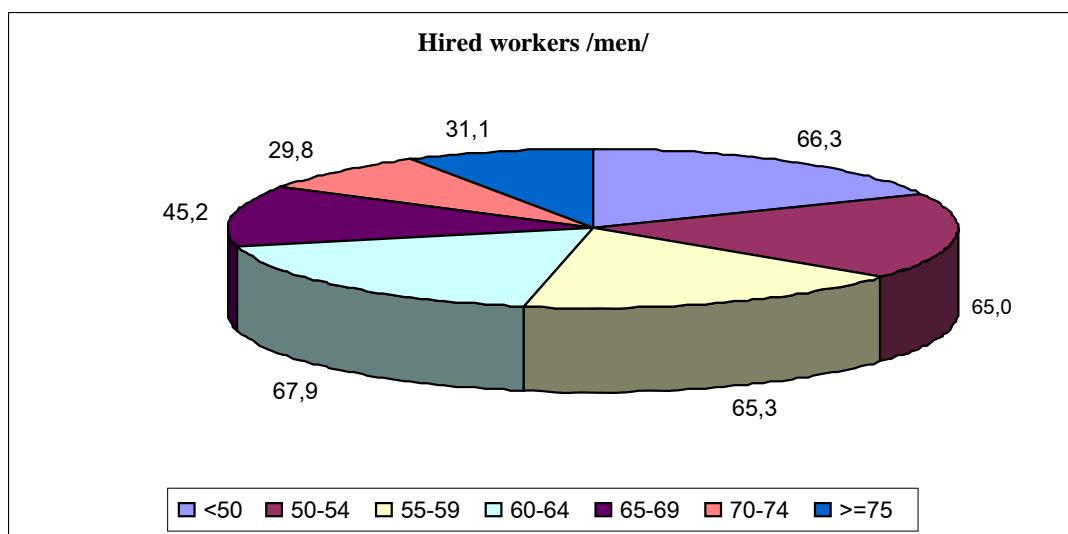


Graph 7.9.1 The percentage distributions of answers by female respondents of different age strata.

The abovesaid is particularly important in terms of the possible impact on the current disproportion of regional development as well as in the context of finding solutions for providing employment opportunities in rural communities. As a matter of fact, the handicraft industry is also attractive businesswise, since it doesn't need expenses for establishment and maintenance of workshops.

## QUESTIONS FOR HIRED WORKERS

**7.10.** The answers to the question “Do you work for somebody or someplace as hired worker?” are introduced in Table 7.10.



Graph 7.10.1. The ratios of hired male workers by age groups.

Only male respondents have positively answered to this question.

61.0 per cent of men over age 50 who are engaged in income-earning activity are hired workers. The majority of them are under age 65.

Among respondents 4.22 per cent are completely satisfied with hired employment, 33.12 per cent are satisfied, 41.02 per cent partially satisfied, 16.77 per cent are unsatisfied, 4.85 per cent are absolutely dissatisfied with their hired employment.

Hired worker respondents didn't give positive answers to the question “How many direct and indirect subordinates and subordinate divisions do you have?”, that is to say they are average employees. They are hired by the following organizations:

- |  |                |
|--|----------------|
| 1. Newly established private commercial organization               | 12.68 per cent |
| 2. Former government, currently privatized commercial organization | 14,83 percent  |
| 3. Commercial organization with mixed ownership                    | 6,50 percent   |
| 4. Private entrepreneur or farmer                                  | 3,05 percent   |
| 5. Completely state or community commercial organization           | 2,20 percent   |

6. State or community non-commercial organization	31,26 percent
7. Government or local government bodies	12,06 percent
8. Non-commercial or non-governmental organization	6,17 percent
9. International organization	0,67 percent
10. Foreign company representation	0,59 percent

The percentage compositions of the answers above display, that 31.26 per cent of the respondents are hired by government or community non-commercial organizations, former government and currently privatized commercial organization (14.83 per cent). Newly established private commercial organizations (12.68 per cent), government and local government bodies (12.06 per cent).

The age distributions of hired workers of age over 50 and their spouses under 50 are introduced in Table 7.10.2.

**Table 7.10.2**

Region	age	1	2	3	4	5	6	7	8	9	10
Republic of Armenia	<50	9,4	4,9	10,4	9,5	7,3	43,1	14,2	1,2	0,0	0,0
	50-54	15,8	16,8	4,6	11,4	2,7	25,6	16,1	5,4	1,1	0,6
	55-59	17,2	14,7	8,8	11,9	0,2	33,5	7,2	6,0	0,0	0,5
	60-64	1,0	14,3	5,5	17,4	1,6	35,4	10,8	12,8	1,3	0,0
	65-69	3,1	16,5	3,8	13,5	8,6	38,4	10,4	0,0	0,0	5,9
	70-74	12,2	12,6	0,0	21,8	0,0	46,8	6,6	0,0	0,0	0,0
	>=75	0,0	0,0	46,5	39,8	0,0	13,7	0,0	0,0	0,0	0,0
	<b>average</b>	<b>12,7</b>	<b>14,8</b>	<b>6,5</b>	<b>13,1</b>	<b>2,2</b>	<b>31,3</b>	<b>12,1</b>	<b>6,2</b>	<b>0,7</b>	<b>0,6</b>

There were separate questions in the survey to find out whether the hired workers are provided with social services or benefits. Below are presented the groupings of those questions.

### **7.11. The list of social services or benefits provided by the employer to the hired worker is presented below.**

#### **1. Most of the hired worker respondents are provided with annual paid vacation.**

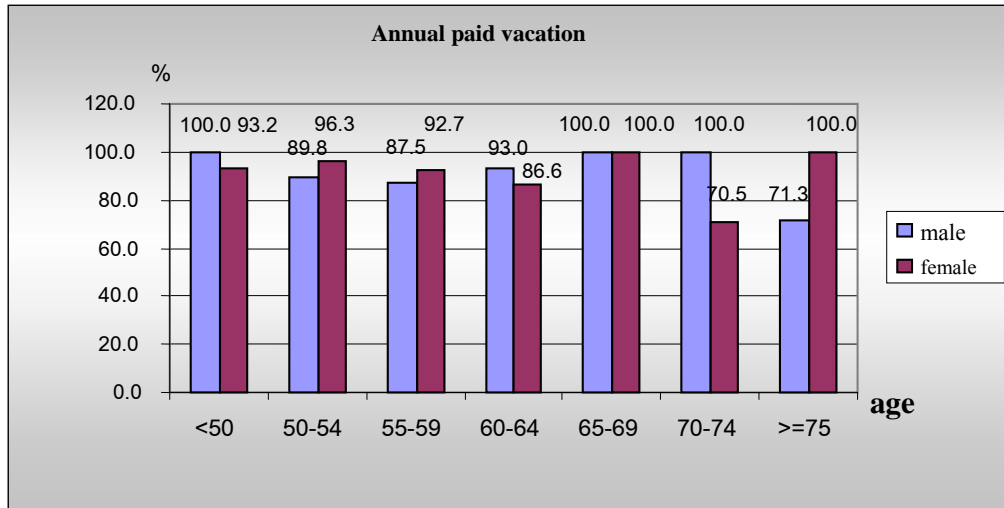
Civil and community servants and service personnel of government or local government bodies, as well as employees of government or community non-commercial organizations, completely state or community commercial organizations, international organizations and representations of foreign companies are provided with full paid vacation.

Big private employers also provide their employees with annual paid vacations.

The hired employees aren't provided with paid vacation in private or small family enterprises as well as by private employers rendering commercial and consumer services mainly on mutual agreement or by individual decision of the employer. Most probably paid vacation is not

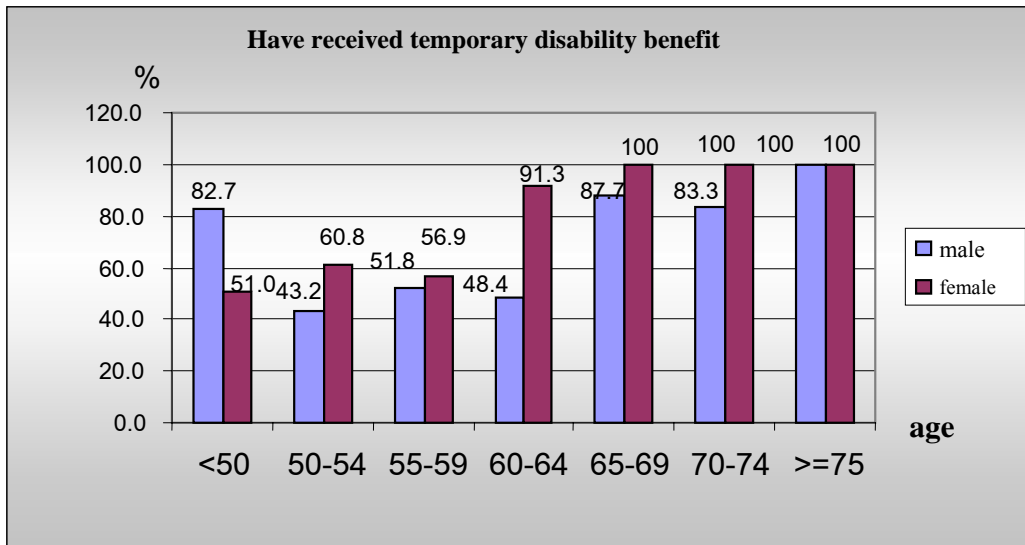


provided in shady businesses. Most likely some of the respondents who gave negative answers work in shady businesses and they don't want to speak about that publicly.



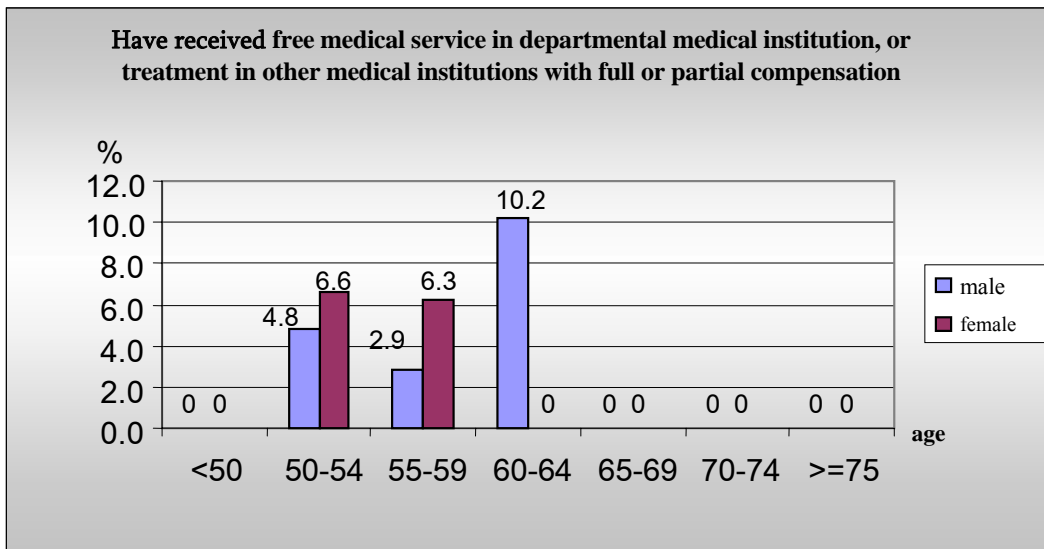
Graph 7.11.1 The answers to question on annual paid vacation in different age groups

2. The vast majority of hired employee respondents receive **temporary disability benefit**. The groupings of the positive answers on this question are given in Graph 7.11.2.



Graph 7.11.2. The answers to question on temporary disability benefit in different age groups.

3. The percentage distributions of the positive answers to the question on **free medical service in departmental medical institution, or treatment in other medical institutions with full or partial compensation** are presented in Graph 7.17.3. As appears from the presented responds hired employees don't enjoy the said social service.



Graph 7.11.3 The answers on free medical service in departmental medical institution or treatment with full or partial compensation in different age groups.

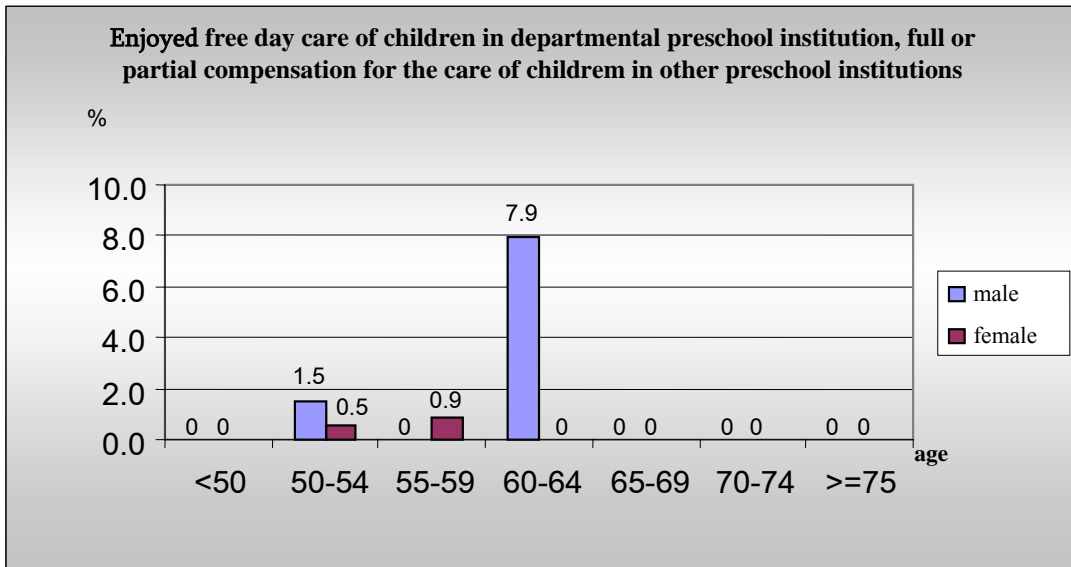
The situation with this social service is greatly conditioned by the reconstruction of the health system of the country. Only law enforcement institutions have preserved the departmental medical institutions and they are beyond the reach of average respondents. The positive answers of the respondents are rather related to the benefits guaranteed by the government for pensioners, as well as for the families with high point of need in the poverty family benefit system.

4. The percentage compositions of the positive answers **on participation in training programs and various activities on raising professional skills funded by the organization** display that the spouses under 50 of persons over 50 have mainly participated in training programs (69.0 per cent of men and 36.0 per cent of women).

5. The groupings of answers to the question on **free day care of children in departmental preschool institution, full or partial compensation for the care of children in other preschool institutions** are introduced in Graph 7.11.4.

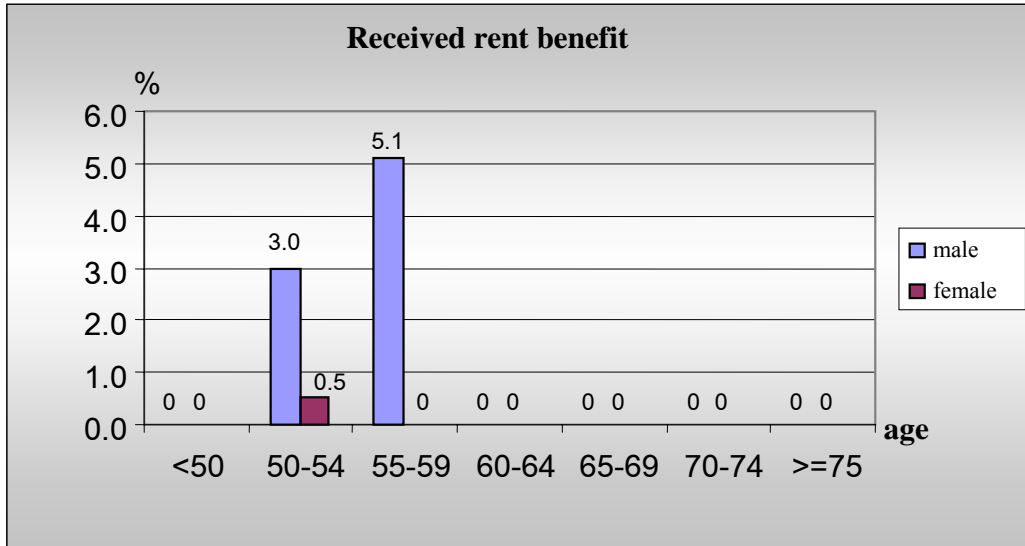
As it appears from the answers the hired employees don't enjoy this type of social service, which is conditioned by the destruction of the departmental preschool network in the country.

Currently the government assumes measures to reestablish the former state of affairs with preschool social services in the republic.



Graph 7.11.4 The answers of the respondents of different age groups who have received free care of children in departmental preschool institution or in other preschool institutions with full or partial compensation.

6. The distribution of the answers by the respondents on **rent benefit** is introduced in Graph 7.11.5.



Graph 7.11. 5 The percentage compositions of the respondents who receive rent benefit.

As it is seen from the graph in the republic 5,1 per cent of male respondents of age strata 55-59, as well as 3.0 per cent of males of age group 50-54, and 0.5 per cent of female respondents of the same age group have positively answered to the question on rent benefit. The employees of law enforcement institutions who have housing problems receive rent benefit or money compensation.

The groupings of positive and negative answers display that this kind of social assistance is not common in the country.

## **7. Transport, nutrition and other benefits**

According to the Law in force (Government decision # 318-N of 04.03.2004 “On free medical assistance and services guaranteed by the state”) the retirees of all groups of disability are entitled to:

- free medical treatment,
- free medical care,
- free prosthetic and orthopedic appliances,
- disabled persons of 1<sup>st</sup> and 2<sup>nd</sup> groups are entitled to free medicine,
- disabled persons of 3<sup>rd</sup> group are entitled to 50 per cent discount on medication,
- disabled persons of 1<sup>st</sup> and 2<sup>nd</sup> groups can use electric transport free of charge,
- The invalids of Patriotic war and invalids leveled to them are granted 50 per cent discount for the following personal services: scavenging, telephone and radio payment, while for gas, water and transportation expenses receive compensation of 5700 AMD per month.
- The pensioners participants of Patriotic war receive monthly compensation of 3800 AMD for gas, water and transport expenses.
- The population is entitled to free out-patient and ambulatory care.

The participants of the interviews were informed in advance about benefits guaranteed by the government. According to the responses, relatively young respondents have enjoyed benefits – 9.0 per cent of women under 50, 2,8 per cent of women aged 50-54 and 3.9 per cent of women aged 55-59. Among men 8,5 of respondents aged 50-54, 4.9 per cent aged 55-59 and 12.9 per cent of men of age 60-64 enjoyed the benefits.

There were no positive answers among the respondents of older age.

7.12. There were no positive answers from the respondents to the following questions “**Are you entitled to additional corporate or subsidiary pension from your enterprise?**” and “**Who is funding the corporate or subsidiary pension system or program?**”, since no such pension systems exist in the country.

**7.13** The employers allow to work with flexible working hours to 25.86 per cent of the population of the republic, 24.31 per cent of women and 27.25 per cent of men over 50 taking into account the family circumstances. In addition, the employers of Lori, Shirak and Aragatsotn regions allow 35.84 per cent of their hired employees to work with flexible working hours (40.26 per cent of women and 31.93 per cent of men. In Yerevan 20.85 per cent of hired employees enjoy this benefit (18.50 per cent of women and 23.23 per cent of men).

7.14. The answers to the four suggested options for the question “**How are your working relations formed?**” have the following percentage composition.

**1<sup>st</sup> option:** Written employment agreements were concluded for indefinite time with 44.2 per cent of men over age 50 and 52.3 per cent of women over age 50. The highest rates are registered in Kotayk, Tavush and Gegharkunik regions. Written employment agreements were concluded with 56.05 per cent of male and 51.62 per cent of female respondents.

**2<sup>nd</sup> option:** Written employment agreements for certain period of time were concluded with 24.44 per cent of male and 28.41 per cent of female respondents of the country over age 50. The highest rates of this type of working legal relations are registered among 38.67 per cent of male and 33.49 per cent of female residents of Yerevan.

**3<sup>rd</sup> option:** Works contract and other legal employment agreements are concluded with 2.65 per cent of male and 3.76 per cent of female respondents over age 50 of the republic.

**4<sup>th</sup> option:** 28.73 per cent of male and 15.56 per cent of female respondents were employed based on oral agreement. The respondents of Lori, Shirak and Aragatsotn regions have the highest rate of positive answers among the regions (52.40 per cent - males, 6.76 per cent - females). According to answers all hired employees have agreement with the employers on the operating mode, size of salary and terms of vacation that are reflected in employment agreements.

7.15. The answers of the respondents in the country to the question on work periodicity of the hired employee depending on the work activity of the last 12 months are introduced in Table 7.15.

**Table 7.15**

	<b>Periodicity</b>	<b>Men %</b>	<b>Women %</b>
1	<i>Uninterrupted /permanent/job throughout year</i>	<b>75.37</b>	<b>91.77</b>
2	<i>Seasonal employment</i>	<b>11.65</b>	<b>1.82</b>
3	<i>Interrupted employment</i>	<b>11.25</b>	<b>5.57</b>
4	<i>One-time, odd job</i>	<b>-</b>	<b>0.6</b>
5	<i>Other</i>	<b>1.73</b>	<b>0.20</b>

The information in the table shows, that 75.37 per cent of hired male employees and 91.77 per cent of female employees over age 50 of the republic are working uninterruptedly. On the whole 22.9 per cent of males and 7.39 per cent of females have seasonal and interrupted jobs.

Under the existing tensions in the labor market of Armenia this tendency was anticipated, since the man is the bread-winner in the family.

7.16. The answers to the question “**Are you satisfied with the reliability level of your job and the probability not to loose it**” are introduced in Table 7.16.

**Table 7.16**

	<b>Satisfaction scale</b>	<b>Men %</b>	<b>Women %</b>
<i>1</i>	<i>Not satisfied at all</i>	1.06	2.94
<i>2</i>	<i>Not satisfied</i>	13.95	16.64
<i>3</i>	<i>Partially satisfied</i>	47.78	42.62
<i>4</i>	<i>Satisfied</i>	34.08	34.53
<i>5</i>	<i>Completely satisfied</i>	3.13	3.28

The comparison of the percentage compositions of the answers displays that 19.6 per cent of female and 15,1 per cent of male of respondents of the country are not satisfied with the reliability level of the employment. From this point of view the uncertainty level in keeping the job is high in Lori, Shirak and Aragatsotn regions. This indicator among women is 25,7 per cent, and men 27,1 per cent.

47.78 per cent of male and 42.62 per cent of female respondents are partially satisfied with the level reliability of job maintenance.

37.2 per cent of men and 37.8 per cent of women of the republic of age over 50 consider completely satisfactory and satisfactory the chances to keep the job.

48.0 per cent of female and 89.4 per cent of male respondents in Kotayk, Tavush and Gegharkunik regions are more confident about chances to preserve their job.

**7.17.** The responses to the question “**Are you planning to work for another employer or start your own business in next three months**” display that 86.7 per cent of male and 87.1 per cent of female respondents in the regions of age over 50 are not planning to change their job or start own business in next three years. In Yerevan the indicators are 93.6 per cent for men and 81.0 per cent for women.

The highest number of negative answers (96.3 per cent) is registered among women of Kotayk, Tavush and Gegharkunik regions.

Relatively young respondents of the regions of age strata 50-59 have intention to change their job in next three years, while in Yerevan women of age strata of 60-64 .

The highest rates of this question are registered among 16.54 per cent of women of Yerevan under 50, 17.29 per cent of women in age strata of 50-54, 15.4 per cent of women in age strata 55-59 and 21.28 per cent of women in age strata 60-64.

The results of the interview among the hired employees of the republic of age over 50 show that the situation in job market is relatively satisfactory in Yerevan, where there are more opportunities to change either the job or the employer than in other regions of the republic.

In the next three years 10.7 per cent of male and 11.2 per cent of female respondents of the republic of age over 50 have intention to stop their work activities. The respondents of higher age strata, particularly 51.35 per cent of men of age strata of 70-74 and 27.22 per cent of women of the

same age strata are planning to stop their work activities. It is worth mentioning that the number of men who have decided to stop working due to health conditions twice exceeds the number of women. This fact is the consequence of the longevity of women as well as the gender peculiarities to longer preserve working capacity.

The respondents didn't give positive answers on having additional job.

### QUESTIONS TO SELF-EMPLOYED

7.18. The responses to the question “Which one of the statuses of self-employment suits you?” are introduced in Table 7.18 below.

*Table 7.18*

	Statues of self-employment	Men %	Women %
1	<i>Owner or co-owner of business</i>	19.71	14.04
2	<i>Are craftsmen or specialists and work upon a deal as independent person</i>	31.02	5.04
3	<i>Participate in family /farm/ business</i>	46.33	74.92
4	<i>Have liberal professions /creator and other/</i>	2.16	5.69
5	<i>Notary, tutor, coach, other</i>	0.79	0.31

As appears from the above table 46.33 per cent of male and 74.92 per cent of female self-employed respondents participate in family business /farm/, 31.02 per cent of men and 5.04 per cent of women are craftsmen.

19.71 per cent of male and 14.04 per cent of female respondents are owners or co-owners of business. The number of women of liberal professions (creator and other) twice or even more exceeds the number of men.

7.19. The questions regarding the legal regulation of self-employment activities of the respondents were posed according to the options below. The answers are introduced in Table 7.34.

- You are registered as private entrepreneur by completed certificate and other similar documents;
- Your organization is registered as legal entity
- The registration of your activity is in process
- You or your organization work without registration or completion of documents.

**Table 7.19**

	age	Men				Women			
		1	2	3	4	1	2	3	4
<b>Republic of Armenia</b>	<50						4.96	5.24	89.81
	50-54	29.16	5.09	3.43	62.32	3.83	4.29	0.00	91.88
	55-59	15.07	15.47	0.00	69.46	9.71	4.47	0.00	85.82
	60-64	20.15	3.52	0.00	76.33	8.49	0.00	0.00	91.51
	65-69	5.52	0.00	0.00	94.48	0.00	0.00	0.00	00.00
	70-74	4.90	0.00	0.00	95.10	23.82	0.00	0.00	76.18
	>=75	3.95	0.00	0.00	96.05	16.25	8.50	0.00	75.25
	<b>average</b>	17.87	6.00	1.20	74.93	7.14	3.81	0.98	88.07

According to the information introduced in the table the vast majority of the self-employed respondents work without registration or completed documents, particularly 74.93 per cent of male and 88.07 per cent of female respondents.

This situation is the result of land privatization that triggered the establishment of numerous farms. Since those farms were tax-free in order to promote the production of farm products, hence, there was no need for registration or completing respective documents.

6.0 per cent of organizations established by male and 0.96 per cent of organizations established by female respondents have status of legal entity.

17.87 per cent of self-employed males and 7.14 per cent of self-employed females are registered as private entrepreneurs. The age distribution of the self-employed show that the founders of organizations with the status of private entrepreneur and legal entity are relatively young respondents.

7.20 The groupings of the responses of male and female respondents of the republic over age 50 on the question “How will your business, organization of farm progress within next three years?” are introduced according to the suggested options below (see Table 7.20)

**Table 7.20**

	Assessments of self-employed	Men	Women
1	Will increase and expand	<b>11.07</b>	-
2	Will remain at the current level	<b>37.45</b>	<b>18, 0</b>
3	Will decline	<b>15.19</b>	<b>50.78</b>
4	Will possibly close down	<b>5.79</b>	<b>12.19</b>
5	I don't know	<b>30.51</b>	<b>26.3</b>

The data of the table above display that the 48.5 per cent of self-employed male and 18.0 per cent of female respondents think that their business or organization will increase and expand or remain at the current level within next three years. 20.9 per cent of self-employed males and 18.0 per cent of females of age over 50 of the republic believe that their business or organization will go into decline or possibly close down within next three years.



30.51 per cent of male and 26.3 per cent of female respondents are uncertain about the future of their business.

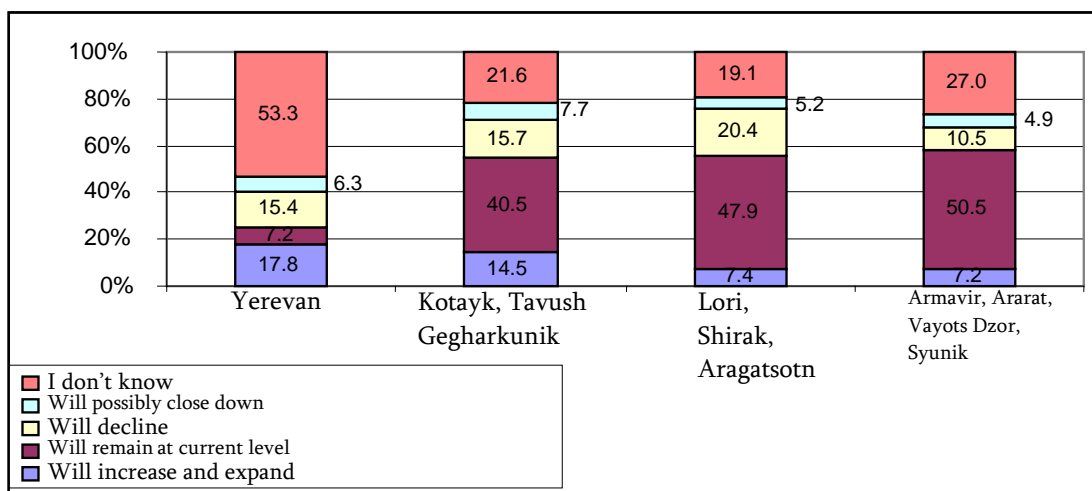
The groupings of the responses on the question in the regions are introduced in the Graphs 7.20.1 and 7.20.2, and the comparative assessments show the following state of affairs:

**“Within next three months the own business or organization will increase and expand”:** the highest ratios of the responses among the male and female respondents is registered in Yerevan, 17.8 per cent and 11.8 per cent respectively. 7.20 per cent of male respondents in Armavir, Ararat, Vayots Dzor and Syunik regions are of the same opinion which is the lowest indicator in the republic.

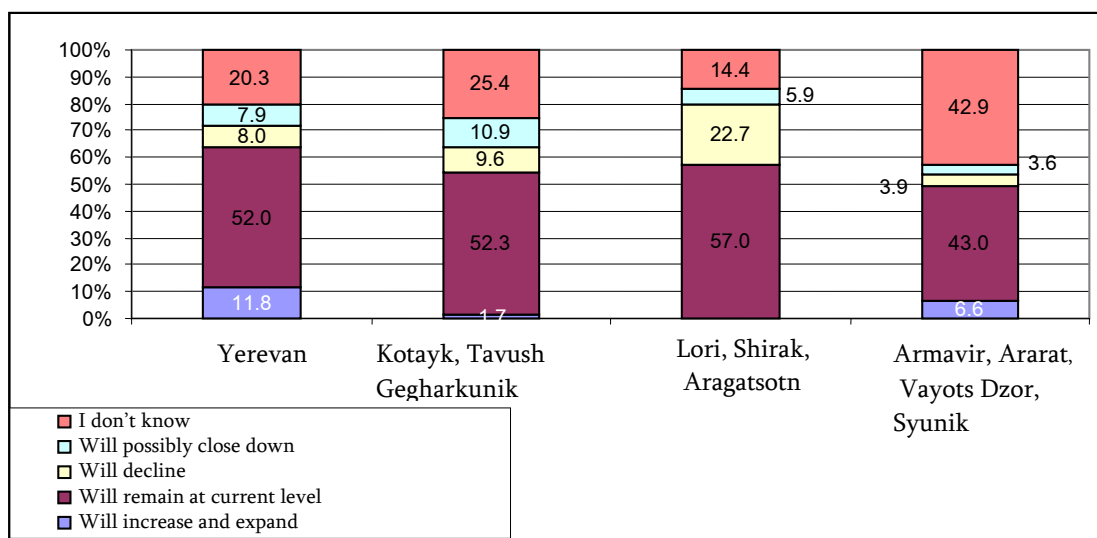
**“The business or organization will remain at the current level within next three years”:** This is how 50.5 per cent of male respondents in Armavir, Ararat, Vayots Dzor and Syunik regions assess their business and this is the highest rate in the country. The majority of female respondents engaged in business of the regions have the same opinion.

**“Will decline or close down”:** 25.6 per cent of male and 28.6 per cent of female respondents of Lori, Shirak and Aragatsotn regions have expressed this opinion and these are the highest rates as compared to other regions of the country.

**“I don’t know”:** 52.3 per cent of male entrepreneurs of Yerevan have given this answer (the highest indicator in the country).



Graph 7.20.1 The assessments on changes in own business within next years among the male respondents in the regions.



Graph 7.20.1 The assessments on changes in own business within next years among the female respondents in the regions.

7.21 The groupings of the responses on the question “**How much are you satisfied with your self-employment**” are introduced in accordance with the options presented in satisfaction scale (see Table 7.21)

Table 7.21

	Scale of satisfaction	Men %	Women %
1	<i>Not satisfied at all</i>	7.58	6.06
2	<i>Not satisfied</i>	22.29	16.23
3	<i>Partially satisfied</i>	47.50	53.71
4	<i>Satisfied</i>	22.24	24.00
5	<i>Completely satisfied</i>	0.39	-

As it results from the percentage compositions of the answers introduced in the table 69.7 per cent of male and 77.7 per cent of female respondents over age 50 of the country are satisfied or partially satisfied with the self-employment. Of all the regions of the republic the highest indicators of satisfaction with self-employment are in Armavir, Ararat and Vayots Dzor regions (78.0 per cent of male and 79.2 per cent of female respondents).

29.9 per cent of men and 22.3 per cent of women are not satisfied or not satisfied at all with self-employment. In Yerevan 41.8 per cent of male and 44.92 per cent of female respondents are not satisfied with self-employment.

Among the dissatisfied respondents the ratios of those who are planning to change the work activities or switch to hiring work are considerably high. In Yerevan 44.14 per cent of men and 21.55 per cent of women, in Kotayk, Tavush and Gegharkunik regions 40.7 per cent of men and 11.3 per

cent of women of age over 50, in Lori, Shirak, Aragatsotn regions 27.53 per cent of men and 15.92 per cent of women.

In the country this indicator is among men 26.4 per cent and among women 10.4 per cent.

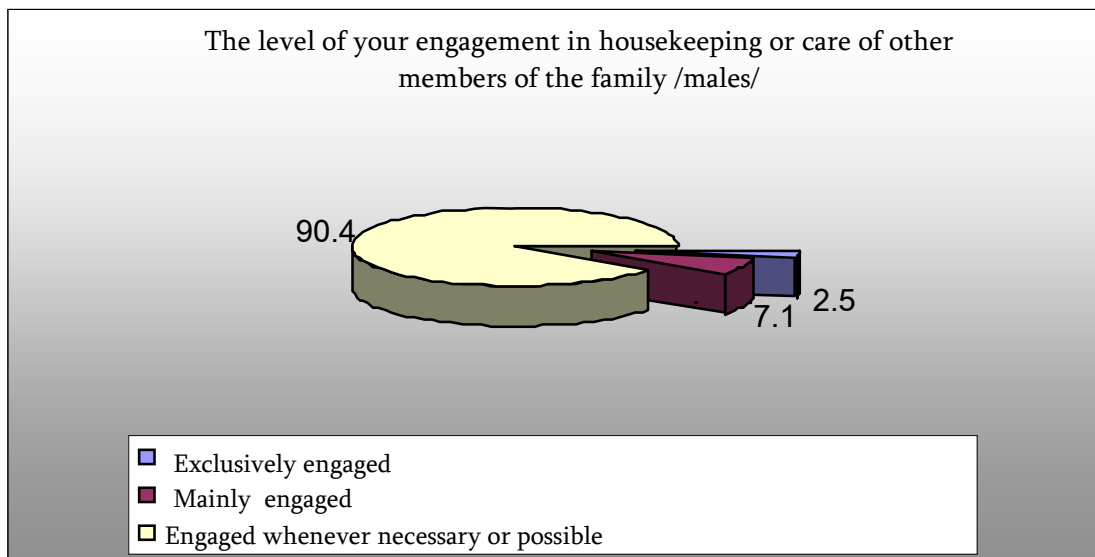
20.8 per cent of self-employed males and 13.4 per cent of self-employed women over 50 are planning to close down their profitable activities within next three years, the vast majority of them (more than 80 per cent) don't plan to cease self-employment.

### PERSONS BUSY WITH HOUSEKEEPING AND CARE OF OTHER MEMBERS

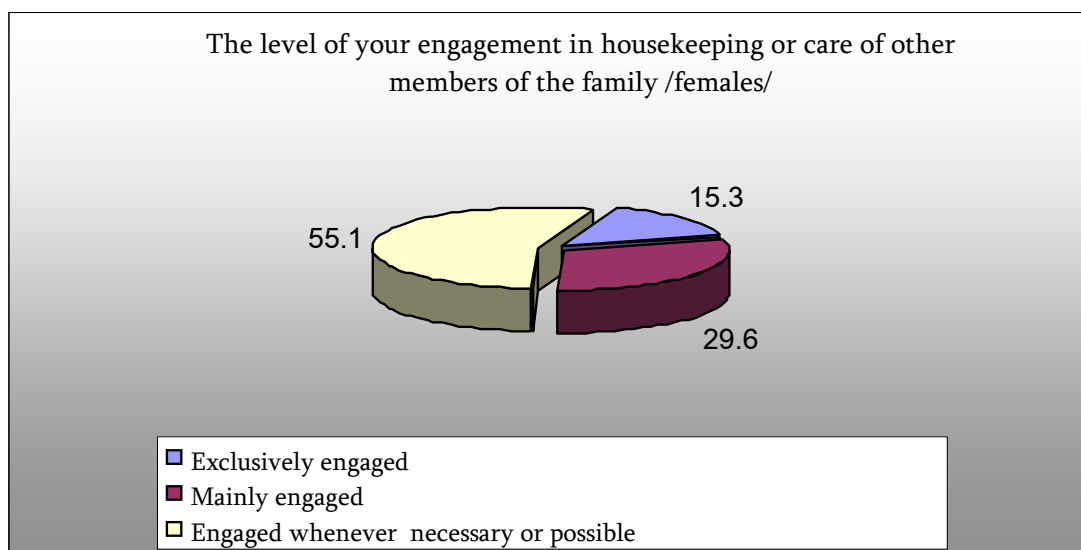
7.22. Three options of responses were suggested for the inquiry **“Please, mention the level of your involvement in housekeeping and care of other members of the household”** that are presented in Graphs 7.22.1 and 7.22.2.

The comparison of the percentage compositions of the answers of the respondents shows that the respondents in the country are busy with housekeeping or care of the members of the household exclusively out of necessity and whenever possible (90.4 per cent of male and 55.1 per cent of female respondents).

In Yerevan this indicator is 92.28 per cent for men and 43.78 per cent for women, i.e. men are mainly busy with household chores. Among the female respondents of the country the highest rates of engagement with household chores (73.0 per cent) is in Armavir, Ararat, Vayots Dzor and Syunik regions.



Graph 7.22.1 The engagement in housekeeping and care of other members of the family among men of age over 50.



Graph 7.22.1 The engagement in housekeeping and care of other members of the family among women of age over 50.

Mainly 7.1 per cent of men and 29.6 per cent of women of age over 50 are engaged in housekeeping or care of other member of the family.

Exclusively 2,5 per cent of men and 15.3 per cent of women of age over 50 are engaged in housekeeping or care of other member of the family.

7.23 The groupings of the responses on **question “At what age did you get engaged in housekeeping or care of other member of the family”** are introduced in Table 7.23.

As it results from the comparison of the responses of male and female respondents women started to take care of the household or members of the family of much younger age.

*Table 7.23*

	Age of the respondents	Men %	Women %
1	<= from 19	-	6,4
2	20 - 29	-	27,1
3	30 - 39	11,2	15,3
4	40 - 49	17,5	17,2
5	50 - 59	35,6	26,1
6	60 - 69	24,1	6,5
7	> = from 70	4,5	1,3

Men start to take care of the household at more mature age.

## EMPLOYED

7.24. The answers of the respondents in the regions to questions “**Are you planning to quit working or running own your business after retirement or early retirement, or in case you are already retired within next three years?**” are introduced in Table 7.24.

*Table 7.24*

		Responses of men				Responses of women			
Republic of Armenia	Age	definitely no	no	yes	definitely yes	definitely no	no	yes	definitely yes
		<50	66,32	33,68			51,73	39,02	9,26
	50-54	46,91	44,53	7,85	0,70	53,65	43,70	1,74	0,91
	55-59	28,44	59,21	11,78	0,57	34,20	54,30	10,26	1,24
	60-64	36,20	54,04	9,24	0,52	46,31	37,09	12,64	1,96
	65-69	20,57	76,84	2,59	4,20	35,87	52,10	22,02	2,4
	70-74	16,52	59,38	24,10	7,53	34,43	59,17	24,51	2,8
	>=75	36,00	42,32	11,14	10,54	34,39	35,96	29,65	-
	average	36,31	53,06	9,79	1,85	44,60	45,28	8,72	1,41

According to the responses 89.4 per cent of men and 90.1 per cent of women over 50 in the country are planning to work or run their own business after early retirement. Along with age the percentage compositions of the positive answers decline both among men and women. Only a little more than 10% of male and female respondents are planning to stop their work activities. This intention increases progressively with the age of the respondents.

