
OLD AGE AS A SOCIAL RISK: NORTHEAST REGION'S CONDITION AND CHALLENGES

Jovan Manasijevski

American University of Europe - FON, Skopje, North Macedonia, jovan.manasijevski@fon.edu.mk

Abstract: The article addresses one of the key social risks - old age, within one of the Macedonian planning regions, where the findings of the analysis of old age as a social risk in the Northeast region are presented. The analysis identifies the needs and availability of social services and benefits for the elderly in this region, as well as the resources and capacities for social protection of the elderly in the region. The analyzes show that the highly centralized system of social protection does not sufficiently recognize and articulate the needs of the growing elderly population in an extremely unfavorable context of high poverty and social exclusion, further aggravated by the intensified trend of the emigration of younger people from this region. In the absence of sufficient financial resources and institutional capacities, the municipalities in the Northeast region, as a matter of fact, as well as in the entire country, have not yet built efficient systems of support and care for the social needs of the elderly, as well as adequate information and databases for the types of vulnerability of the elderly, their specific needs and limitations, which would further be used to prepare appropriate local programs and solutions based on the needs of the elderly. Finally, based on the summary observations, several recommendations are offered for improved addressing of the situations with old age as a social risk in the Northeast region.

Keywords: elderly, old age, social risk, social services, Northeast planning region

1. INTRODUCTION

Social risk is normatively defined as a condition that has the potential to make it difficult or impossible for the smooth social functioning of an individual or a certain group, which may need social assistance. Social risk refers to the potential negative consequences that individuals or groups may experience as a result of social factors or conditions that may impact their well-being and quality of life. These risks can arise from a variety of social factors, including poverty, discrimination, social exclusion, lack of social support, and inadequate access to healthcare, and other services or resources. Social risk can have significant impacts on physical and mental health, social and economic mobility, and overall life outcomes, particularly for vulnerable populations.

Based on the conducted interviews and immediate field inspections carried out in the period from April 2021 to March 2022, as well as the reports of the competent institutions, old age is identified as one of the key social risks in the Northeast region. Old age can be considered a social risk in many ways. As people age, they face a range of challenges that can impact their quality of life and well-being, including declining health, reduced income and financial security, and social isolation. One of the biggest social risks associated with aging is financial insecurity. Many older adults have limited financial resources and struggle to make ends meet. This can be due to a variety of factors, such as inadequate retirement savings and rising healthcare costs. Financial insecurity can lead to poverty and increased dependence on government programs. Also, aging can be a risk factor for physical health problems, such as chronic illness and disability. These conditions can limit mobility, impact quality of life, and increase the risk of hospitalization and institutionalization. This can further exacerbate social isolation and financial insecurity, as well as lead to a loss of independence and autonomy. Another big social risk associated with aging is a lack of social support. As people age, they may lose friends and family members, which can leave them feeling isolated and alone. This can have a significant impact on mental and physical health. Lastly, ageism and discrimination against older adults are also significant social risks. This can include stereotypes about aging and negative attitudes towards older adults, which can lead to marginalization and exclusion from important social and economic opportunities.

The population in R.N.Macedonia is continuously aging. The number of the elderly (65+ years old) population, as well as its share in the total population, is continuously increasing, which is expected to continue in the coming period. In the period from 2008 to 2021, the share of the elderly population has increased from 11.4% to 17.2% (SSO, 2022b, 2010). Thus, in a very short period, the country significantly exceeded the limit of 14% of the elderly population and thus entered the group of aged countries (WB, 2021). And according to the latest Eurostat data, the share of elderly in the total population of RNM in the last decade (2012-2022) increased by 5.3 percentage points (pp), which is the largest such growth recorded in Europe (Eurostat, 2023).

The conditions in RNM are part of the general long-term European trend of population aging ago. This trend is visible in the transformations of the age structure of the population and is reflected in an increasing share of older people coupled with a declining share of working-age people in the total population. In 2022, more than one-fifth of the EU population was aged 65 and over. The elderly had a 21.1% share (an increase of 3.1pp compared with 10

years earlier). Regarding the share of elderly in the total population, Italy (23.8%) and Portugal (23.7%) had the highest shares, while Luxembourg (14.8%) and Ireland (15.0%) had the lowest shares (Eurostat, 2023). The trend of the increase in the elderly population in RNM is characteristic of all planning regions. In the Northeast region, in the period 2008-2021, the share of the elderly grew by 5.4pp. However, it is still below the national average.

