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## **Sociodemographic Factors Determining the Risk of Poverty and Low-Income Poverty**

*A survey investigating the risk of falling into poverty in Russia shows that after improvements in the level of well-being of the Russian population during the past decade, the situation has grown relatively worse during the current economic crisis and for the poor the situation will continue to worsen at an accelerated pace.*

The problem of poverty and low income poverty [“underprovisioning”] has always been urgent in Russia. It has taken on special significance in the conditions of ongoing economic crisis, and is capable of rapidly eliminating all of the achievements the country made during the period of economic growth in the sphere of

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raising the population's well-being. Today, low income poverty is taking on the contours that characterize conditions in developed countries, with an increasing role played by professional status in determining people's position in the social structure [1]. At the same time it depends, much more than in developed countries, on characteristics such as the type of population center, age, household characteristics, and so on. This is why, when doing research on the array of problems involved in unequal standards of living, Russian scientists also focus attention on sociodemographic factors such as health [2, 3], family composition [2], dependency burden [4], and regional inequality [5]. Moreover, in the so-called developed countries the analysis of sociodemographic factors of inequality is confined primarily studying race and gender. Inequality due to sociodemographic parameters has a qualitatively different nature in Russia than, for example, in the United States. Who, because of sociodemographic characteristics, is at the greatest risk today of falling into the group of low income poor in Russia, and why?

This article presents the results of an analysis of this problem based on a study carried out in March 2008 by the Institute of Sociology of the Russian Academy of Sciences, "The Low Income Poor in Russia: Who Are They? How Do They Live? What Are They Striving For?" To determine dynamic trends over the midterm, data were used from a study conducted by the Institute for Comprehensive Social Research of the Russian Academy of Sciences in 2003, "The Rich and the Poor in Russia Today," and to assess the consequences of the current economic crisis use data were used from a study carried out in March 2009 by the Institute of Sociology of the Russian Academy of Sciences, "Everyday Life in Russia Under Crisis Conditions."<sup>1</sup>

On the one hand, sociodemographic characteristics determine the character and scale of Russians' spending (e.g., a dependency burden or poor health increases costs drastically) and reduce people's chances in life in the consumption sphere; on the other hand, they influence people's level of access to effective employment and position in the labor market (e.g., preretirement age, residing in small towns and villages, or having a handicapped person in the family

who needs care, are all factors that substantially reduce chances of being employed in attractive socioprofessional positions). Certain sociodemographic characteristics influence the population's standard of living based on both of these mechanisms. Such characteristics include primarily people's state of health. On the one hand, being in poor health requires substantial outlays to purchase medical care and medicine, and on the other hand, it reduces possibilities for effective employment, especially for those whose professional status already increases their likelihood of ending up among the low income poor—those employed in physical labor. For better off population strata, being in poor health entails less risk of poverty because these positions make it possible to vary their working conditions and to remain among the employed population, even if their health is relatively poor [6].

Among Russians whose health was poor in 2008, 36 percent were poor and only 10 percent belonged to the well-off strata.<sup>2</sup> The ratio was the reverse for people in good health, 8 percent and 60 percent, respectively. In all age cohorts in 2009, the damage inflicted by the financial crisis on those who rated their health as poor was much more often perceived as catastrophic, while those who rated their health as good said the crisis had no real impact on them at all.

A greater risk of falling into poverty and low income poverty among Russians in poor health was also observed in 2003, but at that time the proportion of poor among Russians in poor health was higher than their proportion among those rating their health as satisfactory, by a factor of 2.1, whereas in 2008 it was a factor of 2.8, and in 2009—4.8. This means that in recent years the chances of solving material problems have improved for people in relatively better health, which has led to a decline in the level of poverty among them. At the same time, for Russians in poor health there has been a characteristic decline in the percentage of members of relatively well-off strata, which is due primarily to increased competition for effective jobs in the Russian labor market.

In analyzing the influence of health on standard of living, it is also useful to consider that deteriorating health takes a downward

path: the first jump signals a shift from good to satisfactory, and the second, from satisfactory to a poor health. For males, the first jump takes place at about age thirty, while for females it is after age twenty-five. The second jump for both males and females is observed after age sixty, but after age fifty there is already a drastic increase in the share of those rate their health as poor. Although women are more likely than men to say that their health is poor and less likely to say that it is good, the observed assessments of health of both men and women are the same [8].