7.25. The answers of the respondents in the regions to question “**Let’s suppose that you are retiring within next three years or are already retired. What influence will it have or already had on different aspects of your life?**” are introduced in Table 7.25.1.

The numeration of answers received corresponds the options of the questions and responses introduced below.

Questions	Will improve essentially or have already improved	Will improve or have already improved	Will remain or have remained the same	Will worsen or have already worsened	Will worsen essentially or have already worsened
1.Do you have possibility to do whatever you want?	1	2	3	4	5
2.What is your financial situation?	1	2	3	4	5
3.What is the attitude of the people around you towards you?	1	2	3	4	5
4.Your attitude towards and satisfaction from your life	1	2	3	4	5
5.What is the state of your health?	1	2	3	4	5
6.Relationship with your spouse	1	2	3	4	5
7.Relationship with your children and grandchildren	1	2	3	4	5

1. The answers to the inquiry “Are you able to do what you would like to?” are given in Table 7.25.1.

**Table 7.25.1**

	Age	Males' answers					Females' answers				
		1	2	3	4	5	1	2	3	4	5
<b>R A</b>	<50		5.81	21.60	72.59			11.91	68.86	18.19	1.04
	50-54		9.19	60.78	25.30	4.72	0.11	10.04	65.42	23.29	1.15
	55-59	0.83	13.73	60.07	19.38	5.99	1.27	12.74	59.64	22.38	3.97
	60-64		11.78	60.81	25.58	1.83		14.28	57.58	24.85	3.29
	65-69	1.14	4.71	64.94	27.85	1.36	1.22	10.44	51.52	34.91	1.90
	70-74		8.44	56.47	31.34	3.76	0.90	4.60	64.59	28.27	1.63
	>=75	1.18	5.67	57.47	30.98	4.70	0.15	8.67	64.08	24.58	2.52
	<b>average</b>	0.48	9.11	59.67	26.76	3.99	0.47	10.23	62.28	24.80	2.22

The above answers show that in the opinion of 59.67% of male respondents, their ability to act as they wish will remain or remained unchanged. The same was reported by the females' 62.28%.

26.76% of male and 24.80% of female respondents indicate that their possibilities of acting as they wish will be or have already been reduced.

A positive answer to this question was given by less than 1 per cent of respondents.

2. **The groups responding to the question on changes in the financial situation** show that in the opinion of 42.95% of male respondents their financial situation will remain or remained unchanged. The same was reported by the 47.12% of females aged 50+. 37.74% of male and 31.02% of female respondents believe that early retirement will make or has made their financial situation worse.

A positive answer to this question was given by less than 0.3 per cent of respondents.

3. The groups of the respondents' answers to the question related to the **Change in the attitude of the surrounding people** show that in the opinion of 59.67% of male respondents the environment's attitudes towards them will remain or have remained unchanged. The same was reported by 62.28% of females aged 50 and over. 26.76% of male and 24.80% of female respondents believe that after early retirement their environment's attitude towards their person will become or has already become worse.

A ratio of less than 0.5 per cent of respondents believe that after early retirement the attitude of the surrounding people towards their selves will become better.

#### **4. Your life vigor and contentment**

The answers to the question show that in the opinion of 61.26% of males aged 50 and over, their life vigor and contentment after early retirement will remain or remained unchanged. The same was reported by 60.75% of the females aged 50+.

The differences between the percentages of the answers given by respondents representing various age groups in the RA do not exceed the 10-point margin.

30.19% of male and 29.24% of female respondents report that upon early retirement their life vigor and contentment will be or have already been reduced.

A ratio of less than 0.5 per cent of respondents believes that after early retirement the life vigor and contentment will grow.

5. The percentage breakdown of the respondents' opinions regarding **the changes in the state of health** after retirement indicates that 65.11% of male respondents think their state of health after retirement will remain or remained unchanged. The same was reported by 66.03% of females aged 50 and over. 27.50% of male and 24.80% of female respondents believe that after early retirement their state of health will or has already deteriorated.

In the opinion of a ratio of 0.5 - 1.0 per cent of the respondents, their state of health will get better after early retirement.

6. What follows from the above answers is that in the opinion of 72.72% of males aged 50+, **the relationships with the spouse after early retirement** will remain or remained unchanged. The same is reported by 49.44% of the females aged 50+. Considerable difference between the opinions of males and females is observed. The women are more pessimistic in this respect than the men are.

The differences between the percentages of the answers given by respondents representing various age groups do not exceed the 20-point margin. Only the opinions of both men and women found in the age group above 75 differ significantly. The difference is in the percentage range of 30 points.

5.02% of male and 2.57% of female respondents believe that after early retirement their life vigor and contentment will become or has already become worse.

3.13% of male and 2.62% of female respondents believe that after early retirement the relationships with the spouse will become closer.

7. The opinions on the changes in intimacy with children and grandchildren after retirement show that early retirement, as indicated by 85.26% of male respondents, will not or did not actually change the intimacy with children and grandchildren. The same opinion was also expressed by the 84.5% of females age 50 and over. 4.78% of men and 4.64% of women believe that early retirement would make or has actually made the relationships with their children and grandchildren worse.

The relationships with children and grandchildren after early retirement will become closer in the opinion of 1.47% of males and 1.62% of females.

7.26. The reasons for the respondents' retirement were related to reaching the defined retirement age, and to the disability status. A pension was established in the cases of losing the family breadwinner in accordance with the law.

7.27. Table 7.27 shows the cohorts of the respondents (by marzes) that answered the question “Are you a pensioner?”

*Table 7.27*

Marzes	Age	Males	Females	Total
		are pensioners	are pensioners	are pensioners
<b>1</b> Yerevan	<50	54.99		7.26
	50-54	4.78	6.41	5.76
	55-59	9.04	13.08	11.41
	60-64	21.58	51.16	40.36
	65-69	100.0	100.0	100.0
	70-74	100.0	100.0	100.0
	>=75	100.0	100.0	100.0
	<b>average</b>	51.01	55.57	53.89
<b>2</b> Kotayk, Tavush, Gegharkunik	<50		4.88	4.88
	50-54	12.39	7.97	9.75
	55-59	18.22	19.85	19.15
	60-64	28.44	80.14	58.91
	65-69	100.0	100.0	100.0
	70-74	100.0	100.0	100.0
	>=75	100.0	100.0	100.0
	<b>average</b>	55.67	55.17	55.37
<b>3</b> Lori, Shirak, Aragatsotn	<50			
	50-54	1.47	16.23	9.77
	55-59	19.83	18.78	19.26
	60-64	36.97	66.22	55.55
	65-69	100.0	100.0	100.0
	70-74	100.0	100.0	100.0
	>=75	100.0	100.0	100.0
	<b>average</b>	45.48	49.78	48.17
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50			
	50-54	12.77	5.16	8.38
	55-59	5.06	14.89	10.70
	60-64	16.36	49.20	35.08
	65-69	100.0	100.0	100.0
	70-74	95.73	96.06	95.90
	>=75	100.0	100.0	100.0
	<b>average</b>	49.54	49.98	49.80
<b>Republic of Armenia</b>	<50	35.86	1.00	2.84
	50-54	7.37	8.99	8.32
	55-59	12.54	15.97	14.49
	60-64	25.27	59.96	46.55
	65-69	100.0	100.0	100.0
	70-74	98.74	99.07	98.93
	>=75	100.0	100.0	100.0
	<b>average</b>	50.37	52.92	51.95



The results of the inquiry show that among the respondents aged 50 and over, 50.37% of males and 52.92% of females are pensioners.

The random sampling carried out in the marz surveys identified the highest ratio of the pensioners age 50 and over - 55.37% - in Kotayk, Tavush and Gegharkunik marzes, whereas the lowest - 48.17% - was observed in Lori, Shirak and Aragatsotn marzes.

## **PENSIONERS**

### **Background**

The current retirement pension system of today's Armenia is a social safety net based on the principles of allocation and the solidarity of generations.

The RA pension system currently provides pensions to ca. 20 per cent of the population, being the main source of living for the pensioners' majority.

The retirement pension system applied in the Republic of Armenia is a system financed through the allocation principle and having the following features:

- state monopoly for securing the retirement pension; the mandatory nature of the social security payments;
- disproportion between the size of the pension paid and the size of participation in the financing of the pension system by the person insured, which is only expressed in the differentiation of the pension size depending on the pensioner's insured length of service;
- the low level of the pensions purchasing capacity, which does not meet the minimal needs of the pensioners;
- inconsistency that underlies the pension funds allocation, related to the numbers of those involved in economic activities and persons receiving pensions.

Within 2002-2007, the average salary in the Republic was significantly increased, but the reimbursement coefficient of the pension system decreased. The 60% increase of the pensions in January 2008 also contributed to the increase of the reimbursement coefficient from 16.3% to 24%.

The absolute increases of the pensions are considerably lagging as compared with the rates of the average salary increase in the Republic. As a result, the insurance pension decreased as compared with the average salary (from the already very low level of 23% in 2002), reaching 17.2% of the average salary in 2006.<sup>1</sup>

The household surveys show that, in case of non-payment of pensions, and if the retirees are unable to cover that loss at the expense of other sources, the poverty level among the pensioners will go up significantly, reaching 40.1 instead of the current 27 per cent, and the ratio of the extreme poverty-stricken people in the pensioners' cohort will grow from 4.2 to 20.5 per cent.

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<sup>1</sup> To compare: the EU (25) average compensation indicator in 2004 was 51%, Estonia's - 47, Latvia's - 60 and Lithuania's - 47 (Source: Eurostat)

It should also be taken into consideration that the low level of the pensions is a result of not so much the pension allocation system operating in the Republic and improper use of the financial resources allotted for the social insurance, but of the insufficiency of such resources.

The quality of the older population's life is characterized not only by the sufficiency of the material resources, but also by the attitudes of the society and the relatives. The elderly living alone, as well as representatives of the older age groups have a high degree of vulnerability. Hardly any research is carried out on inter-generation relationships or assessment of family values, which is a major shortcoming, since poverty is assessed not only based on the material, but also social and psychological indicators. These indicators are quite frequently interrelated, and the population, as a rule, is entrapped by poverty through the combined impact of these indicators.

Within the households covered by the survey random sampling conducted among 36.5% of individuals aged 50+ that make 25.6% of the RA households, and among 42.8% of the partners of persons aged 50+ that are under 50 years of age, 65.1% of the pensioners reported that they receive seniority-based insurance pensions, whereas 10.6% - old age pensions.

The data recorded for the retiree respondents that participated in the survey demonstrate that the survey results can be extrapolated onto the entire Republic, since 63.4% of the RA pensioners receive seniority-based insurance pensions, 22.5% are people with disabilities (see Table 7.55.1), and 9.7% receive old age pensions.

**Table 7.28.1**

**Statistical table: number of pensioners**

	Type of pension	Number of pensioners	
		2007	July, 2008
	<b>In the Republic</b>	<b>516247</b>	<b>516291</b>
	<b>Insurance pensions, including:</b>	<b>469107</b>	<b>468149</b>
<b>1</b>	Seniority-based	332300	327358
<b>2</b>	On preferential terms	11084	8582
<b>3</b>	I group of disability	8298	8250
<b>4</b>	II group of disability	60444	63122
<b>5</b>	III group of disability	27334	29981
<b>6</b>	Related to the breadwinner loss	13643	14404
<b>7</b>	Partial	6667	8700
<b>8</b>	Long-term service	9337	7752
	<b>Social pensions</b>	<b>47140</b>	<b>48142</b>
9	Old age	5303	5030
	Disability, including:	33658	34992
10	I group	3576	3615
11	II group	13202	13616
12	III group	8449	9285
13	Loss of the breadwinner	8179	8120

	<b>Military service-related pensions</b>	<b>12009</b>	<b>10992</b>
14	Disabled during military service	1334	1290
15	Disabled at WW2 and those equalized to them	5069	4469
16	Persons receiving a 2 <sup>nd</sup> pension for the loss of the breadwinner	5594	5223

The list below displays the types of pensions defined in the RA pension system.

### **List of Pension Types**

#### **Insurance pensions**

1. *Seniority*
2. *Preferential*
3. *1st group of disability*
4. *2<sup>nd</sup> group of disability*
5. *3<sup>rd</sup> group of disability*
6. *Loss of the breadwinner*
7. *Partial*
8. *Long-term service*

#### **Social pensions**

9. *Old age*
10. *1<sup>st</sup> group of disability*
11. *2<sup>nd</sup> group of disability*
12. *3<sup>rd</sup> group of disability*
13. *Loss of the breadwinner*

#### **Military service-related pensions**

*Connected with the fulfillment of military service responsibilities:*

14. *1st group of disability*
15. *2<sup>nd</sup> group of disability*
16. *3<sup>rd</sup> group of disability*

Persons disabled at WW2 and those equalized to them:

17. *1<sup>st</sup> group of disability*
18. *2<sup>nd</sup> group of disability*
19. *3<sup>rd</sup> group of disability*
20. *Related to the loss of a military breadwinner*

**7.29** The cohorts of persons aged 50+ that responded to the question “**What type of pension do you receive?**” are shown in Table 7.29.1. The numbering of the answers in the Table corresponds to the numbers of the above list of the pension types.

**Table 7.29 1**

		The ratios of the pensioners in the sampling by the pension types													
	age	1	2	3	4	5	8	9	10	11	12	15	16	17	18
<b>R A</b>	<50														
	50-54	3,7	11,6	4,8	18,9	3,4	2,7	3,4	16,6	17,9	14,5	2,5			
	55-59	11,2	11,7	2,3	28,7	15,5	6,2			15,3	4,2	2,1	2,9		
	60-64	50,3	11,2		11,5	5,4	2,2	8,6	2,1	7,0	0,9				
	65-69	74,6	6,3	0,7	4,6	2,7	0,4	9,7		0,2		0,4			
	70-74	75,5	6,9	1,7	1,5	1,8	0,7	10,1	0,3	0,6	0,5	0,4			
	>=75	71,0	6,2	1,1	4,5		0,2	14,4		1,5				0,8	0,3
	average	65,1	7,4	1,3	6,1	2,4	1,0	10,6	0,9	3,2	1,0	0,34	0,1	0,3	0,1

As follows from the data shown in the Table, the sampling reveals prevailing numbers of seniority insurance, old-age, preferential early retirement pensioners and those in the 2<sup>nd</sup> group of disabilities. The study of the respondents' age composition shows that the individuals receiving pensions on preferential terms are mainly found within the age 50-59 cohort. 75.5% of the seniority pensioners covered by the sampling represent the 70-74 age group.

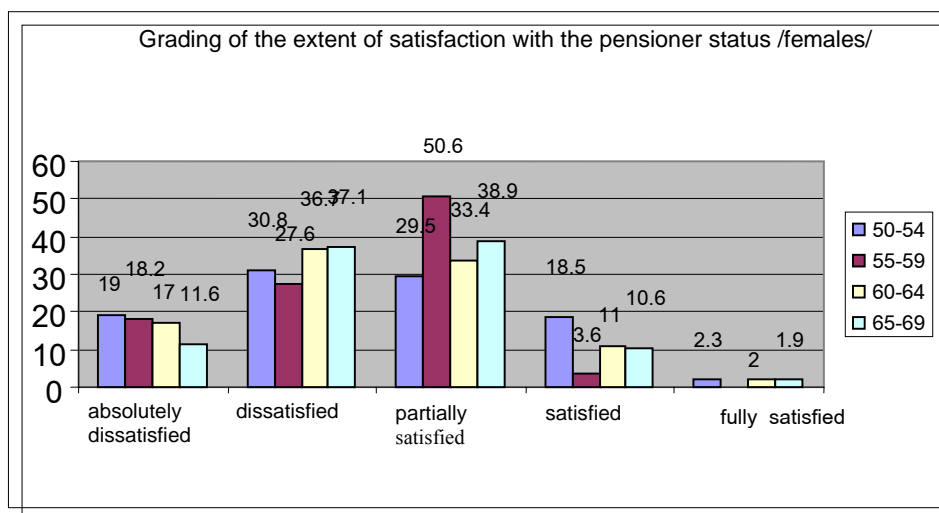
**7.30. “What is the extent of your satisfaction with your status of a pensioner?”:** the corresponding answers to this question of the respondents aged 50+ are displayed in Graphs 7.30.1 and 7.30.2, as well as in Table 7.30.2. The numbering of the answers in the Table corresponds to the numbers of the Scale of Satisfaction below.

**Scale of Satisfaction**

1. *absolutely dissatisfied*
2. *dissatisfied*
3. *partially satisfied*
4. *satisfied*
5. *fully satisfied*



Graph 7.30.1 Percentage of the answers given by male pensioners related to the extent of satisfaction with the pensioner status



Graph 7.30.1 Percentage of the answers given by female pensioners related to the extent of satisfaction with the pensioner status

The answers given in reply to the inquiry indicate that the pensioner status does not satisfy 38.7% of the male respondents, among whom there is considerable percentage of relatively young pensioners: 47.0% in the 50-54 age group, and 44.5% in the 55-59 group.

The pensioner status is considered partially satisfactory by 37.8% of male pensioners who mainly represent the older age groups. 9.8% of the pensioners are satisfied or fully satisfied by the pensioner status. A positive answer to the question was given by 19.1% of those in the 50-54 age group.

The same picture is observed in case of female pensioners. The pensioner status does not satisfy 33.6% of the female pensioners, and satisfies their 37.5% only partially. 10.2% of females are satisfied (9.8%) or fully satisfied (1.4%) by the pensioner status.

In the Republic, the pensioner status is considered absolutely unsatisfactory by 13.7% of males and 17.6% of females.

To sum up the results of this inquiry, we can state that 90% of the pensioners in the Republic are dissatisfied with their pensioner status.

This overall conclusion is quite worrisome. We will try to identify and analyze the reasons for such dissatisfaction below.

The cohorts of the respondents that answered this question in the RA marzes are given in Table 7.30.3.

*Table 7.30.3*

Marzes	Age	Males					Females				
		1	2	3	4	5	1	2	3	4	5
<b>1</b> Yerevan	<50		100.0								
	50-54		81.2	18.9				47.9		52.1	
	55-59		60.5	39.5			13.8	29.2	56.9		
	60-64		15.2	84.8			13.9	32.0	45.0	8.0	1.1
	65-69	14.4	51.8	24.4	8.5	0.9	18.0	35.1	31.5	13.3	2.2
	70-74	15.8	29.3	43.1	11.8		24.8	34.4	34.1	4.0	2.8
	>=75	16.1	34.9	47.2	1.8		28.7	43.3	22.6	4.6	0.9
<b>average</b>	<b>13.4</b>	<b>40.1</b>	<b>40.2</b>	<b>6.1</b>	<b>0.3</b>	<b>22.9</b>	<b>38.1</b>	<b>30.2</b>	<b>7.3</b>	<b>1.5</b>	
<b>2</b> Kotayk, Tavush, Gegharkunik	<50										
	50-54	8.0	41.7		32.5	17.9	9.9	31.3	47.9		11.0
	55-59		61.2	38.8			30.1	14.1	49.4	6.3	
	60-64		26.8	56.5	7.6	9.1	22.1	24.6	30.5	16.5	6.3
	65-69	34.0	26.0	26.8	13.3		7.4	38.0	44.1	6.0	4.4
	70-74	3.8	37.8	40.0	18.5		7.7	21.0	50.1	17.1	4.1
	>=75	15.3	20.8	34.8	15.6	13.5	18.1	33.1	34.7	11.6	2.6
<b>average</b>	<b>14.0</b>	<b>30.1</b>	<b>34.0</b>	<b>15.7</b>	<b>6.2</b>	<b>14.5</b>	<b>28.9</b>	<b>39.9</b>	<b>12.6</b>	<b>4.1</b>	
<b>3</b> Lori, Shirak, Aragatsotn	<50										
	50-54						33.6	31.1	35.3		
	55-59	46.5	24.9	10.5	18.1		13.0	31.5	55.5		
	60-64	38.7	61.3				20.5	43.4	28.4	7.7	
	65-69	16.6	59.8	18.1	5.5		18.3	37.6	37.2	6.9	
	70-74	11.7	57.9	24.5	6.0		16.2	46.6	29.2	8.0	
	>=75	15.7	37.2	39.9	7.2		25.6	21.3	38.9	14.2	
<b>average</b>	<b>19.8</b>	<b>50.4</b>	<b>23.2</b>	<b>6.6</b>		<b>21.3</b>	<b>34.9</b>	<b>35.1</b>	<b>8.7</b>		
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50										
	50-54	25.4	43.3	31.4			12.6		26.7	60.7	
	55-59		48.6	51.4			20.1	32.9	35.9	11.1	
	60-64		47.5	43.8	8.7		8.6	56.2	21.3	13.8	
	65-69	2.5	15.7	62.1	19.7		1.4	39.0	46.4	13.1	
	70-74	1.9	38.6	56.2	3.2		0.8	27.7	57.1	14.5	
	>=75	16.2	36.9	45.8	1.1		12.7	17.7	61.7	7.8	
<b>average</b>	<b>8.1</b>	<b>34.7</b>	<b>51.8</b>	<b>5.5</b>		<b>7.1</b>	<b>29.0</b>	<b>51.2</b>	<b>12.7</b>		

<b>Republic of Armenia</b>	<50										
	50-54	12.9	47.0	21.1	12.3	6.8	19.0	30.8	29.5	18.5	2.3
	55-59	19.7	44.5	28.2	7.7		18.2	27.6	50.6	3.6	
	60-64	12.4	37.3	45.2	3.0	2.2	17.0	36.7	33.4	11.0	2.0
	65-69	17.0	42.6	29.5	10.6	0.3	11.6	37.1	38.9	10.6	1.9
	70-74	8.4	39.5	42.5	9.7		13.9	33.4	41.1	9.9	1.7
	>=75	15.9	32.1	42.6	6.0	3.4	23.0	32.2	35.5	8.4	0.9
	<b>average</b>	<b>13.7</b>	<b>38.7</b>	<b>37.8</b>	<b>8.3</b>	<b>1.5</b>	<b>17.6</b>	<b>33.6</b>	<b>37.5</b>	<b>9.8</b>	<b>1.4</b>

**7.31. “In your younger age, were you interested in the current pension legislation, especially those provisions that would ensure a high pension upon retirement and well-being in the old age?”: the answers of the respondents by marzes are given in Table7.31.**

**Table 7.31**

<b>Marzes</b>	<b>Age</b>	<b>Males</b>			<b>Females</b>			<b>Total</b>		
		yes	not really	no	yes	not really	no	yes	not really	no
<b>1 Yerevan</b>	<50		45.01	54.99		38.45	61.55		39.32	60.68
	50-54	5.15	36.43	58.42	2.56	49.85	47.58	3.59	44.53	51.88
	55-59	6.14	33.84	60.03	4.70	41.01	54.29	5.30	38.04	56.66
	60-64	13.54	28.93	57.52	4.32	50.64	45.04	7.69	42.71	49.60
	65-69	12.79	44.78	42.43	18.09	36.58	45.33	15.68	40.32	44.01
	70-74	21.37	30.60	48.04	11.39	34.54	54.07	15.39	32.96	51.65
	>=75	15.95	39.74	44.31	5.45	41.95	52.60	8.48	41.32	50.20
	<b>average</b>	<b>11.45</b>	<b>36.04</b>	<b>52.52</b>	<b>6.22</b>	<b>42.81</b>	<b>50.96</b>	<b>8.14</b>	<b>40.33</b>	<b>51.53</b>
<b>2 Kotayk, Tavush, Gegharkunik</b>	<50				16.16	23.53	60.31	16.16	23.53	60.31
	50-54	15.93	21.59	62.48	12.35	27.68	59.97	13.79	25.23	60.98
	55-59	50.47	24.73	24.80	9.80	24.09	66.11	27.34	24.36	48.30
	60-64	22.73	54.93	22.33	32.44	8.47	59.09	28.46	27.55	43.99
	65-69	19.08	27.57	53.36	13.12	54.58	32.30	15.58	43.41	41.01
	70-74	17.83	39.83	42.34	14.44	28.64	56.92	15.99	33.77	50.24
	>=75	29.81	19.00	51.19	11.94	22.57	65.49	18.95	21.17	59.88
	<b>average</b>	<b>25.02</b>	<b>29.25</b>	<b>45.74</b>	<b>14.97</b>	<b>26.71</b>	<b>58.32</b>	<b>18.89</b>	<b>27.70</b>	<b>53.42</b>
<b>3 Lori, Shirak, Aragatsotn</b>	<50			100.00	8.77	27.95	63.28	8.67	27.63	63.70
	50-54	9.24	46.59	44.18	6.09	43.01	50.89	7.47	44.58	47.95
	55-59	10.16	65.18	24.66	9.84	55.90	34.26	9.98	60.10	29.91
	60-64	19.89	54.05	26.06	12.01	63.72	24.27	14.88	60.19	24.92
	65-69	10.85	68.68	20.47	26.84	27.54	45.61	17.51	51.56	30.93
	70-74	25.27	29.53	45.20	14.73	44.33	40.94	18.53	39.00	42.48
	>=75	23.76	22.28	53.96	9.30	53.76	36.94	13.34	44.98	41.69
	<b>average</b>	<b>14.39</b>	<b>49.63</b>	<b>35.97</b>	<b>10.63</b>	<b>46.39</b>	<b>42.98</b>	<b>12.04</b>	<b>47.60</b>	<b>40.36</b>

<b>4</b> <b>Armavir,</b> <b>Ararat,</b> <b>Vayots Dzor,</b> <b>Syunik</b>	<50			100.00		20.68	79.32		19.25	80.75
	50-54	6.20	35.31	58.48	14.60	35.24	50.15	11.06	35.27	53.67
	55-59	7.44	57.74	34.83	5.40	42.02	52.58	6.27	48.72	45.02
	60-64	2.85	29.44	67.71	3.55	31.10	65.35	3.25	30.39	66.37
	65-69	27.12	37.10	35.79	9.37	26.74	63.88	15.83	30.50	53.68
	70-74	24.88	25.10	50.01	20.90	35.46	43.64	22.81	30.49	46.70
	>=75	6.20	38.03	55.77	11.02	33.49	55.49	9.21	35.19	55.60
	<b>average</b>	<b>11.45</b>	<b>36.90</b>	<b>51.65</b>	<b>10.32</b>	<b>33.37</b>	<b>56.30</b>	<b>10.77</b>	<b>34.78</b>	<b>54.45</b>
<b>Republic of</b> <b>Armenia</b>	<50		29.35	70.65	6.40	28.04	65.55	6.07	28.11	65.82
	50-54	8.95	35.67	55.38	8.39	39.71	51.90	8.62	38.04	53.35
	55-59	14.72	46.03	39.24	6.93	42.12	50.95	10.28	43.80	45.92
	60-64	14.57	40.03	45.40	11.40	42.21	46.39	12.62	41.37	46.01
	65-69	15.93	46.09	37.98	16.14	37.16	46.71	16.05	41.20	42.75
	70-74	22.40	30.76	46.84	15.05	36.14	48.81	18.16	33.86	47.97
	>=75	18.39	31.35	50.26	8.50	38.92	52.58	11.74	36.45	51.82
	<b>average</b>	<b>14.99</b>	<b>37.97</b>	<b>47.05</b>	<b>9.91</b>	<b>38.42</b>	<b>51.68</b>	<b>11.84</b>	<b>38.25</b>	<b>49.92</b>

The answers given to the question show that the indifference at the age of economic activity towards ensuring high pensions in the older age was manifested by 85.1% of male pensioners (not interested - 47.05%; not really interested - 37.97%) and by 88.1% of females (not interested - 49.92%; not really interested - 38.25%). 14.99% of males and 38.42% of females were interested in this issue.

These results were foreseeable as the respondents' 50+ age cohort represents the people who lived and worked in the Soviet Union where the pension system was managed by the state as a sole employer and where no employment problem existed. At present, the situation is different: each person, when still young, should seriously consider the issue of securing his or her well-being in old age.

**7.32** The answers to question, “**If yes, then what steps did you undertake for that purpose?**” are shown in Table 7.32.

The following optional answers were offered to the respondents:

- 1. I regularly provided the social payments in the size and order defined by the state**
- 2. I worked for employers acting in the legal taxation field**
- 3. I tried to stay employed and to have a long-term insurance seniority (length of service)**
- 4. It is a pity that at the times of my young age the Republic's pension system did not have saving components providing for an additional pension.**

The answers given to the question show that 69.2% of male and 63.0% of female pensioners regularly made the social payments in the size and order defined by the state. The highest percentage related to this inquiry is observed among the male respondents residing in Kotayk, Tavush and Gegharkunik marzes (79.6%), and the lowest – among female residents of Armavir,



Ararat, Vayots Dzor and Syunik marzes (32.4%). Among women, the Yerevan residents have proven to be more consistent while pursuing the issue.

18.4% of the male and 24.09% of female pensioners have tried to stay employed and attain a long-term insurance seniority.

The residents of Armavir, Ararat, Vayots Dzor and Syunik marzes have the highest indicators related to this inquiry among both men and women.

The reply “**I worked for employers acting in the legal taxation framework**” was given by 8.4% of the RA population age 50+ cohort.

A positive answer to the question “**It is a pity that at the times of my young age the Republic’s pension system did not have saving components providing for an additional pension**” was given by 8.4% of the RA population age 50+ cohort.

**7.33.** A positive answer to the question “**Are you familiar with the pension legislation?**” was given by 10.05% of the RA population cohort age 50+, a negative one – by 50.45% (see Table 7.33, the Republic’s average percentage figures for the answers “yes” and “no” under “total” section).

**Table 7.33**

Marzes	Age	Males			Females			Total		
		yes	not really	no	yes	not really	no	yes	not really	no
<b>1</b> <b>Yerevan</b>	<50			100.0		31.42	68.58		27.28	72.72
	50-54	5.15	45.52	49.32	3.73	38.08	58.20	4.29	41.03	54.68
	55-59	7.50	39.93	52.57	5.05	39.31	55.64	6.06	39.57	54.37
	60-64	12.55	36.02	51.43	4.32	45.07	50.61	7.32	41.77	50.91
	65-69	16.27	28.86	54.87	17.15	36.61	46.24	16.75	33.08	50.17
	70-74	22.14	37.79	40.07	13.57	36.77	49.66	17.00	37.18	45.81
	>=75	27.46	17.13	55.42	5.49	31.98	62.53	11.84	27.68	60.47
	<b>average</b>	<b>14.11</b>	<b>34.20</b>	<b>51.70</b>	<b>6.66</b>	<b>37.03</b>	<b>56.31</b>	<b>9.40</b>	<b>35.99</b>	<b>54.61</b>
<b>2</b> <b>Kotayk,</b> <b>Tavush,</b> <b>Gegharkunik</b>	<50				17.20	14.17	68.63	17.20	14.17	68.63
	50-54	20.56	27.86	51.58	11.13	29.55	59.32	14.93	28.87	56.20
	55-59	43.10	23.06	33.84	6.17	33.07	60.76	22.10	28.76	49.15
	60-64	30.15	34.41	35.44	20.16	37.96	41.88	24.26	36.50	39.23
	65-69	27.22	24.71	48.07	6.23	28.07	65.70	14.92	26.68	58.41
	70-74	10.38	46.35	43.27	8.23	24.90	66.86	9.21	34.73	56.06
	>=75	16.48	39.56	43.95	5.01	26.20	68.79	9.51	31.44	59.05
	<b>average</b>	<b>23.47</b>	<b>32.65</b>	<b>43.88</b>	<b>10.16</b>	<b>28.11</b>	<b>61.74</b>	<b>15.34</b>	<b>29.88</b>	<b>54.78</b>
<b>3</b> <b>Lori, Shirak,</b> <b>Aragatsotn</b>	<50			100.0	5.80	44.25	49.95	5.73	43.74	50.52
	50-54	9.26	67.96	22.78	6.82	42.15	51.03	7.89	53.45	38.66
	55-59	12.79	62.96	24.25	16.95	48.06	34.99	15.07	54.81	30.12
	60-64	9.69	72.55	17.76	12.32	72.63	15.04	11.37	72.60	16.03
	65-69	10.85	68.68	20.47	7.79	60.09	32.12	9.58	65.11	25.32
	70-74	7.19	42.20	50.62	5.70	49.65	44.65	6.24	46.96	46.80
	>=75	6.41	20.49	73.11	9.53	55.56	34.91	8.66	45.77	45.57
	<b>average</b>	<b>9.70</b>	<b>59.19</b>	<b>31.11</b>	<b>9.25</b>	<b>51.26</b>	<b>39.49</b>	<b>9.42</b>	<b>54.23</b>	<b>36.36</b>

<b>4</b> <b>Armavir,</b> <b>Ararat,</b> <b>Vayots Dzor,</b> <b>Syunik</b>	<50		21.20	78.80		20.95	79.05		20.97	79.03
	50-54	6.10	43.40	50.50	11.76	37.60	50.64	9.37	40.05	50.58
	55-59	12.83	53.54	33.63	0.91	49.84	49.25	5.99	51.42	42.59
	60-64	15.48	40.83	43.69	6.15	47.10	46.75	10.16	44.40	45.44
	65-69	6.67	37.04	56.29	11.91	19.35	68.74	10.01	25.77	64.22
	70-74	9.14	29.37	61.50	1.19	45.02	53.79	5.00	37.51	57.49
	>=75	2.91	29.82	67.27	4.84	33.09	62.08	4.11	31.86	64.02
	<b>average</b>	<b>8.48</b>	<b>39.22</b>	<b>52.30</b>	<b>5.67</b>	<b>37.32</b>	<b>57.01</b>	<b>6.79</b>	<b>38.08</b>	<b>55.13</b>
<b>Republic of</b> <b>Armenia</b>	<50		5.81	94.19	5.57	30.22	64.20	5.28	28.94	65.78
	50-54	9.97	47.32	42.71	8.01	36.99	55.00	8.82	41.27	49.90
	55-59	15.90	46.36	37.74	7.19	42.80	50.01	10.93	44.33	44.74
	60-64	16.27	44.71	39.01	9.60	50.70	39.70	12.18	48.39	39.43
	65-69	15.53	39.47	45.00	11.91	33.97	54.12	13.55	36.46	49.99
	70-74	12.84	38.01	49.15	7.65	39.76	52.59	9.85	39.02	51.13
	>=75	15.61	26.35	58.03	6.06	35.66	58.28	9.18	32.62	58.20
	<b>average</b>	<b>13.76</b>	<b>40.83</b>	<b>45.41</b>	<b>7.78</b>	<b>38.68</b>	<b>53.54</b>	<b>10.05</b>	<b>39.50</b>	<b>50.45</b>

39.5% of the respondents in the RA answered “*not really*” to this question. The awareness about the pension legislation among women is almost half the level of awareness among men. The positive answer percentages make 7.78% and 13.76% respectively.

The lowest level of pension legislation awareness among the population cohort age 50+ was observed in Lori, Shirak, Aragatsotn marzes - 6.8%, whereas the highest was in Kotayk, Tavush and Gegharkunik marzes -15.34%.

**7.34.** The answers to the question “**Can you calculate the size of your pension**” classified by marzes show that 11.23% of the RA population age 50+ are unable to calculate the size of their pension.

A positive answer was given to the question by 12.93% of the RA male population aged 50+ and their partners aged 50-, as well as by 11.23% of the females of the same age group.

Positive answers with comparatively high levels of percentage were given by 16.35% of the Yerevan-based respondents.

In Armavir, Ararat, Vayots Dzor and Syunik marzes, this indicator is equal to 5.44%, being the lowest in the RA. 24.43% of the survey respondents answered “**not really**” to this question. For them the pension legislation rules are difficult to comprehend.

To sum up the pension legislation literacy assessment based on the respondents’ answers given to the inquiry, we can state that the level of the pensioners’ awareness and literacy related to the pension laws that ought to be ensured through dissemination of the relevant information is quite low.

**7.35.** The answers to the question, “**Do you know what the free social services that the State provides to the pensioners are?**” are shown in Table 7.61.

Table 7.35

Marzes	Age	Males			Females			Total		
		yes	not really	no	yes	not really	no	yes	not really	no
<b>1</b> Yerevan	<50			100.00		27.07	72.93		23.50	76.50
	50-54	4.29	22.47	73.25	2.98	29.96	67.06	3.50	26.99	69.52
	55-59	4.60	26.13	69.27	5.01	32.04	62.95	4.84	29.60	65.56
	60-64	9.40	40.37	50.23	5.52	31.00	63.48	6.94	34.42	58.65
	65-69	0.90	27.93	71.17	4.86	25.47	69.67	3.06	26.59	70.35
	70-74	21.38	34.33	44.29	15.82	25.80	58.38	18.05	29.22	52.74
	>=75	19.24	18.48	62.28	11.28	21.84	66.88	13.58	20.87	65.55
	<b>average</b>	<b>9.26</b>	<b>26.90</b>	<b>63.85</b>	<b>7.11</b>	<b>27.38</b>	<b>65.52</b>	<b>7.90</b>	<b>27.20</b>	<b>64.90</b>
<b>2</b> Kotayk, Tavush, Gegharkunik	<50				11.07	27.11	61.82	11.07	27.11	61.82
	50-54		41.47	58.53	10.54	24.31	65.15	6.29	31.22	62.48
	55-59	9.58	56.12	34.30	10.70	28.67	60.63	10.22	40.51	49.28
	60-64	17.36	35.79	46.85	9.59	35.65	54.76	12.78	35.71	51.51
	65-69	19.81	38.01	42.18	10.73	19.11	70.16	14.49	26.93	58.59
	70-74	16.49	22.03	61.49	6.45	36.53	57.03	11.05	29.89	59.07
	>=75	23.40	29.55	47.05	8.05	15.17	76.78	14.07	20.81	65.12
	<b>average</b>	<b>12.86</b>	<b>37.22</b>	<b>49.92</b>	<b>9.58</b>	<b>25.56</b>	<b>64.85</b>	<b>10.86</b>	<b>30.10</b>	<b>59.04</b>
<b>3</b> Lori, Shirak, Aragatsotn	<50			100.00	13.05	27.58	59.37	12.90	27.26	59.84
	50-54	18.10	24.01	57.89	5.20	36.42	58.38	10.85	30.99	58.16
	55-59	21.81	40.52	37.67	26.98	34.79	38.22	24.64	37.39	37.97
	60-64	17.49	46.26	36.24	28.92	37.47	33.60	24.75	40.68	34.57
	65-69	24.18	24.72	51.09	18.56	31.57	49.88	21.84	27.57	50.59
	70-74	17.21	45.60	37.19	12.89	35.63	51.48	14.45	39.23	46.32
	>=75	3.61	28.57	67.83	20.54	17.99	61.47	15.82	20.94	63.24
	<b>average</b>	<b>17.98</b>	<b>33.35</b>	<b>48.67</b>	<b>16.81</b>	<b>31.71</b>	<b>51.48</b>	<b>17.25</b>	<b>32.33</b>	<b>50.43</b>
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50			100.00		22.53	77.47		20.98	79.02
	50-54	3.33	40.70	55.97	10.88	24.14	64.98	7.69	31.14	61.17
	55-59	3.83	22.77	73.40	0.69	25.47	73.84	2.03	24.32	73.65
	60-64	6.81	29.45	63.74	2.98	44.97	52.05	4.63	38.30	57.07
	65-69	6.67	38.11	55.22	12.29	26.15	61.56	10.25	30.49	59.26
	70-74	12.64	23.66	63.70	2.81	37.11	60.08	7.52	30.66	61.82
	>=75	5.15	10.19	84.66	4.84	21.46	73.70	4.96	17.23	77.81
	<b>Average</b>	<b>6.19</b>	<b>27.30</b>	<b>66.51</b>	<b>5.38</b>	<b>27.89</b>	<b>66.74</b>	<b>5.70</b>	<b>27.65</b>	<b>66.65</b>
<b>Republic of Armenia</b>	<50			100.00	6.86	26.32	66.82	6.50	24.94	68.56
	50-54	6.95	31.26	61.78	7.04	29.00	63.96	7.01	29.94	63.06
	55-59	9.84	34.12	56.04	10.30	30.69	59.01	10.10	32.16	57.73
	60-64	12.29	38.34	49.37	11.47	35.96	52.57	11.79	36.88	51.33
	65-69	11.59	30.83	57.58	10.07	25.03	64.89	10.76	27.66	61.58
	70-74	16.93	30.72	52.35	10.25	32.98	56.77	13.08	32.02	54.90
	>=75	14.55	20.91	64.54	11.23	19.74	69.03	12.32	20.12	67.56
	<b>average</b>	<b>11.34</b>	<b>30.66</b>	<b>58.00</b>	<b>9.55</b>	<b>28.15</b>	<b>62.29</b>	<b>10.23</b>	<b>29.11</b>	<b>60.66</b>

10.23% of the RA population representatives aged 50+ are aware about the provision of free social services by the state, 29.11% are partially aware, and 60.66% are unaware.

The lowest level of the awareness on providing free social services was observed in Armavir, Ararat, Vayots Dzor and Syunik marzes - 5.7%, as well as in the city of Yerevan - 7.9%. The latter is perceived as quite a serious issue questioning the stabilized nature of social services system in the Republic.

