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Purchasing Power of Employees as an Indicator of the Standard of Living and Economic (In)Stability of Their Households

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ABSTRACT

The object of the research is the living standard of population. **The purpose** of the article is to identify approaches to improve the purchasing power of employees as a key indicator of the living standard of the population and the quality of employment. **The objectives** include: (1) analysing the level and dynamics of purchasing power of employees based on wages (average and defined by the living standards); (2) determining the extent of employment that does not ensure the economic stability of households, as well as the average and higher living standard; (3) elaborating recommendations for improving the efficiency of state and internal corporate policies to increase employees' purchasing power based on wages. **Scientific novelty** lies in a comprehensive analysis of the employees' purchasing power as a systemic indicator of the quality of employment, in view of their differentiation by qualification groups and the presence of dependent burden. In addition, the authors provide solution to the problem of assessing the standard of living of households using the purchasing power indicator of the population.

Keywords: purchasing power of workers based on wages; wages; standard of living; employees; quality of employment; subsistence minimum; middle- and high-income population; economic sustainability of households; social policy

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INTRODUCTION

One of the most salient characteristics of the labour market and the quality of employment is wages, which play a pivotal role in shaping the standard of living of the majority of households in Russia. This issue has been comprehensively studied in the academic literature. Russian scholars have conducted research of the interrelationship between wage indexation mechanisms [1]. Besides, they studied such issues as the link between wages and poverty [2], compliance with decent work standards [3], also in regards to the replenishment function [4], wage distribution inequality [5–8], problems of the “working poverty” [9], issues of the minimum wage and its correlation with the subsistence minimum for the working-age population [10–14] etc. A particular consideration is given to the adequacy of wages and professional requirements, qualifications, experience and quality of education of employees, etc. [15–17].

Foreign scholars analyse institutional barriers to wage growth and the impact of globalisation on wage levels [18–20], the socio-demographic determinants of remuneration and the influence of wages on household well-being, inequality, and social mobility. Foreign researchers explored institutional barriers to wage growth and the impact of globalisation on wage levels [18–20]. They also examined the socio-demographic determinants of remuneration and the influence of wages on household well-being, inequality, and social mobility. Among other concepts under consideration were the living wage¹ [21–23], the attractiveness of high-paying vacancies [24], skills and their utilization at work [25], the impact of employment assistance for low-skilled workers [26].

The 2024–2025 Global Wage Report of International Labour Organization (ILO)² examines the disproportionate effects of inflation on real wages. The Organisation for Economic Co-

operation and Development (OECD) employs a systematic monitoring of wage dynamics using comparable indices of real wages adjusted for taxation and social protection.³

Russian and international publications employ indicators of nominal and real wages, as well as those of purchasing power of workers' wages. The latter indicator is defined as the ratio of the average monthly nominal accrued wage to the national or regional subsistence minimum for the working-age population. It facilitates the direct measurement of the level of consumption (in contrast to the average monthly nominal accrued wage, which merely determines the resources required to finance it).

The Federal Law No. 134-FZ dated October 24, 1997 “On the Subsistence Minimum in the Russian Federation”,⁴ establishes the regulatory role of the subsistence minimum in defining state guarantees of minimum monetary income and providing other social welfare measures for the Russian citizens. The poverty line (this term replaced subsistence minimum in 2021) is monitored on a quarterly basis by the state statistical authority in view of changes in consumer prices (the rate of consumer inflation).

The authors of the given article about living standards of population rely on the indicator of purchasing power (based on wages, per capita monetary income, consumer expenditure, etc.) use their own methodology calculated on the basis of the subsistence minimum. However, unlike other researchers who also use this indicator for assessment of living standards [27–29], the authors identify not only average purchasing power (PP), but also its differentiated value and dynamics corresponding to the living standard benchmarks of various social groups [30–34].

In this article, the authors substantiate standards of workers' purchasing power in view of the latter's qualifications and dependency

¹ A salary that provides a basic standard of living with no need for government financial support.

² URL: <https://www.ilo.org/publications/flagship-reports/global-wage-report-2024-25-wage-inequality-decreasing-globally>

³ OECD. Employment Outlook 2023: Real wages, living standards and inequality. Paris: OECD Publishing; 2023.

