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# The Features Of Assessment Of The State Social Policy And The Income Of The Population In The Modern Economy Of Russia<sup>1</sup>

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## Abstract

Improving the quality of human life is the main goal of the development of modern society, and the development of human capital is a necessary condition for the construction of innovative economy. Income inequality in a market economy is objectively determined, and, consequently, the starting opportunities, for example in inequality in obtaining education, advanced training, and other similar benefits, differ significantly from each other in different strata of society. High differentiation of social opportunities for citizens negatively affects the economic development of society. For the formation of an effective system that ensures a decent quality of life, a necessary condition is a combination of market self-regulation mechanism and cost-effective regulation by the state. Despite the existence of opposing points of view, the modern reality is that it is the state that determines the rules and creates the general legal basis for market activity. In the implementation of the policy of improving the quality of life, regulation of the population's income is, in our opinion, one of the most important tasks of the state to reduce the recent economic and social polarization of Russian society and increase the prestige of productive and conscientious work.

When assessing the level of differentiation the population income, official statistics do not always take into account the regional difference, which consists in the different purchasing power of the ruble in the regions. In addition, the current practice of assessing the level of inequality the population income based on monetary income alone does not take into account the significant volumes of resources that come at the disposal of the population in the form of social transfers in kind. All this leads to significant distortions in calculating the structure of incomes, their distribution between population groups and, consequently, in assessing the level of differentiation of the population by income. An effective mechanism of state regulation of the population income should include not only the regulation of income at all phases of the reproduction process - distribution, exchange and consumption, - but carry out prompt adoption of management measures based on monitoring of socio-economic indicators that adequately reflect the current situation. Also, it should develop a methodological approach to assess the level of income differentiation of the population at the present stage of development of the economy of the Russian Federation.

**Key words:** social policy, income of the population, quality of life, income differentiation, structure of monetary incomes of the population, Russian economy

## Introduction

Modern society is in search of new tools to reduce the polarization of incomes, however, developed countries traditionally use the following instruments of state regulation of income differentiation as the most effective and efficient: at the stage of primary distribution - regulation of the share of wages in GDP, including all types of compulsory social insurance, setting the minimum wage and sometimes the establishment of an upper threshold for wages to prevent excessive polarization of income (for example, the income of top managers of companies); at the stage of redistribution - a progressive scale of taxation (for personal income tax and property tax), transfers of money; at the stage of final consumption - social transfers in kind.

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Depending on the peculiarities of the political and social system of the country, the instruments of state regulation are used in various combinations and proportions. It is impossible to name the best policy to reduce differentiation - it will vary for different states and different time periods. Societies with relatively low-income differentiation have achieved a reduction in differentiation in completely different ways. Some have used large-scale redistribution of income through progressive taxation and transfers (Sweden). Others have found less variability in pre-tax and transfer income and, accordingly, have resorted to less income redistribution (Japan). In the United States, the policy is focused on supporting the poor, while European countries are more conservative and socially oriented, pursuing a more stringent policy in the field of income regulation. The lowest income differentiation is observed in the Scandinavian countries, where the government is pursuing a social democratic model of social policy based on public solidarity and social partnership.

The problem of dividing the population into rich and poor has been urgent for Russia and still remains so. The market type of economy in itself presupposes the presence of differentiation in all spheres of life of the population, but it has a reasonable boundary. Based on the experience of developed countries, we can say that achieving a certain degree of equality in the distribution of income is the basis of social peace, which helps to contain and eliminate possible shocks and revolutions in society.

The ethical and moral aspects of economic science were discussed by such thinkers as Aristotle, Sismondi, W. Thompson, C. Saint-Simon, M. Weber, T. Veblen, W. Mitchell, J. Commons, P. Struve, M. Tugan-Baranovsky, K. Polanyi, A. Sen, Z. Biktimirova and others. Reputable international organizations such as the UN, UNESCO, the World Bank, attract the best scientists from all over the world to research, formulate new approaches to the problems of economic growth and goals development of society.