In the various age cohorts up to age fifty, the risk of falling into poverty for those in poor health is greater than the chances of the healthy population for ending up in the well-off strata. In other words, while poor health is likely a sufficient condition for poverty, good health is likely a necessary but not sufficient condition for prosperity. A qualitatively different trend was observed in the age cohort above fifty: the risk of falling into poverty in for those rating their health as poor was lower than the chances of becoming prosperous for those rating their health as good. This trend was even more explicitly manifested among retirees. Pensions, which are intended to compensate for loss of wages, while they reduce the risk of poverty for all retirees regardless of their health status, are not very effective in practice, especially for retirees in poor health, who constitute the majority among the older population (in 2009, only 4 percent of retirees of all ages rated their health as good, while 46 percent rated it as poor), because it is expensive to maintain good health. Older Russians who are healthy not only do not have this expense but also have access to the labor market because they are physically able to work, thus increasing their own income and, accordingly, raising their standard of living. Therefore, they have relatively good chances of achieving prosperity.

Being in poor health increases the likelihood of poverty and low income poverty, while being in good health results in a relatively higher standard of living only for the older population, based on both reduced expenses and increased income because of access to the labor market. At the same time, for the rest of the population being in good health is more likely a necessary but insufficient condition for a relatively prosperous standard of living [9].

In older age cohorts the population's standard of living falls: there is an increased proportion of poor and low income poor and a smaller proportion of well-off strata (the coefficient of the Pearson correlation for the variables of age and the Standard of Living Index is 0.33, where the level of significance is 0.01). Especially drastic is the increased proportion of poor among those older than sixty. For example, among Russians between fifty-one and sixty the poor constituted 16 percent in 2008; for those older than sixty, the figure was 34 percent. The tendency for the proportion of poor and low income poor to increase in the older age cohorts was also clearly traceable in 2003, but the jump in poverty among the population older than sixty during that period was less clear-cut. In 2003 the decline in the proportion of the well-off strata in the older cohorts took place as a result of increased numbers of the poor along with a relative constancy in the numbers of the low income poor, while in 2008 and 2009 in the older age cohorts there was a decrease both in the numbers of well off Russians and in the representatives of Stratum 5, which is on the boundary between the low income poor and the well-off segments, along with a simultaneous increase in the proportion of all of the least well-off segments. In 2008 and 2009 the process of relative impoverishment of Russians of advancing age noticeably intensified, along with a simultaneous increase (although at a slower pace than in other age cohorts) in the standard of living in terms of absolute indicators. This shows the extremely shaky position and high risk of Russians belonging to the older age cohorts.

The drastic decline in the standard of living of Russians after age sixty is linked, first and foremost, to the fact that they have reached the status of retirees. At that age both men and women now show the same low standard of living: more than a third of them are poor and more than half of them are low income. Between the ages of fifty-five and fifty-nine, when women become retirees, and men have not yet reached that age, the proportions of the poor and the well-off population segments differ substantially in by gender groups, with the men showing a more favorable position: 23 percent of the women are poor, compared to 12 percent of the men, while 23 percent of the women are well off compared to 30

percent of the men. The factor that determines a person's standard of living is not so much age as such but the fact of going on pension, because pension payments often are not sufficient even to maintain a standard of living at the level of low income poverty. This is why, in 2009, one-third of Russia's retirees were poor, and only 13 percent of them were classified as belonging to the well-off strata, whereas these indicators were the reverse for the rest of the population: 10 percent were poor and one-third were well off. One of the indisputable successes of recent years has been the slight decrease among retirees in the proportion of the poor, but for nonretired people the trend of decline in the number of the poor was manifested much more graphically. It is worth pointing out that in recent years pension payments have been regularly indexed. This means that the policy chosen in the sphere of pension security has not been sufficiently effective: the absolute increase in pension payments while the amount of such payments has simultaneously declined relative to the wages earned by the working population makes it possible for literally a few percent of retirees to rise out of poverty, and even then no higher than low income poverty.

However, the difference in the standard of living of men and women is discernible not only between ages fifty-five and fifty-nine. Women's inferior position to men is also observed in the age cohort between thirty-one and forty, where women are two times more likely than men are to fall into poverty. One factor of women's low standard of living compared to men the same age is the specific character of their marital situation: in this age range, we find the maximum indicator of the share of women who are divorced, 23 percent. After divorcing, a majority of men remarry [10], while women are left with children (83 percent of heads of incomplete families are women). Moreover, incomplete families are less well off than all other families: in 2008, 30 percent were poor and 55 percent were low income poor, and there was an observable tendency for their position to worsen: in 2003 these segments totaled 75 percent of the population. However, women between the ages of thirty-one and forty have a higher proportion than men not only of incomplete families but also families with children

and retirees—in many cases after they get divorced women with children live with their retired parents, which imposes an additional dependency burden on them.