⁴ URL: https://www.consultant.ru/document/cons_doc_LAW_491969/

burden, which are based on the need to ensure differentiated living standards for workers and their households. Concurrently, the focus of the study is the standard of a household's economic sustainability, defined as an achievement of an average (or above-average) level of living and purchasing power for family workers. Thus, the research hypothesis assumes that the key indicator enabling to assess the progress in resolving this issue is the purchasing power of workers' wages.

DATA AND METHODS

The study uses original methodological approaches [30, 33, 35–37] which make it possible to differentiate the population and its specific groups by levels of purchasing power based on the subsistence minimum⁵ (SM) (*Table 1*).

⁵ To compare the variation series, the value of the subsistence minimum was calculated by the authors using the 2013–2020 methodology, based on the minimum consumer basket and shaped with a normative-statistical method, in view of changes in consumer prices (since 2021, the official methodology for determination of the subsistence minimum has been changed).

Table 1

Purchasing Power Limits and Population Groups Identified on Their Basis (2023)

PS boundaries based on wages	Groups of workers based on PS based on wages	PS boundaries of the population based on per capita cash income	Standards of living (SOL) based on PS based on per capita cash income
11.0 SMFWAP* and more	High-paid	11.0 PS and more	High-paid
3.5–11.0 SMFWAP	Average-paid. total	3.5–11.0 PS	Average-paid, total
	including:		including:
3.5–4.6 SMFWAP	Bottom tier	3.5–4.6 PS	Bottom tier
4.6–8.0 SMFWAP	Core	4.6–8.0 PS	Core
8.0–11.0 SMFWAP	Upper tier	8.0–11.0 PS	Upper tier
2.0–3.5 SMFWAP	Below-average-paid	2.0–3.5 PS	Below-average-paid
1.0–2.0 SMFWAP	Low-paid	1.0–2.0 PS	Low-paid
Less than 1.0 SMFWAP	Least-paid	Less than 1.0 PS	Least-paid (income poor)

Source: compiled by the authors.

Note: * SMFWAP means subsistence minimum for the working-age population.



Table 2

Lower Limits of Purchasing Power for Wages for Traditional Families with One or Two Kids, in Accordance with the Qualifications of Workers and the Standard of Living of Their Households

Standards of living (SOL)	Qualification groups of workers according to the All-Russian Classifier of Occupations (ARCO)*	Purchasing power of a worker for wages (PPW)*	
		Complete one-child family	Complete two-child family
Least income (Income poor)	Groups 9 and 3 (Unskilled)	1.3	1.6
Low-Income and Below-Middle-Income	Groups 4–8 (Low-Skilled)	2.6	3.3
Average SOL Standards (Lower Stratum)	Groups 3 и 02 (Middle-Skilled)	4.5	5.8
Average and Higher SOL Standards (Core of the Middle Stratum, High-Income)	Groups 1–2 и 01 (Highly Skilled)	≥ 5.9	≥ 7.6

Source: compiled by the authors.

Note: **The limits of an employee's purchasing power related to wages are specified taking in view of the equivalent scale, which takes into account savings of household expenses.

The purchasing power of workers in the absence of a dependency burden defines their living standard. Thus, it can be assessed by the number of subsistence minima (SM) for the working-age population (SMFWAP) and calculated in their average monthly nominal accrued wage.

If a worker has dependants, the purchasing power necessary to reach a given living standard must be higher and is differentiated by qualification level. The limits for complete one- and two-child households (two working adults with proportional burden) are listed in Table 2.

The purchasing power (PP) of the population based on per capita monetary income (due to the income redistribution from employment and other sources within households, in view

of the ratio of workers to dependants) determines the classification of particular living standard groups (Tables 1 and 2).

In accordance with the authors' framework, the economic sustainability of a household (a stable financial position) manifests in the extended replication of its living standard and is determined by its inclusion in the medium- and high-income groups.