Modern interregional income inequality was studied by such scientists as A. Granberg and Yu. Zaitseva (2009), N. Zubarevich (2009), V. Gimpelson and G. Monusova (2014), V. Zherebin (2011). In the western countries, the topic was researched by Foley M.S. (1997), Bollinger C.R. & Hirsch B.T. (2013), Akkerman S., Admiraal W., Brekelmans M., Oost H., (2008), Angel S., Heuberger R., Lamei N. (2018), etc.

We can state that the economy of modern Russia has formed contradictory trends. As a result of economic and institutional transformations, the growth of real incomes of the population is noticeable, but the differentiation is deep, both in the size of wages by industry and in real incomes in general. This, unfortunately, reinforces the labor nihilism of the employed as a result of a decrease in their labor motivation. Also, the existing lag in the level of government spending on the development of human capital from similar indicators in developed countries and a reduction in the level of poverty with increasing differentiation of incomes of the population negatively affect the preservation of social stability in society. It is necessary to analyze approaches to assessing the level of differentiation of population incomes at the present stage of development of the Russian economy in order to develop adequate and effective measures to preserve social stability and ensure high-quality economic growth.

## **Materials and Methods**

Many economic and sociological studies use income variables as characteristics of the standard of living or as a factor in the differentiation of consumer, labor, political and other types of behavior and attitudes. The problem of assessing the reliability and validity of income data always exists, but many studies do not take it into account.

In accordance with the methodology of the State Statistics Committee of the Russian Federation, data on income and expenditures of the population is formed on the basis of official statistical information about payments made to the population and funds received from the population. The source of data comes from regular statistical reports of business entities, government bodies and financial institutions. The income of the population indicator also includes a system of additional estimates of the volume of income and expenditure of the population in the informal sector of the economy. In the absence of numerical indicators within the required time frame (this applies mainly to bank data), they are assessed on an expert estimation basis.

Income of the population include wages and salaries of employees; income from business and other production activities; social benefits (pensions, allowances, scholarships and other payments); property income (dividends, interest accrued on cash in bank accounts of individuals with credit institutions; payment of income on government and other securities; investment income (income from property of policyholders); other monetary receipts (Karavaeva et al, 2019).

Differences in the income size of the same people, recorded in different ways, lead to different conclusions about the importance of economic status as a factor in attitudes and electoral behavior. For example, research data in Denmark do not show a relationship between support for political parties and income reported in a telephone survey. However, the income of the same respondents, reflected in tax registers, is significantly associated with the choice of political parties (Hariri & Lassen, 2017). Of course, comparisons of survey and administrative data can have

errors and limitations, and not just because of confidentiality. J.M. Abowd and M.H. Stinson begin one of their papers on the comparison of survey and administrative data on wages with the thesis that “the assumption that some data contains errors, while others are not, is fundamentally wrong ... Although the error generation process can differ in two sources, neither source can be completely error-free” (Abowd, Stinson, 2013). They cite three reasons why administrative data might not be true in such comparisons.

First, income measurements in registers and surveys can differ conceptually. In their example, the employer's payment for health insurance is not recorded in the statistical registers with which they worked, but could be included by the respondents in the gross payments at the place of work, which they reported in the interviews.

Secondly, administrative data can also be distorted by the "human factor". The source of administrative data on remuneration for work is employers' reports, which can be filled in with errors, including unintentional ones. Due to the “human factor”, both in this study and in others, data on the self-employed are excluded from the comparison. “Self-employed persons actually independently report their income to the tax authorities, and therefore we do not believe in the information from the registers for this group as much as for employees and persons receiving transfer income” (Kreiner et al., 2015).

Third, errors are possible when comparing data from several sources, for example, due to erroneously specified identification numbers (Abowd & Stinson, 2013).

## Results

Russia's transition from the state system of the population's income formation to the market one entailed a number of consequences, which strongly affected all spheres of society (Karavaeva & Kazantsev, 2020). The changes that took place were combined with a drop in production volumes, the destruction of traditional economic ties and the privatization of state property. This is evidenced by the data for 1990-2005 on the structure of incomes shown in table 1.