Table 1: Share of population aged 65+, (%), by regions

Planning region	2021	2015	2008
Vardar	18.5	14.1	12.6
East	21.0	14.5	12.2
Southwest	16.9	11.3	10.5
Southeast	18.9	13.2	11.7
Pelagonija	19.7	15.7	15.2
Polog	13.0	9.0	8.3
Northeast	16.2	11.9	10.8
Skopje	16.7	13.7	11.5
R.N.Macedonia	17.2	12.8	11.4

Sources: SSO, Regions in RNM, 2022, 2016, 2010

2. POVERTY AND SOCIAL EXCLUSION AMONG THE ELDERLY

The rate of poor people in RNM tends to decline continuously, from 27.0% in 2010 to 21.8% in 2020. Structurally, in the most favorable position are single older households 4.1%, while the poverty situation is the most critical in large households 45.6% and single-parent households 41.6%. Pensions have an extraordinarily significant impact on poverty reduction. Thus, in 2020 the poverty rate before pensions and social transfers is 42.1%, while with included pensions and before social transfers it decreases to 25.7% (SSO, 2022a).

According to the status of economic activity, the data for 2020 show that the poverty rate is the lowest among pensioners and it amounts to 7.0% (SSO, 2022a). Compared to 2010, the poverty rate in all status groups is declining, with the best results for pensioners, where the rate compared to 2010 when it was 15.9% is now more than halved to 7.0%, while for the unemployed we have a decline from 50.6% to 45.1% and for the employed decreased from 9.9% to 7.9% in the period 2010-2020.

According to age groups, in 2020, poverty is lowest among the population over 65 at 13.4% and is highest among the youngest (0-17) at 30.3%. In the age group 18-64 the rate is 21.1% (SSO, 2022a). Again, compared to 2010, it can be seen that the greatest improvement is in the oldest group (decline from 20.6% to 13.4%), and the lowest among the youngest (from 31.4% to 30.3%) (SSO, 2011).

In 2019 the Law on Social Security for the Elderly was adopted, to increase the effectiveness of cash benefits for this category and reduce poverty among the elderly. It is expected that this allowance will have an additional significant impact on the reduction of poverty among the elderly. The right to social security for the elderly is exercised by the person if he/she does not own any property and is not a pension beneficiary. According to the data of the Ministry of Labour and Social Policy, in 2020, this compensation was received by a total of 8.926 people over the age of 65 who cannot provide means of subsistence on other grounds (MLSP, 2021). The most beneficiaries of this cash benefit are registered in the Polog - 3.012, and the least in the Vardar region - 448.

Table 2: Beneficiaries of social security for the elderly and pension beneficiaries, December 2020, by regions

Planning region	Beneficiaries of social security for the elderly through MLSP	Pension beneficiaries through PDIF
Vardar	448	29.846
East	491	35.637
Southwest	575	30.445
Southeast	847	28.410
Pelagonija	1.192	43.904
Polog	3.012	24.132
Northeast	919	24.227
Skopje	1.442	108.114
R.N.Macedonia	8.926	326.295

Source: Own calculations based on data from MLSP and PDIF

At the same time, it should be noted that the largest part (550) of the total of 919 registered beneficiaries of the right to social security for the elderly in the Northeast region are located in only one municipality - Lipkovo.

Further optimization of the cash compensation for social security for the elderly is necessary through further continuous adjustment of the scope of beneficiaries and the amount of cash assistance for the elderly who cannot provide means of subsistence on other grounds.

Another indicator of the vulnerability of the elderly and the responsiveness of the social system is the allowance for assistance and care from another person, bearing in mind that the majority of the beneficiaries of this compensation are the elderly. Based on the data from MLSP in 2021, 4.992 people from the Northeast region used this allowance.