The information core for the study was obtained from the following sources: Rosstat, the Monitoring of Income and Living Standards of the Population of Russia [33], the Russian Longitudinal Monitoring Survey of the National Research University of the Higher School of Economics,⁶ Forecast of the Socio-

⁶ URL: <http://www.hse.ru/rlms>

Economic Development of the Russian Federation for 2025 and for the Planning Period of 2026–2027.⁷

RESULTS OF THE FINDINGS

The research findings indicate that, employment in our country still prevalently does not ensure a sustainable financial position for households or facilitate their entry into the middle- and high-income groups. This occurs despite the

state policy of implementation of measures including increases in the minimum wage, wage indexation for public sector employees, and subsidies of employment for vulnerable groups etc., as well as various instruments used by economic entities, such as the stimulation of lending, grants and subsidies, and insurance, etc.⁸

⁷ URL: https://www.economy.gov.ru/material/directions/makroec/prognozy_socialno_ekonomicheskogo_razvitiya/prognost_socialno_ekonomicheskogo_razvitiya_rf_na_2025_god_i_na_planovyy_period_2026_i_2027_godov.html

⁸ Decree of the President of the Russian Federation of May 7, 2024 No. 309 “On the National Development Goals of the Russian Federation for the Period up to 2030 and up to 2036”. URL: <https://www.garant.ru/hotlaw/federal/1717715/>; “Effective and Competitive Economy” URL: <https://xn-80aapampemcchfmo7a3c9ehj.xn--p1ai/new-projects/effektivnaya-i-konkurentnaya-ekonomika/>; National Project