Table 1  
The structure of income of the population of Russia,% (Karavaeva & Kazantsev, 2020)

Indicators	1990	1992	1998	2000	2003	2004	2005
Money income - total, including:	100	100	100	100	100	100	100
Wages	74,1*	73,6	38,7*	62,8	63,9	65,0	66,4
Social transfers	14,7	14,3	14,1	13,8	14,1	12,8	13,2
Property income	2,5	1,0	5,9	6,8	7,8	8,3	7,2
Entrepreneurial income	3,8	8,4	14,8	15,4	12,0	11,7	11,2
Other income	4,9	2,7	26,5	1,2	2,2	2,2	2,0

\* Excluding hidden wages

The table above shows that with an increase in the share of income from property (from 1% in 1992 to 7.2% in 2005) and entrepreneurial activity (from 3.8% in 1990 to 15.4 in 2000) there was a decrease in the share of wages and social transfers in terms of monetary income.

During the transition, a number of unfavorable trends in incomes and living standards of the population developed in Russia. A significant share of hidden cash income arose, which amounted to at least 24-25% of all cash receipts. This led to the loss of budget funds and the development of instability in the social protection system. Also, along with this factor, the level of income inequality in society has increased, which has had and still has an acute form - the polarization of inequality. At the same time, social inequality in expenditures of the population has grown. So, in 1998, consumer spending of 10% of the most well-to-do part of the population was 8 times higher than the level of such expenses of 10% of the poorest part of the population, and food costs - 5 times (Income of the population and trends in their change, 2020). The transitional stage in Russia entailed significant shifts in the socio-economic system of the state, which contradicted the social stability of society and global trends in developed countries.

The economy of the Russian Federation has repeatedly faced crises for a variety of reasons in the course of history. To date, the most relevant event that has undergone significant changes in all spheres of society is the coronavirus pandemic. It is forcing countries to close their borders and suspend maritime, rail, bus and air traffic. The economic component of the country was particularly affected. Russia, which still had consequences from the last crisis of 2015-2016, has not restored investment, household income and consumption. Due to the deep polarization of the well-being of the population, the disintegration of society and the influence of recent global events, Russia is at risk in terms of income differentiation (Drobot, 2020). For example, the share of the population with the lowest incomes in the first half of 2020 increased by 0.5% compared to 2015, while the share of the population with the highest income decreased by 1.7%. At the same time, the Gini coefficient for the first half of 2020 decreased significantly in comparison with 2015 (by 0.022%), which indicates a decrease in the polarity of income differentiation (Table 2).

Table 2  
Distribution of the total volume of income of the population and characteristics of the differentiation of income of Russia's population, (%)

Indicator	2015	2016	2017	2018	2019	2020 ( <i>first half</i> )
Income - total, including for 20 percent population groups	100	100	100	100	100	100
first (with the lowest incomes)	5,3	5,3	5,3	5,3	5,3	5,8
second	10,1	10,1	10,1	10,0	10,1	10,6
third	15,0	15,0	15,1	15,0	15,1	15,5
fourth	22,6	22,6	22,6	22,6	22,6	22,8
fifth (with the highest incomes)	47,0	47,0	46,9	47,1	46,9	45,3
Gini coefficient (income concentration index)	0,412	0,412	0,411	0,413	0,411	0,390
Fund coefficient, times	15,5	15,5	15,4	15,6	15,4	13,3

It is known that the level of well-being of the population is determined, first of all, by the monetary income of the population. According to Rosstat, monetary income per capita for the first half of 2020 amounted to 32,251 rubles per month and decreased compared to the corresponding period of 2019 by 0.4%, consumer spending per capita - 24,972 rubles, and decreased by 7.4% respectively. Real disposable monetary income of the population (income minus mandatory payments, adjusted for the consumer price index) for the first half of 2020 decreased by 3.7% compared to the corresponding period of 2019.

In the structure of monetary incomes of the population for the first half of 2020, compared to the corresponding period of 2019, the share of labor remuneration (by 3.3%) and social payments (by 2.6%) increased. At the same time, there is a decrease in income from entrepreneurial activity, income from property and other monetary incomes. In the structure of the use of monetary incomes, purchase of goods and payment for services accounted for 77.4%, payment of compulsory payments and contributions, other expenses for 15.0%, and savings for 7.6%.

In the first half of 2020, the 10% of the richest population accounted for 28.9% of the total monetary income, and the share of the poorest population was 2.2% (for the corresponding period of 2019 - 29.2% and 2.1 % respectively).