If people are virtually uninformed in the capital city of the Republic where various agencies and institutions providing various social services are centralized, as well as the older section of the population which is very attentive towards all the assistance projects implemented by the state, including those related to the free-of-charge provision of social services, then it would be natural to expect an even worse state of things in the other areas of the Republic. The RA state agencies responsible for providing social services are involved but in the appointment of family benefits for the poor. The social services to be delivered to the population are restricted to the above type of assistance, and, as a result, a higher level of awareness (17.25%) on the free social services provided by the state was observed in Lori, and Aragatsotn marzes than in Yerevan City.

**7.36.** The answers to the question “**What kind of social assistance do you need?**” given by the males aged 50+ are shown in Table 7.36.1, those by females – in Table 7.36.2.

The numbering of the answers in the Tables corresponds to the numbering in the following list of social assistance types.

#### **Types of Social Assistance**

- 1. Nutrition**
- 2. Clothing**
- 3. Health care**
- 4. Medication**
- 5. Daily life services**
- 6. Daily care and services**
- 7. Moral assistance**
- 8. Financial**
- 9. Psychological**
- 10. Legal consultancy**
- 11. Improvement of housing conditions**
- 12. Means for moving independently**

Table 7.36.1

Marzes	Age	Men's response											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>1</b> Yerevan	<50	55.0					45.0						
	50-54	23.6	10.7	28.8	12.6	-	3.5	26.3	75.8	9.1	5.21	15.5	
	55-59	33.1	-	25.8	21.1	13.9	1.9	10.7	74.8	2.4	1.36	30.9	
	60-64	21.9	11.9	34.8	10.7	12.3	-	36.1	94.4	3.0	4.74	14.9	
	65-69	33.8	8.2	59.0	24.1	14.5	1.9	13.1	75.3	19.3	-	10.9	
	70-74	25.7	4.8	59.5	29.5	7.0	5.2	-	84.8	9.1	0.67	13.1	
	>=75	38.0	7.2	51.5	45.7	6.0	8.6	13.4	80.3	24.2	-	4.1	1.8
	<b>average</b>	<b>29.9</b>	<b>6.8</b>	<b>42.6</b>	<b>23.2</b>	<b>8.4</b>	<b>4.3</b>	<b>16.6</b>	<b>80.4</b>	<b>10.8</b>	<b>2.0</b>	<b>15.1</b>	<b>0.3</b>
<b>2</b> Kotayk, Tavush, Gegharkunik	<50												
	50-54	24.8	17.6	36.6	24.6	8.7	2.8	44.9	70.7	12.0	2.9	16.1	5.1
	55-59	29.8	16.6	45.14	23.3	4.6	1.6	30.3	62.2	13.5	18.7	30.1	1.8
	60-64	46.2	12.1	32.5	18.0	6.7	1.9	20.4	75.2	2.2	2.5	10.4	
	65-69	26.7	13.9	37.9	37.6	8.3	14.2	22.8	84.7	15.7	2.3	16.7	
	70-74	22.7	9.8	39.0	11.8	10.3	13.9	12.2	95.1	20.7		8.2	
	>=75	21.0	12.0	54.3	45.2	14.5	20.2	27.3	74.9	7.6		7.5	
	<b>average</b>	<b>27.4</b>	<b>14.1</b>	<b>41.2</b>	<b>27.6</b>	<b>9.2</b>	<b>8.9</b>	<b>28.7</b>	<b>76.3</b>	<b>11.9</b>	<b>4.0</b>	<b>14.6</b>	<b>1.6</b>
<b>3</b> Lori, Shirak, Aragatsotn	<50												
	50-54	37.7	19.3	24.0	18.0	7.84	14.5	12.4	69.9	7.9	5.2	19.3	
	55-59	27.1	17.7	22.3	20.3	6.54	17.9	19.9	78.4	14.8	1.3	31.5	
	60-64	21.5	17.9	31.0	15.2	31.09	3.1	47.2	74.7	12.1			
	65-69	8.3	13.6	42.3	59.5	5.64	5.5	5.6	88.1	45.0		13.1	
	70-74	37.0	43.9	50.5	37.7	4.88	16.4	12.1	52.6	7.2		14.2	
	>=75	54.3	22.6	39.6	31.5	28.01	11.1	-	70.4	-		25.0	
	<b>average</b>	<b>31.1</b>	<b>21.4</b>	<b>31.8</b>	<b>27.1</b>	<b>11.97</b>	<b>12.6</b>	<b>16.1</b>	<b>72.7</b>	<b>14.0</b>	<b>1.8</b>	<b>18.7</b>	
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50	21.2							78.8				
	50-54	53.9	24.8	15.6	9.6	7.26	0.9	9.9	68.4	18.0		12.3	
	55-59	51.8	19.4	30.8	8.7	11.89	1.2	7.0	59.7			9.7	
	60-64	51.9	30.8	19.2	5.3	20.23	3.0	11.6	48.5	5.1		17.0	
	65-69	39.2	-	34.9	19.7	29.26	14.4	14.4	83.0	6.7		9.	
	70-74	24.6	15.4	36.0	25.1	7.93	5.3	27.5	65.6	24.1	4.1	9.6	
	>=75	29.8	11.9	39.7	26.6	15.37	20.8	22.6	76.9				1.3
	<b>average</b>	<b>42.1</b>	<b>18.2</b>	<b>28.1</b>	<b>15.5</b>	<b>12.95</b>	<b>6.4</b>	<b>15.3</b>	<b>66.8</b>	<b>10.3</b>	<b>0.8</b>	<b>9.5</b>	<b>0.2</b>
<b>Republic of Armenia</b>	<50	41.7	-	65.2	-	7.38	29.3	7.3	94.1	-	-	-	-
	50-55	34.6	17.8	26.2	16.1	5.79	5.8	22.3	71.4	11.5	3.5	16.0	1.1
	55-60	35.1	11.7	29.1	18.5	9.98	6.0	15.6	70.4	7.5	3.9	26.2	0.3
	60-65	33.4	17.3	30.1	12.1	16.99	1.7	29.9	76.1	5.2	2.2	11.1	
	65-70	26.8	9.4	46.5	35.1	13.44	7.4	13.4	81.7	23.0	0.4	12.3	
	70-75	26.9	16.6	46.4	26.0	7.59	9.3	13.1	75.1	15.7	1.4	11.2	
	>=76	34.3	11.9	47.6	38.9	13.82	14.8	17.0	76.6	10.5	-	7.2	0.9
	<b>average</b>	<b>32.4</b>	<b>14.3</b>	<b>36.5</b>	<b>23.3</b>	<b>10.44</b>	<b>7.6</b>	<b>18.7</b>	<b>74.6</b>	<b>11.7</b>	<b>2.1</b>	<b>14.6</b>	<b>0.8</b>

Table 7.36 2

		Women's response											
Marzes	Age	1	2	3	4	5	6	7	8	9	10	11	12
<b>1</b> Yerevan	<50	16.2	7.4	11.9	16.3	12.8	5.1	36.8	81.4	17.7		17.4	
	50-54	30.9	15.5	29.4	10.2	10.8		16.6	82.4	9.2		10.2	
	55-59	17.4	7.5	42.4	19.7	6.2	5.6	17.8	83.4	5.7	1.0	14.6	
	60-64	37.3	13.5	35.4	19.7	8.6	5.2	12.15	86.5	10.5		7.5	
	65-69	29.3	8.1	61.7	40.8	11.5	1.6	18.6	68.0			8.8	1.6
	70-74	36.1	5.2	50.0	38.9	11.0	10.4	4.4	86.8	17.1		5.0	1.4
	>=75	38.4	5.1	53.3	42.8	11.9	10.4	7.3	78.1	4.0	0.8	4.7	1.8
	<b>average</b>	<b>30.9</b>	<b>9.1</b>	<b>42.4</b>	<b>27.5</b>	<b>10.2</b>	<b>5.8</b>	<b>14.1</b>	<b>81.1</b>	<b>8.1</b>	<b>0.3</b>	<b>9.0</b>	<b>0.7</b>
<b>2</b> Kotayk, Tavush, Gegharkunik	<50	38.2	16.1	31.5	27.6	9.0	2.0	30.9	75.2	10.7	5.3	14.6	
	50-54	29.9	10.9	37.1	13.7	12.6	-	28.6	81.8	7.7		21.1	
	55-59	33.0	1.0	47.2	35.5	10.5	1.7	19.5	85.2	6.9		21.0	
	60-64	27.2	1.4	39.5	37.8	4.1	8.5	22.5	82.3	18.9	2.6	28.8	
	65-69	14.8	9.5	61.1	53.2	4.3	2.7	24.8	82.2	14.0		7.6	
	70-74	33.0	9.8	29.6	51.8	16.7	10.6	21.2	83.3	11.4		4.4	
	>=75	28.7	5.1	52.7	48.0	15.8	26.7	33.9	69.9	1.8		5.8	
	<b>average</b>	<b>29.3</b>	<b>10.3</b>	<b>42.7</b>	<b>35.6</b>	<b>11.2</b>	<b>7.9</b>	<b>26.7</b>	<b>79.6</b>	<b>9.2</b>	<b>0.8</b>	<b>15.1</b>	
<b>3</b> Lori, Shirak, Aragatsotn	<50	31.3	22.4	22.8	3.0	26.2	15.2	16.0	71.2	18.8		20.2	
	50-54	26.8	24.7	29.1	21.1	21.0	12.0	21.3	81.5	10.4	4.2	22.8	
	55-59	19.0	14.4	49.9	40.6	4.6	6.8	23.5	61.2	20.1		19.7	
	60-64	41.6	21.3	51.7	40.3	21.9	3.2	11.3	46.6	1.2	10.5	12.1	
	65-69	28.3	21.8	37.2	28.1	12.9	7.3	13.4	78.9	16.0		28.5	
	70-74	44.5	22.2	29.1	38.2	12.9	3.3	7.6	68.2	12.0	3.3	14.3	
	>=75	40.7	22.1	51.0	51.7	2.7	6.7	19.5	57.3	5.5		9.9	
	<b>average</b>	<b>32.7</b>	<b>21.5</b>	<b>38.1</b>	<b>31.4</b>	<b>14.9</b>	<b>8.3</b>	<b>17.1</b>	<b>66.9</b>	<b>11.7</b>	<b>2.7</b>	<b>17.8</b>	
<b>4</b> Armavir, Ararat, Vayots Dzor, Syunik	<50	63.7	28.9	21.2	13.9	10.5		10.1	60.0	5.8		13.9	
	50-54	51.0	16.6	15.2	16.0	3.8	2.0	19.6	56.4	1.0		6.3	
	55-59	53.3	20.0	27.3	24.4	11.4	4.8	12.9	66.4	2.4		3.6	1.6
	60-64	63.8	23.7	25.5	10.9	11.0	1.4	6.1	57.2			-	
	65-69	14.2	19.0	33.3	12.1	4.5	6.5	12.0	81.7			2.4	
	70-74	27.1	18.02	33.7	22.9	12.9	7.9	13.2	75.0	4.0		12.6	1.9
	>=75	32.1	9.9	51.2	42.8	13.1	12.3	13.2	73.1				
	<b>average</b>	<b>43.4</b>	<b>18.3</b>	<b>29.5</b>	<b>21.9</b>	<b>9.3</b>	<b>5.3</b>	<b>13.4</b>	<b>66.6</b>	<b>1.7</b>		<b>5.3</b>	<b>0.5</b>
<b>Republic of Armenia</b>	<50	35.8	18.9	21.7	13.4	16.	6.9	22.8	72.1	14.2	1.1	17.1	
	50-55	34.0	17.0	28.0	15.0	12.3	3.5	21.2	76.4	7.3	1.1	15.1	
	55-60	28.4	12.4	41.6	28.4	7.7	5.1	18.4	74.5	8.7	0.4	14.4	0.4
	60-65	41.3	17.3	38.3	26.5	11.4	4.7	12.8	70.8	8.0	3.0	11.3	
	65-70	22.1	13.1	51.1	35.0	8.3	3.9	17.7	76.3	5.7	-	1.0	0.6
	70-75	35.5	13.6	37.0	37.4	13.0	8.0	10.4	78.6	11.6	0.8	9.1	0.9
	>=76	35.8	9.4	52.3	45.5	11.1	13.2	15.9	71.7	3.1	0.3	5.0	0.7
	<b>average</b>	<b>33.7</b>	<b>14.2</b>	<b>38.7</b>	<b>28.9</b>	<b>11.3</b>	<b>6.7</b>	<b>17.2</b>	<b>74.4</b>	<b>7.8</b>	<b>0.9</b>	<b>11.6</b>	<b>0.4</b>

Within the Republic, both male and female respondents indicate the same three types of assistance of top importance: financial, health care and nutrition, where the need for financial assistance is considered twice as important as the health care and nutritional needs, and even more than thrice as important as the needs related to medication, moral assistance and improvement of housing conditions.

**The financial assistance** is most needed by 80.4% of male residents of Yerevan aged 50+ and 81.1% of females of the same cohort.

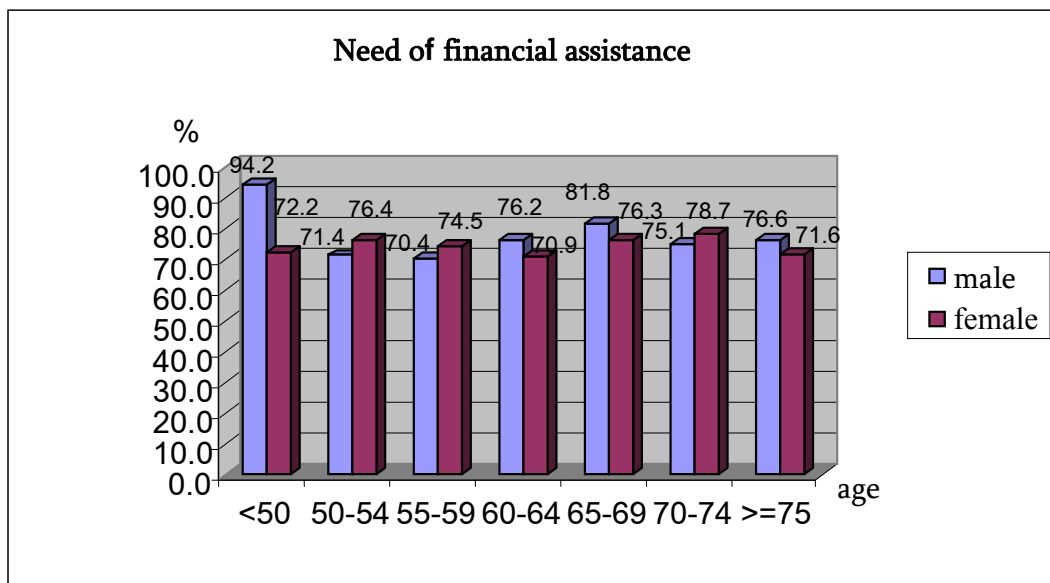
**The health care assistance** is most needed by 42.6% of male residents of Yerevan aged 50+ and 42.4% of females of the same cohort.

**The medication assistance** is most needed by 27.6% of male and 35.6% of female 50+ residents of Kotayk, Tavush and Gegharkunik marzes.

The highest ratio of the positive answers given to the question of **the improvement of housing conditions** is observed among the males and females aged 50+ in Lori, Shirak and Aragatsotn marzes, making 18.7% and 17.8% respectively. This is a result of the availability of high demand for housing due to the consequences of the '88 earthquake.

Let us consider a number of graphs on the above needs, which were made based on the positive answers given by the pensioner respondents.

### 1. Financial assistance need

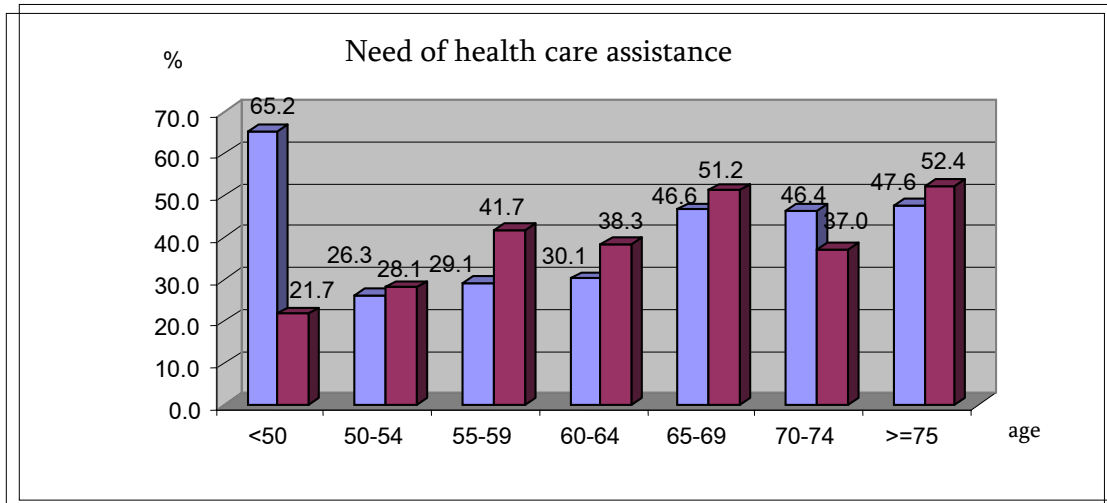


Graph 7.36.1. Percentage of the answers given by pensioner respondents in need of financial assistance by age and gender

As can be seen from the respondents' answers shown in the Graph, more than 70 per cent of the pensioners from all the age groups are in need of financial assistance. The highest value of such

need is at the point of 95%. The need for financial assistance prevails over the other needs expressed by the pensioners.

**2. Health care assistance need.** Among the pensioners, this need is the second by its coverage and volumes after the financial assistance need.

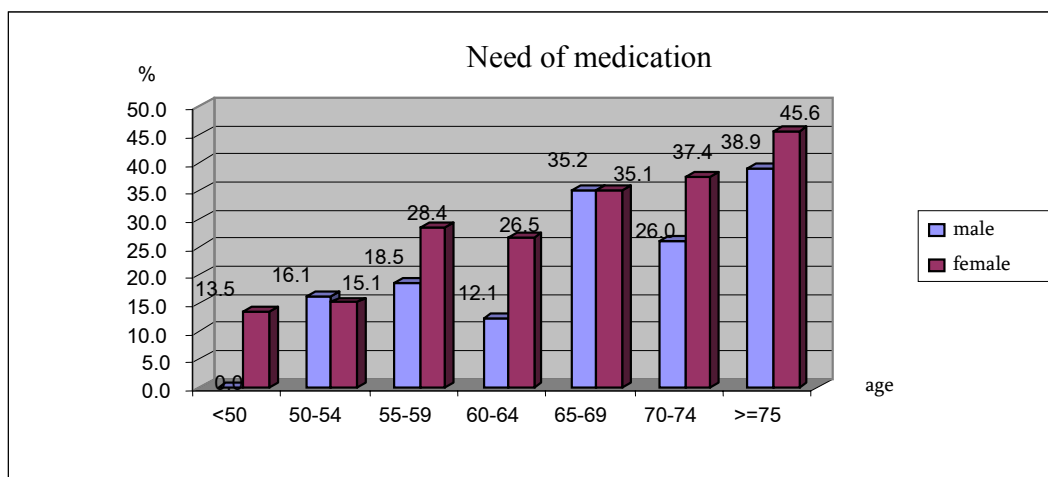


*Graph 7.36.2. Percentage of the answers given by pensioner respondents in need of health care assistance by age and gender*

As can be seen from the answers of the respondents representing various age groups shown in the Graph, the health care needs tend to grow with the advancement of age. The highest value of such need among pensioners age 50+ is at the point of 53%.

The above pattern is in contrast with the higher percentage, 66.2%, of the answers given about the health care needs by the partners age 50- of the pensioners age 50+. This phenomenon would require more in-depth research, which is beyond the scope of this survey.

**3. Medication need**

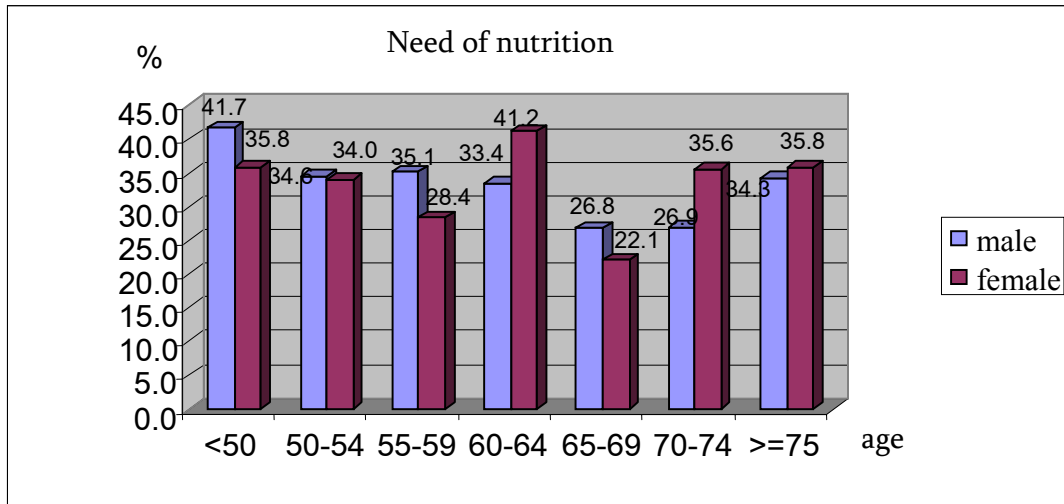


*Graph 7.36.3. Percentage of the answers given by pensioner respondents in need of medication by age and gender*



As can be seen from the answers of the respondents representing various age groups shown in the Graph, both the health care and medication needs tend to grow with the advancement of age. The highest value of this need is at the point of 50%. The need for medication is more widely spread among female pensioners, and it grows parallel to the advancement of age.

#### 4. Nutrition need

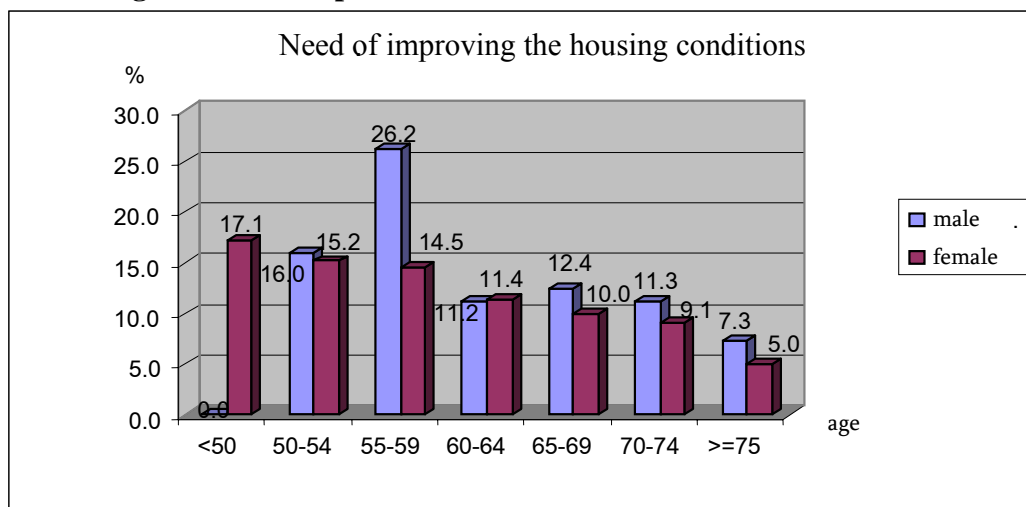


Graph 7.36.4 Percentage of the answers given by pensioner respondents in need of nutrition by age and gender

As can be seen from the answers of the respondents, 20-42% of male and female pensioners from all the age groups are in need of financial assistance. The nutrition needs tend to grow with the advancement of age. The highest value of such need is at the point of 42%.

If in the relatively lower age groups the nutrition needs prevail among the males, in the upper age groups the prevalence of the nutrition needs is observed among the females.

#### 5. Housing conditions improvement need

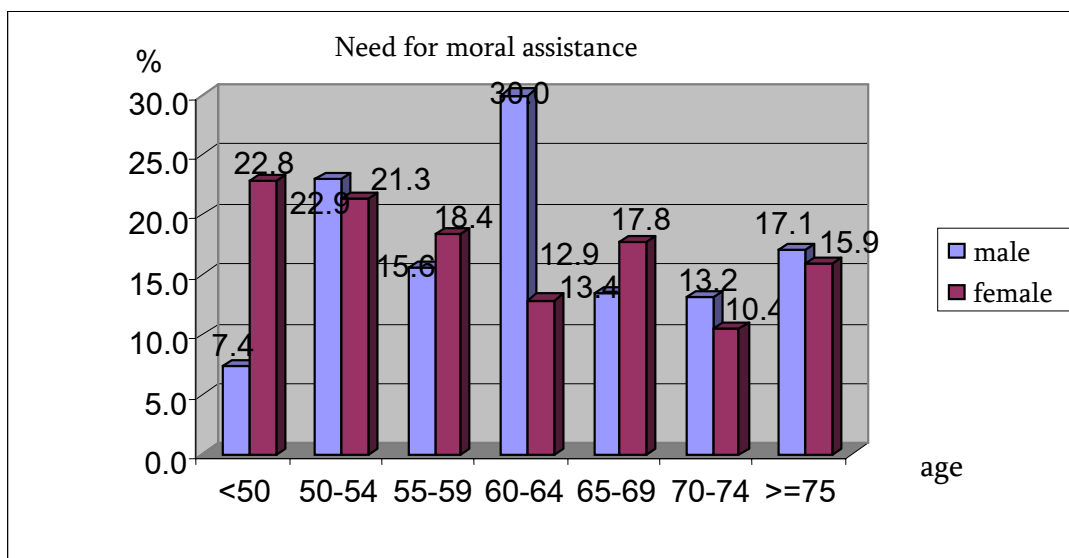


Graph 7.36.5. Percentage of the answers given by pensioner respondents in need of improvement of housing conditions by age and gender

As can be seen from the answers of the respondents, those who represent the lower age groups have the prevailing need for improvement of housing accommodation. The highest value of such need is at the point of 27%.

This need is steadily declining and reaches the lowest point among the pensioners aged 75 and over, 7.3% in case of males' and 5.0% in case of females' families.

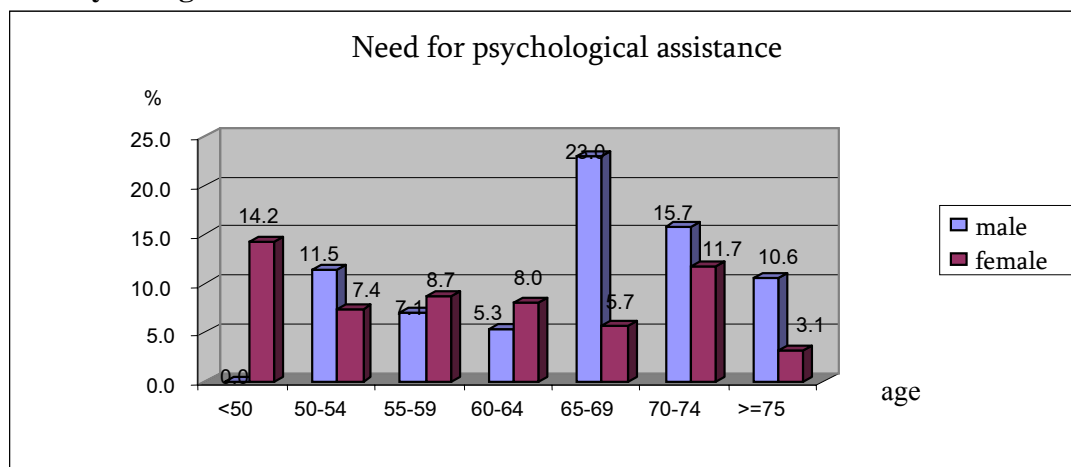
## 6. Moral assistance need



Graph 7.36.6. Percentage of the answers given by pensioner respondents in need of moral assistance by age and gender

Among pensioners needing moral assistance, males in the age group 60-64 show the highest index probably connected with the fact of reaching a retirement age, and the difficulties of coping with the new status. The moral assistance need may have various underlying causes. Within the groupings of the answers to this question, the growth of the need for moral assistance among both male and female pensioners aged 75 and over is, perhaps, explicable, in view of the possible changes in the status of the family role players.

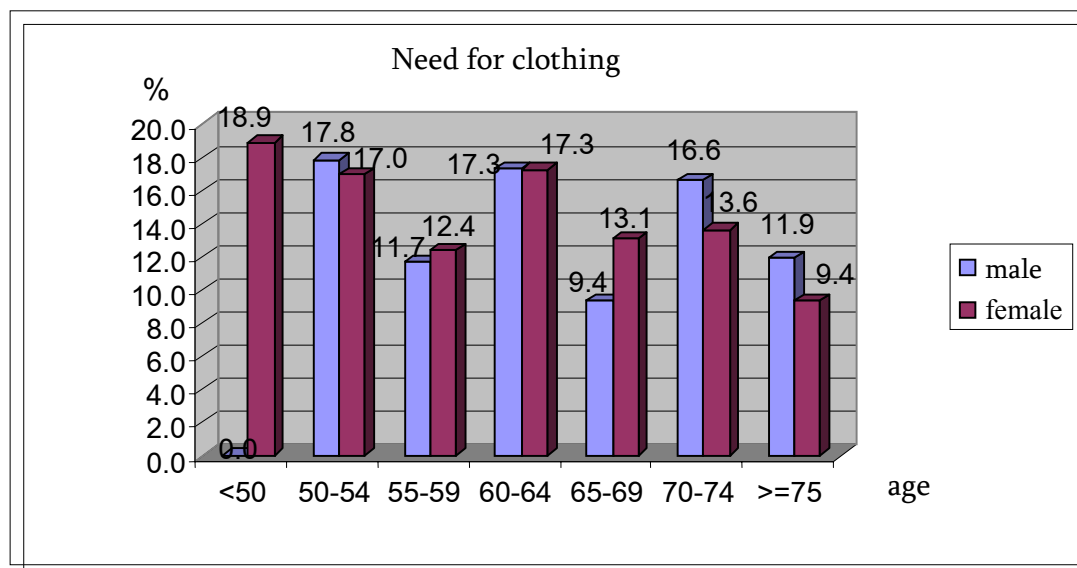
## 7. Psychological assistance need



Graph 7.36.7. Percentage of the answers given by pensioner respondents in need of psychological assistance by age and gender

Among pensioners needing psychological assistance, males in the age group 65-69 show the highest index, 23.0%, which is probably connected with their pensioner status. With the advancement of age, the ratio of this need among males is steadily decreasing, reaching 10.6% among those in the age group 75 and over.

## 8. Clothing need

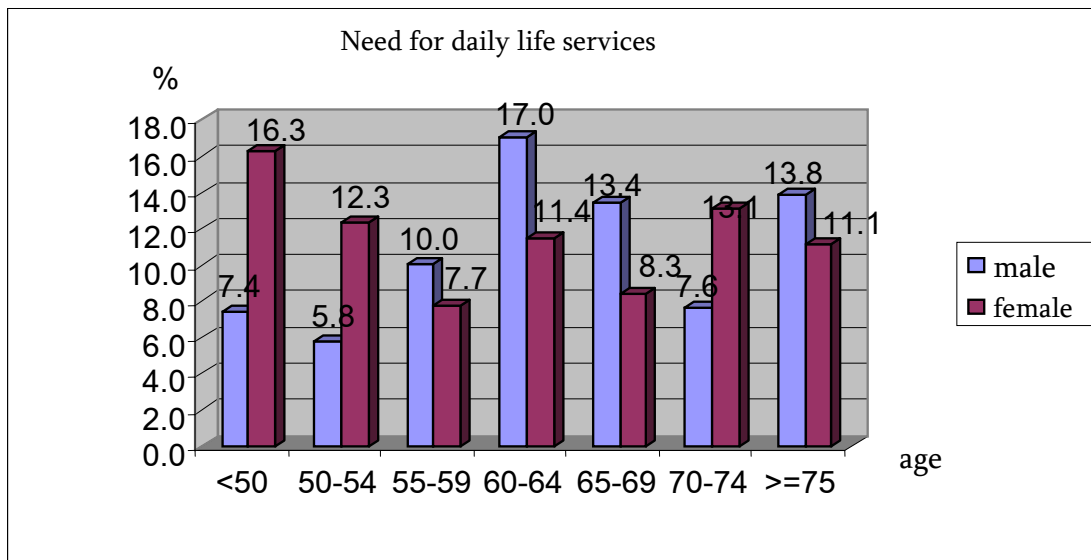


Graph 7.36.8. Percentage of the answers given by pensioner respondents in need of clothing by age and gender

The pooling of the respondents' answers shows that both male and female pensioners from all the age groups are in need of clothing, and the highest index here is equal to 20%. The highest value of such need is at the point of 27%. It should be noted that within this percentage group,

female pensioners of comparatively younger age need clothing the most - 19.9%. This need decreases with the age, which is probably the result of lesser importance attached to the issue by the elderly.

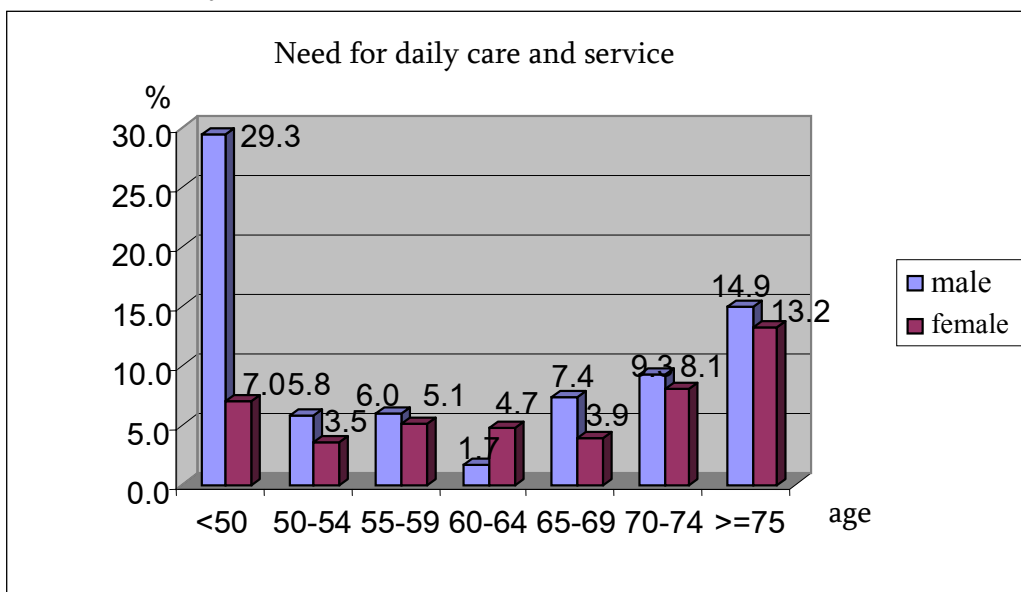
**9. Need for daily life services**



Graph 7.36.9. Percentage of the answers given by pensioner respondents in need of Daily life services by age and gender

The ratios of the male pensioners needing daily life services are within the range 17.0-5.8 %, the females’ in the percentage range of 16.3-7.7. The need for this type of services is mostly observed among the pensioners aged 75 and over.

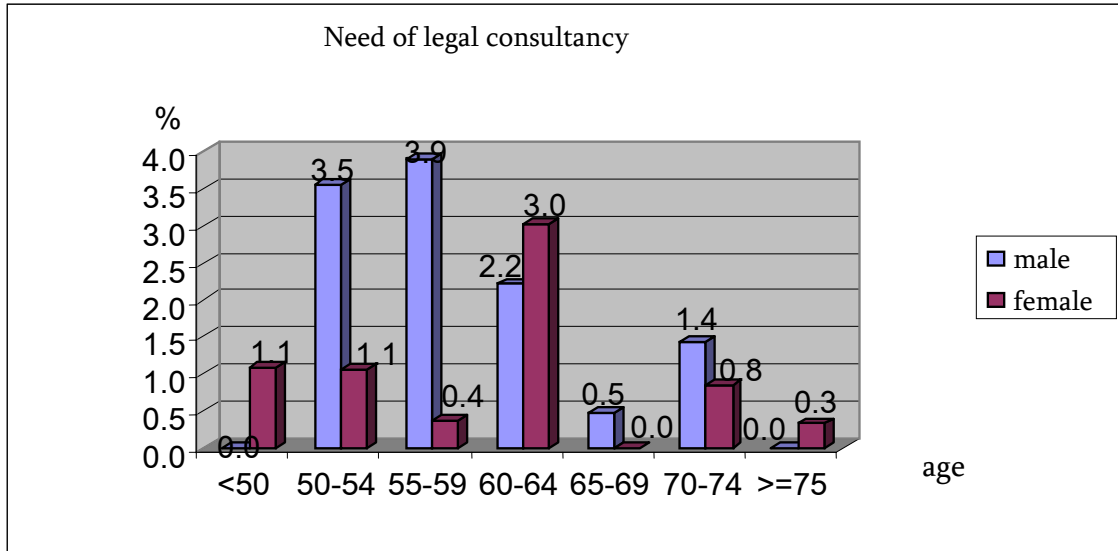
**10. Need for daily care and services**



Graph 7.36.10. Percentage of the answers given by pensioner respondents in need of daily care and services by age and gender

The ratios of the answers given by the pensioner respondents needing daily care and services show that this need is increasingly felt starting from the age 65, reaching its maximum in the age group of 75 and over: for males this index is 14.9% and for females – 13.2%.

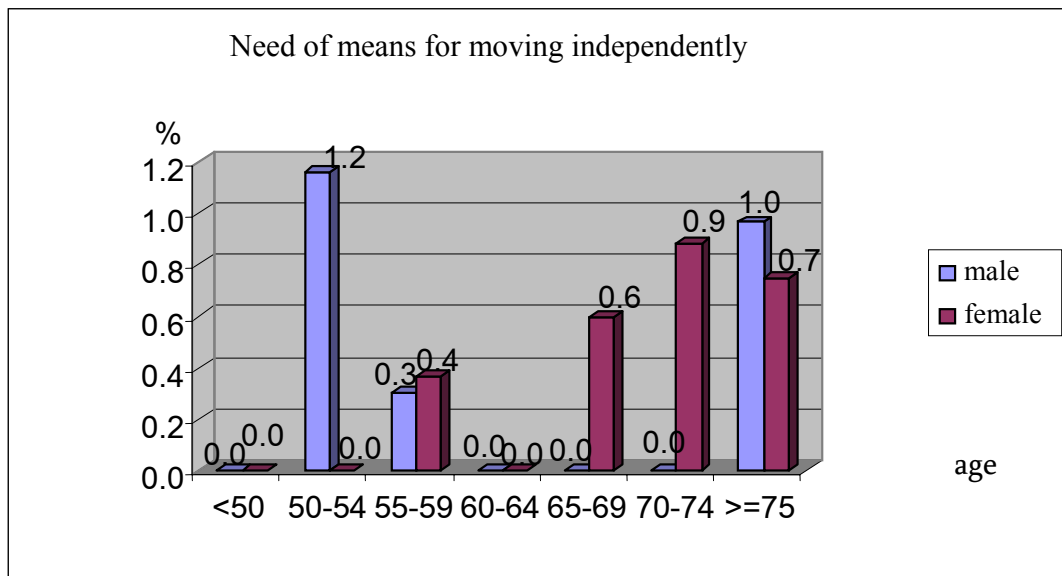
**11. Legal consultancy need**



Graph 7.36.11. Percentage of the answers given by pensioner respondents in need of legal consultancy by age and gender

The percentage ratios related to the answers of the pensioner respondents about their need for legal consultancy are in the range 0.4-3.9%. Within this range, the pre-retirement age males have expressed the greatest need for the legal consultancy assistance. 3.9% of males aged 55-59, and 3.0% of females aged 60-64 need legal consultancy the most. The need for legal consultancy practically fades away with the further advancement of age.

**12. The need of means for moving independently**



Graph 7.36.12. Percentage of the answers given by pensioner respondents in need of means for moving independently by age and gender

The percentage ratios of the answers given by the pensioners needing means for moving independently are in the range 0.3-1.2%. This need is relatively great among the females representing the senior age groups.

## CHAPTER 8. CASH REMITTANCES

Not counting the expenses for food and the housing bills, only 12% of the people age 50+ and their partners have reported giving money or other material gifts and assistance to their family members or other individuals. This index is relatively high in the marzes. In the regions of Kotayk, Tavush, Gegharkunik, such people total to 12%; in Lori, Shirak, Aragatsotn - 17.9%; in Armavir, Ararat, Vayots Dzor and Syunik - 16%; in Yerevan – only 5%.

It is noteworthy that the number of people providing such assistance is bigger among those age 50- (for example, in Yerevan their number is thrice bigger) than those in the 50+ age group.