In some cases, women have a lower standard of living than men, although on the whole, gender is not a risk factor for the population: both men and women are almost equally likely to fall into the poor and the low income poor strata, which again confirms that in Russia inequality linked to sociodemographic characteristics is qualitatively different from that in developed countries, where gender inequality is significant. A major factor here is specifically marital status and household composition, characteristics that are closely interconnected.

In 2008, both single and married Russian men were characterized by about the same standard of living: Among both single and married men only about one-third were well off and slightly fewer than half were low income. At the same time, divorced Russian men were two times more likely than single ones to fall into poverty and two times less likely to end up among the well off; for widowed women this difference was even greater. However, particular family characteristics rather than a person's civil status turned out to be the significant risks for poverty and low income poverty. For example, on average, 2–3 percent of families are headed by single Russian men, and more than two-thirds of them live in households that do not include retirees and children. These families are mainly made up of young people and their parents of working age. The average number of family members of married Russian men is larger, while more than one-third of them live in families with children and about one-quarter in families without children or retirees; in other words, these are mainly families of married couples with or without children. Almost two-thirds of the families of divorced people have a high or a relatively high dependency burden, and about one-third have a low dependency burden.<sup>3</sup> Divorced Russian men live mainly either “as singles” or in households with children and/or retiree parents. Widowed women, on the other hand, are mainly retirees living alone or with their children. Russian men in civil marriages, live for the most part (54 percent) in households

without children and/or retirees. Marital status is not so much in and of itself a factor determining standard of living; acting indirectly together with other factors, including dependency burden, it illustrates a particular type of household.

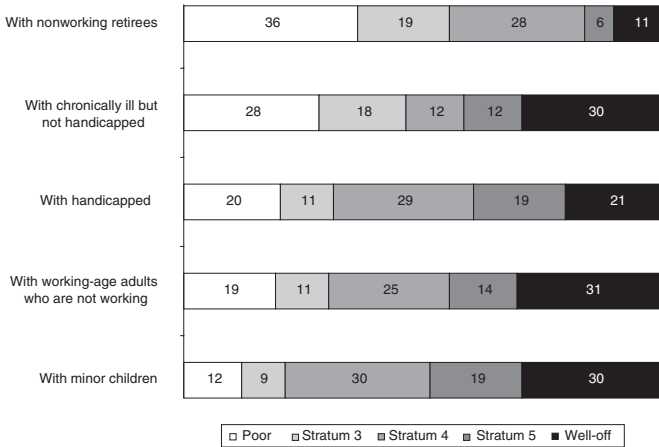
The degree of dependency burden is significant for the standard of living only at the point where it reaches a critical level: in 2008 the proportion of poor among members of families with a high dependency burden was higher by 2–2.4-fold, while for well off, it was 1.6–2.1-fold lower in comparison with the members of households with a smaller dependency burden. The indicators of a high or relatively high dependency burden are highest in families of retirees (87 percent have a high dependency burden), slightly lower in incomplete families and those with many children (60 percent with a relatively high dependency burden and 28 percent with a high burden), and in families that include both children and retirees (57 percent with a relatively high dependency burden and 28 percent with a high dependency burden). The risk of falling into poverty and low income poverty is increased not so much by the dependency burden as by the nature of the burden.

On the whole, the situation of households with any type of dependency burden has noticeably improved in recent years: the proportion of the poor has declined and the well-off proportion has increased, while those classified in the low income strata have remained the same. The lowest risk a household with dependents has for falling into poverty and low income poverty exists when the dependents are minor children (see Figure 1). The situation is slightly worse in households that include nonworking able-bodied people, including the unemployed, although because they are of working age, such people are in a position to take on a number of duties in the home, which can make up for their lack of job income. In addition, only the most well-off households can afford to support adult able-bodied family members.

The qualitative improvement in the situation of households that included nonworking members in 2009, in comparison with 2003 (a decline in the proportion of the poor from 25 percent to 6 percent along with a constant proportion of low income poor at 45 percent) is linked to the fact that under the conditions of economic



**Figure 1. Standard of Living of Households with Different Levels of Dependency Burden (2008, %)**



crisis many members of relatively well-off families lost their jobs (in the banking sector, retail trade, etc.). At the same time, the job losses adversely affected their families’ material incomes but not the standard of living because this is a relatively inert characteristic that is not determined solely by current incomes.

