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## **Problems Concerning Pension Policies in the EU Member States**

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**Abstract:** Each Member of the European Union (EU) has designed and perfected its own pension scheme as a necessary evolution of direct development taking into account the arguments that have led to such developments. Currently, due to these issues, not at all simple, in these states, there is a growing concern for finding common solutions to harmonization these systems as a direct consequence of the free movement of persons.

**Keywords:** *European social policy, social security, European regulation, social security, social benefits*

### **INTRODUCTION**

Freedom of services, movement of persons and goods within the Community is relevant for social security, creating a market of social services, in the last period is a series of trend As a case in the last period as a result of the many states that have acceded to the European principles, the effect on social security issues is becoming more powerful for the simple reason that the waiver or aligning national insurance social disadvantage or a European model, ultimately creates some tension, because of the phenomena of aging population and unemployment, which in some MS is very high.

Another phenomenon facing European social policy [5] is determined, among different countries, migration of workers who have different levels of preparedness, especially to the most developed and ultimately lead to imbalances in their , placing natural question is how can this problem be solved, as the exodus of new members towards genuine democracy. On this question, the answer may not come only from the players that market, the way will be coordinated social security systems that charge fees social question, that where a citizen, over the whole career can carry out producing came in several Member States [7].

### **STRUCTURE RESEARCH**

This can be said that social security mean those activities of the State directed in a certain direction in the sense of changing the characteristics of social activity [10] or can be raised through activities conducted by the state on the basis of strategies, programs and projects designed to influence to some extent the welfare of individual, family or community as a whole [7].

EU policy on social insurance is the law of labor directed towards the fight against discrimination of any kind through the application of provisions related to health, culture and education, is ultimately the problem each of SM, whose social security system is the result of many centuries of struggle and political development. It will have to respect the diversity of traditions, trends, methods and focal points, the priority will differ each SM competition policy and social problems for those who can not find a satisfactory solution must be treated at the European level in this regard SM resulting in the spheres of action, methods, means and pace of socio-political development.

Another point to be considered in developing a model of social security at EU level and MS is that of social contributions and benefits which differ fundamentally from one state to another.

Free movement of goods, services and labor can not be followed on the social policy of the SM, by its very lack of discrimination between workers of any other country from the country of residence which should lead to equal rights for them and their family, the European legislation in the first Gender workers, regardless of orientation, security and social protection of their own, ensuring a high standard of living, for which there are no clear provisions in this respect and protection system social pension by remaining at national level since the EU can not talk only of legal rules [6].

Under this, the Legal Community regulations are directly applicable and binding in all their elements, and in case of a conflict between the legislation and the MS community will prevail the latter [1, 2]. In these legal rules [3, 4] systems are covered by public pension insurance system for work accidents and occupational diseases, covering the risks of social security occupational accidents, occupational diseases, disability benefits, pensions for old age , predicted and anticipated partial pension and survivors' aid in case of death.

National treatment established social security or alien applied governing various situations that may arise on the territory of another state, for their citizens. As I showed in the first chapter, social security systems are different, their development based on historical periods through different traditions and customs specific and totally different from each other. The national social security or regional evolved independently, reflecting the history of economic, political, social, geographical and cultural territory of each. Even if there were links and mutual influences, two national territories are not exactly the same social security system.

Most national laws provide for social security that the state ceases when the potential customer benefits it establishes a permanent residence outside its territory. These provisions can not be regarded as xenophobic, but history explains, because the conversion of international currencies was very hard, even now there are difficulties in this area.

## CONCLUSIONS

Conditions for retirement in each state, traditionally throughout history, have evolved, have changed under the pressure of certain arguments, are rigid, keep the traditions of the specific geographic, demographic, economic, etc.; Serve incentives, anti incentives process management employment throughout the social activities for the individual. Trying some authors [3] to develop for the 27 countries of the EU Common Retirement Policy (CRP), similar to the Common Agrarian Policy, which in 1957 was placed at the initiation of the EU, is questionable. If a common policy would be as necessary on both real and in the 50 years of the EU that already exists PPC. Romania and the efforts proposed by some authors [8] to "copy" of retirement policies in some EU countries are not welcome in Romania. In this case Romania with its climatic conditions, curative waters, the air in the mountains, the sea could turn into a "sanctuary" for some immigrants to the pension paid by Romania. In our opinion, the retirement policy in Romania must be, first, to encourage the Romanian citizens, the rest as far admissibility, to participate in pension coverage of immigrants in countries of the EU. In some EU countries benefits are paid only to persons who reside in that country. So, after retirement immigrants, receive no such benefits [9]. Romania, being a member of the EU is obliged to accept the rules (conditions) retirement who became not only common and they must optimize their benefits to cover pensions, from the interests and motivations of its national. To establish the principles of drafting a policy of retirement, the made the calculation of pensions in different countries are different / Annex. 1 /.