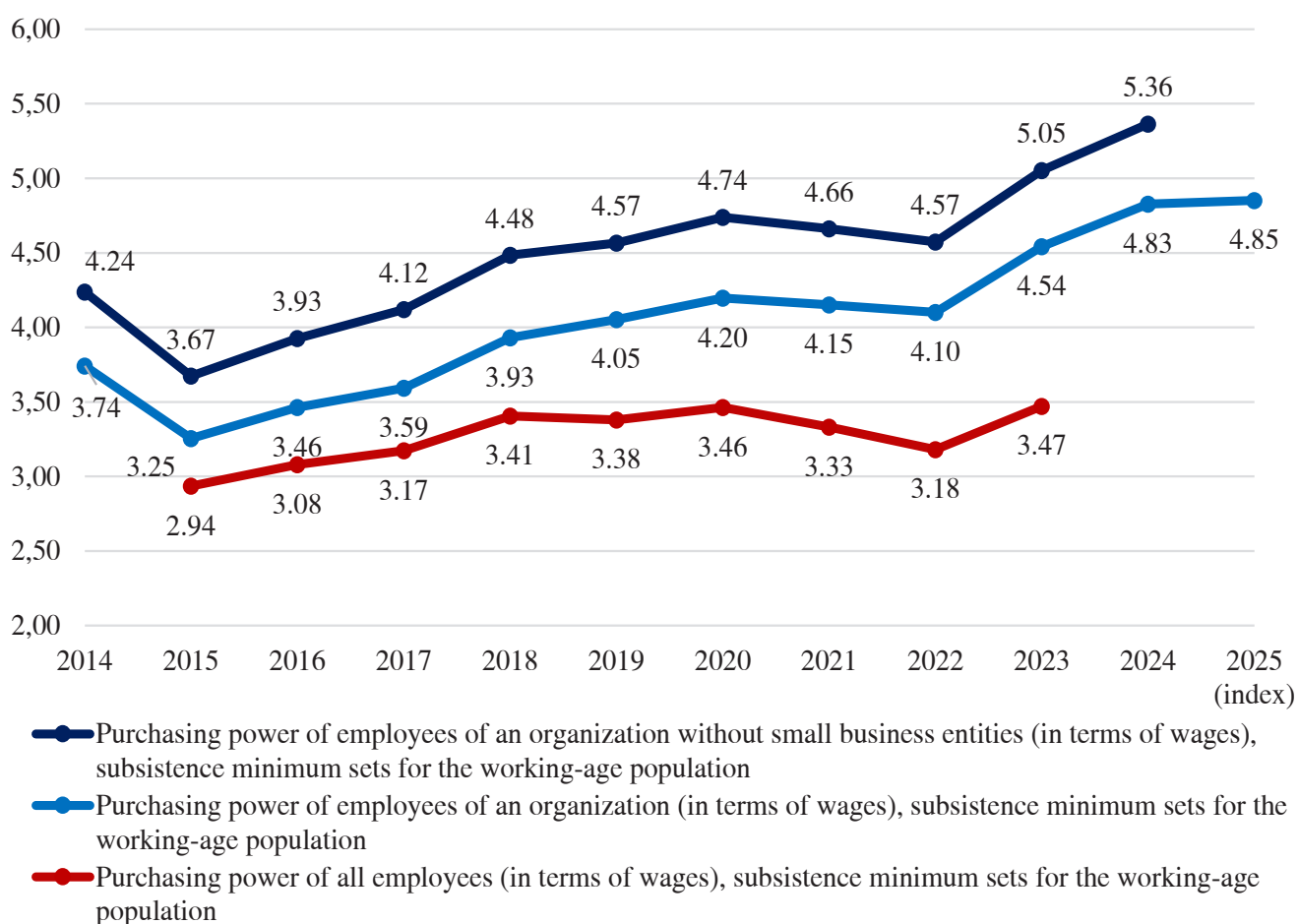


Fig. 1. Purchasing Power (PP) of Employees in Terms of Wages, in Sets of the PM of the Working-Age Population

Source: compiled by the authors based on: URL: https://rosstat.gov.ru/labor_market_employment_salaries; <https://rosstat.gov.ru/folder/13397>; [33]; https://www.economy.gov.ru/material/directions/makroec/prognozy_socialno_ekonomicheskogo_razvitiya/prognost_social

Note: index PM corresponds to the methodology of 2013–2020.

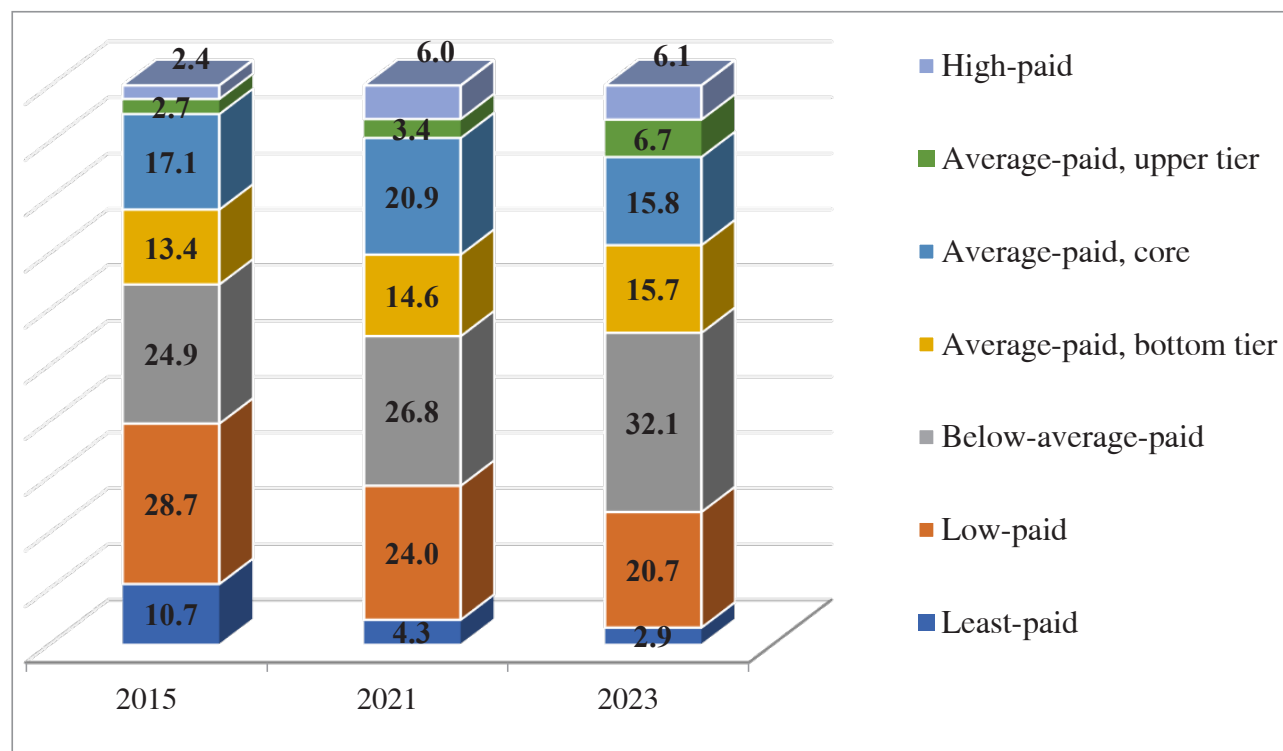


Fig. 2. Classification of Entity's Employees by Purchasing Power Based on Average Monthly Nominal Accrued Wages, % of the Total Number of Employees of Organizations (Excluding Small Business Entities)