3. THE PENSION SYSTEM AND ITS SUSTAINABILITY

As we saw above during the analysis of the general and special poverty rates, looking at both the status of economic activity and age groups, the poverty rate is the lowest among pensioners. Regarding the long-term assessment of the risk of poverty among the elderly, a very significant indicator is the ratio of insured persons and pensioners. According to the data of the Pension and Disability Insurance Fund (PDIF) in 2020, the number of insured persons was 571.863, while the number of pension beneficiaries was 326.295, or in the ratio of 1.8 insured persons to 1 pensioner (PDIF, 2021). This parameter of the so-called system dependence in the last decade has significantly improved. Thus, in 2005, this ratio was only 1.3 employees per 1 pensioner, ie 761 pension beneficiaries per 1.000 employees. Otherwise, at the beginning of the transition, in 1991 this ratio amounted to 3 employees to 1 pensioner. Although at the national level, this ratio has improved in the last decade, in the Northeast region the numbers remain alarming as can be seen from the table.

Table 3: Pension beneficiaries and insured persons, December 2020, by planning regions

Planning region	Pension beneficiaries	Share in the total number of pensioners	Insured persons	Share in the total number of insured persons	Ratio insured / pensioners
Vardar	29.846	9.1%	43.076	7.6%	1.48
East	35.637	10.9%	54.011	9.4%	1.55
Southwest	30.445	9.3%	44.302	7.8%	1.49
Southeast	28.410	8.7%	43.962	7.7%	1.59
Pelagonija	43.904	13.5%	66.525	11.6%	1.54
Polog	24.132	7.4%	43.773	7.7%	1.86
Northeast	24.227	7.4%	27.018	4.8%	1.16
Skopje	108.114	33.2%	249.176	43.6%	2.36
R.N.Macedonia	326.295	100%	571.863	100%	1.79

Source: Own calculations based on data from PDIF

The smallest share in the total number of pensioners is held by the Northeast and Polog regions with 7.4%. The Northeast has the smallest share in the total number of insured persons with only 4.8% compared to the Skopje region which has the largest share in the total number of insured persons - almost 44%. The coefficient of the ratio between insured persons and pensioners is by far the most unfavorable in the Northeast and is only 1.16.

The average pension ratio calculated as a percentage of the average net salary is an important indicator of the pension system. In 2001 the average pension amounted to 61.7% of the average paid net salary, and in 2010 it fell to 47.9%. In 2021 the average pension was 53% of the average net salary.

Table 4: Share of the average pension in the average net salary, 2001-2021

Year	2001	2005	2010	2015	2021
Share	61.7%	56.7%	47.9%	57.5%	53.0%

Sources: Annual reports of the PDIF

Based on the parameters presented above, it can be concluded that although the number of insured persons has been growing in the last decade, the ratio of the average pension compared to the average net salary has stagnated, which increases the inequality and vulnerability of pensioners. On the other hand, analyzing the movement of the poverty rate, precisely among pensioners, compared to all other status groups in Macedonian society, we determined the greatest drop in this rate in the last decade (the poverty rate among pensioners has halved, while among employees is reduced by about 20%, and among the unemployed by 10%).

4. RECOGNIZING AND ADDRESSING OLD AGE AS A SOCIAL RISK IN THE NORTHEAST REGION' MUNICIPALITIES

The system of social protection in RNM offers opportunities for care for the elderly who are at social risk through the services of institutional protection, i.e. placement in institutions for social protection of the elderly, and non-institutional protection, i.e. home-based services and community-based services. Unfortunately, the facilities for institutional accommodation are insufficient, while non-institutional services are still underdeveloped and more difficult to access. General trends in modern social protection systems are increasingly aimed at developing and strengthening non-institutional forms of care for vulnerable categories. The goal is to continuously increase and diversify the scope and number of users of social services in the home, in day-care centers and community centers, and in other alternative forms of care and provision of services. The existing regulation in RNM allows pluralization in the provision of social services, but they are mainly provided by the state, with the majority of social services provided by the central level (Manasijeovski, 2021a).