The size of the donated amount varies in the range 3,000-400,000 AMD, making an average of 58,500 AMD. In Yerevan this amount is equal to 55,000 AMD; in Kotayk, Tavush and Gegharkunik – 44,000 AMD; in Lori, Shirak and Aragatsotn – 51,500 AMD; in Armavir, Ararat, Vayots Dzor and Syunik – 80,800 AMD.

The amounts are donated mainly for the following purposes:

- *To handle daily needs.* 15% of people that donated money for this purpose are residents of Yerevan; 64.4% - of Kotayk, Tavush, Gegharkunik, Armavir, Ararat, Vayots Dzor and Syunik; 10.7% - of Lori, Shirak, Aragatsotn.
- *To make costly purchases (except buying apartments and houses).* The great majority of those individuals making donations of such amounts (92,7%) reside in Armavir, Ararat, Vayots Dzor and Syunik regions.
- *For major family events (birthday, marriage).*
- *To support the relatives in case of losses or diseases.*
- *To continue education.*

18.8% of individuals age 50+ and their partners have reported getting money or a material gift from their family members or other people. By the way, their 14.9% are residents of Yerevan, 18.9% live in Kotayk, Tavush and Gegharkunik; 27.2% - in Lori, Shirak, Aragatsotn, 15.9% - in Armavir, Ararat, Vayots Dzor and Syunik. That is, financial assistance is more frequently received by the people age 50+ and their partners living in Lori, Shirak, and Aragatsotn.

Those assisting the respondents aged 50+ are mainly their sons and daughters.

The same age respondents from Kotayk, Tavush and Gegharkunik mainly indicate their spouse, daughters, daughters-in-law, sons-in-law or other relatives.

The respondents in Armavir, Ararat, Vayots Dzor and Syunik attach such a role to their fathers, sons (who are the most important helpers), friends and neighbors.

The Yerevan-based 50- year-old respondents report that they get financial assistance also from their brothers.

Those providing material assistance to the respondents aged 50- in Lori, Shirak and Aragatsotn are their sons (including stepsons), grandchildren, sisters, and most frequently – other relatives.

The average amounts received make 176,000 AMD.

The amount received in Yerevan is 166,000 AMD; in Kotayk, Tavush and Gegharkunik – 68,000 AMD; in Lori, Shirak and Aragatsotn – 278,000 AMD; in Armavir, Ararat, Vayots Dzor and Syunik – 119,000 AMD.

The amounts are donated mainly for the following purposes:

- *To handle daily needs.* 34.2% of those receiving money for this purpose are residents of Yerevan; 30.5% of Lori, Shirak, Aragatsotn; 18.9% - of Armavir, Ararat, Vayots Dzor and Syunik; 16.5% of Kotayk, Tavush, Gegharkunik.
- *For major family events (birthday, marriage).*
- *To support in case of health problems.*

The respondents aged 50+ and their partners state that except for the above types of amounts, they have never inherited funds or property.

## CHAPTER 9. HOUSING CONDITIONS

In accordance with the international research practices, the availability of sufficient housing accommodation, along with the income and property, is a most important indicator of a household's well-being.

In a market economy, the housing standard is characterized by three main components:

- ownership right to the living space;
- furnishings of the living space;
- availability of the utilities in the apartment.

The availability of the ownership right to the apartment or house of the household alone does not ensure the inclusion in the higher strata of assessing well-being. When evaluating the housing conditions, the living space per person and the number of rooms are taken into consideration.

The rented residential space also can serve as an indicator for indirect evaluation of a household's well-being and family incomes.

In order to assess the satisfaction with the housing conditions, international experts use in their surveys the following formula for calculating the room satisfaction index:

$$\text{room satisfaction index} = \frac{\text{number of rooms}}{A \times 1 + B \times 0.5 + D \times 0.5 + K \times 0.5} \quad (1)$$

where

- A** is the number of adult members having no partners
- B** is the number of adults having a partner
- D** is the number of children (girls or boys) under 18 years of the same sex
- K** is the number of children (girls or boys) under 18 years of both sexes

In the denominator of the above formula (1) used in the international research practice we have taken into account a new factor - K. Addition of this factor increases the number of the rooms to be considered satisfactory for the given family: it is justified by the need for placing children of different sex in different rooms. It should be noted that in Soviet Armenia, in accordance with the former laws related to allocation of living space, a family would get one room more in case of having children of both sexes. In this formula, presuming that the room satisfaction index is equal to 1, we will get the required number of rooms in an apartment which will ensure satisfactory norms for the family, depending on its member's number, sex, and kinship.

In this survey, we have provided assessments of the pensioner families' satisfaction with the housing accommodation, related both to the living space per one person and the level of housing density in the space. A matrix of a dwelling's room and the living space per person was developed, through which the evaluation of the satisfaction with the housing accommodation was made.

In our calculations, the residential sanitary norm per person was assumed to be equal to 9 sq. m. This norm was applied in the Soviet Armenia while accommodating families registered for getting an apartment, and the apartments in the multi-apartment buildings of the Republic were distributed among such families based on the number of their members and in compliance with the above-mentioned norm.

Based on the approach presented in the methodology part of this subsection, a matrix shown in Table 9.2 was developed for the indices of the pensioner families' satisfaction with the rooms and the residential sanitary norm (9 sq. m).

The overall satisfaction levels depending on the pensioner families' composition, based on 2 indices in accordance with the number of the apartment rooms and the sanitary norms for space per person are shown in different colors.

2.33% of the pensioner families positioned at the crossing point of the 2 indices (0-0.5 : 0-0.5) assessed as 'extremely unsatisfactory' are shown in red.



12.17%, which is the ratio of the families positioned at the crossing point of the 2 indices (1:1) assessed as ‘based on norms’ applied for the number of rooms and the living space per person, are shown in green.

The dark blue color shows the ratio of the families positioned at the crossing point of the 2 indices (2> : 2>) assessed as ‘twice the norm and more’, which is 8.18%.

Highlights in other colors present the ratios of the families assessed through different values of the indices.

**Table 9.1**

**A matrix of the room and dwelling sanitary norm (9 sq. m) sufficiency indices**

Dwelling sanitary norm (9 sq. m) sufficiency index	Room sufficiency index				
	0 - 0.5	0.5 - 1	1	1-2	2 >
0 - 0.5	2.33	8.24	0.00	0.00	0.00
0.5 - 1	0.00	13.74	17.25	4.40	0.00
1	0.00	0.00	12.17	11.45	0.00
1 -2	0.00	0.00	0.00	15.68	6.56
2 >	0.00	0.00	0.00	0.00	8.18

For example, the figure in yellow is the ratio of those families (17.25%) which have a sufficiency level 0.5-1: 1 of the indices, and shows that the living space per person here is insufficient, although the number of rooms in these families is sufficient in accordance with the norm. Such apartments/houses have quite many rooms, but the living space is limited (e.g. within the country’s stock of housing resources there is a great number of the so-called “*khrushchovka*” apartments characterized with small floor space of the rooms.

The social situation of the RA population aged 50+ was studied, considering also the joint impact of the internationally accepted factors of the household satisfaction with the housing conditions: the living space per capita and the income level. The results are presented in Table 9.1.

The grouping of the indices in the Table show that the families with high incomes per capita have also highly satisfactory housing conditions. Moreover, a clearly visible tendency is observed related to the growth of per capita income and a parallel growth of satisfaction with the housing conditions.

Thus, 45.6 per cent of the families that have a per capita income of up to 18,000 AMD live in bad housing conditions, of which 3.7% live in really hard conditions (the number of rooms and the living space per person is half or less than the accepted sanitary norm (9 sq. m p.p.). Within this

per capita income stratum, 10.4% live in satisfactory housing conditions, and only 2.97% have highly sufficient room and dwelling conditions. The difference makes more than 15:1.

6.75 per cent of the families that have a per capita income of more than 75,000 AMD live in housing conditions that are slightly lower than prescribed by the room number and dwelling sanitary norms. 48.5% of the families with such high incomes live in good housing conditions; 6.8 per cent have room and residential conditions that are more than twice the norms per person.

The direct link between the families' satisfaction with housing accommodation and their incomes is clearly traceable within the income range of 18,000-75,000 AMD.

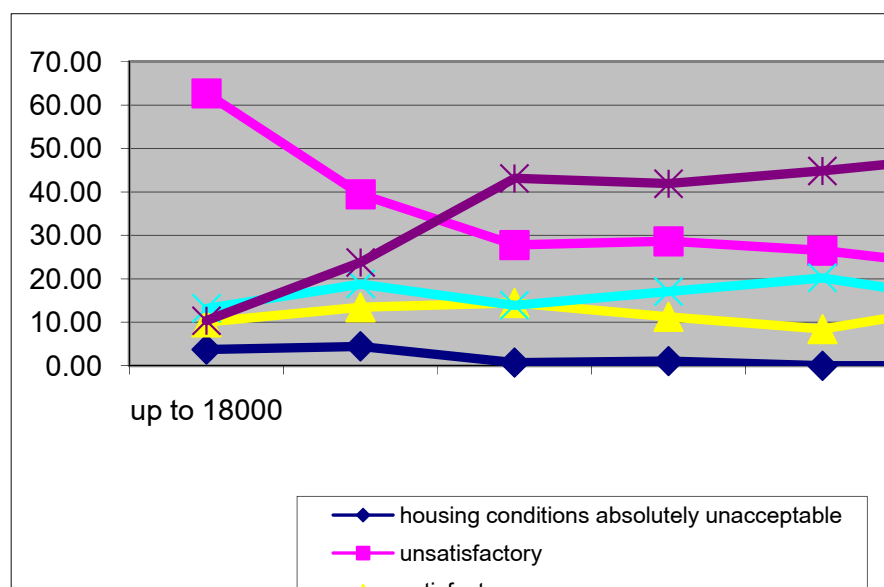
*Table 9.2*

**Levels of satisfaction with the housing conditions  
of the families with different incomes**

Living space sufficiency index	Room sufficiency index				
	0 - 0.5	0.5 - 1	1	1 - 2	2 >
<b>Up to 18000 AMD</b>					
<b>0 - 0.5</b>	3.74	17.70	0.00	0.00	0.00
<b>0.5 - 1</b>	0.00	24.21	20.77	4.01	0.00
<b>1</b>	0.00	0.00	10.00	9.18	0.00
<b>1 - 2</b>	0.00	0.00	0.00	4.81	2.97
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	2.60
<b>18001-25000 AMD</b>					
<b>0 - 0.5</b>	4.48	10.33	0.00	0.00	0.00
<b>0.5 - 1</b>	0.00	8.81	20.32	6.06	0.00
<b>1</b>	0.00	0.00	13.47	12.71	0.00
<b>1 - 2</b>	0.00	0.00	0.00	10.25	6.54
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	7.01
<b>25001-37000 AMD</b>					
<b>0 - 0.5</b>	0.75	1.79	0.00	0.00	0.00
<b>0.5 - 1</b>	0.00	8.46	17.52	4.16	0.00
<b>1</b>	0.00	0.00	14.47	9.76	0.00
<b>1 - 2</b>	0.00	0.00	0.00	24.29	10.26
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	8.54
<b>37001-50000 AMD</b>					
<b>0 - 0.5</b>	1.09	5.21	0.00	0.00	0.00
<b>0.5 - 1</b>	0.00	15.91	7.55	5.88	0.00
<b>1</b>	0.00	0.00	11.27	11.19	0.00
<b>1 - 2</b>	0.00	0.00	0.00	20.77	7.79
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	13.32
<b>50001-75000 AMD</b>					
<b>0 - 0.5</b>	0.00	2.17	0.00	0.00	0.00

<b>0.5 - 1</b>	0.00	12.14	12.19	0.00	0.00
<b>1</b>	0.00	0.00	8.44	20.24	0.00
<b>1 - 2</b>	0.00	0.00	0.00	18.19	6.29
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	20.33
<b>&gt; 75000 AMD</b>					
<b>0 - 0.5</b>	0.00	0.00	0.00	0.00	0.00
<b>0.5 - 1</b>	0.00	6.97	15.46	3.81	0.00
<b>1</b>	0.00	0.00	14.28	11.13	0.00
<b>1 - 2</b>	0.00	0.00	0.00	38.05	3.50
<b>2 &gt;</b>	0.00	0.00	0.00	0.00	6.80

Let us consider the summarized ratings of the room and living space, satisfying the dwelling sanitary norms established for one person of the families having various incomes with the help of the matrix shown in Table 9.2.



*Graph 9.1. Assessment of the sufficiency of housing conditions correlated with the per capita income*

The form of the curves in this Graph also displays the trends of the growing level of satisfaction with housing conditions along with the growth of the monthly incomes per person.

The housing conditions of the RA population age 50+ were assessed in the villages/towns of the marzes.

In accordance with the Yerevan-based survey results depending on the number of the family members, the following picture was observed:

1. 2.1% of the respondents' families are overpopulated (the living space per person is below 5 sq. m). 8.5% of families with 6-8 members, as well as 2.2% of families with 3-5 members are overpopulated.

2. Densely populated (the space per person is within the range 5 - 9 sq. m median) are 12.1% of the respondents' families. 34.9% of families with 9 and more members, 23% of families with 6-8 members, 17.5% of families with 3-5 members, and 2.8% of those with 2 members are densely populated. There are people living alone in this list.
3. 19.5% of the respondents' families have housing conditions based on norms (i.e. living space per person is 9 sq. m, which we accepted as a dwelling sanitary norm, since this was the principle guiding the provision of main housing resources in the Soviet Armenia). 34.9% of families with 9 and more members, 4.7% of families with 6-8 members, 21.8% of families with 3-5 members, 17.8% of families with 2 members, and 24.9% of those living alone have norm-based housing conditions.
4. 4.3% of the respondents families are underpopulated (the living space per person is 1-2 times the required dwelling sanitary norm of 9 sq. m);
5. 5.5% of families with 3-5 members, 8.6% of those with 2 members live in underpopulated houses/apartments. There are no families with 6 and more members, as well as people living alone in this list.
6. Very underpopulated are 11.5% of the respondents' families. 0.9% of the families with 3-5 members, 54.9% of families with 2 members, and 56.2% of those living are underpopulated.
7. Within the list of the respondents' families having underpopulated or very underpopulated housing conditions there are no families with more than 6 members.

**Table 9.3.**

		Number of the family members						
	Marzes	Degree of habitation	1	2	3-5	6-8	9 and more	Total
Towns	Yerevan	Overpopulated			2.2	8.5		2.1
		Densely populated		2.8	17.5	23	34.9	12.1
		Based on norms	24.9	17.8	21.8	4.7		19.5
		Based on norms & above			3	2.5		1.7
		Underpopulated		8.6	5.5			4.3
		Very underpopulated	31.3	25.7	0.9			11.5
	<b>Total</b>	<b>56.2</b>	<b>54.9</b>	<b>50.9</b>	<b>38.8</b>	<b>34.9</b>	<b>51.1</b>	
	Kotayk, Tavush, Gegharkunik	Overpopulated			0.1	0.9		0.1
		Densely populated		0.3	3.7	7.1	14.7	2.8
		Based on norms	1.3	2	4.2	3.1		3.1
		Based on norms & above			1.8	1.3		1
		Underpopulated		2.3	2.6			1.7
		Very underpopulated	5.7	5.7	0.6			2.5
	<b>Total</b>	<b>7</b>	<b>10.3</b>	<b>13.1</b>	<b>12.3</b>	<b>14.7</b>	<b>11.3</b>	
	Lori, Shirak, Aragatsotn	Overpopulated			0.3	3.4		0.5
		Densely populated		0.8	7.3	14.2	5.5	5.4
		Based on norms	5.4	1.4	6.8	3.8		5.1
		Based on norms & above			1.1			0.5
		Underpopulated		3.5	1.2			1.3
		Very underpopulated	10.4	11.9	0.3			4.4
	<b>Total</b>	<b>15.7</b>	<b>17.5</b>	<b>17</b>	<b>21.5</b>	<b>5.5</b>	<b>17.3</b>	
	Armavir, Ararat, Vayots Dzor, Syunik	Overpopulated			0.7	2.1	23.6	0.8
		Densely populated		0.6	8	15	21.4	6
		Based on norms	5.6	5.8	5.5	8		5.8
		Based on norms & above			3	1.4		1.6
		Underpopulated		0.2	1.1	1		0.7
		Very underpopulated	15.5	10.8	0.6			5.4
	<b>Total</b>	<b>21.1</b>	<b>17.4</b>	<b>19</b>	<b>27.4</b>	<b>45</b>	<b>20.3</b>	
RA towns	Overpopulated			3.3	14.9	23.6	3.6	
	Densely populated		4.4	36.5	59.4	76.4	26.3	
	Based on norms	37.1	26.9	38.4	19.6		33.4	
	Based on norms & above			8.9	5.1		4.9	
	Underpopulated		14.6	10.4	1		8	
	Very underpopulated	62.9	54	2.5			23.8	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>		

**Table 9.4.**

		Number of family members						
	<i>Marzes</i>	<i>Degree of habitation</i>	1	2	3-5	6-8	9 and more	Total
Rural communities	Kotayk, Tavush, Gegharkunik	Overpopulated						
		Densely populated		2.7	5.7	14.2	42.3	5.9
		Based on norms	8.4	1.6	15.3	25.9		13.2
		Based on norms & above			13.6	8.2		7.5
		Underpopulated		7.5	4			3.3
		Very underpopulated	26.2	15.9	7.8	1.5		11.4
	<b>Total</b>	<b>34.6</b>	<b>27.8</b>	<b>46.5</b>	<b>49.9</b>	<b>42.3</b>	<b>41.3</b>	
	Lori, Shirak, Aragatsotn	Overpopulated			0.6	3.3		0.9
		Densely populated			4.5	14.6		4.6
		Based on norms	4.9	6.3	10.1	3.1		7.1
		Based on norms & above			6.4	6.2		3.9
		Underpopulated		7.3	6.1	1.7		4.5
		Very underpopulated	28.8	33.1	1.3			12.2
	<b>Total</b>	<b>33.7</b>	<b>46.7</b>	<b>29.1</b>	<b>28.9</b>	<b>33.1</b>	<b>33.1</b>	
	Armavir, Ararat, Vayots Dzor, Syunik	Overpopulated				1		0.2
		Densely populated			4	12.1	57.7	4.3
		Based on norms	1.4	3.3	7.7	5.6		5.3
		Based on norms & above			8	1.6		3.8
		Underpopulated		5.3	1.8	0.8		2
		Very underpopulated	30.2	16.8	2.9			9.9
	<b>Total</b>	<b>31.6</b>	<b>25.4</b>	<b>24.4</b>	<b>21.2</b>	<b>57.7</b>	<b>25.6</b>	
	RA villages	Overpopulated			0.6	4.3		1
		Densely populated		2.7	14.2	41	100	14.8
		Based on norms	14.7	11.2	33.2	34.6		25.6
Based on norms & above				28	16		15.2	
Underpopulated			20.2	12	2.5		9.8	
Very underpopulated		85.3	65.9	12	1.5		33.5	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>		

In Tables 9.3-9.4 above, the comparative assessments of the information show that there exist obvious differences in the housing conditions sufficiency pertaining to the families of the population age 50+ living in urban and rural communities.

In rural areas, the ratios of the families that have houses with living space above per capita norms, underpopulated and very underpopulated, are quite high.

In contrast with the respondents' families living in the rural communities, in urban areas those living in overpopulated, densely populated and norm-based housing conditions prevail. If in urban areas the apartments of the people living alone, and of families with 2 members are very underpopulated, in rural areas even those families that have 3-5, or 6-8 members live in housing conditions that are defined as norm-based and above, underpopulated and very underpopulated.

Hence, the following can be stated: in contrast to town residents, the respondents' families living in villages almost do not have problems related to housing conditions.

**“How many and what kind of rooms does your apartment/house have?”** – the groupings of the answers to this question are given in Table 9.5 which shows that 7.9% of the RA respondents do not have bedrooms in their houses; 2.5% do not have living rooms; 1.9% - kitchens;

8.0% - entrance halls; 67.1% - toilets and bathrooms. 30.9% of the respondents do not have toilets in their houses; 32.6% - bathrooms; 58.6% - open verandas; and 41.8% - closed verandas.

The majority of respondents live in satisfactory housing conditions (see Table 9.5).

The homes of the respondents have one bedroom (29%), a living room (96.6%), a kitchen (98.1%), a hall (81.4%), a toilet and a bathroom (33%), only a toilet (69.1%), a bathroom (67.3%), an open veranda (40.4%) and a closed veranda (57.1%).

Good housing conditions are available in the apartments of the respondents' 1%. In 0.9% of these, there are two living rooms, 0.6% have two rooms used as entrance halls, 0.1% have two bathrooms, 0.9% have two open verandas, and 1.1% - a closed veranda. In the apartments of 37.8% of respondents there are 2 bedrooms, 20.0% have 3 bedrooms, 4.3% - 4, 0.9% - 5, and 0.1% have 6 and 7 rooms used as bedrooms.

**Table 9.5.**

Number	Bedroom %	Living room %	Kitchen %	Entrance hall %	Bathroom with toilet %	Only toilet %	Only bathroom %	Open veranda %	Closed veranda %
0	7.9%	2.5	1.9	18.0	67.1	30.9	32.6	58.6%	41.8%
1	28.9%	96.6	98.1	81.4	32.9	69.1	67.3	40.4	57.1
2	37.8%	0.9		0.6			0.1	0.9	1.1
3	20.0%	0.1							
4	4.3%								
5	0.9%								
6	0.1%								
7	0.1%								

The information on the overall and living space per person in the families of the RA population age 50+ is given below:

**Table 9.6.**

**Overall space per person based on the number of household members**

		1	2	3-5	6-8	9 and more	Total
Up to 5 sq. m.	column %			0.4	3.6		0.7
6 - 9	column %			4.4	9.5	63.6	3.9
10 - 15	column %		3.1	26	53.8	27.3	10.4
16 - 20	column %	4.2	4.8	25.5	13.6	9.1	15.5
21 - 25	column %	4.2	8.8	14.9	5.9		10.2
26 - 30	column %	7.5	15.4	9.5	8.3		19.9
31 - 40	column %	13.8	37	14.2	3.6		16.8
41 - 50	column %	12.9	14.1	2.9	1.2		6.8
51 - 70	column %	27.1	11	1.6	0.6		8.4
71 - 100	column %	19.6	4.4	0.5			5
101 and more	column %	10.8	1.3	0.2			2.5

The data in this Table indicate that the overall living space per person in the apartments of 52.4% of respondents, depending on the number of the family members, is in the range of 16-40 sq. m. In case of 15.2% of respondents, it is in the range of 41-70 sq. m; in case of 5% - 71-100 sq. m, and in case of 2.5% it exceeds 101 sq. m.

The living space data for one person among the families of the RA population aged 50+ based on the number of the household members are shown in Table 9.6.

**Table 9.7.**

Living space		Number of family members					Total
		1	2	3 - 5	6 – 8	9 and more	
up to 5 sq. m.	column %	-	-	3.9	12	50.0	3.9
6 – 9 sq. m.	column %	-	2.2	19.7	42.2	30.0	15.7
10 – 15 sq. m.	column %	4.6	11.6	35.7	27.7	20.0	23.7
16 – 20 sq. m.	column %	14.6	24	21.7	7.8	-	18.6
21 – 25 sq. m.	column %	9.6	18.7	6.3	6.6	-	9.3
26 – 30 sq. m.	column %	7.9	16	6.3	1.8	-	7.8
31 – 40 sq. m.	column %	22.1	16.9	3.9	0.6	-	9.5
41 – 50 sq. m.	column %	14.6	5.8	1.4	1.2	-	4.8
51 – 70 sq. m.	column %	16.3	3.1	0.9	-	-	4.3
71 – 100 sq. m.	column %	7.5	1.3	0.2	-	-	1.8
101 and more sq. m.	column %	2.9	0.4	-	-	-	0.7

The information on the status of the respondents' housing conditions in the marzes is given in Table 9.8.

**Table 9.8.**

**The housing conditions of families in the RA marzes**

Degree of the apartment's habitation		Yerevan	Kotayk, Tavush, Gegharkunik	Lori, Shirak, Aragatsotn	Armavir, Ararat, Vayots Dzor, Syunik	Total in RA
Very overpopulated	% column	3.9	0.7	3	3.7	2.9
Overpopulated	% column	27.2	20	25.4	23.8	24.3
Based on norms	% column	35.9	29.7	23.1	25.7	29.1
Based on norms and more	% column	3.7	13.4	7.8	8	7.9
Underpopulated	% column	6.5	9.7	10.1	6.5	8
Very underpopulated	% column	22.8	26.6	30.6	32.2	27.7



The apartments of the 56.6% of the RA population age 50+ are located in multi-apartment houses; 38.8% live in private houses; 2.9% – in temporary dwellings; and 1.7% - in buildings of 3<sup>rd</sup> and 4<sup>th</sup> degree of risk.

The apartments of the respondents’ 96.4% are owned by the households; 1.2% are rented from a firm or an individual; and 2.4% are provided by the state, community, agency or employer.

The groupings of the positive and negative answers given by the RA population age 50+ in reply to the question: **“Does your apartment have the following functioning utilities?”** are given in Table 9.9. below:

*Table 9.9.*

Utilities in the apartment	Positive answers	Negative answers
	%	%
1. kitchen	95.0	5.0
2. in-house toilet	74.2	25.8
3. outdoor toilet	25.3	74.7
4. running cold water	91.5	8.5
5. bathroom	83.1	16.9
6. running hot water ¥local or centralized¤	17.1	82.9
7. electricity	99.3	0.7
8. natural gas	79.0	21.0
9. heating (local and centralized)	19.7	80.3
10. fixed telephone connection	78.0	22.0
11. internet	4.0	96.0

As seen from the percentage compositions of the above answers, the availability of the running hot water supply and local heating systems in the apartments/houses is still extremely unsatisfactory; the negative answers here exceed 80%. More than 20% of families do not have a fixed telephone line, natural gas supply and an in-house toilet.

The respondents’ answers to the question **“What is the degree of your satisfaction with your housing accommodation?”** produce the following picture:

- |                            |       |
|----------------------------|-------|
| 1. absolutely dissatisfied | 11.4% |
| 2. dissatisfied            | 15.7% |
| 3. partially satisfied     | 32.7% |
| 4. satisfied               | 34.3% |
| 5. fully satisfied         | 5.9%  |

In reply to the question: **“Do you plan to move to other location with your household (all the members of the family) within the coming 3 years?”** 87.5% of the respondents gave an unequivocally negative answer; 11.0% replied **“yes, perhaps”**, and 1.5% gave an unequivocally positive answer.

**“Do the members (the smaller family) of your household plan to move to other location within the coming 3 years?”** - 94.1% of the respondents gave an unequivocally negative answer to this question; 4.7% replied **“yes, perhaps”**, and 1.2% gave an unequivocally positive answer.

For the question: **“Where do you plan to go?”** four optional answers were offered; 1.2% of the RA population age 50+ replied positively, with their answers’ percentage compositions given below:

- |   |             |
|---|-------------|
| 1. to another country   | <b>51%</b>  |
| 2. to another location within the country                             | <b>17%</b>  |
| 3. to another place within the given area                             | <b>23%</b>  |
| 4. to another place in the country, not sure which one will be chosen | <b>8.5%</b> |

**To conclude, the following specific features should be considered:**

- The older people’s generations of today generally have private homes of their own. For different reasons (changes in the family composition and interests; health issues; reduced incomes; increased expenses of the apartment maintenance) they often wish to change their homes to smaller and cheaper apartments, in order to meet their needs with the help of the difference in the selling price of their apartments/houses and the purchasing price of the new ones with smaller floor space.
- Bringing the dwellings into correspondence with the old age needs is especially important in the rural areas. Few of the rural residents have utilities in their houses; the rooms are often heated with wood stoves. Moreover, many of these people lack personal hygiene conveniences to be able to live longer in their homes.
- The town residents’ majority live in multi-apartment buildings not congruent with the needs of the elderly. Elevators are installed only in the buildings with more than 5 storeys, the doorway openings and the sanitary-hygiene facilities are too small for individuals with locomotor apparatus disabilities. The surrounding common use area, the vicinity of the building, and the social infrastructures are not harmonized with the needs of old people.
- If we compare this situation with the EU member states’ living space standards of about 30 sq. m per person, then the need for living space per person in Armenia will become even more pressing. The opportunities for choosing a proper apartment are very limited: the current residential resources are in a poor state since the financial resources allotted for the maintenance and repair of residential houses are scarce.

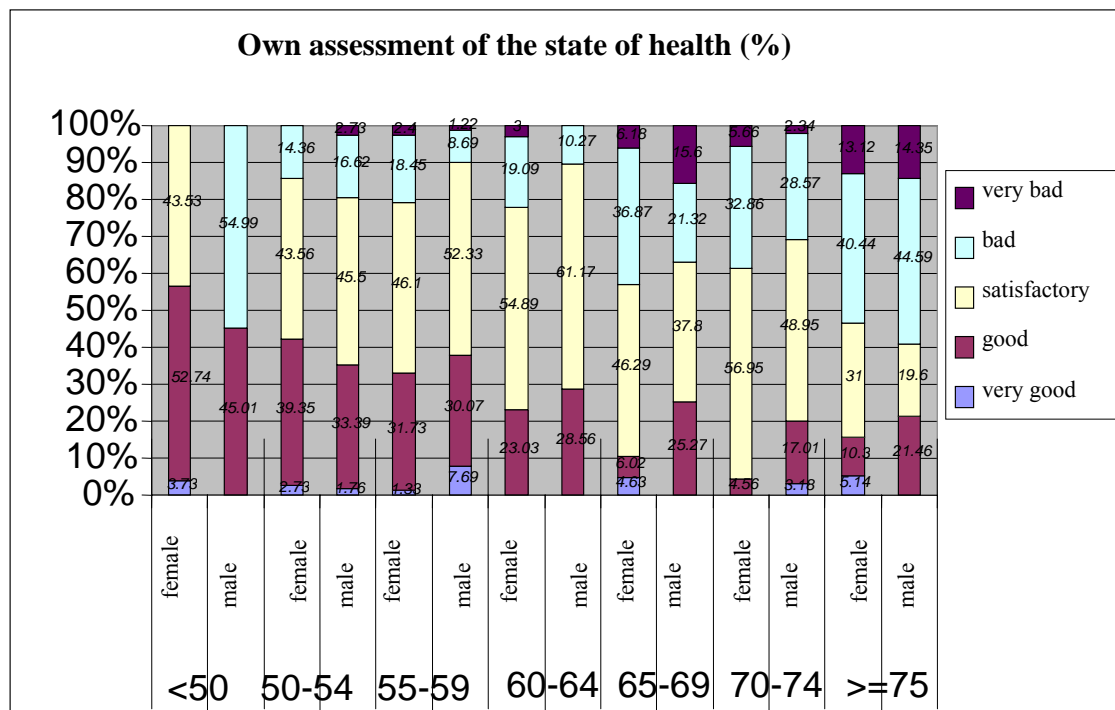
## CHAPTER 10. HEALTH CHARACTERISTICS, LIMITATIONS AND CARE OF PERSONS AGE 50+ IN THE REPUBLIC OF ARMENIA

Data have been collected on the state of health of people age 50+, based on the following factors:

- firstly, the person's own assessment of his/her state of health;
- secondly, the conclusion of a physician;
- thirdly, limitations related to the state of health and, consequently, the need for care; and
- finally, the disability status, if any, depending on the health situation.

### 1. Own assessment of the state of health (%)

#### Yerevan



The interviewed males under 50 (none of whom had undergone medical examination) and 94% of females (of whom only 12.2% had undergone medical examination) suffer from chronic diseases.

About 83% of the respondents aged 50-54 do not suffer from any chronic disease; about 76.7% of the respondents have never had medical examination.

About 76% of the respondents aged 55-59 do not suffer from any chronic disease; about 70% of the respondents have not undergone medical examination.

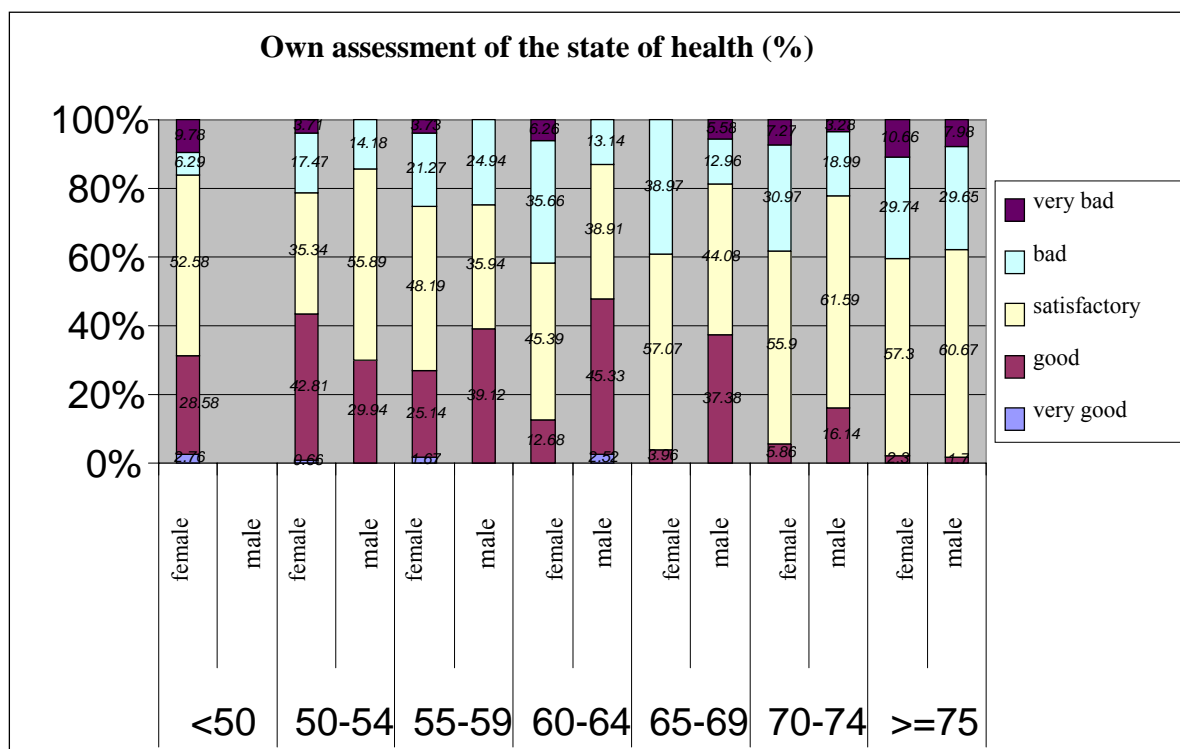
93% of the male respondents aged 60-64, and only 54.08% of female respondents do not suffer from any chronic disease; however, 84.2% of the male respondents and 47.7% of females have not undergone medical examination.

About 61.1% of respondents aged 65-69 do not suffer from any chronic disease, however, their 52.2% have not undergone medical examination and only 42.4% have assessed their state of health as satisfactory.

About 55% of male respondents aged 70-74 (of whom about 50% have not been examined by a physician) do not suffer from any chronic disease, whereas about 56% of women (of whom about 63.1% have undergone medical examination) suffer from chronic diseases, although about 69% of men and about 61% of women have assessed their health as good and satisfactory.

56.45% of the male respondents males age 75 and over, and 57.86% of women in the same age group suffer from chronic diseases; about 60% of them have undergone medical examination. Also, about 55% of them have considered their health state to be bad and very bad.

### Kotayk, Tavush, Gegharkunik



About 78% of female respondents aged 50- do not suffer from any chronic disease, whereas about 82% of them have not undergone medical examination.

31.5% of male respondents aged 50-54, and 25.01% of females suffer from chronic diseases; 31.2% of the male respondents and 32.3% of females have undergone medical examination, and only 14.1% of males and 21.1% of females have estimated their health to be bad.

40.7% of male respondents aged 55-59, and 32.5% of females of the same group suffer from chronic diseases, in the case when 48.2% of male respondents and 31.5% of females have undergone medical examination. However, only 24% of them have assessed their health state to be bad and very bad.

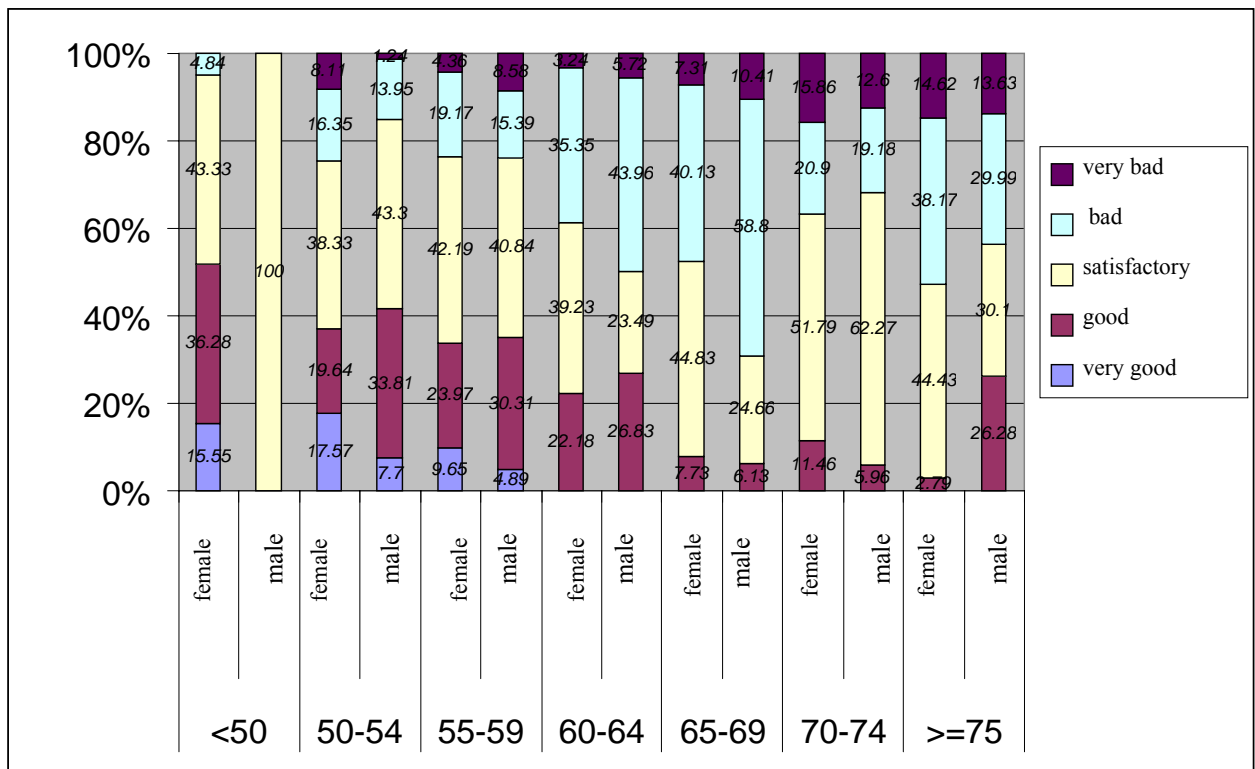
24.5% of the male respondents aged 60-64 and 50.1% of female respondents suffer from a chronic disease, of whom 24.5% of male and 58.8% of female respondents have undergone medical examination; at the same time, about 13.2% of male respondents, and 41% of female respondents consider that they have bad health.

22.5% of the male respondents aged 65-69, and 43.09% of the females suffer from a chronic disease, of these, 23.7% of the male respondents and 48.2% of the females have undergone medical examination, in the case when 81.4% of men and 61.03% of women consider that their health is good or satisfactory.

33% of the respondents aged 70-74 whose 41.4% have undergone medical examination suffer from chronic diseases, although, about 77.6% of males and about 61.8% of females have considered their health to be good and satisfactory.

53.5% of male respondents aged 75 and over (of whom 57.01% have undergone medical examination) and 64.7% of females (of whom 40.1% have been examined by a physician) do not suffer from any chronic disease. At the same time, only 37.6% of males and about 40% of females have estimated their health condition to be bad and very bad.

**Lori, Shirak, Aragatsotn**



Male respondents aged up to 50 (the respondents have undergone medical examination) and 81% of females (of whom only 27.8% have undergone medical examination) do not suffer from any chronic disease.

25.4% of male respondents aged 50-54, and 27.5% of females suffer from chronic diseases; 33.9% of the male and 45.9% of the female respondents have undergone medical examination, however, only 15.1% of the males, and about 25% of the females think that their health condition is bad.

26.5% of male respondents aged 55-59 and 44.2% of females suffer from chronic diseases; 37.7% of the male and 54.8% of the female respondents have undergone medical examination, however, the male respondents' majority and only 24% of the females consider that their health condition is bad and very bad.