Source: Authors' calculations based on: URL: <https://rosstat.gov.ru/folder/13397>; https://rosstat.gov.ru/labour_costs; [33]

By 2018, the purchasing power of workers' wages (excluding dependency burden) recovered in the entities not classified as small businesses, compared to a sharp decrease in 2015 (–13.3 per cent) due to the imposed anti-Russian sanctions (Fig. 1). Subsequently, purchasing power continued to grow, and in 2023, it exceeded previous figures. Concurrently, the economy overcome the two-year slump (–3.5 per cent) indicated in the post-COVID year of 2021 and in 2022, amid more severe anti-Russian economic sanctions related to the start of the Special Military Operation. Thus, in 2014–2024 the average actual purchasing power of workers without dependants in companies not classified as small businesses increased from 4.24 to 5.36 SMFWAP,

“Effective and Competitive Economy” URL: https://www.economy.gov.ru/material/directions/np_effektivnaya_i_konkurentnaya_ekonomika/; Government of the Russian Federation. URL: <http://government.ru/news/49414/> etc.

which approximately corresponds to the core indicator of its average.

The forecast estimate, based on the continued official growth rate of the subsistence minimum in 2025 relatively to 2024 and the Forecast of the Socio-Economic Development of the Russian Federation for 2025 and the Planning Period of 2026 and 2027, indicates, that in 2025, a slight increase to be expected in workers' average purchasing power: less than 1 per cent.

The purchasing power of employees without dependency burden in organisations as a whole, as well as of all employees (those employed in companies, by individual entrepreneurs, and by private employers), was lower than in organisations excluding small businesses, and its dynamics exhibited specific features (Fig. 1).

The lower level and weaker dynamics of purchasing power among all employees resulted in only 3.47 SM in 2023 (+18.3 per cent com-