According to the identified social risks in the Northeast region, the development of social services, the type of services, and the method of establishment should be designed and focused on the elderly as the largest target group that more easily falls into a state of social risk and social exclusion. At the same time, it should be emphasized that a regional approach has not yet been built in this area, nor are there consolidated regional statistics and complete databases (Manasijeovski, 2021b).

The Northeast region consists of six municipalities. In the municipality of Kriva Palanka, with the preparation of the Social Plan 2021-2024, the existing social risks have been identified and a prioritization has been made on which the future development of social services will be based. According to the conditions in the municipality, the situation with the large number of elderly people living alone is assessed as the greatest social risk. The elderly in rural areas are especially vulnerable. Regarding social services, most activities have been realized through the Community Works Program (CWP).

In the municipality of Kumanovo, the experiences from the implementation of the CWP, which has been in use for eight years, are highlighted as the most significant, during which social services are provided for several categories of socially vulnerable persons, including the elderly. The situation with the large number of elderly people living alone is assessed as one of the most significant social risks. There is a continuous shortage of beds for institutional accommodation. In the section on social services for which there is a need and interest from the citizens, the need for opening a day-care center, as well as home-based services for the elderly, is indicated.

In Kratovo, also, the situation with the large number of old people who are left to fend for themselves due to the large outflow of young people is assessed as the most acute. It is estimated that the need for institutional accommodation will be satisfied with the construction of the Facility for the elderly in the neighboring municipality of Probistip, which belongs to the East region. However, the majority of the elderly do not want to be placed in institutions, and for them, home-based as well as community-based services should be provided.

In Lipkovo, Rankovce, and Staro Nagoričane there are no complete updated data on individuals and families who are at social risk. In these municipalities, besides regional offices of the Centers for Social Work (CSW), there is no other infrastructure for the delivery of social services. In Lipkovo, the increasingly frequent occurrence of elderly living alone and in need of assistance and support was highlighted. In the municipality, the service for assistance and care in the home of the beneficiaries has not yet been developed. In Rankovce, the most significant social risk is the situation with the large number of elderly who live alone in the villages, which are mostly of a broken type. In the municipality of S.Nagoričane, the situation with a large number of elderly who are left alone due to the large emigration of young people is assessed as the most acute, also.

As for the financial support for the social protection of the elderly from the municipal budgets, it can be evaluated as symbolic and insufficient for the registered needs (Manasijeovski, 2021b).

5. AVAILABILITY AND NEEDS OF SOCIAL SERVICES FOR THE ELDERLY

Home-based services are services for providing help and care in the home of a person with temporarily or permanently reduced functional capacity, to enable the person to continue living in his own home and prevention of the need for institutional protection. Home-based services for the elderly are provided as assistance and care in the home. It is an in-demand social service, which is shown by many years of practice in almost all municipalities in the region. This social service was provided mostly as part of the CWP. Since 2012, 63 municipalities in RNM have been involved in the delivery of home-based services (home assistance for frail, older, and disabled persons) through the CWP. Overall, all preconditions for the delivery of home-based services are in place. Prices for these services are also determined on an annual basis. Further development of these services according to the demands and continually, as well as a more substantial increase in public financing for the service through contracting, are remaining challenges.

In K.Palanka, 9 rural settlements and over 200 beneficiaries in the period 2016-2020 were covered by the service for assistance and care in the home for old and infirm people in rural areas within the framework of the CWP. This activity has been assessed as very successful. In Rankovce, the activities for assistance and care in the home stand out as the most important social services. In the completed project period in 2021, a total of 5 executors were hired for these activities, who served more than 160 users - old and frail people. These social services are very popular with the users and the municipality expresses its readiness to institutionalize this practice by creating a municipal mobile service for social services and care and nursing of the elderly. Within the framework of the CWP, S.Nagoričane had hired 6 people for assistance and care in the home who served a total of 78 elderly. The needs for this service are great because according to the received data, there are 120 elderly in the municipality who need assistance and care at home. And in Kratovo, as part of CWP, in 2020, in this way, 9 caregivers were hired who served 54 beneficiaries. At the same time, the estimates from the municipality are that the needs are much greater and they hope that these projects will continue in the coming period. Also, the Kratovo' Red Cross has been actively involved in the design and delivery of similar services - health examinations of old and frail people in their homes in isolated rural areas. During the period of the activity, more than 500 examinations were carried out, covering nearly 350 users. The response and satisfaction among users have been rated as outstanding. Only in Lipkovo, the CWP has not been implemented so far, so home-based services are not offered to the residents. The representatives of the regional office of the CSW and the municipal administration indicated the service for assistance and care in the home as the most needed in the municipality, according to the growing number of the elderly and the current data for 2021 according to which nearly 600 persons use the allowance for assistance and care from another person, and 550 people use the right to social security for the elderly.