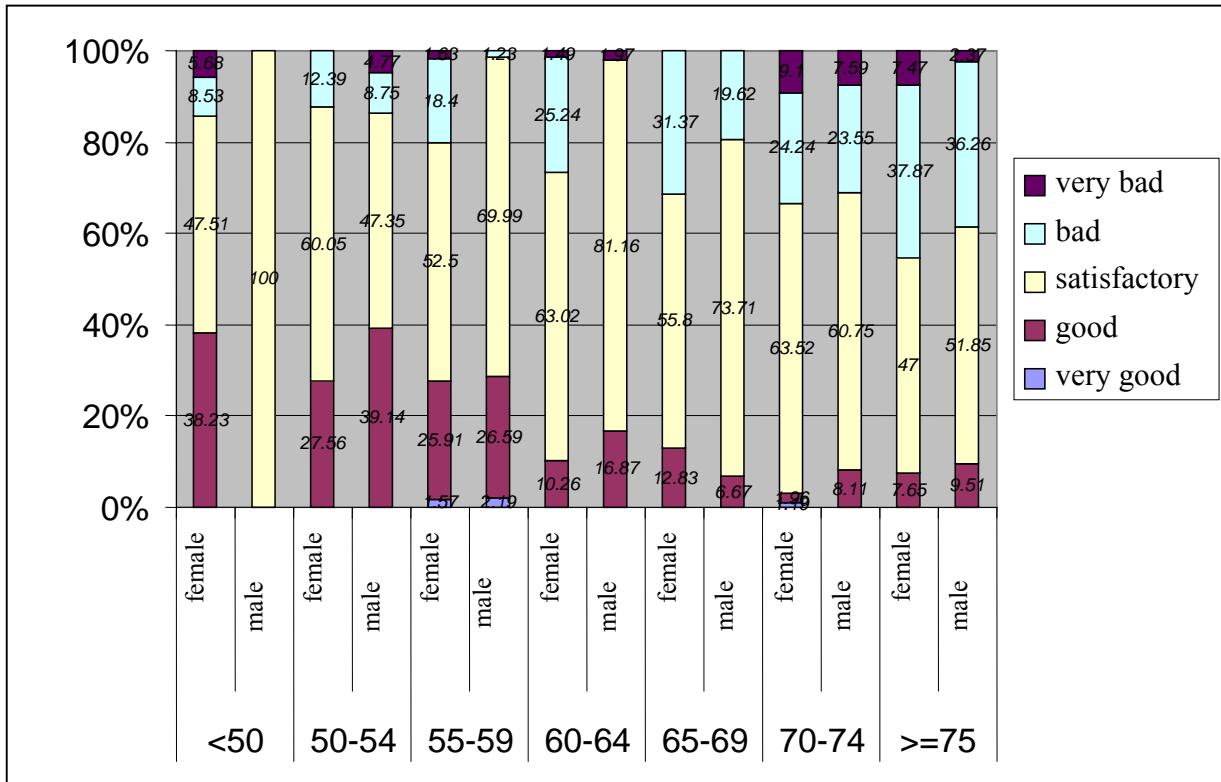
About 51.6% of respondents aged 60-64 suffer from chronic diseases; 60.01% of the male respondents and about 50% of the females have undergone medical examination whereas only 38% of the female respondents assessed their state of health as bad.

About 52% of respondents aged 65-69 suffer from chronic diseases; 80.3% of the male respondents and only 47.7% of the females have undergone medical examination whereas 47% of the female and about 70% of the male respondents assessed their health as bad.

A similar picture is observed among female and male respondents aged 70-74: 38.6% of males and 32.2% of females suffer from chronic diseases; 38.6% of the male respondents and 57.6% of the females have undergone medical examination.

33.72% of male and 42.5% of female respondents aged 75 and over suffer from chronic diseases; 46.4% of the male and 75.1% of the female respondents have undergone medical examination. At the same time, 43.6% of the males and about 53% of the females consider that their health condition is bad and very bad.

Armavir, Ararat, Vayots Dzor, Syunik



The male respondents under 50 (the respondents have not undergone medical examination) and about 80% of the females of the same group (of whom only 21.4% have undergone medical examination/ do not suffer from any chronic disease).

15.7% of the male, and 14.1% of the female respondents aged 50-54 suffer from chronic diseases; 16.9% of male and 24.1% of female respondents have undergone medical examination, and, at the same time, about 12.5% of both men and women assessed their state of health as bad.

10.8% of the male respondents aged 55-59 (of whom 15.8% have undergone medical examination), and 27% of the females (their 31.1% have undergone medical examination) suffer from chronic diseases. However, about 20% of the females and only 2% of the males assessed their health condition as bad.

About 12.5% of male respondents aged 60-64 (whose 26.7% have undergone medical examination) suffer from chronic diseases, whereas 25% of the female respondents (whose 51.8% have undergone medical examination) suffer from chronic diseases. However, about 27% of the females and only 2% of the males considered that their health condition is bad.

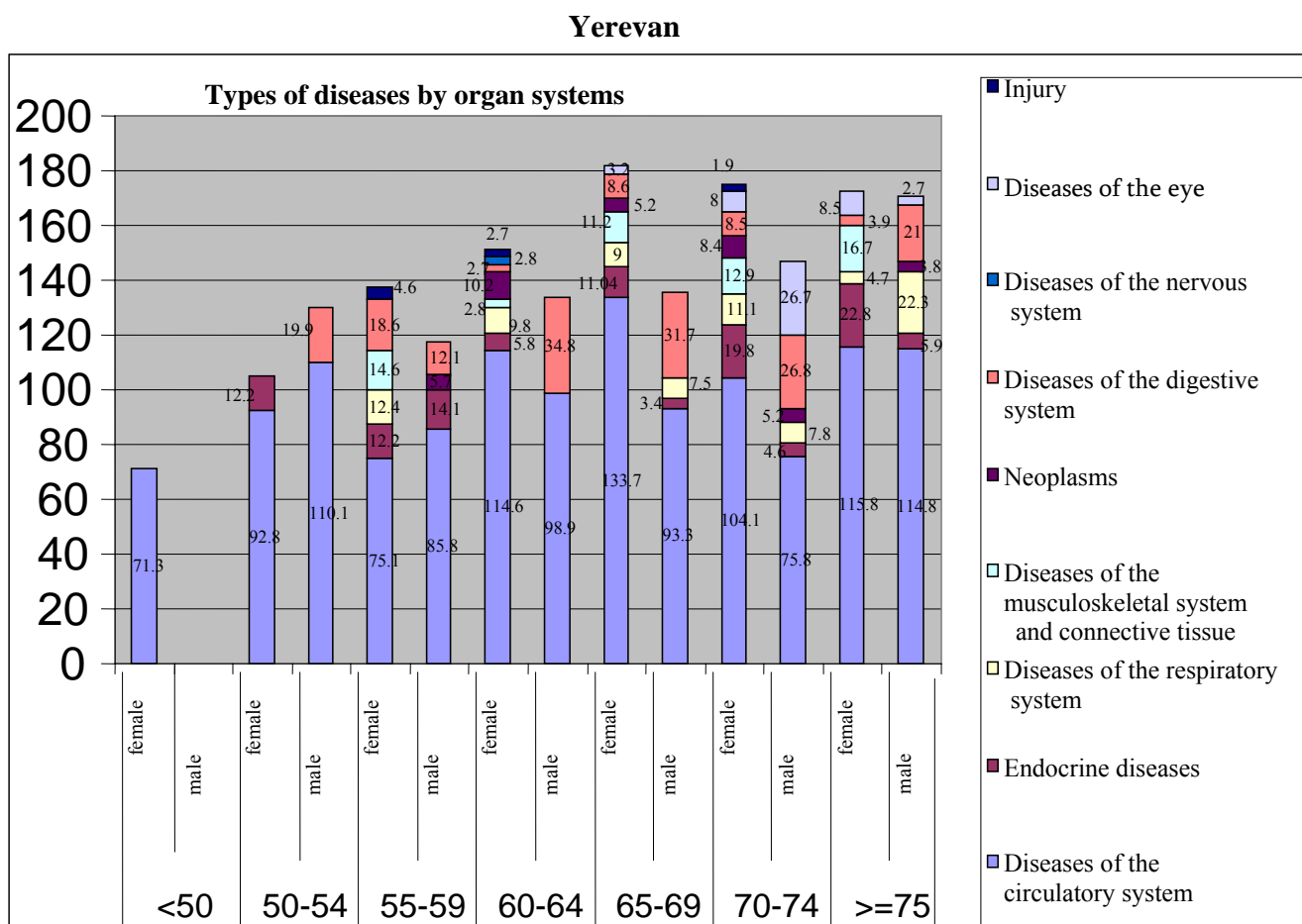
11.9% of male respondents aged 65-69 (whose 18.1% have undergone medical examination) suffer from chronic diseases, whereas 27.6% of the female respondents (whose

47.4% have undergone medical examination) suffer from chronic diseases; however, about 31.3% of the females and 19.6% of the males assessed their state of health as bad.

A similar picture is observed among male and female respondents aged 70-74: 38.03% of the males and 35.9% of the females suffer from chronic diseases; 46.3% of the male and 52.7% of the female respondents have undergone medical examination. The situation with their own assessment of their state of health is also analogous: about 30% of the respondents assessed their state of health as bad.

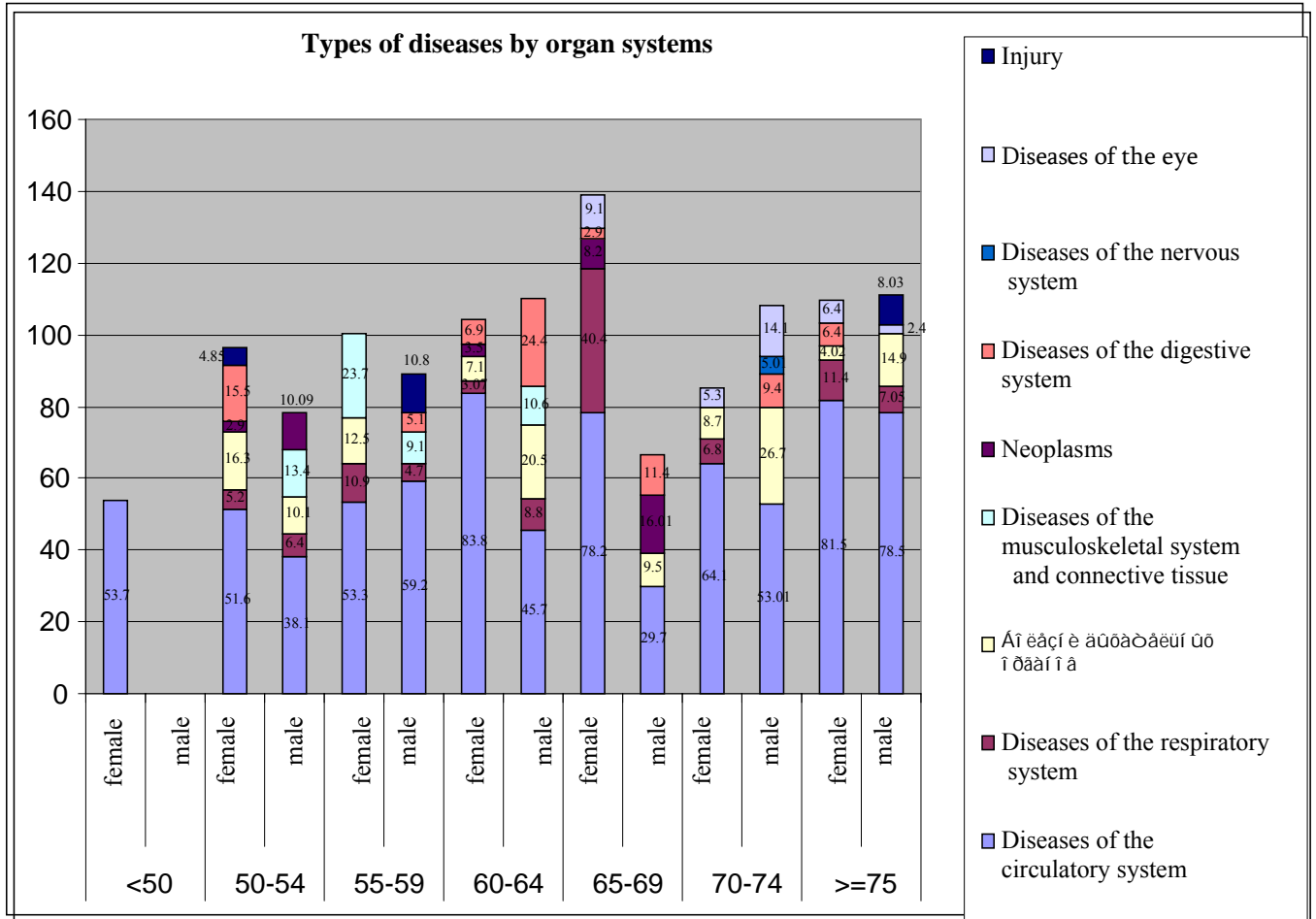
22.1% of male respondents aged 75 and over (whose 46.3% have undergone medical examination) and 60.9% of females (whose 69.7% have undergone medical examination) suffer from chronic diseases. At the same time, 38.5% of the males and about 45.2% of the females assessed their health conditions as bad and very bad.

## 2. Types of diseases by organs (%)

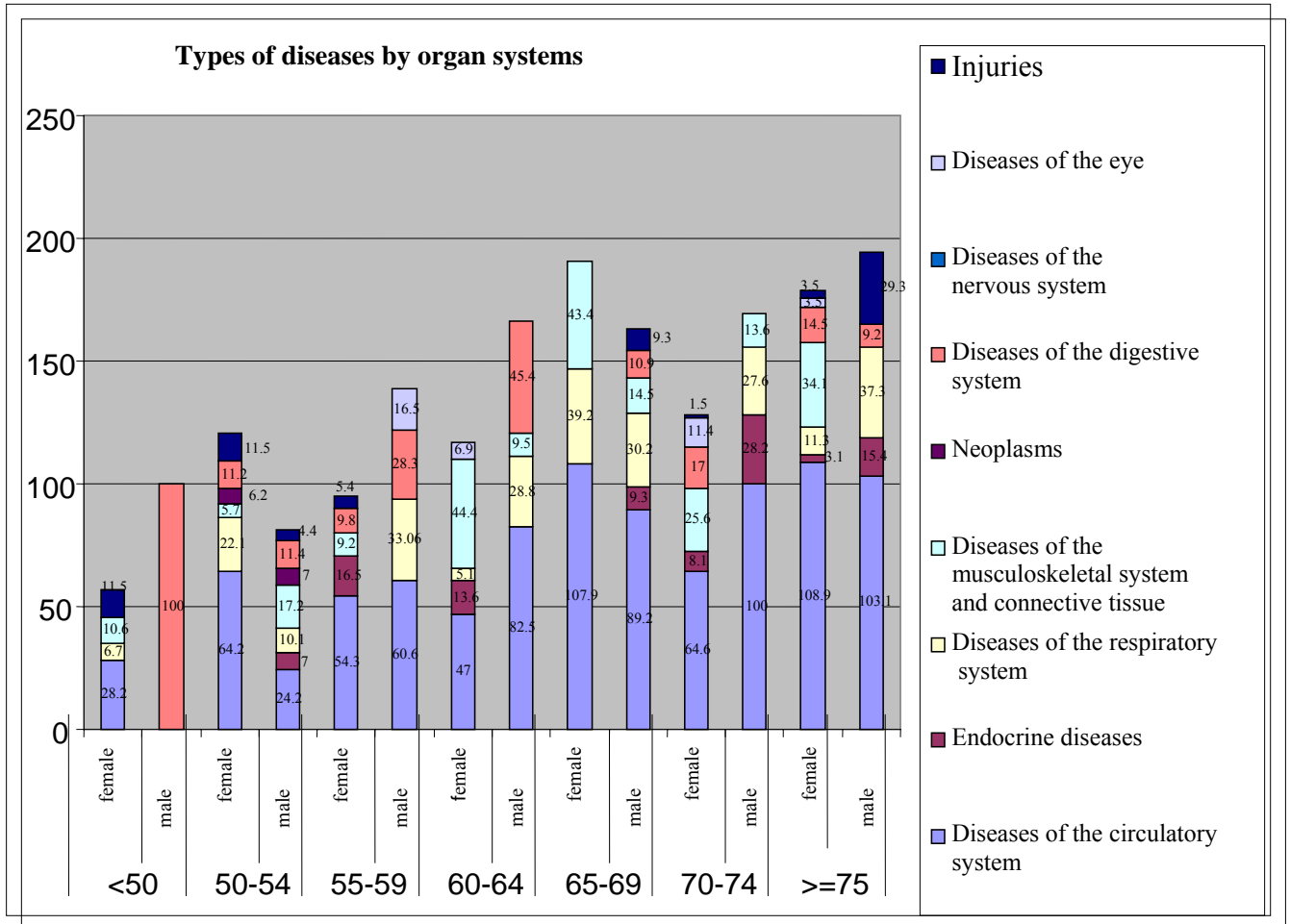




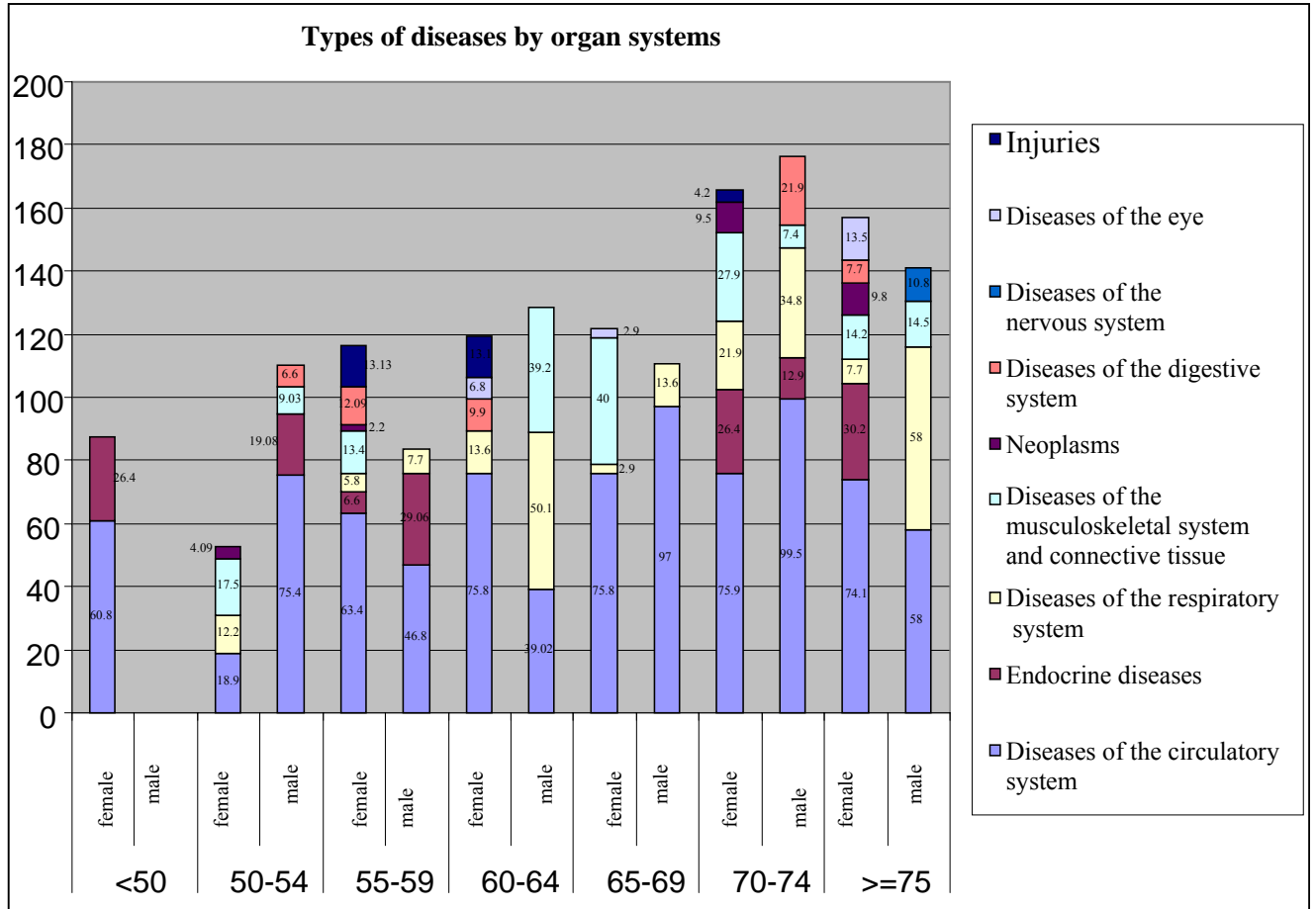
### Kotayk, Tavush, Gegharkunik



## Lori, Shirak, Aragatsotn

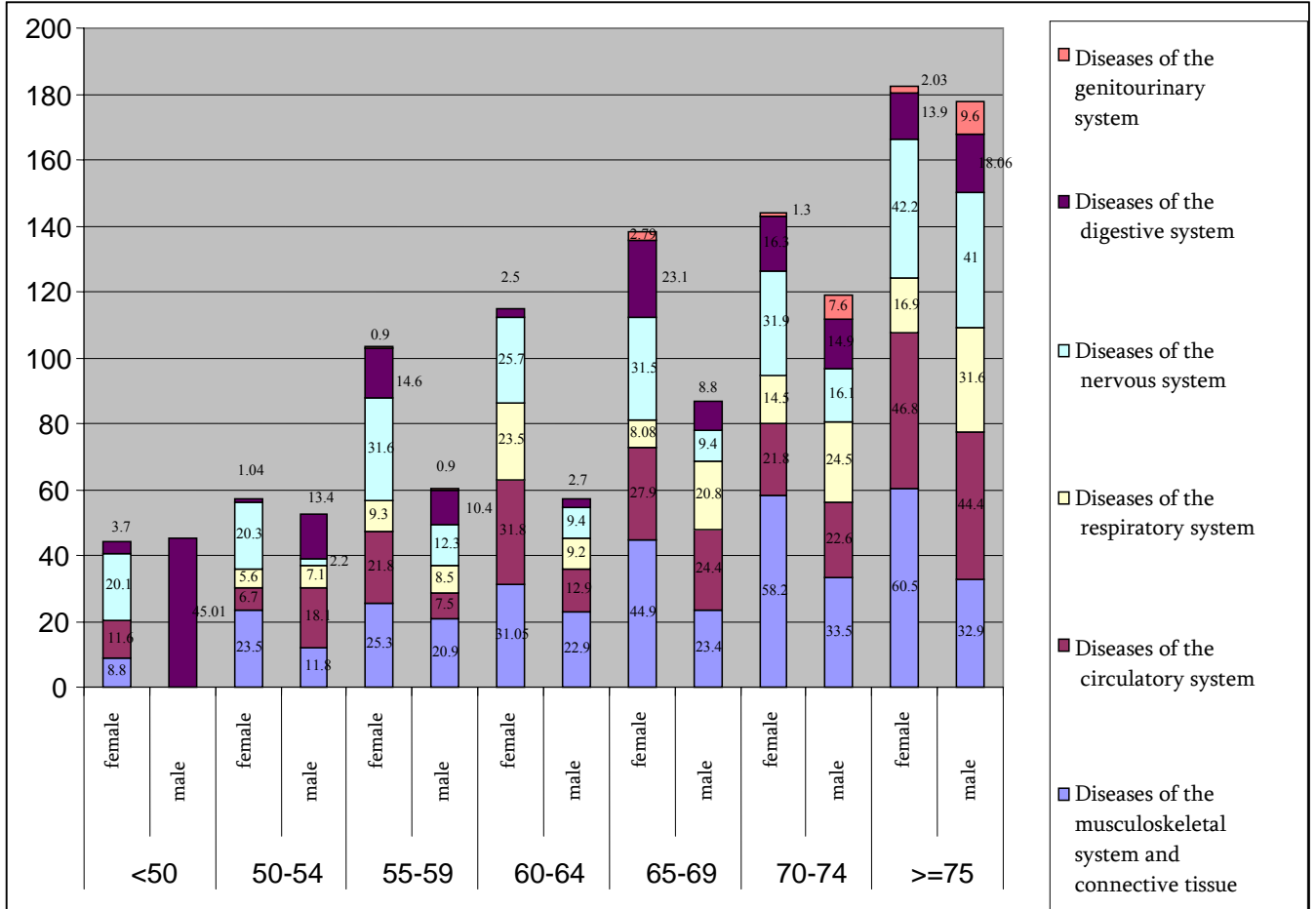


Armavir, Ararat, Vayots Dzor, Syunik



### 3. On the health issues faced in the last 6 months

#### Yerevan



45.01% of male respondents under 50 years of age have taken medicines regulating the digestive system within the last two weeks. 16.1% of female respondents under 50 have taken medicines regulating the blood circulation system, 7.4% - medicines for the musculoskeletal system, 6.9% - other anesthetics.

35.2% of male respondents aged 50-54 and 27.2% of the same group females have taken medicines regulating the blood circulation system. 9.3% of males and 1.9% of females took medicines regulating the respiratory system, 9% of males and 5.2% of females - medicines regulating the nervous system, 5.1% of males and 6.1% of females - medicines for diseases of the musculoskeletal system, 18.3% of males and 33.2% of females – other anesthetics.

30.3% of male and 33.6% of female respondents aged 55-59 have taken medicines regulating the blood circulation system; 3.6% of males and 15.1% of females have taken medicines regulating the nervous system; 5.5% of males and 13.5% of females - for diseases of the

musculoskeletal system. 4.4% of the female respondents have taken medicines regulating the respiratory system, and 1.8% of males - medicines regulating the digestive system.

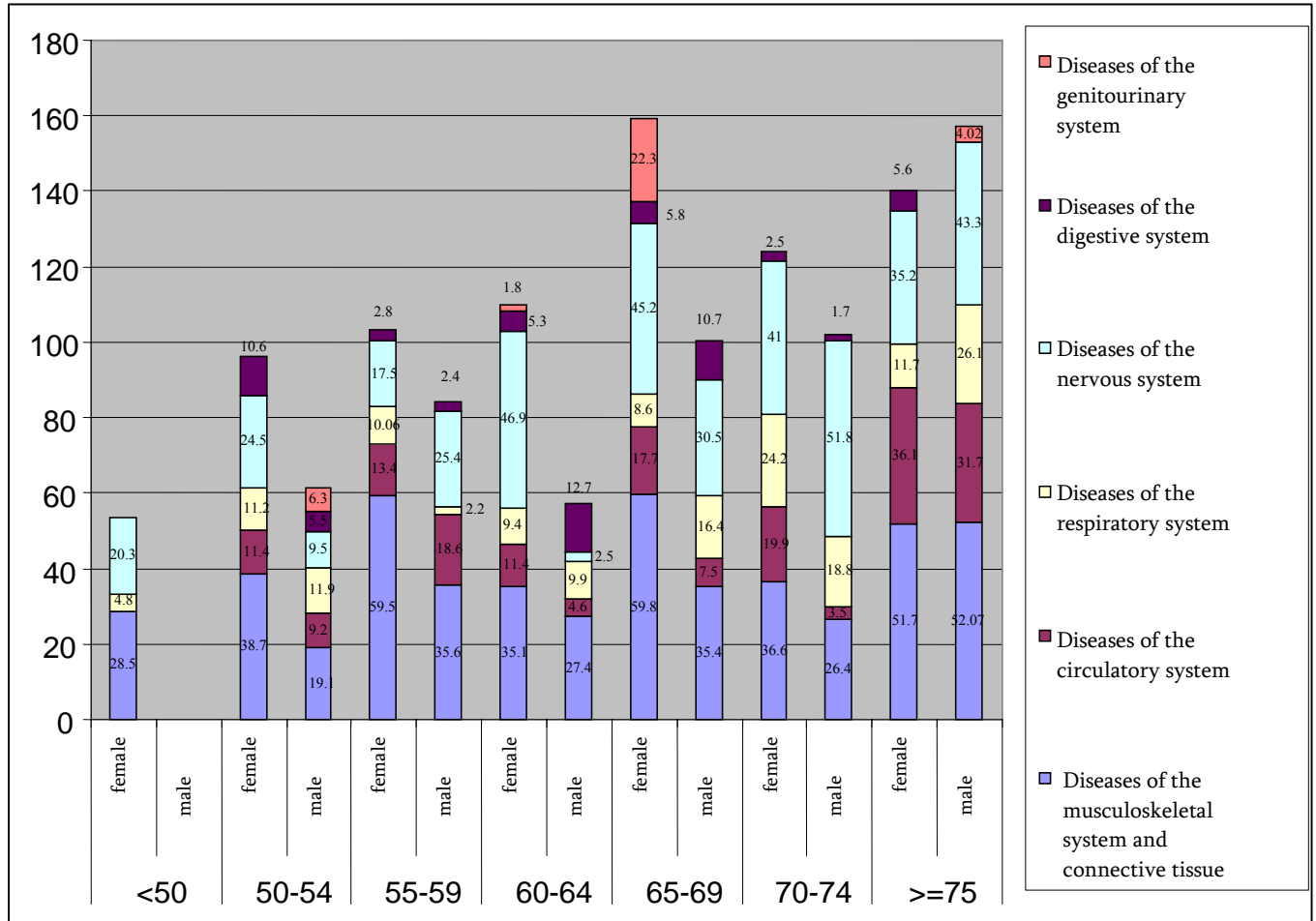
11.8% of male and 76.7% of female respondents aged 60-64 have taken medicines regulating the blood circulation system; 2.4% of males and 4.7% of females - medicines regulating the respiratory system; 1.8% of males and 4.5% of females have taken medicines regulating the nervous system; 21.2% of males and 19.07% of females have other pain-relievers. 13.6% of female respondents have taken medication for diseases of the musculoskeletal system.

42.5% of male and 70.04% of female respondents aged 65-69 have taken medicines regulating the blood circulation system; 6.5% of males and 13.8% of females have taken medicines regulating the nervous system; 6.1% of males and 34.3% of females – medicines for the musculoskeletal system. 4.2 % of female respondents have taken medicines regulating the respiratory system.

40.8% of male and 86.4% of female respondents aged 70-74 have taken medicines regulating the blood circulation system; 11.1% of males and 5.6% of females - medicines regulating the respiratory system; 14.7% of males and 16.7% of females have taken medicines regulating the nervous system; 2.8% of males and 13.4% of females – medicines for diseases of the musculoskeletal system. 20.5% of the male respondents and 17.8% of the females have taken other anesthetics.

71.7% of male and 82.4% of female respondents aged 75 and over have taken medicines regulating the blood circulation system; 11.1% of males and 3.3% of females - medicines regulating the respiratory system; 14.7% of males and 16.7% of females have taken medicines regulating the nervous system; 7.8% of males and 19.5% of females – medicines for diseases of the musculoskeletal system. 22.4% of male and 37.8% of female respondents have taken other anesthetics.

## Kotayk, Tavush, Gegharkunik



25.3% of the female respondents under 50 years of age have taken medicines regulating the blood circulation system, 2.4% took medicine for diseases of the musculoskeletal system, and 51.3% - other anesthetics.

16.5% of the male and 17.4% of the female respondents of the 50-54 age group have taken medicines regulating the blood circulation system. 3.7% of males and 7.1% of females took medicines regulating the respiratory system; 2.5% of males and 12.7% of females - for diseases of the musculoskeletal system. 6.1% of male respondents have taken medicines regulating the nervous system. 39.9% of male and 34.8% of female respondents took other anesthetics.

20.9% of male and 40.8% of female respondents aged 55-59 have taken medicines regulating the blood circulation system. 3.9% of the female respondents have taken medicines regulating the respiratory system, and 8.2% - medicines regulating the nervous system. 9.6% of the male and 22.05% of the female respondents took medicines for diseases of the musculoskeletal system. 51.9% of the female and 38.2% of the male respondents have taken other anesthetics.

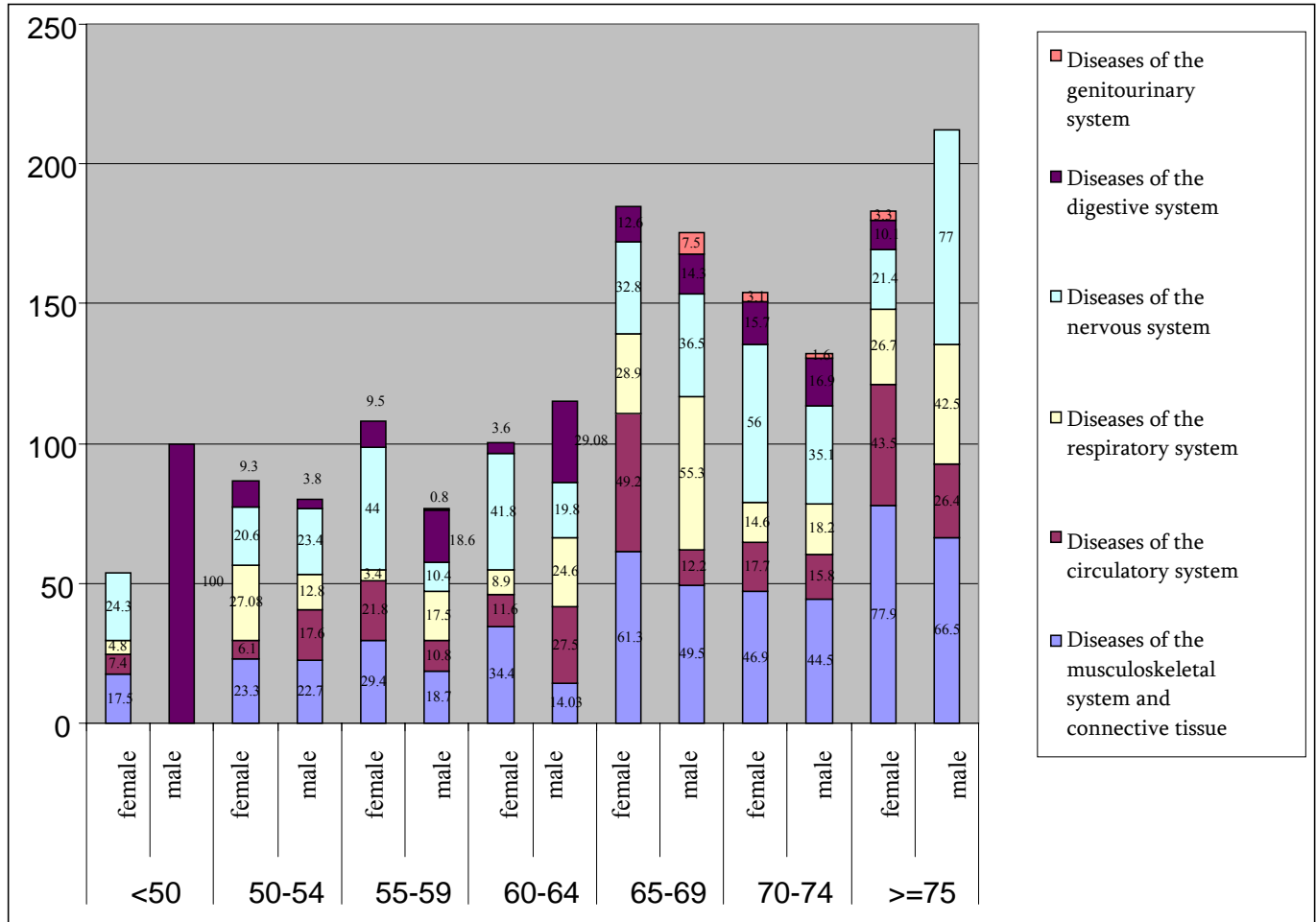
About 16% of male and 55.7% of female respondents aged 60-64 took medicines regulating the blood circulation system; 2.5% of the males and 4.2% of the females - medicines regulating the respiratory system. 15.5% of the female respondents have taken medicines regulating the nervous system; 25.6% of the male and 47.5% of the female respondents have taken other anesthetics. 8.6% of the male and 8.9% of the female respondents took medicines for diseases of the musculoskeletal system; 12.7% of the males and 1.8% of the females – medicines regulating the digestive system.

10.1% of male and 46.7% of female respondents aged 65-69 have taken medicines regulating the blood circulation system; 5.4% of males and 4.4% of females - medicines regulating the respiratory system; 3.4% of males and 8.3% of females have taken medicines regulating the nervous system; 7.1% of males and 23.1% of females took medicines for diseases of the musculoskeletal system. 51% of female and 28.6% of male respondents have taken other anesthetics.

18.5% of male and 61.3% of female respondents aged 70-74 have taken medicines regulating the blood circulation system; 10.7% of males and 4.1% of females - medicines regulating the respiratory system; 18.7% of males and 7.9% of females have taken medicines regulating the nervous system; 13.1% of females took medicines for diseases of the musculoskeletal system. 42.8% of the male and 32.5% of the female respondents have taken other anesthetics.

61.6% of male and 74% of female respondents aged 75 and above have taken medicines regulating the blood circulation system; 4.5% of both males and females took medicines regulating the respiratory system; 12.5% of the males and 2.5% of the females have taken medicines regulating the nervous system; 6.7% of the males and 5.06% of the females - medicines for diseases of the musculoskeletal system. 28.8% of the male and 48.4% of the female respondents have taken other anesthetics.

Lori, Shirak, Aragatsotn



43.4% of female respondents aged under 50 have taken other anesthetics.

9.8% of male and 18.7% of female respondents aged 50-54-□ have taken medicines regulating the blood circulation system. 3.3% of males and 7.4% of females took medicines regulating the respiratory system; 9.9% of males and 3.3% of females - medicines for diseases of the musculoskeletal system. 2.6% of the female respondents have taken medicines regulating the nervous system, and 2.03% - medicines regulating the digestive system. 40.05% of the male and 22.2% of the female respondents took other anesthetics.

7.9% of male and 41.8% of female respondents aged 55-59 have taken medicines regulating the blood circulation system. 15.5% of the male respondents have taken medicines regulating the respiratory system. 8.3% of the male and 22.05% of the female respondents took medicines for diseases of the musculoskeletal system. 19.2% of the female and 26.2% of the male respondents have taken other anesthetics.



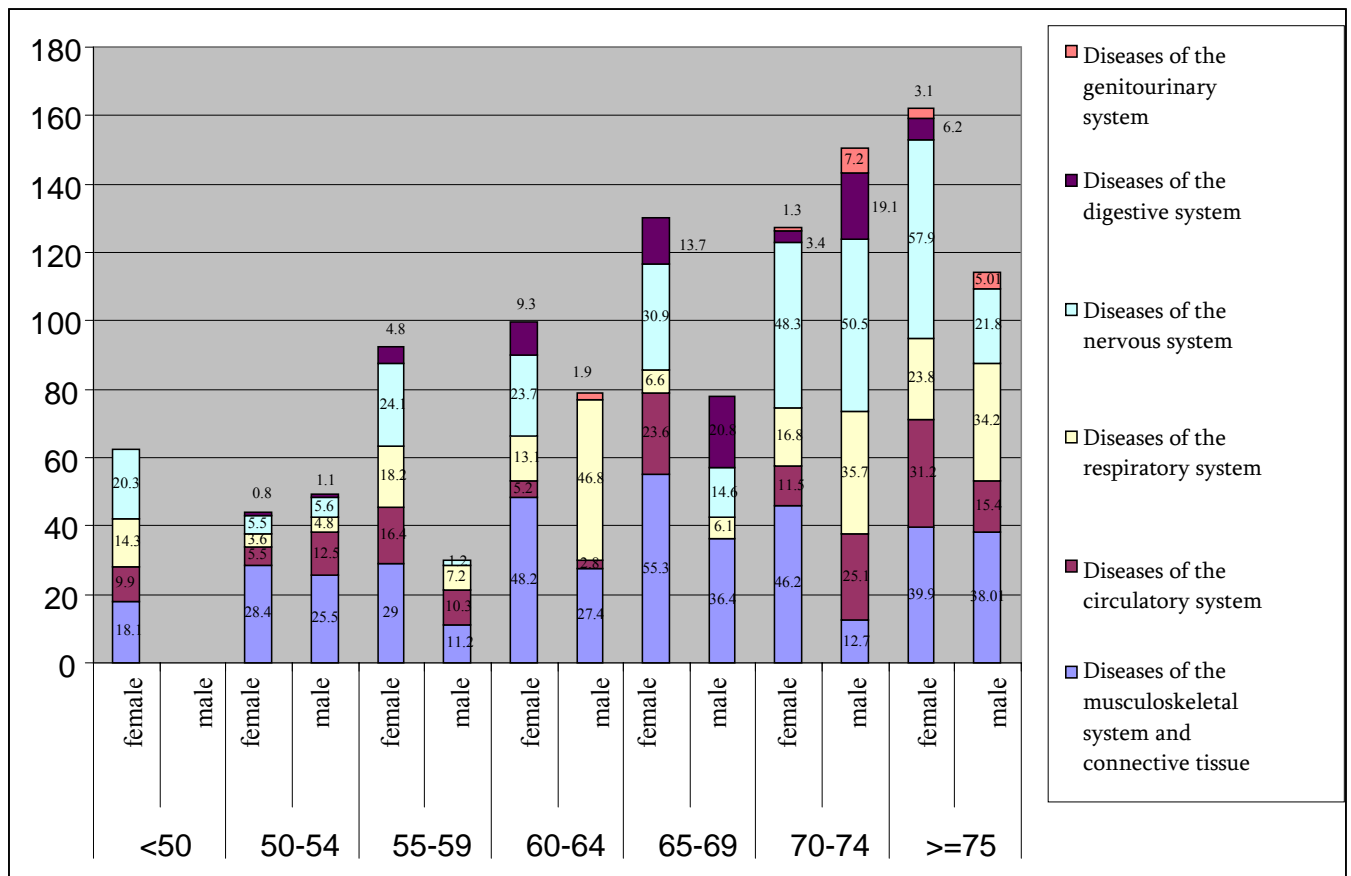
About 50.8% of male and 19.8% of female respondents aged 60-64 have taken medicines regulating the blood circulation system; 6.2% of the males and 2.5% of the females - medicines regulating the respiratory system. 14.2% of the females have taken medicines regulating the nervous system; 29.7% of the males and 26.5% of the females have taken other anesthetics. 1.6% of the male and 23.2% of the female respondents took medicines for diseases of the musculoskeletal system; 5.7% of the males have taken medicines regulating the digestive system.