The situation is slightly worse in households that include the handicapped. On the one hand, they receive a disability pension that is higher than the old-age pension and this contributes significantly to household income, and, accordingly, has a positive impact on the standard of living. On the other hand, the health of the handicapped occasionally entails additional expenses, and sometimes it imposes employment limitations on other family members, especially women who always have to bear a major portion of the burden of caring for dependents. For example, a greater proportion of nonretired women living in households with retirees, and also with children and retirees, are employed in state-run enterprises, primarily in so-called budget-funded sectors, which makes it possible and easier for them to vary their workload than if they were employed in the private sector, even though, on average, it brings in less income.

A household that includes nonworking retirees is at special risk. Russians’ average retirement pay is relatively low, while the

cost of maintaining their health is high, and this “cancels out” the contribution of retirees to the income of a household that consists of more than one generation.

In households with chronically ill, nonhandicapped people the situation is not clear-cut. The health of these family members requires additional outlays for medicine and medical services, while their incomes depend on the degree of severity of their ailment and its compatibility with their employment. If these chronically ill people occupy professional jobs with sufficiently comfortable working conditions, they may be able to contribute substantially to the family budget (in this case, households with include chronically ill nonhandicapped people have chances of ending up in the well-off strata, the proportion of which for households of that type is 30 percent). If, on the other hand, professional positions are not accessible to them, primarily because they do not have sufficient human capital, then their earnings are not very significant, and, as a result, they are unable to make up for the cost of medical treatment (accordingly, the proportion of the poor in this group of households is also large, 28 percent).

The current economic crisis turns out to be the most ruinous for households with family members who are chronically ill but not handicapped. This is linked to the high risk of job loss; the members of these families specifically, in 2009, were considerably less likely (compared to 2008) to say that their situation was bound to improve (by a factor of 4.6); the difference between these indicators for the members of families with handicapped people of Group 1 and Group 2 along with minor children was somewhat less significant. At the same time, expectations that the situation would worsen increased the most in 2008–9 among Russians whose households included minor children (by a factor of 4.2). For example, the chronically ill and the handicapped need medicine, and minor children constantly outgrow their clothes and footwear, and so on. Thus, members of households with people in poor health are substantially less likely under the crisis conditions mention any prospects of improvement, while those in households with minor children are more likely to mention prospects that their

situation will worsen. This means that the hardship imposed by the dependency burden of members of households who are in poor health is, on the whole, constant, and the other members of these households have adapted to it. At the same time, the hardship imposed by the dependency burden of minor children is worsened in crisis conditions because for the other members of households the risks remain the same as for the households with people who are ill. At the same time there are no pension payments that could provide at least some income, and there are no ways to economize on other expense items: after all a handicapped person might be prepared to refrain from purchasing new clothing or even to economize on food in order to acquire medicine, but economizing in that way is not possible in the case of children.

If we compare the dependency burden imposed by children and retirees, the latter entail a greater risk that a household could fall into the category of poverty and low income poverty than is the case with minor children, no matter what the combinations are (see Table 1). This characteristic has also been recorded by the Russian monitoring survey of economic condition and health (the Russian Longitudinal Monitoring Survey), by O. Iudina [11]; however, there are some specialists who hold the opposite opinion [12], which is linked to the characteristics of measuring poverty by different researchers.

In 2008, while the risk of low income poverty was the same (56 percent), among families with children but without retirees, 5 percent were poor, while among families with retirees but without children, the figure was 14 percent. When a household has both children and retirees, it poses a double burden: it is not surprising to find that these households were more likely than the first two types to fall into the categories of the poor and low income poor.