However, despite many years of positive experiences and real demand, according to the new standards prescribed by the MLSP, there is only one authorized provider of this service in the Northeast region - K.Palanka' Red Cross. After the signed contract with MLSP, the provider through the so-called Care Center (service for home care and care of old and infirm persons) started to deliver social services for help and care in the home. Kumanovo's Red Cross is also developing plans for providing this service, which should also be delivered in the neighboring municipalities of Lipkovo and S.Nagoričane. Also, the Kumanovo Institution for the elderly in cooperation with NGOs, as part of the project for the establishment of a Day-care center and mobile services for the elderly, has prepared a plan for providing assistance and care services in the home for the elderly and people with a disability with a projected engagement of 25 people and provision of a suitable vehicle, to offer the service to people living in the rural areas of Kumanovo as well as the neighboring S.Nagoričane and Lipkovo.

Community-based services are intended to include services of daily, temporary residence, rehabilitation, family care respite, for prevention, care, and protection, and to enable the user to continue living in his own home, i.e. the community and prevention of the need for institutional protection. Community-based services in the country are predominantly represented through the day-care centers for the elderly where this service includes day-care, social, cultural, and recreational activities, social support of persons and their families, and other related activities. The existing day-care centers for the elderly in the country have more of a role of centers for active aging, where mobile elderly people fill their free time with various social activities. In K.Palanka, a Club for the elderly is successfully operating under the Red Cross. In Rankovce, the preparation of the necessary technical documentation for the reconstruction of two existing buildings, where two clubs for pensioners are planned to function, has been completed. The existing clubs for older people are not recognized in the Social Protection Law which is problematic in terms of licensing and financing of their activities. The Family care respite service, which provides short-term respite care for dependent family members, is not available in the Northeast region.

6. INSTITUTIONAL PROTECTION OF THE ELDERLY

Institutions for the elderly provide accommodation, nutrition, and health care for old people. In 2008 there were only 7 facilities for the accommodation of the elderly in the country. According to the MLSP data, at the end of 2022, 44 institutions for the elderly were active in the country. Of them, 5 public and 39 private institutions.

Table 5: Institutions for elderly, December 2022, by planning regions

Planning region	public	private	total 2022	total 2008
Vardar	/	2	2	/
East	1	/	1	/
Southwest	/	/	/	/
Southeast	/	4	4	/
Pelagonija	2	2	4	2
Polog	/	1	1	/

Northeast	1	/	1	1
Skopje	1	30	31	4
R.N.Macedonia	5	39	44	7

Source: MLSP

In RNM, only 0.5% of the total number of elderly is covered by institutional accommodation. In 2020 a total of 1.559 people were covered in all institutions (SSO, 2021). Compared to 2008, when only 0.3% of the elderly were covered by institutional accommodation, in 2020 the capacity has almost doubled. Still, this percentage continues to remain extremely modest.

In the last decade, there has been a marked interest in opening private homes for the elderly and a strong growth of private facilities has been observed. In 2020, a total of 436 people were accommodated in public institutions, while 1.123 were in private ones (SSO, 2021). Most of the private institutions for the elderly are located in the Skopje region, 30 out of a total of 39.