52.1% of male and 53% of female respondents aged 65-69 have taken medicines regulating the blood circulation system; 24.8% of the males and 30.9% of the females - medicines regulating the respiratory system; 5.5% of the males and 5.4% of the females have taken medicines regulating the nervous system; 6.2% of the males and 42.8% of the females - medicines for diseases of the musculoskeletal system. 32.9% of the females and 35.5% of the males have taken other anesthetics.

41.4% of male and 46% of female respondents aged 70-74 -□ have taken medicines regulating the blood circulation system; 10.4% of the males and 3.1% of the females - medicines regulating the respiratory system; 8.4 of the males and 6.3% of the females have taken medicines regulating the nervous system; about 20.3% of both males and females - medicines for diseases of the musculoskeletal system. 49.7% of the male and 51.7% of the female respondents have taken other anesthetics.

58.5% of male and 95.1% of female respondents aged 75 and above have taken medicines regulating the blood circulation system; 12.4% of the males and 3.5% of the females - medicines regulating the respiratory system; 4.2% of the males and 10.3% of the females have taken medicines regulating the nervous system; 16.4% of the males and 39.4% of the females - medicines for diseases of the musculoskeletal system. 23.9% of the male and 50.3% of the female respondents have taken other anesthetics.

### Armavir, Ararat, Vayots Dzor, Syunik



25.8% of the female respondents under 50 have taken other anesthetics:

24.4% of male and 21.5% of female respondents aged 50-54 have taken medicines regulating the blood circulation system. 3.3% of the males and 7.8% of the females - medicines for diseases of the musculoskeletal system. 10% of the female respondents have taken medicines regulating the nervous system. 21.2% of the male and 31.7% of the female respondents took other anesthetics.

22.3% of male and 43% of female respondents aged 55-59 have taken medicines regulating the blood circulation system. 2.4% of the males and 2.3% of the females have taken medicines regulating the respiratory system: 1.3% of the male and 6.9% of the female respondents took medicines for diseases of the musculoskeletal system. 40.6% of the female and 28.9% of the male respondents have taken other anesthetics. 10.4% of the females have taken medicines regulating the nervous system.

About 29.3% of male and 57.4% of female respondents aged 60-64 took medicines regulating the blood circulation system; 2.1% of the males and 2.8% of the females - medicines regulating the respiratory system. 4.5% of the male and 6.6% of the female respondents have taken medicines regulating the nervous system; 30.5% of the males and 37.3% of the females have taken

other anesthetics. 7.01% of the male and 17.2% of the female respondents took medicines for diseases of the musculoskeletal system.

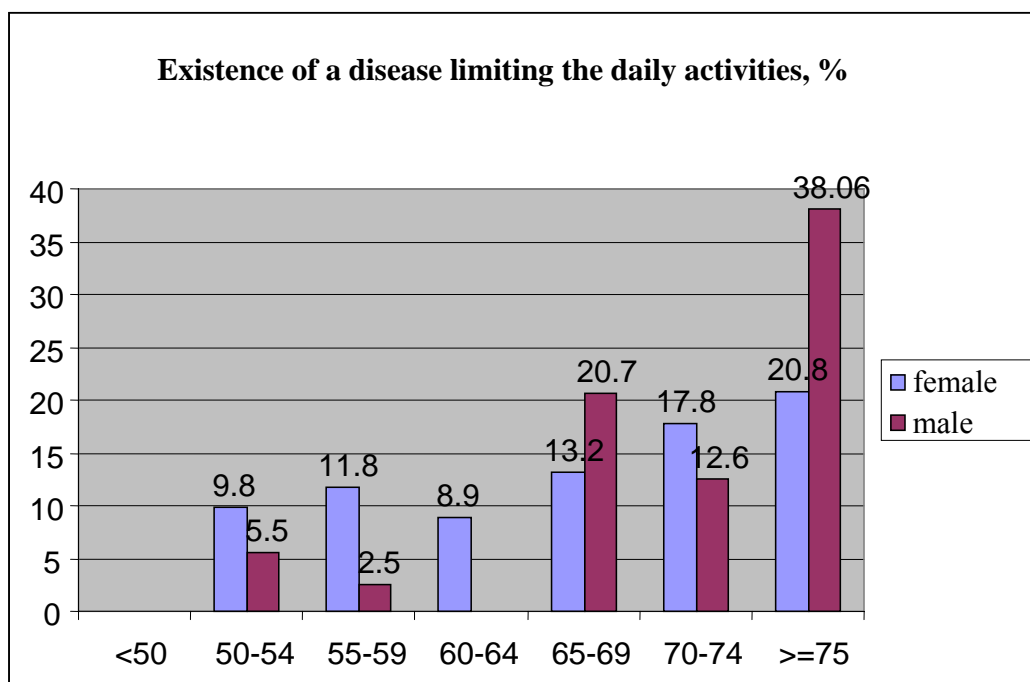
40.2% of male and 46.6% of female respondents aged 65-69 have taken medicines regulating the blood circulation system; 2.4% of the males - medicines regulating the respiratory system; 18.5% of the females - medicines regulating the nervous system; 6.7% of the males and 22.5% of the females - medicines for diseases of the musculoskeletal system. 41.6% of the female and 29.8% of the male respondents have taken other anesthetics.

64.8% of male and 65.9% of female respondents aged 70-74 have taken medicines regulating the blood circulation system; 10.2% of the males and 7.7% of the females - medicines regulating the respiratory system; 6.5% of the males and 20.06% of the females have taken medicines regulating the nervous system; about 11% of both males and females - medicines for diseases of the musculoskeletal system. 41.5% of the male and 68.5% of the female respondents have taken other anesthetics.

34.9% of male and 62.6% of female respondents aged 75 and above have taken medicines regulating the blood circulation system; 21.7% of the males and 5.4% of the females took medicines regulating the respiratory system; 12.6% of the males and 23.1% of the females have taken medicines regulating the nervous system; 11.2% of the males and 20.2% of the females - medicines for diseases of the musculoskeletal system. 44% of the male and 39.6% of the female respondents have taken other anesthetics.

#### 4. On the existence of a physical or mental disease limiting the daily activities (%)

##### Yerevan



62.5% of the male respondents aged 50-54 report having observed this limitation for already 1-5 years, whereas 65.8% of the females observe it for a period of more than 10 years.

74.4% of male 64.03% of female respondents aged 55-59 have observed this limitation for more than 10 years.

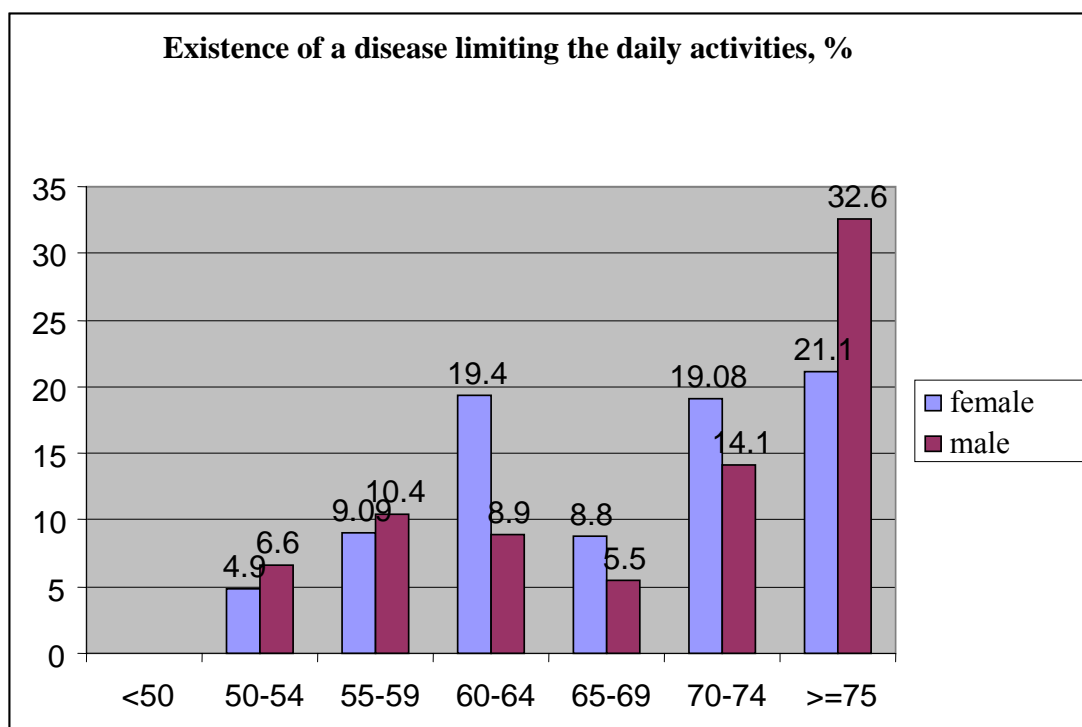
37.9% of females aged 60-64 report that this limitation has been observed for already 5 to 10 years.

52.2% of females aged 65-69 have observed this limitation for more than 10 years, whereas in case of 43.4% of males -this limitation is observed for 1 to 5 years.

62.2% of females aged 70-74 report that they have observed the limitation for more than 10 years, and 42.1% of males - for 1 to 5 years.

60.2% of male and 55.4% of female respondents aged  $\geq 75$  report that they have observed this limitation for more than 10 years.

### Kotayk, Tavush, Gegharkunik



Among 42.5% of the male respondents aged 50-54 this limitation is observed for a period from 6 months to 1 year; among 49.6% of the females - from 5 to 10 years.

Among 50% of the males aged 55-59 this limitation started to be observed within the last 6 month, in case of the other half of the males – within 5 to 10 years. Among 43.7% of the females, this limitation has been observed for more than 10 years.

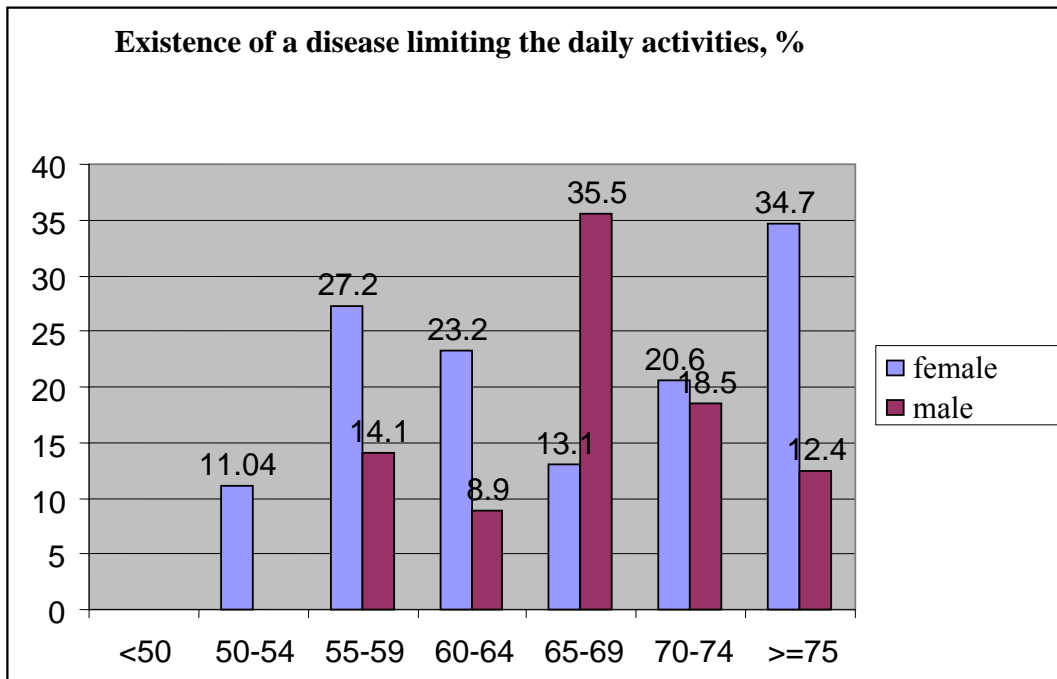
Among 82.3% of the female respondents aged 60-64 this limitation has been observed for more than 10 years, whereas among the male respondents - for 1 to 5 years.

Among 68.1% of the male respondents aged 65-69, this limitation started to be observed within the last 1 year, whereas among 66.1% of the females this limitation has been observed for 1 to 5 years.

Among 38.09% of the female respondents aged 70-74 this limitation has been observed for more than 10 years, whereas among 47.05% of the males - for 1 to 5 years.

Among 34.4% of the male and 61.4% of the female respondents aged  $\geq 75$ , this limitation has been observed for 1 to 5 years.

### Lori, Shirak, Aragatsotn



Among 67.8% of the female respondents aged 50-54, this limitation has been observed for more than 10 years.

Among 60.5% of the male respondents aged 55-59, this limitation has been observed for 5 to 10 years, whereas among 45.2% of the females it has been observed for more than 10 years.

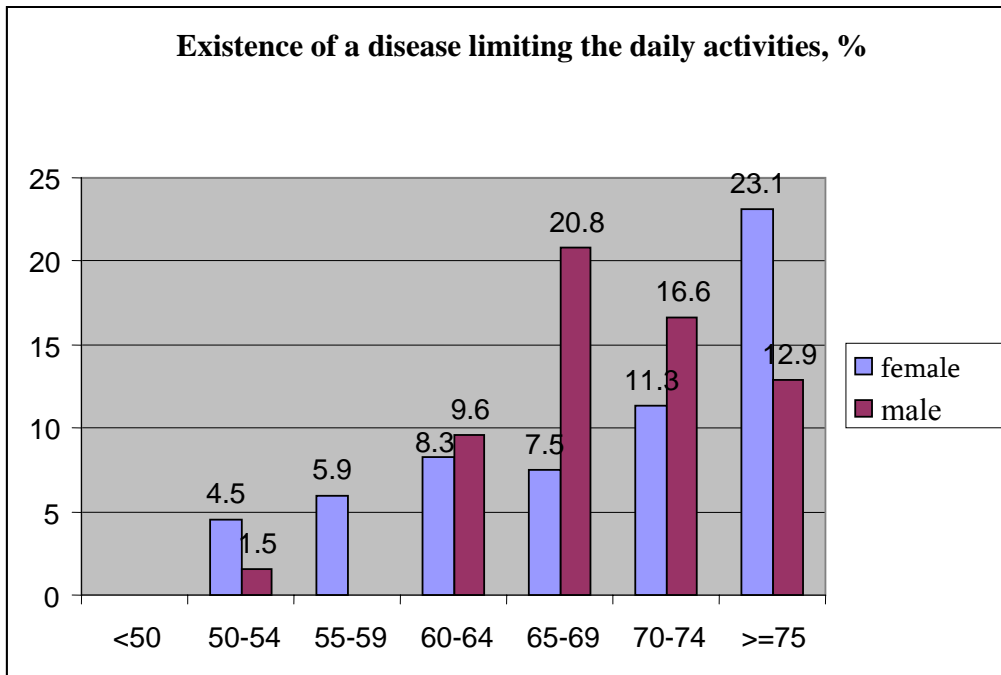
Among 50.6% of all the male and female respondents aged 60-64, this limitation has been observed for more than 10 years.

Among 85.3% of the male respondents aged 65-69, this limitation has been observed for 5 to 10 years, whereas among 55.7% of the females the limitation does exist for more than 10 years.

Among 73.3% of the female respondents aged 70-74, this limitation has been observed for more than 10 years, whereas among 60.6% of the males it has existed for 1 to 5 years.

Among 65.4% of the male and 68.7% of the female respondents aged  $\geq 75$ , this limitation has been observed for more than 10 years.

**Armavir, Ararat, Vayots Dzor, Syunik**



Among the male respondents aged 50-54, this limitation has existed for more than 10 years, whereas among the females – up to 10 years.

Among 57.4% of the female respondents aged 55-59, this limitation has been observed for 5 to 10 years.

Among 75.8% of all the male respondents aged 60-64, this limitation started to be observed within the last 1 year, whereas among 77.07% of the females – for more than 10 years.

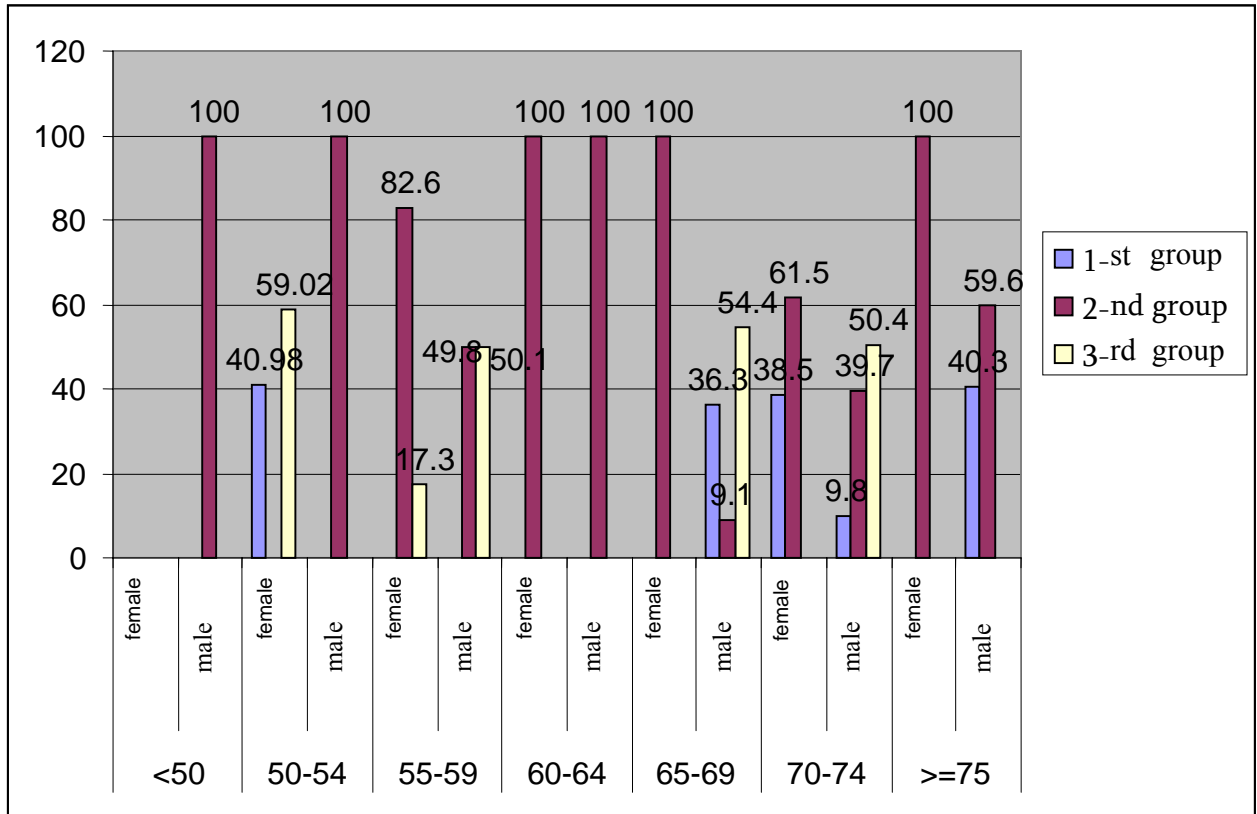
Among 82.1% of the males aged 65-69, this limitation started to be observed within the last 6 months, and among all the female respondents, it has been observed for 1 to 5 years.

Among 33.6% of the females and 52.09% of the males aged 70-74, this limitation has existed for already 5 to 10 years.

Among 39.8% of the male respondents aged >=75 this limitation has existed for already 5 to 10 years, and in case of 37.8% of the female respondents it has also been observed for 5 to 10 years.

## 5. On the disability status (%)

### Yerevan



Age under 50: 54.9% of the male respondents have a disability status.

Age 50-54: 6.6% of the male and 5.6% of the female respondents have a disability status.

Age 55-59: 8.4% of the male and 12.4% of the female respondents have a disability status.

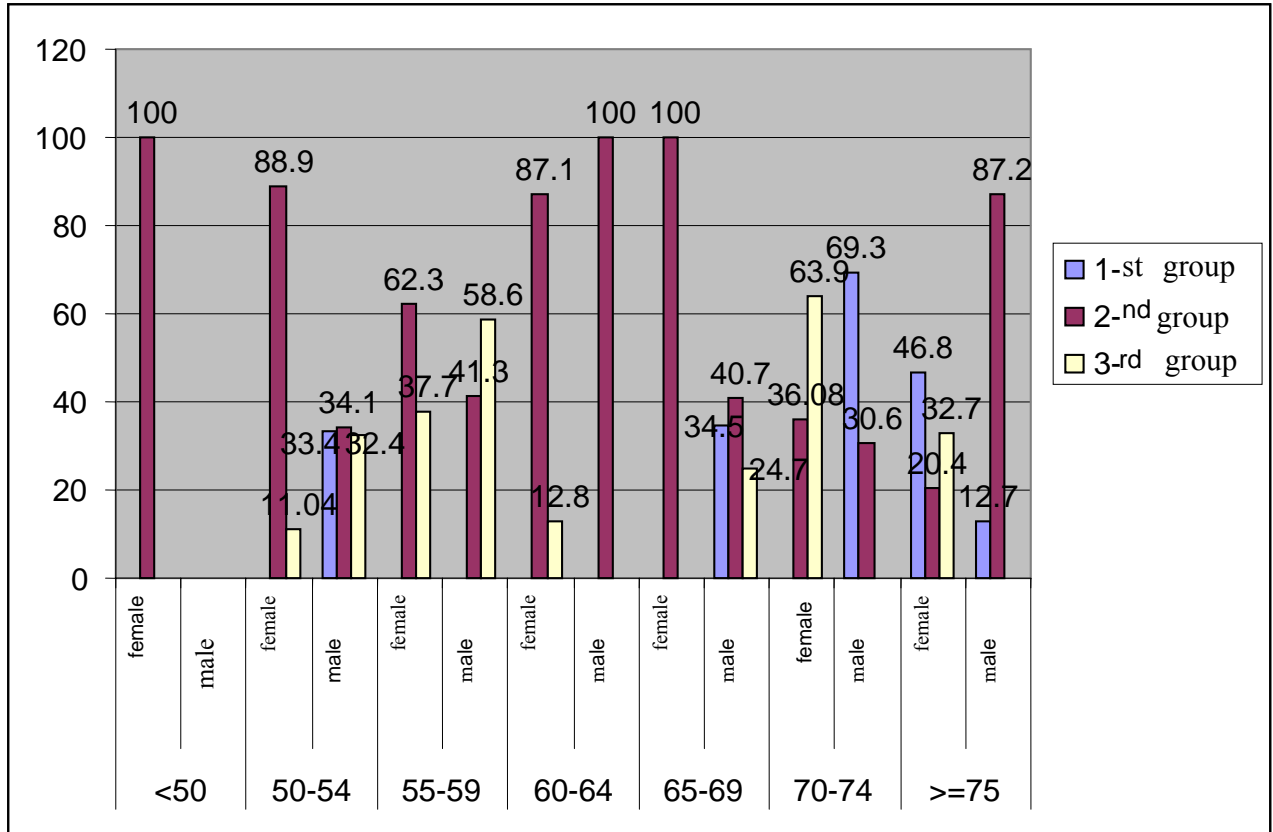
Age 60-64: 3.1% of the male and 6.6% of the female respondents have a disability status.

Age 65-69: 6.7% of the male and 15.6% of the female respondents have a disability status.

Age 70-74: 25.07% of the male and 12.1% of the female respondents have a disability status.

Age 75 and over: 24.7% of the male and 6.9% of the female respondents have a disability status.

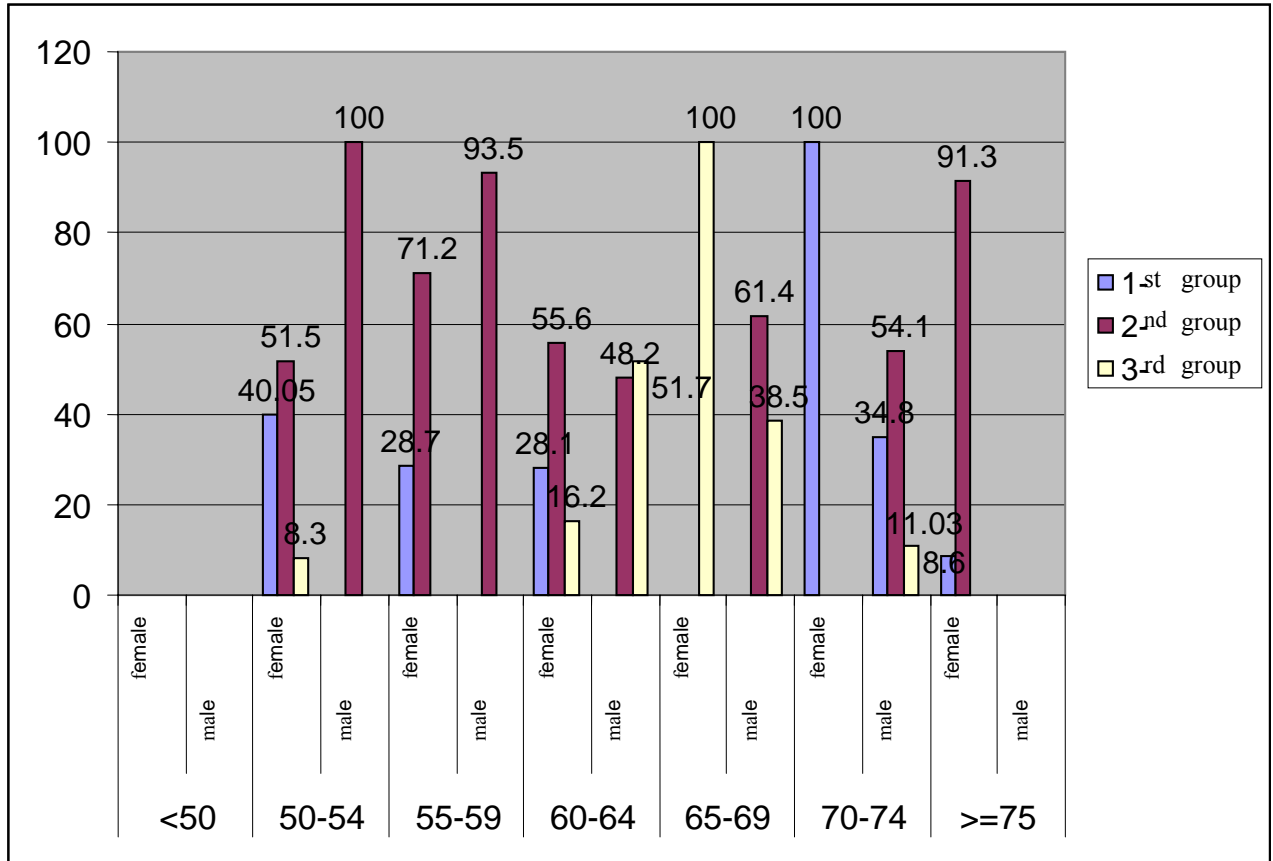
### Kotayk, Tavush, Gegharkunik



Age under 50: 4.8% of the female respondents have a disability status.  
 Age 50-54: 12.3% of the male and 7.1% of the female respondents have a disability status.  
 Age 55-59: 8.9% of the male and 13.8% of the female respondents have a disability status.  
 Age 60-64: 21.1% of the male and 21.5% of the female respondents have a disability status.  
 Age 65-69: 11.01% of the male and 8.5% of the female respondents have a disability status.  
 Age 70-74: 5.6% of the male and 23.04% of the female respondents have a disability status.  
 Age 75 and above: 35.5% of the male and 7.9% of the female respondents have a disability status.

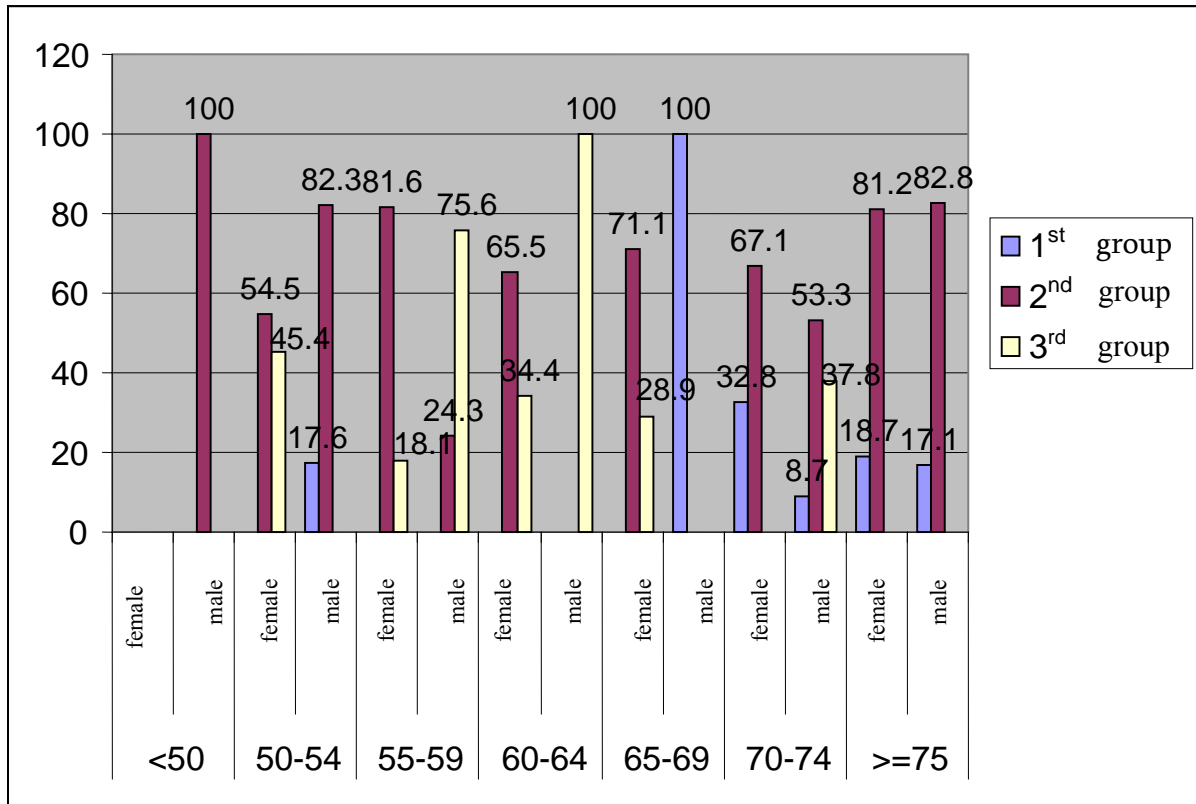


Lori, Shirak, Aragatsotn



Age 50-54: 1.4% of the male and 14.3% of the female respondents have a disability status.  
 Age 55-59: 15.4% of the male and 8.5% of the female respondents have a disability status.  
 Age 60-64: 22.6% of the male and 23.05% of the female respondents have a disability status.  
 Age 65-69: 19.5% of the male and 7.1% of the female respondents have a disability status.  
 Age 70-74: 15.1% of the male and 2.9% of the female respondents have a disability status.  
 Age 75 and over: 11.9% of the female respondents have a disability status.

**Armavir, Ararat, Vayots Dzor, Syunik**



Age under 50: 21.2% of the male respondents have a disability status.  
 Age 50-54: 8.7% of the male and 4.4% of the female respondents have a disability status.  
 Age 55-59: 5.06% of the male and 11.9% of the female respondents have a disability status.  
 Age 60-64: 5.6% of the male and 19.08% of the female respondents have a disability status.  
 Age 65-69: 3.7% of the male and 14.6% of the female respondents have a disability status.  
 Age 70-74: 10.9% of the male and 11.6% of the female respondents have a disability status.  
 Age 75 and over: 13.8% of the male and 7.6% of the female respondents have a disability status.

**6. On the need of permanent assistance in daily activities**

The majority of respondents under 60 years of age have indicated that they do not need permanent assistance in performing the actions related to eating, getting up, dressing, taking a shower or other routine actions. The positive answers to this question increase in the group of respondents aged 60 and over along with the advancement of their age.

As for the question whether within the last 12 months the respondents have received any assistance from caregivers, nurses or social workers from public or charity organizations, 2.4% of

the male and 11.7% of the female respondents living in Yerevan reported that they did receive such assistance from the specialists of public organizations. About 4% of them received such assistance from the representatives of private or charity organizations; 32.5% of the respondents received assistance from individuals who are not specialized in care giving.

6.8% of the male and 1.6% of the female respondents from Kotayk, Tavush and Gegharkunik have received assistance from representatives of public organizations, whereas assistance from representatives of private organizations was provided to 0.9% of males and 1.9% of females; the respondents' 33.7% received assistance from people not specialized in care giving.

5.9% of male and 1.8% of female respondents in Lori, Shirak, Aragatsotn marzes were assisted by representatives of public organizations, whereas 3.4% of the female respondents were assisted by representatives of private organizations; 24.4% of the respondents received assistance from people not specialized in care giving.

5.09% of male and 10.8% of female respondents in Armavir, Ararat, Vayots Dzor and Syunik marzes were assisted by representatives of public organizations; 5.08% of males and 10.7% of females received assistance from private organizations' representatives; 9.4% of the respondents were assisted by people not specialized in care giving.

## **7. On sharing concerns and feelings with other people**

In reply to the question whether the respondents had shared their concerns and feelings with other people within the last 12 months the following answers were given:

29.8% of the male and 36.4% of the female respondents living in Yerevan answered positively.

47.02% of the male and 51.9% of the female respondents in Kotayk, Tavush and Gegharkunik answered positively.

28.2% of the male and 37.4% of the female respondents in Lori, Shirak, Aragatsotn marzes gave a positive answer.

30.01% of the male and 37.5% of the female respondents in Armavir, Ararat, Vayots Dzor and Syunik marzes answered positively.

As for the question whether within the last 12 months other people shared their concerns and feelings with the respondents, the following results were received:

24.6% of the male and 26.02% of the female respondents living in Yerevan answered positively.

37.7% of the male and 44.6% of the female respondents in Kotayk, Tavush and Gegharkunik answered positively.

13.01% of the male and 18.8% of the female respondents in Lori, Shirak, Aragatsotn marzes answered positively.

21.5% of the male and 33.1% of the female respondents in Armavir, Ararat, Vayots Dzor and Syunik marzes answered positively.

### **8. On the psychological situation**

In reply to the question whether the respondents had experienced a feeling of discomfort they could not get rid of, the following data were received:

70.3% of the male and 55.4% of the female respondents in Yerevan reported that they had never had such a feeling, whereas 10.4% of the males and 16.4% of the females indicated that they constantly have such feelings.

57.1% of the male and 47.1% of the female respondents in Kotayk, Tavush and Gegharkunik answered that they had never had such a feeling; 11.2% of the male and 12.9% of the female respondents indicated a permanent presence of such feelings.

44.4% of the male and 42.6% of the female respondents in Lori, Shirak, Aragatsotn marzes reported that they had never had such a feeling; 16.1% of the male and 17.5% of the female respondents indicated that they always have such feelings.

58.5% of the male and 53.5% of the female respondents in Armavir, Ararat, Vayots Dzor and Syunik marzes indicated that they had never had such a feeling; 7.7% of the males and 13.2% of the females reported that they always have such feelings.

Related to the question whether the respondents had a feeling of fear or depression the last week:

70.8% of the male and 57.4% of the female respondents in Yerevan replied they had never had such a feeling; 10.1% of the males and 15.6% of the females replied they always have such feelings.

66.3% of the male and 52.1% of the female respondents in Kotayk, Tavush and Gegharkunik marzes replied they had never had such a feeling; 10.2% of the male and 16.9% of the female respondents reported they always have such feelings.

55.3% of the male and about 50% of the female respondents in Lori, Shirak, Aragatsotn marzes replied they had never had such a feeling; 14.4% of the males and 16.7% of the females indicated they always have such feelings.

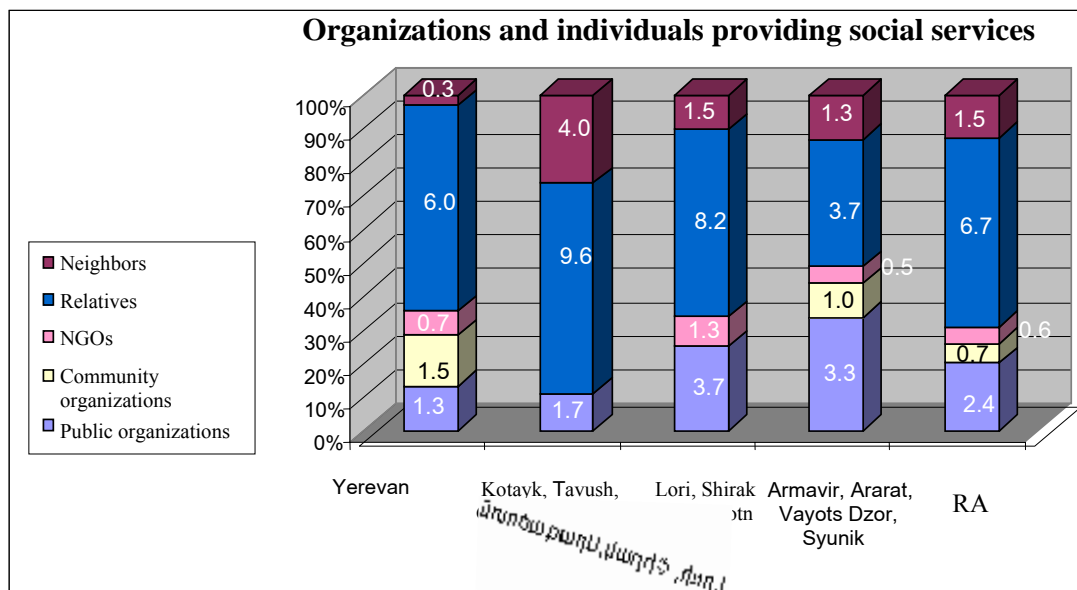
67.3% of the male and 54.1% of the female respondents in Armavir, Ararat, Vayots Dzor and Syunik marzes replied they had never had such a feeling; 9.06% of the males and 14.9% of the females confirmed that they always have such feelings.

## CHAPTER 11. SOCIAL ASSISTANCE

In the list of social services provided to the population, the monetary assistance designated for the poverty-stricken families by the state is of main importance (7.4%), which has been provided in the Republic since 1999 through introducing a system of family benefits for the poor and implemented by the social service regional agencies. This type of assistance has a relatively wide coverage in Lori, Shirak and Aragatsotn marzes where the poverty levels and degree are higher if compared with the other marzes. This type of assistance was used by 14.7% of the residents of these marzes aged 50+.

The second in the list of the social services for the population is the providing of medication, prosthetic and other medical devices and services as defined by the state within the framework of the social guarantees for certain layers of the population; this type of assistance was used by 2.7% of the individuals in the age stratum of 50+.

*The answers to the question: “Who has provided you with social service (e.g. household chore, home care, consultancy, domestic services, etc.) within the last 12 months?” are shown in Graph 11.1.*

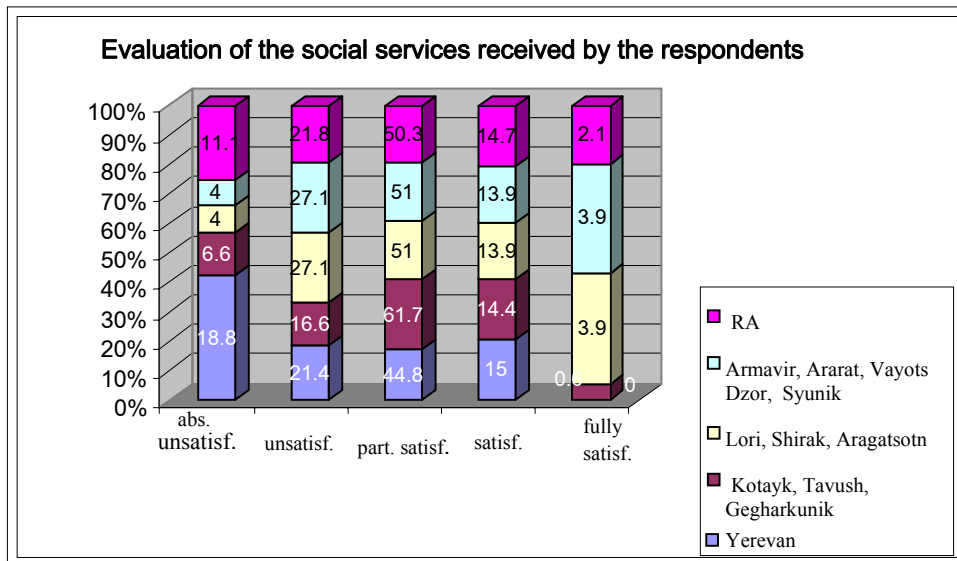


*Graph 11.1. Organizations and individuals providing social services*

A simple study of the answers given in reply to the inquiry indicates that in the Republic virtually no social services are provided to the population in the age stratum of 50 and above. More or less such services are provided by the relatives (6.7%) and public agencies (2.4%).