The main source of income for the population is wages. This is the most significant factor affecting the polarization of income and well-being of the population. The data on the average accrued wages in Russia and its purchasing power, determined by the ratio of wages to the subsistence minimum, demonstrate a positive trend (Table 3). Thus, the average accrued wages in 2020 increased by 45.8% compared to 2015. Accordingly, the value of the subsistence minimum increased by 20.1%. At the same time, for 49,600 rubles a month in 2020, the consumer is able to purchase a little more than four sets of the living wage, while in 2015 the same amount was a little more than five.

Table 3  
Dynamics of the purchasing power of wages in Russia<sup>2</sup>

Dynamic by year	2015	2016	2017	2018	2019	2020
Average accrued wages (S)*	34030	36709	39167	43724	47867	49600
The value of the subsistence minimum * (M)	9701	9828	10088	10287	10609	11653
Wage purchasing power (S/M)	3,51	3,74	3,88	4,25	4,51	4,26

\* In 1998, the denomination of banknotes was carried out in the ratio 1:1000

It is also worth noting the increasing degree of inequality in wages in various spheres of employment. The incomes of workers in the fuel and energy complex, namely the extractive industry, and the financial sector are growing at a faster pace. The remuneration of workers involved in the hotel business and public catering decreased. Also, the smallest growth in wages was shown by such sectors as agriculture and forestry, hunting, fishing and fish farming; manufacturing industries; construction; wholesale and retail trade; repair of motor vehicles and motorcycles; education; activities in the field of culture, sports, organisation of leisure and entertainment.

A sharp slowdown in economic development due to the coronavirus pandemic has led to an increase in the proportion of the population with incomes below the subsistence level (13.5%). The share of the poor in the second quarter of 2020 increased compared to the same period last year by 1.3 million people, or 0.8 percentage points. A significant part of the poor are workers in science, education, and health care. Thus, highly qualified workers make up a large group of the poor (Lev, 2020).

At the same time, the main criterion for the indicator calculation is the difference in the systematic increase in the cost of living and the level of inflation. At the moment, the annual inflation in Russia was about 7.26%, while the cost of living rose by 7.1%, and the population's income, according to Rosstat, increased by only 5.6%.

Comparing the poverty level of Russia with other countries, we can say that the largest percentage of the population below the poverty line is in North Korea (World Bank, 2020). Russia is in the 137th place in the ranking provided by the World Bank. It should be borne in mind that the level of poverty is determined by the World Bank only in the case when one person has less than 1.25 dollars. This figure is higher in the European Union (17%) than in the United States (14%). Poor people are defined as citizens whose income level is less than 60% of the wage level in a particular country (World Bank, 2020). The large scale of this phenomenon and its long-term nature have a destructive effect not only on particular industries, but also on the economy as a whole, which necessitates active participation of the state in solving the problem of reducing the differentiation of incomes of the population (Ardito et al., 2021).

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<sup>2</sup> Table created by the authors.

Let's make a comparative analysis of the population's income distribution in the Russian Federation for 2015 and 2019 using the Lorenz curve, Lorenz and Gini coefficients, relying on the data in Table 2. The calculation results for building the Lorenz curve are presented in Table 4.

Table 4  
Calculation results for 2015 and 2019.

x%	y%		x*y		cum y		x*cum y	
	2015	2019	2015	2019	2015	2019	2015	2019
20%	5,3	5,3	106	106	5,3	5,3	106	106
20%	10,1	10,1	202	202	15,4	15,4	308	308
20%	15,0	15,1	300	302	30,4	30,5	608	610
20%	22,6	22,6	452	452	53,0	53,1	1060	1062
20%	47,0	46,9	940	938	100	100	2000	2000
<b>100%</b>	-	-	<b>2000</b>	<b>2000</b>	-	-	<b>4082</b>	<b>4086</b>

The Lorenz curve, built on the basis of the calculations made for 2015 and 2019, is shown in Figure 1.