The most critical situation was found in incomplete families, families with many children, and families that consisted only of retired people. For example, families with many children, and incomplete families, experienced a greater risk of falling into poverty compared to complete families that included retirees or children. One-third of these “problem” families ended up among the poor,

Table 1

**Proportions of Representatives of Various Social Strata Among Households of Different Types (%)**

	Families without children and retirees	Families with children	Families with retirees	Families with retirees and children	Incomplete families and families with many children	Families of retirees	Population as a whole
Poor	11	5	14	19	32	39	16
Stratum 3	9	9	12	9	12	18	11
Stratum 4	25	30	25	34	24	31	28
Stratum 5	19	20	19	17	17	6	17
Well-off	36	36	30	21	15	6	28

and more than half, among the low income poor. Families that consisted only of retired people had a higher proportion of poor, while share of the low income poor remained approximately the same. This conclusion is also supported by data from 2009 and 2003, years when the burden imposed by retirees was the most severe for households. At the same time, in 2003 the burden imposed by children, in and of itself, was not yet critical. For example, in 2003 the standard of living of incomplete families and families with many children was higher than that of families with retirees and families with both children and retirees. In multigeneration households with retired people and children, compared to households with retirees but no children, the additional burden imposed by minor children did not lead to a lower standard of living during that period.

Household characteristics thus significantly influence the risk that the household could fall into low income poverty and poverty. Moreover, it is not so much their quantitative characteristics that are important (the level of their dependency burden) as the qualitative characteristics (the type of dependency burden and the type of household). The greatest risk to a household's standard of living is posed by retired people who are not working and the chronically ill who do not have disability status but have a low level of human capital. At present, moreover, households of retired people as well as incomplete families and those with many children have the lowest standard of living.

This situation is worsened by the uneven spatial or territorial distribution of households of the corresponding type. For example, in rural areas it is less likely than in the cities to find households without retired people and children, while in megalopolises multigeneration households are relatively rare. Therefore, the community in which a household is located can also influence the population's standard of living, owing to the type of household, on the one hand, and to the better conditions offered by labor markets in larger cities, on the other hand, as well as better-developed programs of social policy in measures to combat poverty and low income poverty. In connection with this, inhabitants of relatively large population centers have more chances of entering the well-off population strata. It is thus reasonable to speak of an overlap

of two factors of low income poverty and poverty that are working at the same time: the characteristics of household type and the place of residence.

As a result of the cumulative effect of the action of these factors, Russians who live in larger population centers have many more chances of entering the well-off population strata: among those living in megalopolises in 2008 the proportion of the poor was two times lower than among those living in urban-type settlements and villages, and the share of low income poor was more than one and a half times lower. Moreover, respondents in large, medium-size, and small cities had a higher standard of living than those living in villages and hamlets, but it was lower than that of those living in megalopolises. Given these circumstances it might seem that in order to improve their situation Russians should be prepared to move en masse to larger types of communities. But is it actually effective to change one's place of residence—to migrate to a larger community—and if so, for whom specifically does this migration make economic sense?

The risk of falling into poverty and low income poverty is also affected by the character of the environment of primary socialization. Regardless of the type of population center where the respondents were living at the time of the survey, those who started school while they were living in larger communities were less likely to end up among the poor and the low income poor than those who were living in the smaller population centers at the time. At the same time, however, in all types of population centers the Russians who have moved from a smaller population center to a larger one have a greater risk of falling into the disadvantaged population strata compared to those who started school in the same [i.e., larger] population centers or ones comparable to them in size. And the Russians who have moved to smaller population centers from larger ones have greater chances of ending up among the well-off strata compared to those who have lived in them since their school years (see Table 2).

This is yet another piece of graphic evidence of initial inequalities in life chances of representatives of the well-off and the low income population strata whose socialization generally takes place

Table 2

**Standard of Living as a Function of Having Changed Place of Residence and Its Character (%)**

		Poor	Stratum 3	Stratum 4	Stratum 5	Well-off
Megalopolises	No move	4	11	16	12	57
	Move from a smaller population center	24	3	21	11	41
Oblast centers	No move	5	5	27	20	43
	Move from a smaller population center	15	9	26	18	32
Raion centers	No move	14	12	32	19	23
	Move from a smaller population center	27	15	27	12	19
	Move from a larger population center	7	10	20	28	35
Villages and urban-type settlements	No move	25	15	31	14	15
	Move from a larger population center	11	16	29	21	23

in different types of cities. Socialization in larger cities is more likely to favor the achievement of a relatively high standard of living, while socialization in a small town is more likely to foster the reverse. Attempting to move to a big city, even though it improves the situation for some of those who do so, is nevertheless unable to overcome basic social inequality. It is a tendency that characterizes all types of population centers, but megalopolises are the “toughest” on newcomers. The difference between the “native” inhabitants and the “newcomers” regarding the chances of rising to a relatively high standard of living is at the maximum specifically for this type of population center. Under the conditions of economic crisis, Russians who have moved to the larger population centers give a lower rating to the prospects of changing their situation in the coming year compared to the “native” inhabitants, and the larger the population center the more significant the difference. Among those living in megalopolises, the “native” population was the most likely to talk about prospects of improving their situation in the coming year (42 percent), whereas those who had moved there were most likely to predict a worsening (33 percent).