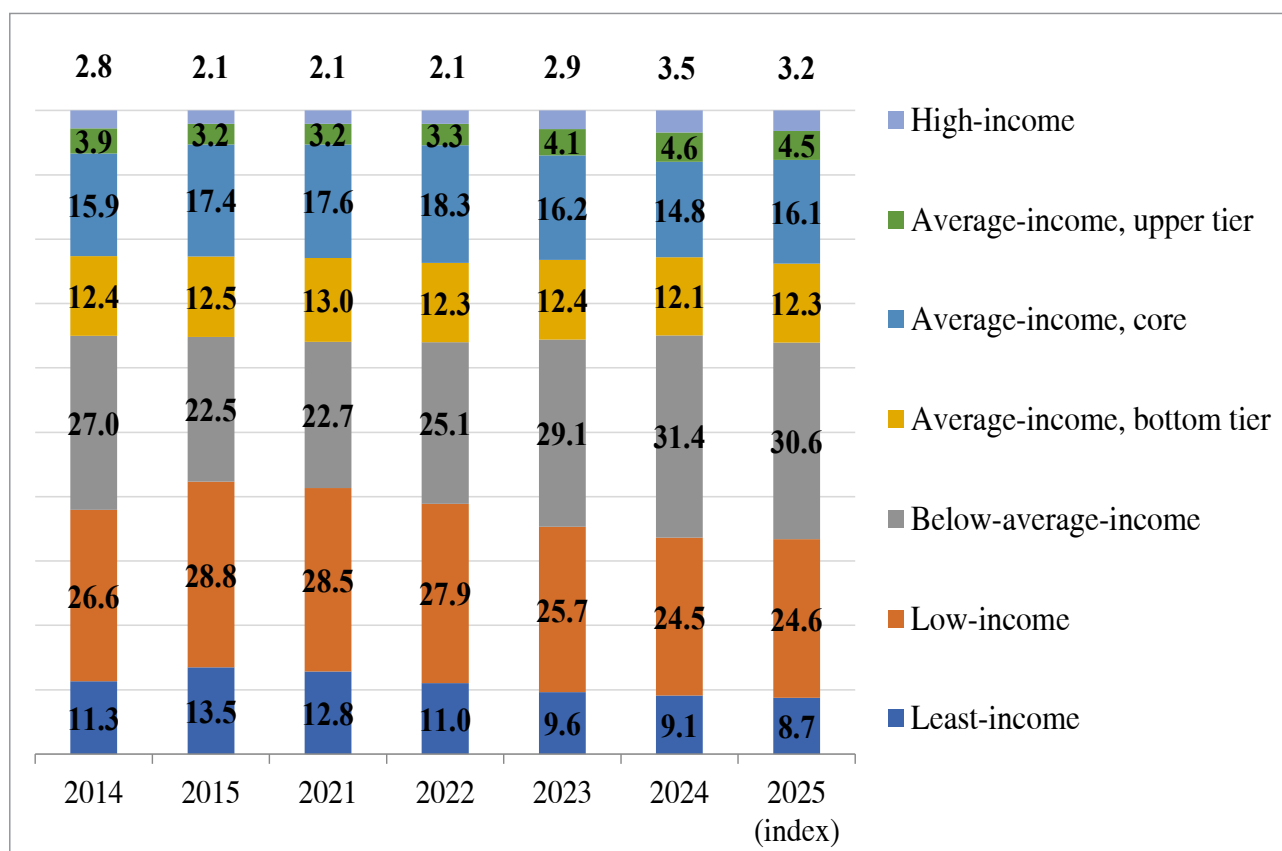


Fig. 3. Distribution of Population by Standard of Living Based on Purchasing Power Per Capita Cash Income, % of the Total Population

Source: authors' calculations based on: URL: <https://rosstat.gov.ru/folder/13397>; [33]; https://www.economy.gov.ru/material/directions/makroec/prognozy_socialno_ekonomicheskogo_razvitiya/prognoz_socialno_ekonomicheskogo_razvitiya_rf_na_2025_god_i_na_planovyy_period_2026_i_2027_godov.html

pared with 2015), which corresponded to the lower-middle level. The disparity between the purchasing power of workers in organisations excluding small businesses and all employees grew from 20 per cent in 2015 to 31 per cent in 2023.

The structure of wage distribution among workers without dependency burden makes it possible to examine purchasing power levels in more detail, from the lowest-paid to the highest-paid groups. As indicated by the data obtained, in 2015–2023⁹ the distribution structure among organisational employees (except small businesses)¹⁰ demonstrated an expansion of the

upper groups and a contraction of the lower groups (Fig. 2). In 2023, the share of highly paid workers was 6.1 per cent, which is 2.5 times more than in 2015 (2.4 per cent). The purchasing power of this group is at least 11.0 SM.¹¹

For medium-paid workers, purchasing power ranges from 3.5 to 11.0 SM. In 2023, the total share of medium-paid workers in entities except small businesses was 38.2 per cent. In comparison with 2021 (38.9 per cent), it slightly dropped (–0.7 per cent), while compared with 2015 (33.2 per cent) it grew (+5.0 per cent).

Among the workers employed in entities except small businesses, workers with lower

⁹ Rosstat conducts the survey every two years. The data was analysed from the most recent survey, conducted in April 2023.

¹⁰ Rosstat does not provide data on wage distribution series for all employees. It only publishes data for employees of organizations,

except small businesses. Therefore, this study examines the situation only for this group of employees too.

¹¹ The figure of SMFWAP corresponds to the methodology of the years of 2013–2020.



purchasing power (below 3.5 SM) accounted for 55.7 per cent in 2023 (–8.6 percentage points, relative to 2015), including with the least-level wages and with purchasing power below 1.0 SM represented 2.9 per cent (–7.8 percentage points compared with 2015). These capacities of purchasing power did not permit the households of these workers, even in the absence of dependants, to join the middle- and high-income groups, which have economic sustainability. Moreover, their dependants can make the situation much worse. Thus, even in view of the minimum dependency scenario,¹² the share of workers whose wages do not allow their households to enter the above wealthier groups exceeds up to 80 per cent.¹³

Fig. 3 presents the dynamics of distribution of the population by categories of living standard (purchasing power based on per capita monetary income) in 2014–2024 and the forecast for 2025. As it is obvious, the overall share of population with medium and high living standards (at least 3.5 SM¹⁴) that indicates economic sustainability is approximately 35–36 per cent during the period under review. This is nearly twofold less than the share of those, whose purchasing power does not allow them to maintain comparable living standards and economic sustainability (64–65 per cent), including: the least paid workers living in poverty: below 1.0 SM; low-income is 1.0–2.0 SM and those with below-average income of 2.0–3.5 SM.