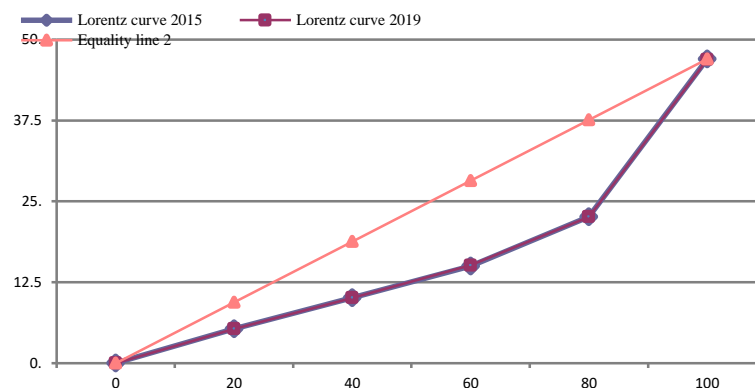


Figure 1. Lorenz curve for 2015 and 2019.

Next, we calculate the Lorenz coefficient using the formula (1):

$$L = \frac{\sum |y_i - x_i|}{2} \quad (1)$$

where  $L$  - Lorenz coefficient;  $y_i$  - the share of income of the  $i$ -th group of the population in the total amount of income;  $x_i$  - share of the population of the  $i$ -group in the total population.

For 2015: 
$$L = \frac{(|5,3-20|+|10,1-20|+|15-20|+|22,6-20|+|47-20|)}{2} = 29,6\% \quad (2);$$

For 2019: 
$$L = \frac{(|5,3-20|+|10,1-20|+|15,1-20|+|22,6-20|+|46,9-20|)}{2} = 29,5\% \quad (3);$$

Next, we calculate the Gini coefficient using the following formula (4):

$$G = 1 - 2 * \sum (x_i * cum y_i) + \sum (x_i * y_i) \quad (4);$$

where  $x_i$  -proportion of the population in each group;  $y_i$  -share of each group in total monetary income;  $cum y_i$  - cumulative (accumulated) share of income.

For 2015: 
$$G = 1 - 2 * 0,4082 + 0,2 = 0,3836 \quad (5);$$

For 2019: 
$$G = 1 - 2 * 0,4086 + 0,2 = 0,3828 \quad (6);$$

Let's calculate the decile coefficient of income differentiation for 2015 and 2019:

For 2015:

$$K_D = \frac{47}{5,3} = 8,868 \quad (7);$$

For 2019:

$$K_D = \frac{46,9}{5,3} = 8,849 \quad (8).$$

So, having determined the values of the Gini and Lorenz coefficients and the decile coefficient of income differentiation, having displayed the obtained data in Figure 2, we can conclude that the uniformity of income distribution has hardly changed, and the concentration of income has decreased slightly. Consequently, the measures taken by the state to reduce the differentiation of incomes of the population turned out to be insufficient.

## Findings

At the moment, a system of excessive differentiation of the population prevails in Russia. Russia needs to focus on the model of optimal differentiation of the population, which is mentioned in the economic literature. It is based on the principle of justice, in other words, with an increase in GDP and social welfare, individual welfare increases for all groups of the population. Also, this principle takes into account the fact that it is not allowed to improve the standard of living in some groups at the expense of reducing the standard of living of other groups. To achieve the optimal level of income differentiation of the population, an effective mechanism of its regulation is required.

To develop this mechanism, it is necessary to take into account such directions for reducing excessive income differentiation as:

1. Property income. It is necessary to increase the share ownership of the company's employees, to reimburse the costs of labour and capital, to increase ownership of the factors of production, etc.
2. Wages. It is necessary to increase the interest and involvement of the population in blue-collar occupations, to increase the growth of labour productivity on the basis of the principles of equity, which would exceed the growth of wages, and to take appropriate measures for remuneration.
3. Entrepreneurial income. It is necessary to qualitatively match the factors of production, to increase the scale effect in the process of using the factors of production, to ensure the participation of the company's employees in profits.

Thus, the 2019-2020 crisis undoubtedly dealt a significant blow to the deterioration of the state of income differentiation of the Russian population. However, this inequality was important before the onset of this crisis. Speaking about all the measures taken by the state, we can say that the greatest blow fell on the most developed regions of the country, since market services are concentrated precisely in the agglomerations of federal cities and in large regional centers. In part, this speaks about the peculiarities of quarantine measures, but also partly about a decrease in effective demand.