In addition to the fact that the vector of change in the type of community influences the life chances of Russians who were socialized in different types of communities, the effectiveness of Russians’ moving to a population center of a different type may also depend specifically on whether they were socialized under the conditions of an urban or a rural culture. Just by living in raion centers Russians receive the type of socialization that makes it effective for them to move to a larger city. At the same time, socialization in a rural community or an urban-type settlement offers only insignificant chances of improving their standard of living if they move to the city.

It is useful to focus on the fact that population centers of different types offer different chances of achieving a high standard of living as a function of not only the kind of environment in which the individual was socialized but also the kind of “starting capital” he arrived with and the structural positions that he aspires to. For example, large cities offer relatively fewer chances of achieving a high standard of living for Russians who have less than a general secondary



education. A similar tendency, although it is less graphically salient, is observed in Russians who have secondary specialized education or incomplete higher education. Russians who have higher education and live in cities that are larger than the communities in which they went through primary socialization are more likely to achieve a high standard of living than those who have lived there since childhood. This means that the big cities are eager to welcome highly qualified cadres from smaller population centers, but other migrants have little to gain from moving.

Thus, on the one hand, large population centers offer more chances of achieving a high standard of living, but migrating to them is effective on the individual level only for people who been socialized in an urban environment as well as for highly educated migrants who can aspire to work as professionals in the labor market.

As we summarize the results of our analysis of the role played by the sociodemographic characteristics of low income poverty and poverty, it is necessary to emphasize again the significance of these characteristics in terms of content and statistics (the Spearman correlation coefficient of the variable describing strata in terms of standard of living, with the characteristics of age and state of health, is 0.34; with the type of household, 0.27; and with the type of community of residence, 0.26, where the level of significance is 0.01). The basic factors influencing living standards under conditions in Russia include the type of the community in present place of residence and the type of community during primary socialization, the character of the dependency burden and the type of household as a whole, and health and age (this latter aspect is significant only with respect to preretirement or retirement age). In developed countries, the influence of these factors on life chances and standard of living is largely leveled out as a result of measures of social policy, the establishment and organization of an effective system of health care and retirement security, measures of demographic policy, and so on. In Russia, on the other hand, a number of social inequalities arise under the influence of sociodemographic factors that are not even charted (e.g., inequalities linked to the place of socialization), and those that are charted (linked to health, retirement status, child

dependency burden, etc.) are not regulated effectively enough. Even though under the more favorable economic conditions of the past six years the level of well-being of the Russian population rose on the whole, the situation of all sociodemographic groups falling within the category of the high risk of poverty and low income poverty grew relatively worse, and for some (incomplete families, households with retirees, etc.) it worsened drastically. This enables us to say that in a period of economic crisis the situation relating to the standard of living of these groups of Russians will worsen at an accelerated pace, and they are the ones who are most likely to constitute the low income and poor population strata.

## Notes

1. These representative nationwide thematic surveys were carried out under the supervision of M.K. Gorshkov and N.E. Tikhonova. The size of the sample consisted of 1,739 and 1,751 individuals age eighteen and older for the files in 2008 and 2009, and 2,315 individuals for the file in 2003. The quotas with respect to the age representation and socioprofessional affiliation were set on the basis of ensuring that they were in proportional conformity with Goskomstat data on the composition of the population for each region separately. Unless otherwise noted, the data cited in the article are for 2008.

2. To delineate the various groups by standard of living, the method of singling out ten strata on the Standard of Living Index was used. The method was developed by a working group at the Institute for Comprehensive Social Research of the Russian Academy of Sciences (for more detail see [7]). The representatives of Strata 1–2 were classified as poor, Strata 3–5 as the low income poor, and Strata 6–10 as the well off. In 2008 the proportion of the poor in Russia was 16 percent; low income poor 56 percent; and the well-off strata 28 percent.

3. The indicator of the dependency burden was calculated as the ratio between the number of working members of a household and the total number of members of the household. A high burden covers the range of figures from 0 to 0.33; a relatively high burden ranges from 0.34 to 0.5; relatively low ranges from 0.5 to 0.75; and low ranges from 0.76 to 1.

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