The abovementioned research indicates, the pivotal role in domestic policy aimed to facilitate employment quality and population's living standards should be assigned to increasing workers' purchasing power to a level that guarantees the economic sustainability of their households under varying dependency burdens, as well as ensuring the corresponding medium or higher living standards.

CONCLUSIONS AND RECOMMENDATIONS

The research hypothesis has been confirmed. Thus, within its framework, the authors advanced a comprehensive model for assessing workers' purchasing power based on wages in the context of implementing social policies of ensuring the households' economic sustainability and enabling them to enter the medium- and high-income population groups. Purchasing power is determined not only as a quantitative indicator, but also as a categorising instrument to determine workers and their households by living standard, in view of dependency burden and qualification group. This allows for setting target benchmarks for social policy and wage regulation.

Increasing the purchasing power of employees' wages should be correlated with their qualifications and dependency burden. In fact, medium- and high-income groups should include workers with upgrading qualifications and ensure them appropriate job opportunities.

The recommended ranges of wages for full households with two workers and one or two children, linked to qualification and living standard (*Table 2*) enable the achievement of extended reproduction of living standards for highly qualified workers by 2030 and 2036. This works out at no less than at the benchmark level of the core middle class and for medium-qualified workers at least at the average standard.

In our viewpoint, regrading low-skilled workers with families, the aim should be focused to overcome an absolute monetary poverty by raising wage-based purchasing power. In other words, to bring full households with two workers enough out of the category of social assistance recipients, namely: by 2030 for families with a child, and by 2036 for families with two children.

In light of the currently low average purchasing power of workers, it is necessary to implement gradually the employers obligations to meet the proposed thresholds by defining intermediate values relative to the normative

¹² Proportional burden of two workers to maintain one child.

¹³ Proportional burden of two workers to maintain one child.

¹⁴ The SM corresponds to methodology of 2013–2020.

benchmarks of wages. This coordination activity should be entrusted to the Russian Trilateral Committee of the Regulation of Social and Labour Relations. As to the proposed standards and intermediate thresholds of workers' purchasing power, they should be included into general, sectoral, and regional social partnership agreements, as well as into collective agreements.

Funding for wage budgets *in the public sector* should meet qualification group standards for teachers, doctors, lecturers in secondary specialised and higher education institutions, employees in science and culture, etc.) in accordance with the Russian National Occupational Classificatory (RNOC) at the levels not below the intermediate, and in the long term, not below the normative lower thresholds of purchasing power established in sectoral agreements. Such funding should be provided from the state budget depending on the relevant ministry or department.

In the market sector of the economy, it is required to develop a motivational mechanism inspiring employers to implement the lower purchasing power standards and finance their achievement by qualification group in accordance with RNOC, specified in sectoral and regional social partnership agreements. It is also recommended to stimulate employers involved

in the initiative to raise purchasing power with preferential taxation of profits, property, and other assets, as well as additional incentives.

For regulation of the growth of employees' purchasing power and their household living standards, it is advisable to:

- include the sufficient level of employees' wage-based purchasing power to ensure household economic sustainability among the principal indicators of employment quality;
- introduce a mechanism for assessing employees' purchasing power into social policy practice with implication of living standard benchmarks in the form of consumer budgets for different levels of material well-being;
- develop a targeted system of measures to regulate the purchasing power of workers employed by individual entrepreneurs and private persons, that contributes to overcome a major lag in their level compared to employees of organizations, which is currently increasing and leads to a growing inequality in the economic status of workers;
- as to the authors' viewpoint, the aforementioned thresholds of employees' wage-based purchasing power, linked to qualifications and household living standards, should be approved by a Resolution of the Government of the Russian Federation (Ministry of Labour of Russia).

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V.N. Bobkov — problem statement, research methodology, formulation of research hypothesis and argumentation for its confirmation, review and analysis of publications and research results, formulation of research conclusions and proposals.

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