Although there are hundreds of public charity organization functioning in the Republic, it should be emphasized that the volumes of activities of such NGOs for the benefit of the population aged 50+ are very unsatisfactory.

The social services delivered were evaluated by the respondents as follows:



Graph 11.2 Evaluation of the social services received by the respondents

The groupings of the answers in Graph 11.2 indicate that the social services provided to the Republic’s population aged 50+ by various organizations were evaluated as partially satisfactory 50.3% of the respondents, or as unsatisfactory – by 21.8%. The highest degree of dissatisfaction was observed among the respondents living in Yerevan - 18.8%.

## CHAPTER 12. VALUES AND APPROACHES

*This Chapter contains inquiries and statements the answers to which will make it possible to learn much more about the elderly of the country, trace the common features in their life styles, identify their non-material needs, and the latter’s specificities by marzes, and evaluate the tendencies of the growth and intensification of such needs in the course of aging.*

The question grouping related to the question: **“What religion do you profess?”** indicates that 94.8% of the males aged 50+ and their partners aged 50- in the Republic are Christians, other religions are followed by 0.5% of the respondents, and 1.8% are atheists.

This question was not answered by 3% of the males and the females.

The gender and age distributions of the respondents that replied to this question show that 98.73% of the male partners aged 50-, as well as 100% of the female partners of the persons aged 50+ are Christians.

The replies related to **the frequency of participation in religious ceremonies except for weddings, christening, etc.** show that the Republic’s respondents aged 50+ and their partners aged

50- mainly participate in the religious ceremonies on an annual basis - 36.9%; on a monthly basis - 28.9%; and on a weekly basis - 13.5%.

Women display a relatively higher activeness related to the participation in the religious ceremonies than men do. Thus, 31.7% of the RA females report monthly participation in such ceremonies, which exceeds that of the males by 7.3 per cent points.

This variation is even stronger in the case of the weekly participation in the religious ceremonies. The females' participation is 16.9% versus the males' 7.9%.

The evaluation of the answers to this question by marzes show that the residents of Yerevan aged 50+ and their partners under 50 years of age are more persistent in attending the religious ceremonies: 9.8% attend weekly, 33.3% - monthly, as well as the residents of Lori, Shirak and Aragatsotn marzes: 10.3% and 20.7%, respectively.

It should be noted that in the above three marzes the rate of the males' participation in the religious ceremonies is also high. It is 7% higher than the rate observed among the females (50.1% versus the females' 43%).

28.6% of the Republic's individuals aged 50+ never participate in the religious ceremonies. The highest percentage composition in the answers related to such participation is observed among the respondents aged 50+ in Kotayk, Tavush and Gegharkunik marzes - 42.1%.

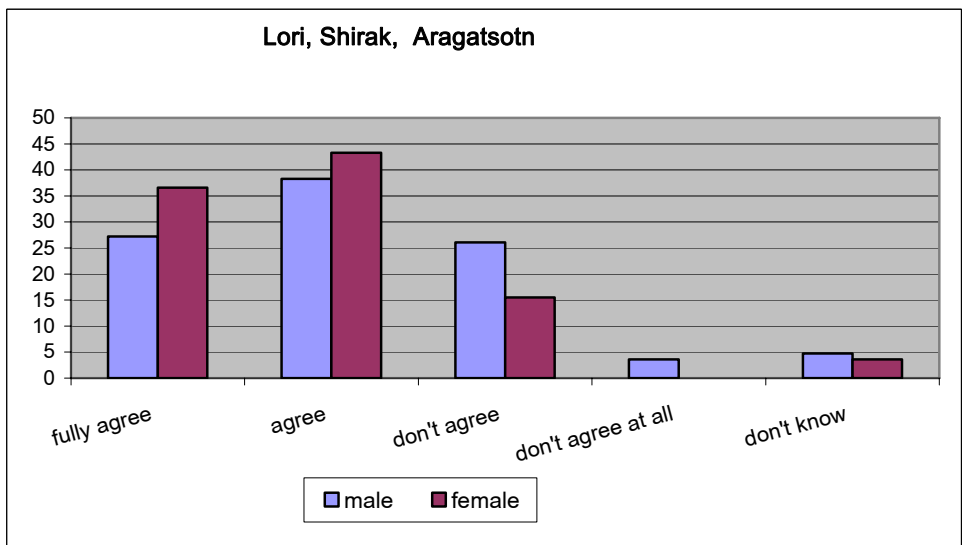
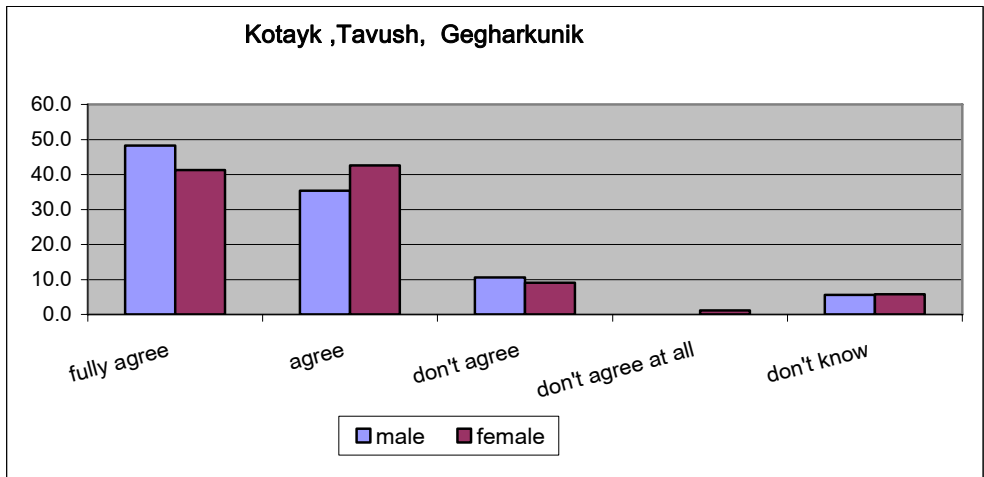
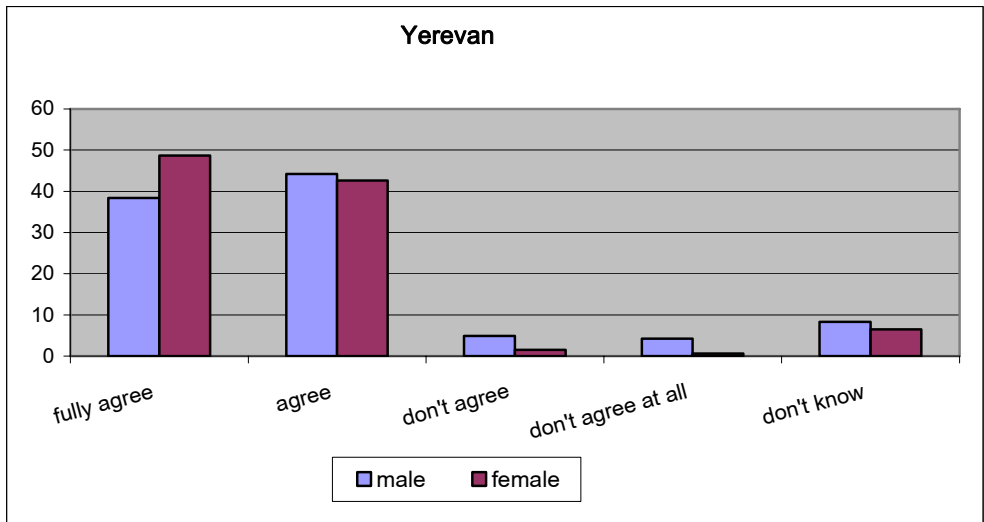
The analysis of the answers given in response to the statement: **“The religious ceremony related to the birth of a child is crucial”** by males and females of different age groups shows that 81.6% of the male representatives of the RA population aged 50+ and their partners aged 50- are in agreement with this statement.

14.9% of the males and 9% of the females provided a negative response to this statement, which is over 6 times less than the number of positive answers.

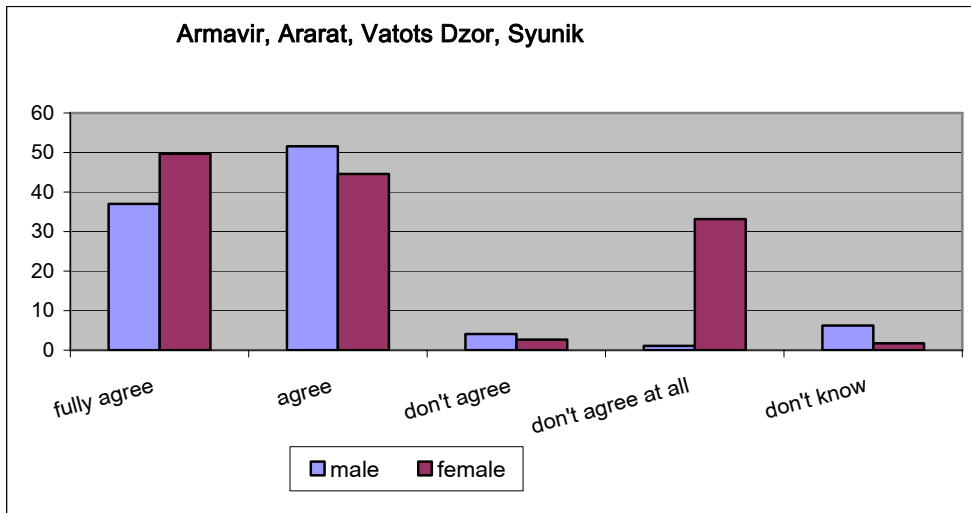
This ceremony has a comparatively low coverage among 65.6% of the population aged 50+ of Lori, Shirak and Aragatsotn marzes. Such attitudes are mainly explained by the comparatively low percentage composition of the positive response among the respondents of the senior age groups. The positive answers given by the partners under 50 in the same marzes constitute 100%.

In the other marzes, the response to the above statement was about the same.

The answers in reply to the statement, **“Besides the registration of a marriage, it is also important to organize the religious ceremony of the marriage”** have the following distribution:





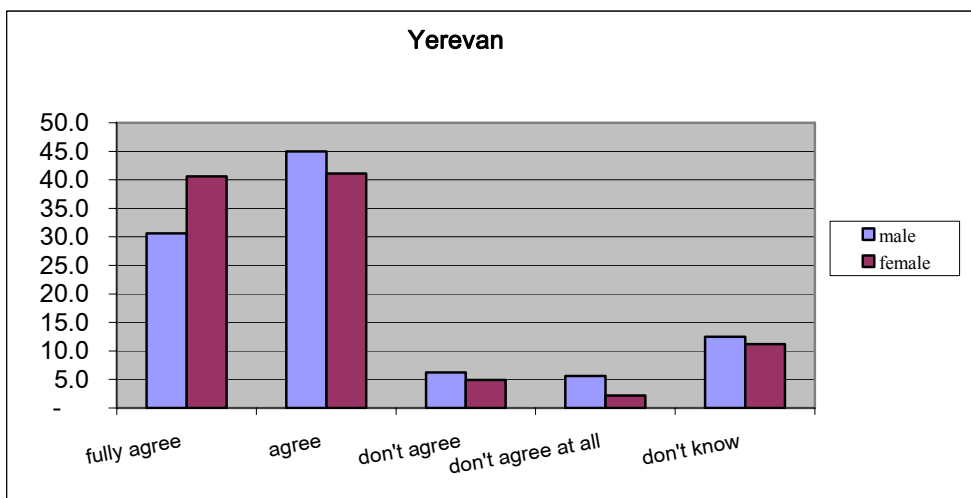


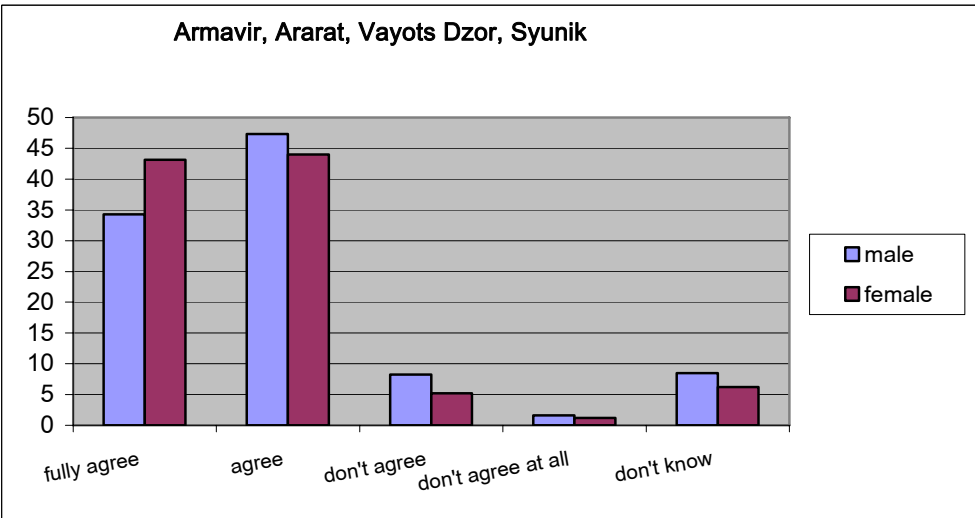
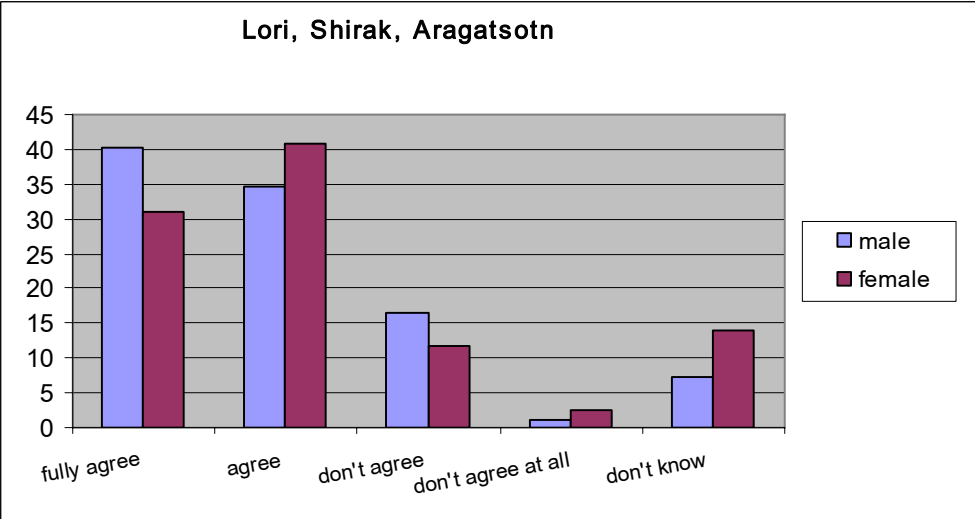
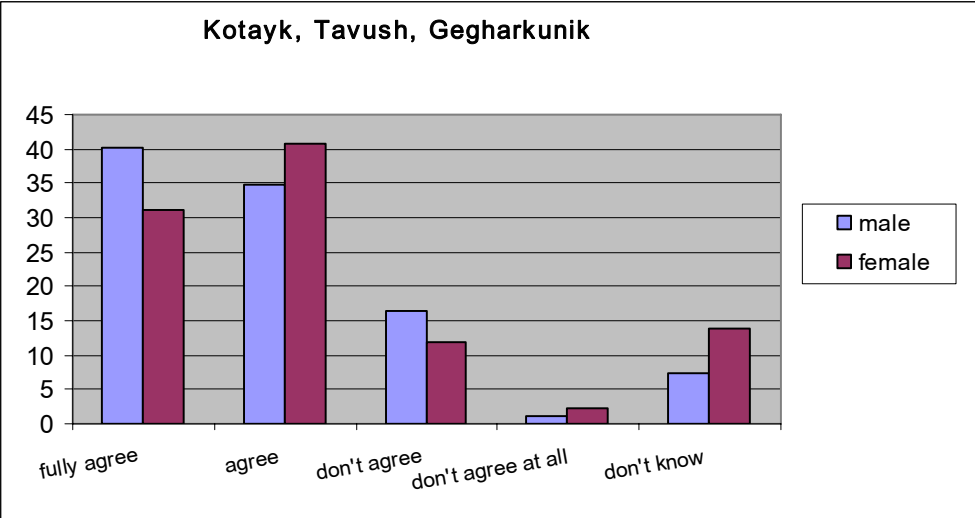
The above observation shows that 80% of the RA population's males aged 50+ and their partners aged 50- (fully agree 37.5% and agree 42.5%) are in agreement with this statement. The groupings of the positive answers of the females aged 50+ and their partners aged 50- have higher percentage compositions - 87.7%, 44.5% and 43.2%, respectively.

The religious ceremony of the marriage apart from its registration by the state agencies has a relatively low coverage in Lori, Shirak and Aragatsotn marzes: 65.5%. Such attitude is mainly explained by the relatively low percentage composition of the positive answers given by the respondents within the age groups aged 55-59 and 60-64, which made 13.5% and 13.2%, respectively.

In the other marzes, the evaluation of the importance of the above-mentioned ceremony was about the same.

In the RA, religious ceremonies are also provided during funerals. The answers in reply to another statement included in the questionnaire: **“It is important to abide by the religious ceremony during funerals”** have the following distributions in the marzes:





As seen from the percentage compositions of the answers given above, 75.6% of the males aged 50+ and their partners aged 50- in the RA agree with this statement.

Negative answers were given by 14.9% of the males and 9.9% of the females, i.e. less than the positive answers by 5.5 and 8 times, respectively.

As seen from the pooled data of the answers given to this inquiry in the marzes, the ceremony has a relatively low coverage among 65.6% of the population aged 50+ in Lori, Shirak and Aragatsotn marzes. Such attitude is mainly explained by the relatively low percentage composition of the positive answers given by the respondents in all the age groups. In these marzes, the positive answers of the partners aged 50- made 0%. In the other marzes, the positive answers given with regard to this statement are in the median of 75-80%.

The groupings of the positive answers given in all the age groups show that the population in the senior age groups of all marzes is more inclined to involve religious ceremonies during funerals, which is quite understandable among the elderly Christians since these strata of the population are closer to the point of parting with the earthly life.

To sum up the attitudes of the marzes' population aged 50+ towards religious ceremonies, we can state that the answers given in Lori, Shirak and Aragatsotn marzes have a relatively low positive percentage composition. In the other marzes, the attitudes are almost the same.

The next group of questions relate to the life styles of the marzes' people aged 50+ and to the subjective evaluation of the attitudes of the environment towards their selves.

**“I know many people whom I can turn to when I face problems”** – the percentage composition of the answers given in connection with this statement shows that 43.95% of the Republic's males aged 50+ and their partners aged 50- believe that they know many people in their environment whom they can turn to in case of need. The answers of the females aged 50+ and their partners aged 50- have lower percentage compositions - 33.5%.

Negative answers were given by 20.11% of the males and 23% of the females aged 50+.

In the marzes, this statement has a relatively low percentage composition among the population aged 50+ in Kotayk, Tavush and Gegharkunik - 24.75%, and the highest level of 54.85% among the population aged 50+ in Armavir, Ararat, Vayots Dzor and Syunik marzes. In this case, women fall considerably behind men.

In the course of the survey, the same question was also answered by the respondents' partners in the families, and often there were differences observed in their answers. Therefore, it became necessary to develop a matrix of evaluating the correspondence and differences in the answers given by couples, which is presented below (**Matrix 12.1**).

In the first section of the Matrix the weighted numbers of the RA population aged 50+ are shown, and in the second section – the percentage compositions of the three versions of answers to the same question, highlighted with different colors. The coloring of the figures in the Matrix

correspond to the degrees of the comparability of the respondents' answers. These degrees are presented in a separate scale called “**situation scale**”. In this case, five situations are specified:

Situation scale	
0.00	Very negative: couple
0.00	Negative: couple
0.00	Negative: one of the partners
0.00	Positive: couple
0.00	Very positive: couple

Thus, the answers related to the statement, “**I know many people whom I can turn to when I face problems**” have fully matched in case of 31.76% of the RA couples aged 50+. In other words, in case of 78 982 couples out of the weighted number of the RA’s 248 715 couples aged 50+ the matching of the answers was evaluated “**very positive per couple**” (see the lowest degree in the Situation scale as highlighted).

**Matrix 12.1**

Matrix 12.1								
		Memales			Weighted number in the RA	Per couples%		
		1	2	3		1	2	3
Males	1	78982	26548	5439		31.76	10.67	2.19
	2	16067	57925	14329		6.46	23.29	5.76
	3	3649	11537	34239		1.47	4.64	13.77
Total					248715			

The answers “**Not credible**” given to the same question by males and females did not match at all in case of 13.77% of couples; this was defined in the Situation scale as “**very negative: couple**”.

“**Are there quite many people whom you could rely on?**” - 54.22% of the RA population’s males aged 50+ and their partners aged 50 have confirmed in response to this question that in their environment there are quite many individuals whom they could rely on. A lower degree of trust towards the environment is reported by females aged 50+ and their partners aged 50.

38.93% answered positively.

In Lori, Shirak and Aragatsotn marzes a positive response to this statement was observed and the ratio of the answers of the individuals aged 50+ was comparatively high - 56.05%.

16.28% of the males and 22.52% of the females aged 50+, have no confidence in the surrounding people and have responded negatively to the inquiry.

The data of the answers given in response to this statement in the marzes show a relatively low percentage composition in Kotayk, Tavush and Gegharkunik marzes - 32.45% of the individuals aged 50+. In this case, too, women fall behind men.

This question was also answered by the respondents' partners in their families; both matching and divergence of the opinions was observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the couples' answers.

**Matrix12.2**

Matrix12.2								
		Females			Weighted number in the RA	Per couples %		
		1	2	3		1	2	3
Males	1	82241	33126	3737		33.07	13.32	1.50
	2	19801	58375	10705		7.96	23.47	4.30
	3	4221	11658	24850		1.70	4.69	9.99
Total					248714			

Situation scale	
0.00	Very negative: couple
0.00	Negative: couple
0.00	Negative: one of the partners
0.00	Positive: couple
0.00	Very positive: couple

As seen in the Matrix, the couples' answer options related to the same inquiry fully matched in case of 33.07% of the couples, and were different in case of 10-%.

The groupings of the respondents' answers in reply to the statement **“I feel morally exhausted”** show that 9.87% of the RA population's males aged 50+ and their partners aged 50- have provided a positive answer; it is noteworthy that this rate is high among the males in the age cohort of 65-69 - 15.06% and those above 75 -13.9%.

This negative indicator is even higher among women aged 70-74, exceeding the 20% point.

These people are actually experiencing a psychological stress and one can presume that they would be inclined to self-isolation both in their family and in terms of contacts with their relations and the environment.

Higher percentage compositions (12.67%) are observed in the answers to the same inquiry among the females aged 50+ and their partners aged 50-.

The ratio of the positive answers given in connection with this statement is relatively high among 14.62% of the males and 16.3% of the females aged 50+ in the marzes of Kotayk, Tavush and Gegharkunik.

Within the Republic, 68.07% of the male and 58.16% of the female respondents answered negatively in connection with this statement.

We can see from the results of the answers pooled by marzes that this negative phenomenon has a comparatively low percentage composition in Armavir, Ararat, Vayots Dzor and Syunik marzes - 4.94% of the males and 9.31% of the females aged 50 and over.

This statement was also commented by the respondents' partners in their families; both matching and divergence of the opinions were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix12.3**

Matrix12.3								
		Females			Weighted number in the RA	Per couples %		
		1	2	3		1	2	3
Males	1	9710	7081	7466		3.90	2.85	3.00
	2	3451	25763	21123		1.39	10.36	8.49
	3	7222	24865	142034		2.90	10.00	57.11
Total					248715			

Situation scale	
0.00	Very negative: couple
0.00	Negative: couple
0.00	Negative: one of the partners
0.00	Positive: couple
0.00	Pery positive: couple

As seen from the Matrix, the options of the answers given by the couples with regard to this statement fully matched in case of 57.11% of the couples, and did not match in case of 3.90%.

The percentage compositions of the respondents' answers related to the statement **“I often feel discarded”** prompt that within the Republic 9.06% of the males aged 50+ and their partners aged 50- feel rejected in their environment.

Higher percentage compositions (12.61%) are observed in the answers to this statement provided by the females aged 50+ and their partners aged 50-.

The ratio of the positive answers given in connection with this statement is relatively high among the males aged 50+ in the marzes of Lori, Shirak and Aragatsotn (12.76%), and the females aged 50+ in the marzes of Kotayk, Tavush and Gegharkunik (17.04%).

Within the Republic, 69.19% of the males and 61.73% of the females responded negatively to this statement.

This negative phenomenon has comparatively low percentage composition among the males aged 50+ living in Armavir, Ararat, Vayots Dzor and Syunik marzes (2.95%).

Among the females throughout the Republic the lowest ratio was observed in Lori, Shirak and Aragatsotn marzes - 9.41%.

In the partners' answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.4**

		Females			Weighted number in the RA	Per couples %		
		1	2	3		1	2	3
Males	1	9363	7114	5845		3.76	2.86	2.35
	2	8506	26271	18045		3.42	10.56	7.26
	3	5229	15258	153084		2.10	6.13	61.55
Total					248715			

Scale of the state	
0.00	Very negative very negative: couple
0.00	Negative: couple
0.00	Negative: one of the partners
0.00	Positive: couple
0.00	Very positive: couple

As seen from the Matrix, the options of the answers given by the couples with regard to this statement fully matched in case of 61.55% of the couples and did not match in case of 3.76%.

The percentage compositions of the respondents' answers related to the statement **“I feel bad about not being surrounded by people”** show that 11.15% of the RA population males aged 50+ and their partners aged 50- think that they are in need of people surrounding them.

Higher percentage compositions (15.77%) are observed in the answers given to this statement by the republic's females aged 50+ and their partners aged 50-.

The greatest need for the surrounding people is felt among the males aged 50+ in Lori, Shirak and Aragatsotn marzes - 16.6%, and among the 50+ female residents of Yerevan - 17.86%.

The greatest need for the surrounding people is felt among 23.92% of the females aged 70-74 in Yerevan, and 26.59% of the females above 75, also residents of Yerevan.

From the viewpoint of the older population socialization, the presence of this negative phenomenon widely spread in all the marzes of the Republic, especially among the females representing the senior age groups, is of much concern since the females both in Armenia and in all the other countries live longer due to their physiological characteristics and their number considerably exceeds that of the males in the same age groups. The survey results show that there

is an issue of integrating the older women in the Republic’s society related to this gender particularity, and it should be made part of the national strategy.

This phenomenon is less expressed among the males representing the senior age strata in almost all the marzes. The males above 75 residing in Kotayk, Tavush and Gegharkunik marzes make an exception here as the answers of their 22.53% contain the need for surrounding people.

Within the Republic, 60.12% of the males and 53.11% of the females provided a negative answer with regard to this statement.

As seen from the comparative ratings of the grouped answers by marzes, this negative phenomenon has relatively low percentage compositions among the males aged 50+ living in Armavir, Ararat, Vayots Dzor, and Syunik marzes - 7.21%, as well as the males of the same age living in Yerevan - 8.97%.

The lowest ratio of the positive answers given in connection with this statement by the females was observed in Armavir, Ararat, Vayots Dzor and Syunik marzes where it made 13.44%. In the partners’ answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.5**

		Females			Weighted number in the RA	Per couples %		
		1	2	3		1	2	3
Males	1	11027	9350	5272		4.43	3.76	2.12
	2	9991	35691	23598		4.02	14.35	9.49
	3	4892	19514	129380		1.97	7.85	52.02
Total					248715			

Situation scale	
0.00	Very negative: couple
0.00	Negative: couple
0.00	Negative: one of the partners
0.00	Positive: couple
0.00	Very positive: couple

As seen from the Matrix, the options of the answers given by the couples with regard to this statement fully matched in case of 52.02% and did not match in case of 4.43%.

In order to identify the causal relations accounting for the low level of socialization among the elder population of the country, a separate set of statements was included in the questionnaire, grouped under the inquiry: **“If you think that you are isolated from the society, then how is such isolation expressed?”** These statements had the following content:



1. My opinion and remarks are not taken into consideration in the family
2. My opinion expressed is not accepted by the environment
3. My presence accepted by the participants of an event unwillingly
4. They do not invite me to participate in the community events organized for the retirees
5. My friends avoid my company
6. I am not able to cope with the changes that occurred recently in the system of values

The results of the inquiry show that within the Republic the statement **“My opinion expressed is not accepted by the environment”** has the highest percentage composition - 57.04%; the second highest is **“my opinion and remarks are not taken into consideration in the family”** - 35.73%, and the third is **“They do not invite me to participate in the community events”** - 25%.

It is noteworthy that the statement **“My friends avoid my company”** has received the lowest percentage rating. That is, the majority of the older people socialize with friends in their microenvironment, which, however, is insufficient for the inner satisfaction resulting from the integration in the society life.

The brief evaluation of the above statements shows that the level of attention and care of the society, including the community agencies, for the seniors is low. This fact should also become a subject of serious discussions, with relevant measures taken towards addressing the situation.

Ensuring the living standards of the society’s senior members and sufficient conditions for their earthly life is the responsibility of their family members and, firstly, of their children. Most serious changes have taken place in the system of family values following the liberalization of the economy of the Republic. The massive penetration of the European values into the Republic caused significant changes related to the role distribution in the traditional Armenian family, which could not leave unaffected the traditional leadership status of the family’s older members.

In view of the importance of this issue and for the purposes of assessing the above processes, certain statements were included in the questionnaire focusing on the respondents’ viewpoints on the family values.

**“Marriage is an outdated format of relationships”**

85.11% of the RA males and 82.5% of the females aged 50+ do not agree with this statement. 7.88% of the males and 10.37% of the females aged 50+ agree with it. Hence, the females have a more flexible attitude towards this statement that is in conflict with the values of the traditional Armenian family.

The females of Armavir, Ararat, Vayots Dzor and Syunik marzes display a more conservative attitude towards this statement. Only 0.54% of them agreed with the statement, and 85.7% rejected it.

As for the males, the toughest attitude towards this statement within the Republic is displayed by the males aged 50+ living in Yerevan. Their negative answers exceed the average rating for the Republic and make up 86.9%.

In the partners' answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.6**

Statements on lifestyles												
		Females					Weighted number in the RA	per couples %				
		1	2	3	4	5		1	2	3	4	5
Males	1	2646	1266	3825	153	0	Weighted number in the RA	1.06	0.51	1.54	0.06	0.00
	2	612	6222	4568	0	0		0.25	2.50	1.84	0.00	0.00
	3	4351	8118	108607	19913	2364		1.75	3.26	43.67	8.01	0.95
	4	2297	1533	28132	37769	1364		0.92	0.62	11.31	15.19	0.55
	5	339	1945	7782	1314	3594		0.14	0.78	3.13	0.53	1.45
Total						248714						

Standpoint scale	
0.00	Mutual absolute agreement
0.00	Mutual mixed agreement
0.00	Mutual agreement
0.00	Mutual mixed disagreement
0.00	Mutual disagreement
0.00	Mutual absolute disagreement
0.00	Controversies
0.00	Disagreeing - hesitant
0.00	Hesitant - disagreeing
0.00	Mutually hesitant

Here the mutual disagreement of the couples has constituted a high percentage. Thus, 43.67% of the couples were in disagreement with regard to the answers “**don't agree**” in the third answer option related to the statement: ”**marriage is an outdated format of relationships**”.

In terms of divergence within the couple's opinions, the second ‘best’ is the couples' answer “**don't agree at all**” (15.19%).

“**It is ok when a couple not married officially live together, even when they do not plan to get married**”: 67.5% of the RA males and 70.3% of the females aged 50+ disagree with this statement. 20.4% of the males and 20.1% of the females aged 50+ agree with the statement. That is, with regard to this statement there is consistency of both positive and negative viewpoints of the 2 sexes.

The most positive attitude towards this statement within the Republic was shown in Kotayk, Tavush and Gegharkunik marzes, both by the males (27.63%), and the females (22.35%).

Related to the statement **“It is ok when a couple not married officially live together, even when they do not plan to get married”**, the toughest attitude within the Republic was expressed in Lori, Shirak and Aragatsotn marzes, by 72.66 of the males and 76.37% of the females aged 50+. The rate of their negative answers exceeds the average for the Republic: 5.2% in case of the males and 6.1% in case of the females.

In the partners’ answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.7**

Matrix 12.7												
		Females					Weighted number in the RA	Per couples %				
		1	2	3	4	5		1	2	3	4	5
Males	1	3710	3490	1098	0	591	1.49	1.40	0.44	0.00	0.24	
	2	1418	26906	12156	1652	250	0.57	10.82	4.89	0.66	0.10	
	3	1093	11772	78726	13989	3160	0.44	4.73	31.65	5.62	1.27	
	4	2489	2935	20932	33047	4013	1.00	1.18	8.42	13.29	1.61	
	5	472	2733		2696	11203	0.19	1.10	3.29	1.08	4.50	
Total						248715						

Standpoint scale	
0.00	Mutual absolute agreement
0.00	Mutual mixed agreement
0.00	Mutual agreement
0.00	Mutual mixed disagreement
0.00	Mutual disagreement
0.00	Mutual absolute disagreement
0.00	Controversies
0.00	Disagreeing - hesitant
0.00	Hesitant - disagreeing
0.00	Mutually hesitant

Here, too, mutual disagreements had a high percentage. Thus, in the third option of the response to the statement **“It is ok when a couple not married officially live together, even when they do not plan to get married”** – **“don’t agree”** – divergence of the answers was observed in case of **31.65%** of the couples.

In terms of the viewpoints divergence, the answer option N 2 **“agree”** is the second highest (**13.29% of the couples**) within the possible answers to the statement, which has been rated under **“Mutual disagreement”** in the Situation scale.

**“Marriage is a lifelong relationship which should never be broken”**: 62.6% of the males and 66% of the females aged 50+ agree with the statement. That is, related to this statement there is a viewpoint divergence between the sexes, both in positive and negative answers, making an average of 5%.

18.5% of the RA males and 23.5% of the females aged 50+ do not agree with this statement. In other words, the females are more inclined to divorce in case such need arises.

The most positive attitude towards this statement within the Republic was displayed in Lori, Shirak and Aragatsotn marzes, by both males (80.7%) and females (78.1%).

33% of the males and 27% of the females aged 50+ living in Kotayk, Tavush and Gegharkunik marzes do not agree with the statement **“Marriage is a lifelong relationship which should never be broken”**. The rate of their negative answers exceeds that of the males and females aged 50+ within the Republic.

In the partners’ answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.8**

Matrix 12.8												
		Females					Weighted number in the RA	Per couples %				
		1	2	3	4	5		1	2	3	4	5
Males	1	39315	18742	3750	560	506		15.81	7.54	1.51	0.23	0.20
	2	18878	73486	10330	1211	3593	7.59	29.55	4.15	0.49	1.44	
	3	2672	11030	29679	2428	2947	1.07	4.43	11.93	0.98	1.18	
	4	1716	206	1744	4276	773	0.69	0.08	0.70	1.72	0.31	
	5	2063	5392	5415	1541	6460	0.83	2.17	2.18	0.62	2.60	
Total							248713					

Standpoint scale	
0.00	Mutual absolute agreement
0.00	Mutual mixed agreement
0.00	Mutual agreement
0.00	Mutual mixed disagreement
0.00	Mutual disagreement
0.00	Mutual absolute disagreement
0.00	Controversies
0.00	Disagreeing - hesitant
0.00	Hesitant - disagreeing
0.00	Mutually hesitant

Related to this statement divergence in the couple's viewpoints is also observed. The couples' mutual mixed disagreement cases constituted a relatively high percentage - 29.55%.

In terms of the divergence in the couples' viewpoints, the second highest is the reply option "don't agree" given by 12% of the couples to the statement "**Marriage is a lifelong relationship which should never be broken**", related to which the couples had "**mutual absolute disagreement**".

**"If the couple's marriage is unhappy, the divorce is wholly acceptable even if there are children in the family"**: 33%-of the RA males and 30.33% of the females aged 50+ do not agree with this statement, whereas it is acceptable for 50.4% of the males and 53% of the females aged 50+. That is, with regard to this statement there is consistency of both positive and negative viewpoints of the two sexes. The statistics indicates that within the Republic the traditional family values have undergone significant changes. As a rule, the presence of children in a family was considered the main barrier protecting families from falling apart. The children's factor served as the distinction line setting apart the European and Asian families. In Armenia, this distinction line is now on the level lower than even 20%.

In fact, we are witnessing a sad reality. If more than half of the senior generation of the Republic believe that children cannot serve as the basis for a sound family, then it is not difficult to make the sad forecasts about the attitudes of the younger generation towards the soundness of the institution of family. This assumption is substantiated by the statistical data on the growth of divorces in the Republic.

In Armenian families, the older members of the household still sustain their important role of the leader in the family, particularly with regard to safeguarding the stability of their children's families. For the purposes of the stabilization of the family institute a proper public opinion should be promoted, as well as state assistance should be provided especially to young families. Quite often social problems can be traced as reasons for a divorce. The state should also focus on this important issue.

Within the Republic, the statement "**If the couple's marriage is unhappy, the divorce is wholly acceptable even if there are children in the family**" is most strongly supported by 59.1% of the males and 62.2% of the females living in Armavir, Ararat, Vayots Dzor and Syunik marzes.

On the other hand, the most conservative attitude towards this statement is observed among 35.44% of the females aged 50+ living in Kotayk, Tavush and Gegharkunik marzes.

In the partners' answers in reply to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

Matrix 12.9

Matrix 12.9												
		Females					Weighted number in the RA	Per couples %				
		1	2	3	4	5		1	2	3	4	5
Males	1	19147	7182	1639	0	811		7.70	2.89	0.66	0.00	0.33
	2	6090	63173	15893	2855	7494	2.45	25.40	6.39	1.15	3.01	
	3	6539	20416	33946	4712	6156	2.63	8.21	13.65	1.89	2.48	
	4	221	2503	3449	6675	4491	0.09	1.01	1.39	2.68	1.81	
	5	2261	5703	9043	1978	16335	0.91	2.29	3.64	0.80	6.57	
Total						248712						

Standpoint scale	
0.00	Mutual absolute agreement
0.00	Mutual mixed agreement
0.00	Mutual agreement
0.00	Mutual mixed disagreement
0.00	Mutual disagreement
0.00	Mutual absolute disagreement
0.00	Controversies
0.00	Disagreeing - hesitant
0.00	Hesitant - disagreeing
0.00	Mutually hesitant

Related to this statement, divergence in the couple’s viewpoints is also observed. The couples’ attitude, **“Mutual agreement”** `constituted a relatively high percentage - 25.4%.

In terms of the divergence of the viewpoints expressed by the couples, the second highest (13.65%) is the answer option **“do not agree”** given by the couples in reply to the statement **"If the couple's marriage is unhappy, the divorce is wholly acceptable even if there are children in the family"**.

**“For full self-realization, a woman should have children”**: 8.79% of the RA males and 8.67% of the females aged 50+ do not agree with this statement; 75.08% of the males and 75.11% of the females aged 50+ agree with it. In other words, with regard to this statement there is consistency of both positive and negative viewpoints of two sexes.

In Armenian families, the representatives of the senior generation attach much importance to the presence of children; quite often, the young families break up because of not having children.

In the Republic, the statement **“For full self-realization, a woman should have children”** is most strongly supported by 59.1% of the males and 87% of the females aged 50+ living in Lori, Shirak, and Aragatsotn marzes.

In the partners’ answers provided with regard to this statement, as before, both matching and divergence of the individual ratings were observed. A *Matrix* and a *Situation scale* were

developed based on the same logic and attitudes for rating the comparability of the answers of the couples within a family.

**Matrix 12.10**

Matrix 12.10												
		Females					Weighted number in the RA	Per couples %				
		1	2	3	4	5		1	2	3	4	5
Males	1	50581	16649	0	0	1383		20.34	6.69	0.00	0.00	0.56
	2	21687	84030	8690	140	4923	8.72	33.79	3.49	0.06	1.98	
	3	1187	6332	8775	310	2194	0.48	2.55	3.53	0.12	0.88	
	4	221	531	1292	969	501	0.09	0.21	0.52	0.39	0.20	
	5	4224	7792	3368	1082	21854	1.70	3.13	1.35	0.44	8.79	
Total						248715						

Standpoint scale	
0.00	Mutual absolute agreement
0.00	Mutual mixed agreement
0.00	Mutual agreement
0.00	Mutual mixed disagreement
0.00	Mutual disagreement
0.00	Mutual absolute disagreement
0.00	Controversies
0.00	Disagreeing - hesitant
0.00	Hesitant - disagreeing
0.00	Mutually hesitant

There is almost no divergence in the opinions of the couples.