The outbreak of the 2019 novel coronavirus (COVID-19) in Wuhan and the subsequent announcement of a pandemic by the World Health Organization (WHO) forced various countries to take immediate measures to overcome the crisis (Amir-Behghadami & Janati 2020).

The state, namely the government of the Russian Federation, has made and is still taking decisions to support citizens during the spread of coronavirus infection: measures of social support for families with children; social support for Russian citizens staying in a foreign state and unable to return to the Russian Federation due to the spread of coronavirus infection; financial assistance to regional budgets; the amount of unemployment benefits increased; measures to support individual entrepreneurs, small and medium-sized businesses in the form of credit holidays, which imply a ban on the accrual of penalties, the presentation of claims for early fulfillment of obligations, the direction of collection on the subject of a pledge or subject of a mortgage, an appeal to the guarantor; a moratorium was introduced on the calculation of penalties for utility debts, credit and mortgage vacations, etc.

Having studied and analyzed the main instruments of the state, we can say that the measures taken are based on the support of low-income families. These measures were aimed not at all groups of the population, but only at a small part of it. Since the incomes of the population are not growing, the policy pursued by the state to support employment in small and medium-sized businesses is not effective enough. It follows from this that the measures taken were provided in insufficient quantities. Certainly, the measures taken by the state both before the pandemic and after require modernization and elaboration, as well as additional funds for their implementation.

## Conclusion

Having considered and studied the main theoretical and practical aspects of the problem of assessing social policy and income policy, we can formulate the following conclusions. Income is the most important source of satisfaction

of all human needs. They are changeable under the influence of many socio-economic, demographic, professional and foreign economic factors. Due to the change in attitudes towards the issue of income redistribution in the course of history, there was a strong stratification of society into the poor and the rich with an increase in the number of middle-class citizens, which, in turn, led to a differentiation of the population's income.

Measuring the income of the population by statistical authorities is a complex task. There are a number of indicators - the population income coefficient, the fund coefficient, the Gini coefficient and the Lorenz curve, the minimum consumer basket, the value of the subsistence minimum, the poverty level, the index of the depth and severity of poverty, the indicator of the distribution of the population by the level of per capita monetary income - which in one way or another characterize the differentiation of the population income, and allow to give an accurate idea of the direction in which it is necessary to take certain measures in numerical and percentage terms.

The problem of the stratification of society in the majority of developing countries remains "explosive" in its nature. Due to the deep polarization of the welfare of the population, the disintegration of society and the influence of recent global events, Russia is at risk in terms of income differentiation. For instance, based on the reduction in the Gini coefficient, we can notice a decrease in the polarity of income differentiation. Monetary income decreased by 0.4% as compared to the previous year, consumer spending of the population decreased by 7.4%, and real disposable monetary income decreased by 3.7%.

However, the contradiction lies in the fact that the average monthly nominal accrued wages increased in comparison with 2019 by 5.8%, and real wages - by 2.9%. This raises a question for the statistical authorities: "Why didn't the real disposable monetary incomes of the population increase with the growth of wages?"

Accordingly, due to the existing paradox, which remains relevant today, the poverty level of the population is also growing and at the end of the 1st quarter of 2021 reached 18 million people.

All the measures taken by the state in connection with the onset of the pandemic undoubtedly had a different effect on the economic and social state of the country. Social payments to families, assistance to small and medium-sized businesses, financial support to regions, measures to pay additional wages to medical workers involved in working with patients with Covid-19, etc. - all these are only temporary and compensatory measures. The country requires more radical measures in the fight not only against the onset of the crisis, but also in the elimination of deeper problems.

The deep regionalization of the state, the growing tendencies in the differences in the standard of living in each of the regions, do not allow to develop a fully effective mechanism for regulating the differentiation of incomes of the population. Modern policy in the field of income regulation is aimed at "pulling" the poorest strata of the population to the level of the poor and ignores the problem of income differentiation of the population. The issue is in the development of strategic measures to improve the quality of life of Russian citizens, to achieve high living standards in order to prevent threats to national security and ensure social stability based on the assessment of methods and tools of an effective income policy.

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