The projected capacity of the only Institution for the elderly in the Northeast region (in Kumanovo) is 178 people. The filling of the capacity in continuity is complete. About 20 potential users are constantly on the waiting list. Although the institution, according to the legal provisions, has a municipal character, essentially, in terms of the structure of the users, it has a regional and national character. According to the institution's data, in April 2021, only 44% of the users are from the municipality of Kumanovo. 57% of the total active users are from the entire Northeast region, and even 43% come from other parts of the country, mostly from neighboring Skopje and East regions. Considering the constant occupancy of the facility in the past years, and the expressed interest and requests of potential users, plans have already been made to expand one wing of the facility.

According to what was declared in the social planning documents of the municipalities in the region, the need was clearly detected, and preparatory activities were started in two more municipalities. K.Palanka, in the Social Plan 2021-2024, as well as in the annual Programs for social protection, identifies as a priority the need to build a Facility for the elderly. In the annual Programs for social protection, Rankovce mentions the construction of a Facility for the elderly that will have the capacity to accommodate 50 users through the reconstruction of the old school building. Unfortunately, in the Northeast region, no initiatives for projects for private institutions for the elderly have been registered.

Future activities should be in line with modern trends in the social care of the elderly - within the framework of the facilities for the elderly (an institutional service) very often day-centers for the elderly are opened which are also open to non-institutionalized elderly from the community (a community-based service) and service services and alarm systems for calls requiring interventions and assistance in the home of the elderly (a home-based service). A positive example in that direction is the specific plans for the introduction of new social services at Kumanovo's Institution for the elderly, aimed at completing the entire range of services for the elderly - a project has been drawn up for the establishment of a day-carecenter for the elderly in part from the existing Institution's facility, from where home-based services for the elderly will be serviced at the same time.

Given the limited capacities and resources that exist in municipalities, attempts to combine social services would make the process easier to implement and more economical. It is for this reason that it is emphasized that the greater the combination of various services, the greater the scope and quality of protection of the users, and the lower the costs for their establishment. In the current situation, most of the public funds for the social protection of the elderly are spent on financing institutional accommodation. This situation certainly contributes to the inadequate and insufficient availability of community-based and home-based services that would serve as an alternative to institutional protection, which is often resorted to unnecessarily. Because of this, it is necessary to carefully consider local conditions and apply an approach that will ensure the achievement of a balance between institutional, community-based, and home-based services.

7. CONCLUDING OBSERVATIONS

Considering the proven huge impact of pension transfers on the reduction of poverty among the elderly, the priority is to ensure the sustainability of the pension system in the long term, by monitoring the financial sustainability of the first pension pillar, and the adjustment of pensions, maintaining acceptable ratio of the average pension and the average net salary. There is a need for introducing new opportunities for investing the funds from the second and third pillars to ensure higher returns from the investment of the funds and providing larger amounts of pension for the members of the pension funds from the second and third pillars.

In the Northeast region, the expansion of facilities (both public and private) for institutional accommodation and care for the elderly is needed through the construction of new facilities or by appropriate adaptation and conversion of schools or health facilities that are not in use. Facilities for institutional accommodation of the elderly are recommended to have capacities of up to 30 users.

Of essential importance for the protection of the elderly in the Northeast region is the intensive development of licensed non-institutional forms of care for the elderly, by the prescribed standards for professional staff, space, and equipment. At the same time, it is crucial to develop realistically dimensioned and feasible plans in each municipality in the region for opening centers for daily and temporary acceptance of the elderly, centers for assisting in home conditions, encouraging the development of specialized foster families for the elderly, with the active involvement of NGOs, legal and natural persons to make the entire range of legally provided services intended for the elderly become realistically available to the users. All this is very important because when non-institutional forms of social care for the elderly are locally available and perform their function, they enable the elderly to remain living as long as possible in their natural environment. The proliferation of non-institutional forms of care for the elderly will lead to an increased number of users of non-institutional care services and an improved quality of care for the elderly.

Encouraging inter-municipal cooperation in planning and investments in this domain is extremely important. In that direction, a specific plan for developing social services through inter-municipal cooperation should be drawn up, using this mechanism as a tool for better delivery of social services. Considering the small financial power of the municipalities, and the similar problems they are facing, more emphasis must be placed on inter-municipal cooperation in social protection and social services for the elderly.

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