**“For full self-realization, a man should have children”**: 72.52% of the RA males and 70% of the females aged 50+ support this statement. On the other hand, 12% of both males and females aged 50+ do not agree with it. That is, there is absolute consistency of both positive and negative viewpoints of both sexes with regard to this statement.

Within the Republic, the statement **“For full self-realization, a man should have children”** is most strongly supported by 94% of the males and 84.5% of the females aged 50+ living in Lori, Shirak, and Aragatsotn marzes.

This statement produced answers with the highest negative percentage composition in the City of Yerevan. 18.63% of the males and 18.43% of the females aged 50+ responded negatively.

**“For a child to grow happily, it should have a home with both father and mother”**: 95.04% of the RA males and 93.54% of the females aged 50+ agree with this statement, whereas 2% of the RA males and 2.5% of the females aged 50+ do not. Thus, there is consistency of both positive and negative viewpoints of both sexes with regard to this statement.

In the Republic, the statement **“For a child to grow happily, it should have a home with both father and mother”** is the most supported by Republic’s 98.86% of the males and 95.83% of the females aged 50+ living in Armavir, Ararat, Vayots Dzor, and Syunik marzes.

This statement produced negative answers with the highest percentage compositions among the males aged 50+ living in Kotayk, Tavush and Gegharkunik marzes: 5.05%. As for the females, this index made 3.69% in Lori, Shirak and Aragatsotn marzes.

**“A woman has a right to give birth to a child even if she does not intend to establish permanent relationships with a man”**: positive answers were given to this statement by 37.7% of the RA males and 38.7% of the females aged 50+, whereas negative answers were given by 45.2% of the males and 45.4% of the females.

This statement produced negative answers with the highest percentage compositions among 56.52% of the males and 58.93% of the females aged 50+ living in Lori, Shirak and Aragatsotn marzes.

**“Starting from the age 18-20, children should live independently”**: 26.2% of the RA males and 28.2% of the females aged 50+ agree with this statement; 43.9% of the RA males and 43.6% of the females aged 50+ do not agree with this statement. That is, there is consistency of both positive and negative viewpoints of both sexes with regard to this statement.

In the Republic, the statement **“Starting from the age 18-20, children should live independently”** was the most supported by 40.8% of the males aged 50+ living in Armavir, Ararat, Vayots Dzor and Syunik marzes, and 38.1% of the females of the same age group living in Yerevan.

This statement produced negative answers with the highest percentage compositions among 55.52% of the males and 58.93% of the females aged 50+ living in Lori, Shirak and Aragatsotn marzes.

**“Every woman should strive to get married at the age of 25 and have a child”**: 36% of the RA males and 28.6% of the females aged 50+ agree with this statement; 48% of the males and 44.6% of the females aged 50+ do not agree with it.

In the Republic, the statement **“Every woman should strive to get married at the age of 25 and have a child”** produced the highest rate of the positive answers among 41% of the males aged 50+ living in Armavir, Ararat, Vayots Dzor and Syunik marzes, and 43.24% of the females of the same age group living in Yerevan.

This statement produced negative answers with the highest percentage compositions among 55.5% of the males and 59% of the females aged 50+ living Lori, Shirak and Aragatsotn marzes.

**“Abortion (artificial termination of a pregnancy) without medical instructions should be strictly limited or prohibited”**: 68.15% of the RA males and 70.71% of the females aged 50+



agree with this statement; 15.9% of the males and 15.3% of the females aged 50+ do not agree with it.

In the Republic, this statement produced the highest rate of the positive answers among 68% of the males aged 50+ living in Kotayk, Tavush and Gegharkunik marzes, as well as among 80.1% of the females living in Armavir, Ararat, Vayots Dzor and Syunik marzes.

The statement produced the highest percentage compositions of the negative answers among 19% of the males and 70.3% of the females aged 50+ living in Lori, Shirak and Aragatsotn marzes.

A set of questions was included in the questionnaire for rating the relationships between *parents and children* within the families through an evaluation of the respondents' opinions.

Let us discuss those opinions for each inquiry.

**“Grandfathers and grandmothers should look after their grandchildren if the parents are not able to do it”**: 88.93% of the RA males and 90.27% of the females aged 50+ answered positively related to this statement.

6.82% of the males and 5.55% of the females answered negatively. The highest percentage compositions of the positive answers are found among the male residents of Yerevan, aged 50+ (90.84%) and the female residents of Armavir, Ararat, Vayots Dzor, Syunik marzes (93.08%).

**“Parents should provide financial assistance to their grown-up children if the latter face financial difficulties”**: the positive answers of the respondents in all the age groups are on the 90% level or higher.

The average percentage compositions of the negative answers given to the statement do not surpass the 4% level in case of both women and men.

**“If the grown-up children are in difficulty, their parents should change their lifestyle so they are able to help their children”**: the review of the answers to this statement shows that the positive answers of the respondents representing all the age cohorts are found on the 90% level. The average opinion for the entire Republic's males and females with regard to this statement is 88%.

The highest negative opinion related to this inquiry was expressed by women above 75 - 9.1%.

Respondents were offered question related to **who should take care of the elderly parents**.

**“Children should be responsible for taking care after their old parents needing help”**: 50% of the Republics males and females aged 50+ fully agree with the statement; 45% of the males and females agree with it. In other words, about 95% of the males and females provided positive answers to the statement.

Negative answers to the statement were given by 3.13% of the males and 1.91% of the females. The highest rate of the negative answers was observed among the males in the 65-69 age cohort (9.18%) and the females of the same cohort (3.35%).

**“Children should organize their work so that it does not affect their caring for their parents”**: 39% of the RA males and females aged 50+ fully agree with the statement.

45% of the males and females agree with the statement. In other words, about 85% of the males and females provided positive answers to the statement.

Negative answers were given to the statement by 8.8% of the males and 8.63% of the females. The highest rate of the negative answers was observed among the males in the 70-74 age cohort (15.98%) and the females in the 65-69 age cohort (12.5%).

**“When the parents need assistance, their daughters should take up more responsibility for them than their sons”**: 27.71% of the RA males and 25.04% of the females aged 50+ fully agree with this statement.

Negative answers were given by 44% of the males and females. The highest rate of the negative answers was observed among the males in the age cohort 75 and above (50%).

**”The children should provide financial assistance to their parents, if needed”**: 46.50% of the males and 44% of the females aged 50+ fully agree with this statement.

50% of the males and 52% of the females agree with it. That is, 97% of the males and females provided a positive answer to this statement.

Negative answers to the statement were given by 1.67% of the males and 2.11% of the females.

The highest rate of the negative answers to the statement was observed among the males in the 70-74 age cohort (3.08%) and the females in the 50-54 age cohort (46.53%).

**“The children should live with their elderly parents when the latter are unable to look after themselves on their own”**: 47.17% of the RA males and 44.26% of the females age 50+ fully agree with this statement.

Negative answers were given by 2.58% of the males and 3.43% of the females.

The highest rate of the negative answers was observed among the males in the age group 75 and above (3.08%) and the females in the 70-74 age cohort (6.94%).

**“Do you consider yourself a full member of the society?”**: within the percentage compositions of the respondents’ choice answers to this question, 75% of the Republic’s males aged 50+ and their partners aged 50- do consider themselves **full members of the society**.

Having the strongest feeling of being a rightful member of the society is reported by the males 82.67% of the males and 75% of the females aged 50+ in Armavir, Ararat, Vayots Dzor and Syunik marzes.

22% of the RA males aged 50+ and their partners aged 50-, as well as 29% of the females aged 50+ and their partners aged 50- **have an inferiority complex in the society**. Hence, the females outnumber the males by approximately 7%, in terms of the ratings of their degree of participation in the societal life. The prevailing majority of the Republic's males and females aged 50+ believe that the state should be responsible for taking care of the elderly. This result has been foreseeable as the respondents were born and lived under the Soviet rule where everything was resolved by the state.

The ratings of the marz results of the negative answers given to this statement show that the highest percentage compositions are found on the answers given by the respondents living in Kotayk, Tavush and Gegharkunik marzes, both males (25.37%) and females (31.43%).

It is worth noting that the subjective rating of the respondents' dissatisfaction with their integration in the societal life gains greater percentage coverage parallel to the advancement of age. This tendency is more distinctly reflected among females.

In the Armenian reality the communication and sharing with the relations is of great importance in the lives of the population.

Below the results of the inquiries aimed at evaluating the socialization of the elderly with their relatives, neighbors, and former co-workers are presented:

87% of the Republic's males aged 50+ and their partners aged 50-, as well as 80% of the females aged 50+ and their partners aged 50- **socialize with their relatives**. About 2% of the males and females aged 50+ do not socialize with them.

84.31% of the Republic's males aged 50+ and their partners aged 50-, as well as 80.68% of the females aged 50+ and their partners aged 50- **socialize with their neighbors**. 14.02% of the males and 16.65% of the females maintain weaker communication with neighbors. 1.67% of the males and 2.66% of the females aged 50+ do not socialize with their neighbors.

80% of the males aged 50+ and their partners aged 50-, as well as 57.12% of the females aged 50+ and their partners aged 50- **socialize with their friends**. The communication with friends is weaker in case of 17.02% of the males and 29.52% of the females. No communication is maintained by 3.27% of the males and 13.36% of the females.

These results show that females considerably fall behind males in socializing with friends. This tendency is even more enhanced in the upper senior age groups.

38% of the males aged 50+ and their partners aged 50-, as well as 25% of the females aged 50+ and their partners aged 50- **socialize with their previous co-workers**. The contacts with the former co-workers are weaker in case of 34.68% of the males and 26.19% of the females. No communication is maintained by 27.32% of the males and 48.86% of the females. With the advancement of age, this break-off becomes even deeper.

The above results show that women significantly fall behind with regard to the communication with the former co-workers.

The next group of questions relates to collection of the potential beneficiaries' summarized ratings of the measures taken in the RA towards the integration of the representatives of senior generations in the society; these analyses will make it possible to assess the efficiency of these projects and expose their further development trends.

Let us present the questions offered and the groupings of their answers.

**“Would you like to attend a club for the elderly where you could communicate with your peers?”**: 15.34% of the RA males and 10.92% of the females aged 50+ gave a positive answer to this question.

59.1% of the males and 67.1% of the females in the RA answered negatively.

Obviously, among males and females there are significant variances of positive and negative answers to this question. The males' negative answers exceed the positive ones by 33.8%, whereas among the females this difference makes 56.2%.

69.57% of the males living in Yerevan and 74.29% of the female living in Kotayk, Tavush and Gegharkunik marzes have a negative attitude towards visits to such clubs.

25.52% of the males and 22% of the females in the Republic are doubtful about attending the clubs for the elderly. The highest percentage compositions related to hesitant opinions are observed among the males aged 50+ in Lori, Shirak and Aragatsotn marzes (29.57%), and the females in Kotayk, Tavush and Gegharkunik marzes (27.06%).

The skeptical opinions had the highest percentage compositions among 30% of males and 27% of females in Lori, Shirak and Aragatsotn marzes.

*If we sum up the opinions on the isolation of the older people cohorts, decreased communication, and the low level of integration in the societal life, it would be only natural to expect that the idea of attending clubs for the elderly would produce high percentage ratings. However, the statistical situation is just the opposite. The only explanation of this phenomenon might be the fact that the older strata of the population are unaware of the existence of such clubs.*

*Just as unexpectedly, the elderly residents of Yerevan provided the RA highest rate of the negative answers related to attending the clubs for the older people in the case when in Yerevan such a club does exist and hundreds of seniors attend it with pleasure and are very satisfied with the various events organized for them.*

**“Are you interested in the Republic's political life?”**: positive answers to this question were given by 49% of the RA males and 22% of the females aged 50+.

23.19% of the male and 41% of the female respondents in the RA answered negatively.

We can see that there is considerable divergence among the males' and females' positive and negative viewpoints related to this question. The males' positive answers surpass the negatives

ones by 26%, whereas the opposite picture is observed among the females: the negative answers exceed the positive ones by 18.11%.

Hence, we can conclude that the Republic's males aged 50+ are more politicized than the females.

The comparison of the percentage compositions of the respondents' answers to this question presented by the marzes of the Republic indicates that 55.76% of the males and 31.12% of the females aged 50+ living in Armavir, Ararat, Vayots Dzor and Syunik marzes are interested in the country's political life.

**“Would you like to have regular meetings, discussions with adolescents and young people in schools, in child care institutions?”**: positive answers to this question were given by 15.05% of the RA males and 11.25% of the females aged 50+.

A negative answer was given by 54.87% of the RA males and 66.15% of the females.

The above indices show that there is considerable divergence among the males' and females' positive and negative viewpoints related to this question. The males' negative answers surpass the positive ones by 39.8%, and the females' – by 54.9%.

68.52% of the males and 78.47% of the females living in Yerevan responded negatively to the idea of holding regular meetings with adolescents and young people in schools and childcare institutions.

A relatively high level of positive answers to this question was observed among 18.82% of males and 13.57% of females in Armavir, Ararat, Vayots Dzor and Syunik marzes.

A **“not really”** answer was given to this statement by 30.08% of the RA males and 22.60% of the females aged 50+. The percentage compositions of these answers are twice the level of the positive answers.

*The considerable divergence in the positive and negative answers given to this statement should be thoroughly analyzed by the decision makers since the solutions to the problems of aging are greatly dependent on the effectiveness of the activities geared towards strengthening the bonds between generations.*

**“What is your opinion on whether it will be beneficial for the heirless elderly individuals to concede their real estate to the state's administration in exchange for receiving additional guaranteed care giving, life support and medical services, where they could either choose to live in that very apartment/house or in the home for the elderly?”**: 35% of the Republic's males and females aged 50+ gave positive answers to this question. 38.31% of the RA males and 42.61% of the females answered negatively.

As follows from these indicators, there are no significant variances between the positive and negative answers to this question among males and females.

40.68% of the male and 45.42% of the female residents of Yerevan responded to this inquiry positively. These indices are the highest within the Republic.

The highest rate of the negative answers to this inquiry was observed among 45% of the males and 50.46% of the females living in Kotayk, Tavush and Gegharkunik marzes.

A “**not really**” answer was given to this inquiry by 27.32% of the RA males and 21.68% of the females aged 50+.

“**Who do you think should be the main actors taking care of the pensioners/elderly?**”: the answer “the state” has the highest rate within the groupings of positive answers to this question, given by 80.77% of the RA males and 82.46% of the females aged 50+.

The second highest rate relates to the answer “**children**”; 76% of the RA males and 74.27% of the females aged 50+ provided such answers.

The third is the answer “**myself**” given by 12% of the RA males and 11.35% of the females aged 50+.

The last in the rating is the answer “**the community**” given by 12% of the RA males and females aged 50+.

As seen from the indices shown above regarding the question of **who should be the main actors taking care of the pensioners/elderly**, the great majority of the Republic’s males and females aged 50 and over believe that the state should take care of themselves. This result was foreseeable as the respondents were born and lived under the Soviet rule where everything was resolved by the state.

## CONCLUSIONS

### **Social-demographic Profile of Individuals Above 50 in Armenia**

- Households having members above 50 constitute 2/3 of the overall number of households in Armenia.
- Gender disproportion is observed in the gender-age composition of the Armenian population along with the aging of the population. This is most vividly traced in all age cohorts above 50 where females prevail.
- In Armenia the female mortality rate abruptly grows at the age of 65-70. For males the mortality rate reaches its peak after the age of 70.
- The following trend is noteworthy: females and males in rural areas live longer (in average by 5 years) than those living in urban areas.

#### ***Marital Status***

- 90 per cent of males aged 50-54 are married, while among females of the same age group only 65 per cent is married. 2 per cent of males and 10 per cent of females aged 50-54 were

never married. 2 per cent of males and 10 per cent of females of the same age cohort are divorced or separated. 6 per cent of males are widowers, and 15 per cent of females are widows. This means that the percentage of lonely females outnumbers the percentage of lonely males.

- There is a certain distinction among the males and females of the age cohort 55-59. The number of divorced males increases, instead, the number of divorced females declines (with the exception of Armavir, Ararat, Vayots Dzor and Syunik regions where the number of divorced females almost doubles - from 7 per cent to 12 per cent). It is worth noting that males that have never married of Lori, Shirak and Aragatsotn regions appear exclusively in this age group.
- There is a noticeable increase in the number of widows (almost thrice) among females of age 60-64 in Lori, Shirak and Aragatsotn regions. In these regions almost 41 per cent of females of that age (almost every second) are widows, which is a strong index of high mortality rate of males after age of 60. That is to say, the average life ratio in the said regions is lower than the average in the country.
- 14 per cent of males aged 65-69 are widowers and 49 per cent of females are widows (in Yerevan the number of widows constitutes 58 per cent). Only 37 per cent of females of this age group in Armavir, Ararat, Vayots Dzor and Syunik regions and Yerevan are married while the average throughout the country amounts to 45 per cent.
- Among the males of 70-74 age cohort there are no divorced or singles, they are either married or widowers. In this age group every fifth male in Armenia is widower, while every second female is widow. The number of widowers is higher than the average in Armenia in Lori, Shirak, Aragatsotn (every fourth male) and Armavir, Ararat, Vayots Dzor and Syunik (every third male) regions.
- 34 per cent of males of the age group of 75 and over are widowers and 75-80 per cent of females of the same age group are widows. 63 per cent of males and 19 per cent of females of that age group are married (with rare exception of Kotayk, Tavush and Gegharkunik regions were 30 per cent of females are married).

#### ***Educational qualification***

- Almost in all age cohorts, apart from the 75-and-over age group, males, unlike females, have another education aside from secondary education. Nevertheless, there are regional distinctions.
- In Kotayk, Tavush and Gegharkunik regions the number of females of age cohort 50-54, who have studied in another educational institution in addition to school, exceeds almost 10 per cent the number of males of the same age. Instead, in the age group of 75 and over 27

per cent of males have studied in another educational institution as compared with 7 per cent of females.

- In Lori, Shirak and Aragatsotn regions females of age cohort of 55-69 and 75-and-over have a higher educational qualification than males of the same age. Of special interest is the age group of 75-and-over. 35 per cent of females have studied in another educational institution apart from school compared to 0 per cent of the males.
- Females of age 50 and over more often than males were satisfied with their secondary education. Whereas males in general preferred vocational education or higher education. This can provide an explanation to the fact that in all age cohorts of over 50 the female unemployment rates are higher than that of males. Currently, there is a demand for professionals with higher education or, on the contrary, production workers in the labor market. Nevertheless, the unemployment rate is in general high for this age group, even among males.

### **Family and family relationships in households with member of age 50 and over**

- The distribution of domestic duties among couples over age 50 “is the most discriminated and separate domain of in the relationships of spouses.” Such as:
- ***In Yerevan*** parents of age 50 and over with children under 14 more or less equally share the responsibilities with their spouses only in clothing and playing with children. On the other hand, in Yerevan, as compared with other regions, the percentage of children who clothe and go to bed on their own without parental assistance and supervision is extremely high. In all other cases, i.e. stay at home with children when they are sick, help them with their homework, accompanying children to and back from school, the responsibility lies with the mother. Other members of the household almost don’t participate in the care of the children in Yerevan. At least the respondents almost haven’t pointed such cases. Instead, there are cases in Yerevan, when not a household member stays with the sick child. 67.5 per cent of Yerevan residents have mentioned that they are satisfied with the existing distribution of responsibilities within the household members and other persons.
- ***In Kotayk, Tavush and Gegharkunik regions*** parents of age 50 and over with children under 14 more or less equally share the responsibilities with their spouses only in putting the children to sleep or accompanying them to and back from school or day care center. In almost all other cases of children’s care we observed extremely low level of children’s independence in these regions. In these regions, as in Yerevan, other members of the household almost don’t participate in taking care of children. The main performer is the



mother. Though, in these regions, as in Yerevan, there are cases when other people stay with the sick child.

- ***In Lori, Shirak and Aragatsotn regions*** parents of age 50 and over with children under 14 more or less equally share the responsibilities with their spouses only when there is a need to stay with the sick child, or help with the homework. Almost insignificant is the role of other members of the household in taking the care of the children. Almost half of the parents of age 50 and over (46 per cent) in the region aren't satisfied with the existing situation. Among all the respondents in the region 80 per cent of parents of age 50 and over are not pleased with the distribution of responsibilities. The children from these regions are somewhat independent in the following matters: going to sleep, staying alone when they are sick, playing on their own, doing homework on their own and going to school and coming back on their own.
- ***In Armavir, Ararat, Vayots Dzor and Syunik*** regions other members of the household are quite active in taking care of the children. Though the distribution of the responsibilities causes mainly favorable reaction within the region, nevertheless the satisfaction rate of the residents of these regions is the lowest in the total results.
- Day-care centers, preschool institutions, extended care groups, nannies are either lacking or their number is insufficient or they are inaccessible (in case they require payment) for the majority of the population except Yerevan. This is the principal reason why the respondents have mentioned that in general they don't use such services. Among all the respondents a large amount of users was registered in Yerevan, and Lori, Shirak and Aragatsotn regions, i.e. among the residents of towns with developed infrastructure. In other regions the number of the users amounts to 0 per cent.
- The highest level of employment among children who don't live with parents is recorded in the age group of over 35 (81 per cent). On the other hand the highest rate of unemployment is also in the same age group.
- The issue that causes most disagreements between the spouses over 50 or other members of the family is the *lack and shortage of money*.
- The health condition of the elderly provokes conflicts in the family, since they are no more able to do the things they used to do and are forced to become dependent on others members of the family

### **Property, Receipts and Cash Inflows of Households with Members Aged 50+**

- In terms of the average income per capita, the situation in Armavir, Ararat, Vayots Dzor, Syunik, Shirak, Aragatsotn regions is relatively favorable. In these regions the above indicator is nearly equivalent to the minimal consumer basket. The lowest indicator is recorded in Kotayk, Tavush, Gegharkunik regions (AMD 28 200). In addition, the indicator

is low both in households residing in urban (AMD 26 400) and rural (AMD 29 900) areas. In Yerevan the average indicator for households is AMD 32 000 which is inconsistent in that Yerevan holds a leading position in Armenia by other economic indicators. However, for households with members aged 50+ the above measure is justified by its distinguishing features.

- Depending on the number of household members, considerable variances between average income per capita are observed in the regions. This, in households comprising one member the average income per capita is AMD 29 600- 71 000 while it is lower in households comprising 2 and 3-5 members (AMD 28 200-50 900 and AMD 23 000- 41 200). Variances of the average monthly incomes are not so large in households with 6 and more members.
- In all regions, regardless of the number of households, the situation is better in households living in rural areas in terms of per capita incomes compared with the ones living in towns.
- In the Republic of Armenia 27.94 percent of households with members aged 50+ belong to the group which is below the line of extreme poverty, 49 percent of households are below the poverty line, and 73 percent receive incomes which are less than the minimal consumer basket. This means that households which belong to the middle class and indicate to the level of the country's well-being (AMD 50 000 – 75 000 per capita monthly) account for 22 percent. In its relative sense, the “rich” class (over AMD 75 000 monthly) is 5 percent. These figures more than vividly demonstrate the situation in the country, as well as its position among other countries of the global community.
- The percentage values of households which are extremely poor or poor or whose incomes are below the minimal consumer basket, as well as strata of income satisfaction are relatively higher in towns compared to those living in rural areas, and the weights of rich and well-doing strata are higher in villages as compared to urban areas.
- The percentages of households which are below the extreme poverty line, poverty line and minimal consumer basket tend to increase irrespective of the number of members in households comprising 2 and more members. The same measure for households comprising one member is close to the one for households with 2 members. And in the strata which are above the line of the minimal consumer basket (AMD 37 000) the indicator tends to decrease parallel to the increase in the number of household members.
- The highest average salary of household members who are hired workers (without taxes and social contributions) is AMD 74 500 in Yerevan, and in Kotayk, Tavush, Gegharkunik regions it is the lowest, i.e., AMD 56 400.
- In regions the average salary of rural employees is higher or more consistent compared with the average salary of urban residents. The difference becomes more vivid when a

comparison of salaries of female employees is conducted. Presumably, this is associated with the greater involvement of rural residents in highly paid jobs.

- The average salary for females is 1.44-1.71 times less compared to males both in regions and the country as a whole. In rural areas this variance is somehow milder (1.07-1.25 times) while in towns it is more significant (1.40-1.99 times). The highest values of this measure have been recorded in towns of the Armavir, Ararat, Vayots, Dzor and Syunik region.
- In Armenia 30.7 percent of households with members aged 50+ receive cash and non-cash social assistance in average at AMD 11 400 per capita. All strata of income security contain a level of 13.9-18.6 percent involvement in the social assistance system (governmental and non-governmental), other than the households receiving AMD 50 000-75 000 per capita whose coverage is 72.1 percent. This takes place thanks to households which comprise 2 members (91.2%, AMD 10 000) and more than 8 members (100.0%, AMD 5 800).
- The level of involvement of households in assistance programs varies within the country dependent on the number of household members. For households with one member such a level is 23.5 percent; for families with 2 members it reaches 59.5 percent; in households with 3-5 members it reduces to 11.6 percent and then tends to grow along with the increased number of household members (17.7-34.5%). This trend also exists in rural areas. In urban areas the measure for involvement in assistance programs is higher among households with a single member compared to households with 2 members (25.7% and 11.0%). In larger households a continuous increase of the measure up to 36.9 percent is traced.
- Logically, the involvement measure should tend to gradually decrease to 0 for the last three strata from its extremely high value at the poverty strata towards the well-being strata. Nonetheless, the measures for the regions and Armenia as a whole are built on this logic with essential deviations, although the situation is relatively favorable in Yerevan. This fact is indicative of a need for undertaking government initiatives towards strengthening the targeted nature of assistance.
- The average amounts of monthly assistance per capita are close to each other (AMD 10 000-14 000) for all groups of income security of households with members aged 50+, save for the group of the highest income security (AMD 27 600). Again, this confirms the last point made in the above conclusion.

### **Employment and Retirement Benefit of Individuals Aged 50+**

- In Armenia, 51 percent of males and 28 percent of females aged 50+ are engaged in profit bearing activity. Among respondents the highest employment rates are recorded for individuals belonging to the cohort aged 50-54 (78,5 percent for males and 49 percent for

females), as well as males (75 percent) and females (43 percent) belonging to the cohort of individuals aged 55-59.

- According to the findings, 79 percent of individuals aged 50+ had any employment or their own business. Moreover, 94 percent of males and 72 percent of females, as well as 42 percent of spouses/partners below 50 were either employed or ran their own business in the past. These indicators are associated with the high employment rate of active population during the Soviet period, before the liberalization of the economy.
- Low employment rates among the population aged 50+ are due to the age limitations for labor imposed by employers. Private sector employers overwhelmingly demand younger employees. Also, if account is taken of the fact that the State, in turn, sets forth a requirement for age limits of civil servants thereby defining it 65 – in individual cases such a limit may be extended for a year – without giving consideration even to high level of professionalism of staff employed at ministries, then it becomes apparent that in Armenia there are barriers for ensuring employment among elderly individuals.
- The low employment rate among females in all marzes of Armenia should be explained by the industrial decline which has taken place over two decades of liberalization of the economy, decay of the formerly powerful planned economy, as well as long-term unemployment among females. This phenomenon will have its adverse impact on the sizes of pensions of females whose age is currently below 50 and 50-54. The benefits of females belonging to these cohorts will be considerably lower compared to old age pensions received by retired females today since length of service plays a crucial role in determining the size of pension in the existing Armenian pension system.
- Only 12 percent of males and 18 percent of females have attempted to find a job through the State Employment Service. 6 percent of males and 4.5 percent of females searched for jobs through private employment agencies. In Yerevan this measure is 11 percent for females. It should be noted that private employment agencies function predominantly in Yerevan.
- Both males and females have provided matching opinions about finding employment or starting one's own business. These are: presence of contacts and connections, money and education. In addition, as an importance factor the respondents have highlighted contacts and connections.
- The prevailing majority of population above 50 in Armenia does not want to engage in home industry and seek to be hired by employers.
- Among self-employed population aged 50+ in Armenia 48, 5 percent of males and 18 percent of females are sure that their business or organization will develop or remain at the same level during the next three years, 21 percent of males and 18 percent of females

believe that over the next three years their business or organization will go into a decline or possibly close down. 31 percent of males and 26 percent of females are uncertain about the future of their business.

- In Armenia hired workers (75 percent of males and 92 percent of females) aged 50+ work on a continuous basis. In general, only 23 percent of males and 7 percent of females are engaged in seasonal and odd jobs.
- In all marzes of the country individuals aged 50+ need consultancy assistance on employment-related issues.
- Among self-employed individuals 21 percent of males and 13 percent of females aged 50+ are planning to close down their currently profitable activities. However, their prevailing portion (more than 80 percent) do not intend to cease self-employment.
- 61 percent of males aged 50+ who are engaged in income-earning activity are hired workers. Most of these individuals are under 65. Among respondents, 4 percent feel fully contented with hired employment, 33 percent are contented and 41 percent are partially contented. In this regard, 17 percent are unsatisfied and 5 percent are absolutely dissatisfied with hired employment.
- It is noteworthy that even individuals above 75 (3,2 percent of males and 2,8 percent of females) seek employment. Job search efforts are considerably active among persons aged 70-74. Thus, 17 percent of males are actively engaged in job search. Individuals aged 50-54 are relatively active among those aged 50+ who seek employment. In addition, males tend to be more active (58,5 percent) compared with females (38 percent).
- In Armenia 3 percent of males and 2 percent of females above 50 have certain intentions for starting their own business. 17 percent of males and 10 percent of females are hesitant about launching their own business during the next few months.
- For various reasons 90 percent of Armenian pensioners feel negative about the status of a retiree.

### **Remittances**

- Only 12 percent of individuals aged 50+ and their spouses provided money or donations or support to their family members or other persons. The amount of donated money varied within the range of AMD 3 000-400 000 and in average it was AMD 58 500. Money was provided mainly for the below purposes: *meeting daily needs, making high-value purchases (other than buying a house or apartment), major family events (birthday, marriage), support to relatives in case of a loss or disease, continuation of study.*
- 19 percent of individuals aged 50+ and their spouses received money or donations from their family members or other persons. On average, the amount of received money was

AMD 176 000. Money was provided received for the below purposes: *meeting daily needs, major family events (birthday, marriage), support in case of health problems.*

### **Housing Conditions**

- The current generation of elderly persons normally have their own housing. For different reasons (changes in the family composition and interests, health status, reduced income, high costs related to maintenance of apartment) these persons want to move from their apartments to cheaper and smaller ones and thereby use the margin from the sale of the existing apartment and purchase of a smaller one for meeting their needs.
- Adaptation of accommodation to the needs of elderly persons is particularly critical in rural areas. Few of rural residents have utilities in their houses which are frequently heated by wood stoves. Moreover, many of these individuals need to take care of their personal hygiene in order to live longer in their homes.
- The prevailing majority of rural population lives in multi-apartment buildings which are not accommodated to the needs of old age individuals. Elevators are installed only in buildings with more than 5 storeys, door passages, bathrooms and toilets are too small for persons with limited mobility. The public neighborhood, the adjacent area of the residential building, social infrastructure are not aligned to the needs of elderly persons.
- 27 percent of population aged 50+ think that their housing conditions are inadequate, 33 percent of the above population are partially satisfied and 34 percent are satisfied with their housing conditions. Only 6 percent of them consider that they are absolutely adequate.
- In Armenia the need for residential space per capita becomes even greater if we compare it with the EU standard of 30 square meters per capita. Opportunities for choosing an apartment are extremely limited. The stock of available housing resources is presently in a miserable state because very little financing is provided for sustaining and renovating the existing buildings.

### **Social Assistance**

- For males and females aged 50+ the first three most important needs are: *financial, health and nutrition*. Furthermore, the need for financial assistance is twice higher compared to the health and nutrition needs, and it is thrice and more as high as the needs for medicine, moral support and housing conditions.
- The highest need for *medicine* is recorded among individuals aged 50+ who live in Kotayk, Tavush and Gegharkunik marzes (28 percent of males and 36 percent of females). Overall, the need for medicine is more acute among female retirees.
- The highest need for *improved housing conditions* is observed among individuals aged 50+ who live in Lori, Shirak and Aragatsotn marzes (19 percent of males and 18 percent of

females). This reality is due to the high accommodation demand which grew after the earthquake.

- **Financial assistance** is needed by more than 70 percent of retirees. In the country approximately 80 percent of males and females above 50 living in Yerevan are in extreme need of financial assistance.
- **Health care** is needed by all retirees. Health needs tend to grow along with aging. In Armenia the highest need in health care is recorded among males and females aged 50+ who live in Yerevan (43 percent).
- **Daily care and support** are needed by nearly all retirees above 65.

### **Values and attitudes**

- 95% of the RA population's males aged 50+ and their partners aged 50- are Christians; other religions are professed by 0.5%; 2% are atheists.
- The ratings of the periodicity of participation in religious ceremonies, except for wedding, christening and other ceremonies, indicate that within the Republic 37% of the individuals aged 50 and over, and their partners aged under 50 participate in the religious ceremonies annually; 29% participate monthly and 13.5% - on a weekly basis.
- As compared with men, women tend to be more active in participating in religious ceremonies. Thus, within the Republic 32% of females take part in religious ceremonies on a monthly basis, which exceeds the males' participation rate by 7%.
- Above 70% of the respondents in the Republic, attach much importance to sustaining the religious procedures in the course of various family events.
- 44% of the male population in the Republic, aged 50+, know many people whom they could turn to for assistance in case of facing problems. Negative answers were given by 20% of the males and 23% of the females aged 50+.
- 54% of the RA population's males aged 50+ and their partners aged 50- believe that there are a few people in their environment whom they can rely on. Overall, the opinions expressed coincided in the case of 88% of the couples and were different in the case of 12%.
- 11% of the RA population's males aged 50 and over and their partners aged under 50 need to have people surrounding them. The greatest need to have such people around them was expressed by 17% of the males aged 50+ living in Lori, Shirak and Aragatsotn marzes, and 18% of the females aged 50+ living in Yerevan. This situation is widely spread especially among the females of the older age groups, living in all the marzes of the Republic, which is quite worrisome since women live longer and they outnumber the men of the same age cohorts.

- 22% of the RA males aged 50+ and their partners aged 50-, as well as 29% of the females aged 50+ and their partners aged 50- **have an inferiority complex in the society.** Hence, the females outnumber the males by approximately 7%, in terms of the ratings of their degree of participation in the societal life. The prevailing majority of the Republic's males and females aged 50+ believe that the state should be responsible for taking care of the elderly. This result has been foreseeable as the respondents were born and lived under the Soviet rule where everything was resolved by the state.

## RECOMMENDATIONS

### **I. Concerning Involvement of Elderly Persons in Community Affairs**

- The traditional culture of caring for the old age which distinguished the Armenian society and the Armenian family has considerably degraded. In this respect, a greater emphasis should be placed on organizing initiatives for the elderly more actively and increasing the scope of involvement of pensioners in societal affairs of the community which is also consistent with the recommendations of the Madrid Plan for mitigating the consequences of aging.
- Considerable efforts should be exerted towards integrating the old age in the society and improving their inter-personal relationships. In this aspect both the family and all levels of the civil society should play an essential role. More active measures aimed at restructuring the work of communities and non-governmental organizations, and increasing the role of elderly individuals are particularly important. In order to achieve visible results, active participation of retirees in public matters and development of the civil society should be encouraged.
- Old age clubs and day centers should be created in communities.

### **II. Concerning Promotion of Solidarity and Cooperation between Generations**

- Multi-generational and expanded families should be encouraged, and positive models of these families should be promoted through central and local mass media.
- The role of family and inter-generational solidarity should be reestablished with a view to improve the quality of life of old age individuals within the context of community development.
- A distribution of responsibilities and duties in relation to the long-term care of old age individuals should be performed. Assistance should be provided to families which take care of elderly persons. In addition, inter- and intra-generational solidarity between members of these families should be promoted.



- Special assistance – in the form of both financial and moral support - should be provided to families which take care of their elderly members, as well as of those who need care.
- Individuals aged 50+ should be actively involved in volunteer groups promoting solidarity and providing care to older persons.
- A more positive image of elderly persons and aging should be shaped. Measures should be anticipated towards increasing awareness of the public – particularly children and younger persons – about the fact that the elderly have an extremely significant contribution for the family and society.
- Improving public awareness should be highlighted in terms of the positive aspects of aging, demonstrating the acumen of elderly persons, developing the perception that the old age and their life experience are high values irrespective of any differences between their education, economic activity and degree of self-sufficiency.

### **III. Concerning Old Age Policy to Be Implemented in Labor Market and Employment Area**

- A role should be allotted in the labor market and employment policy of Armenia to the employment longevity of retirees and planning of measures towards the implementation of the respective policy. Undoubtedly, this will be consistent with the recommendations of the Madrid Plan. Thanks to this, a considerable number of retirees will start or continue paying contributions to the pension system.
- In order to ensure the durability income-earning activity of individuals aged 50+ in the country, a special emphasis should be placed on the issue of promoting the engagement of holders of certain occupations in home industry, including those who are proficient in handicrafts (carpet/rug makers, lace-makers, potters, blacksmiths, tapestry-makers, etc.). Apart from providing representatives of elder generation with employment, home industry will contribute to the preservation of handicrafts which is important in terms of preserving national values and their transfer to younger generations.
- In light of development of an appropriate strategy for addressing the problems related to aging, inclusion of issues of improving the competitiveness of elder generation in the labor market and establishing mechanisms for resolving these issues should be highlighted.
- More flexible employment systems should be introduced for retired individuals without creating disproportions in the labor market or conflicts between generations.
- Measures should be undertaken for employers for the purpose of overcoming negative attitudes to hiring elderly individuals and durably using their work experience and skills, as well as encouraging the active participation of persons aged 50+ in public life and development of the civil society.

- The sizes of family benefits (which are by far important), the volumes of free or discounted health services, provision of free medicine and regional coverage should be increased. The above government transfers are of particular importance for families whose member(s) receive social pensions in view of the fact that even after its upward adjustments made in 2009 (AMD 8 000), the social pension is twice lower than the extreme poverty nutrition line.

#### **IV. Concerning Promotion of Political, Social, Economic and Cultural Activity of Elderly Individuals**

- Adequate conditions for the political, social and cultural activities of elderly persons should be created as a result of the being developed program measures which are part of the strategy for overcoming consequences of aging. Elderly persons should be provided with an opportunity to work, learn and improve their knowledge as long as they are willing and able to do so.
- To this end, appropriate measures should be undertaken in the below directions:
  - Elaborating and implementing a viable policy for issues related to aging of population.
  - Aligning the social security system to problems of aging.
  - Developing the system of social and health services and improving the quality of life of elderly individuals.
  - Shaping a positive attitude to the old age, inciting mutual understanding and solidarity between generations within the society and the family.

#### **V. Concerning Promotion of Ongoing Education and On-the-job Training of Elderly Individuals**

- A system of ongoing education should be created, thereby ensuring life-long training which will be accessible and socially fair. There is a need for drafting a law on informal education of adults which will lay down the objectives of informal education of adults, i.e., creating conditions for life-long learning of the individual, satisfying his cognitive needs, improving his qualifications or obtaining additional ones, and their implementation.
- Preserving human capital and ensuring its development is a crucial precondition for the economic and social well-being. Measures aimed to encourage the ongoing education of the population regardless of age, issues related to improving the level of vocational education and educational system reforms should be addressed in the legislation, thereby creating effective mechanisms for their implementation.

#### **VI. The below measures should be undertaken towards developing the system of social and health services and improving the quality of life of elderly people:**

- Improving the quality of social services delivered in old age institutions and communities;

- Securing the quality of life of elderly persons residing in specialized institutions;
- Providing broader opportunities for participation of elderly persons in recreational, sport, tourism and cultural events;
- Training and developing skills of social workers with a view to ensure specialized old age care;
- Promoting the role of non-governmental organizations in the area of old age care and delivery of social services;
- In the health sector maximally ensuring social justice, public health security, increased average life expectancy, accessibility of free medical care for the population thereby instituting a balance oriented towards social and market values in the health sector. Health care should be accepted by all social and age groups as a fundamental human right and a component of the long-term economic strategy;
- Ensuring adequate health status and quality of life for elderly persons through providing health services of appropriate volume, type and quality;
- To the maximally possible extent ensuring positions of an old age doctor and old age specialist in all institutions providing old age care services;
- Introducing the service of hospice assistance;
- Implementing programs for building social homes accommodated to the specific needs of elderly individuals;
- Measures should be undertaken within the framework of strengthen the mental health of old age population aimed toward prevention of stresses. These can include the use of help telephone lines, improvement of skills of doctors/psychologists, psychiatrists, social workers, strengthening of availability and accessibility of the above services. In this regard central and local governments, specialized non-governmental organizations play a major role in organizing the delivery of the respective services;
- Measures should be undertaken towards further developing and strengthening the old age health and consultancy service centers at local, marz and central levels along with involving the work of mobile teams in order to provide access to these services for residents of rural and remote areas.