**As a general conclusion** the retirement of Romania can be adapted to the EU countries the following principles: an applicant full contribution to a pension in Romania =  $\max_{1 \leq S \leq 27} \{T_{S2}\}$ ; share the stage minimum required contribution made by the calculation of pension to pension applicant Romania =  $\min_{1 \leq S \leq 27} \{T_{S3}\}$ ; the age limits for pension applicant Romania =  $\max_{1 \leq S \leq 27} \{T_{S4}\}$ ; minimum periods of employment in place of Romanian citizens in other states =  $\max_{1 \leq S \leq 27} \{T_{S5}\}$ ; minimum periods in the place of residence in Romania =  $\max_{1 \leq S \leq 27} \{T_{S6}\}$ ; minimum periods of conducting economic activities in Romania =  $\max_{1 \leq S \leq 27} \{T_{S7}\}$ ; periods maximum displacement of other Romanian citizens with economic activities in Romania =  $\max_{1 \leq S \leq 27} \{T_{S8}\}$ , peak periods of travel in Romania with citizens of other economic activities in Romania =  $\min_{1 \leq S \leq 27} \{T_{S9}\}$ . By this way, Romania does not create situations which are incompatible with the retirement systems in the EU, but it minimizes the "burden" for the benefit pensions immigrants.

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## The diversity in terms of retirement in the EU Member States

<b>The made the calculation of pension, <math>j</math></b> <b>EU Member States <math>S</math></b>	<b>An entirely contribution</b>	<b>Stage minimum required contribution</b>	<b>Share the stage minimum required contribution made to the pension calculation</b>	<b>Age limits</b>	<b>Minimum periods of the place of employment</b>	<b>Minimum periods of the place of residence</b>	<b>Minimum exhibition periods of economic activities</b>	<b>Peak travel periods in another Member</b>	<b>Formula for calculating pension</b>
	1	2	3	4	5	6	7	8	9
1	$T_{11}$	$T_{12}$	$T_{13}$	$T_{14}$	$T_{15}$	$T_{16}$	$T_{17}$	$T_{18}$	$T_{19}$
2	$T_{21}$	$T_{22}$	$T_{23}$	$T_{24}$	$T_{25}$	$T_{26}$	$T_{27}$	$T_{28}$	$T_{29}$
3	$T_{31}$	$T_{32}$	$T_{33}$	$T_{34}$	$T_{35}$	$T_{36}$	$T_{37}$	$T_{38}$	$T_{39}$
4	$T_{41}$	$T_{42}$	$T_{43}$	$T_{44}$	$T_{45}$	$T_{46}$	$T_{47}$	$T_{48}$	$T_{49}$
5	$T_{51}$	$T_{52}$	$T_{53}$	$T_{54}$	$T_{55}$	$T_{56}$	$T_{57}$	$T_{58}$	$T_{59}$
6	$T_{61}$	$T_{62}$	$T_{63}$	$T_{64}$	$T_{65}$	$T_{66}$	$T_{67}$	$T_{68}$	$T_{69}$
7	$T_{71}$	$T_{72}$	$T_{73}$	$T_{74}$	$T_{75}$	$T_{76}$	$T_{77}$	$T_{78}$	$T_{79}$
8	$T_{81}$	$T_{82}$	$T_{83}$	$T_{84}$	$T_{85}$	$T_{86}$	$T_{87}$	$T_{88}$	$T_{89}$
9	$T_{91}$	$T_{92}$	$T_{93}$	$T_{94}$	$T_{95}$	$T_{96}$	$T_{97}$	$T_{98}$	$T_{99}$
10	$T_{10,1}$	$T_{10,2}$	$T_{10,3}$	$T_{10,4}$	$T_{10,5}$	$T_{10,6}$	$T_{10,7}$	$T_{10,8}$	$T_{10,9}$
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
27	$T_{27,1}$	$T_{27,2}$	$T_{27,3}$	$T_{27,4}$	$T_{27,5}$	$T_{27,6}$	$T_{27,7}$	$T_{27,8}$	$T_{27,9}$