

# SOCIO-DEMOGRAPHIC RESEARCH

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## EFFECTIVE USE OF THE SECOND DEMOGRAPHIC DIVIDEND (THE CASE OF THE KOMI REPUBLIC)



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*The article considers the issues related to the implementation of the elderly population's resource potential in the field of labor, assesses the level and nature of employment of pensioners as an opportunity to use the second demographic dividend in an ageing population. The information base includes the official data of Rosstat and the results of three sociological surveys conducted in 2013, 2018 and 2023. The authors assessed the level and type of working pensioners' labor activity in the context of active longevity policy implementation, suspension of pension indexation for working pensioners and gradual increase of the retirement age. It was found that the decline in the employment level of pensioners, which began after the suspension of pension indexation, continued after the start of the increase in the retirement age. In comparison with 2015, the employment of retired people in Russia and in the Komi Republic has decreased more than twice. Against the background of the decrease in employment, the reserve of the labor potential of older people in 2023 is a little more than 10% in Komi, which is also confirmed by the results of studies in 2013 and 2018. This indicates a decrease in the labor potential of the population above working age, which is a consequence of the long-term suspension of pension indexation for working pensioners. At the same time, the type of employment of older people has become*

*more effective: more retired people are working at their former jobs on a full-time or part-time basis, since the policy of active longevity and raising the retirement age has reduced age discrimination in the domestic labor market. However, this is mainly the case for young retirees, older workers continue to be displaced from their jobs as they age. The desire of retired people to continue working, prevails only until age 65, as well as it was 10 years ago. In the context of the growing economic challenges of demographic ageing, society should focus on fully utilizing the work potential of the older population in order to reap the second demographic dividend. The forthcoming resumption of indexation of insurance pensions for working pensioners will contribute to the growth of the labor potential and stimulate the increase in employment of “middle” age pensioners.*

*Demographic aging, active longevity, second demographic dividend, retirement age, labor activity of elderly people, Komi Republic.*

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### **Introduction**

In the context of the resumption of the growth trend in life expectancy<sup>1</sup> in Russia in 2022, processes of demographic “aging from above” are accelerating. This is determined by an increase in the number of elderly and older people, primarily due to a decrease in mortality among older age groups. Among the concepts in the field of population aging, the most prominent one being developed in response to its challenges is the concept of active longevity, which was formulated in Madrid in 2002. According to this concept, active longevity involves optimizing opportunities for health, social engagement, and security in order to enhance the quality of life as people age. Based on this concept, measures have been formulated to maintain and promote the health of older adults, their participation in various aspects of social life, including the economic sphere, as well as to create safe environments – physically, psychologically, and socially<sup>2</sup>. In Russia, at the government level,

discussions are taking place about the prospects for the development and implementation of a policy on active longevity that is adapted to Russian realities<sup>3</sup>. Meanwhile, the policy of active longevity, which aims to promote health, physical activity, the development of cultural interests, and ensure the participation of older people in economic and social life, is guided by the Strategy for Action in the Interests of Senior Citizens in the Russian Federation until 2025, which was approved in 2016<sup>4</sup>. According to researchers, when it comes to the formation and implementation of an active longevity policy, it is most appropriate to focus on the work activity of older people<sup>5</sup>. Of course, this should be done while taking into account other policy directions. This article is dedicated to the consideration of issues related to the realization of the resource potential of the elderly population in the labor sphere. It also aims to assess the level and nature of employment among pensioners as a way to utilize the second demographic dividend.

<sup>1</sup> Official website of Rosstat. Available at: <https://rosstat.gov.ru/folder/12781> (Accessed August 15, 2024).

<sup>2</sup> World Health Organization (2002). Active Aging – A Policy Framework. A contribution of the World Health Organization to the Second United Nations World Assembly on Aging, Madrid, Spain, April 2002. Geneva, Switzerland: World Health Organization.

<sup>3</sup> The concept of active longevity policy (2020): Scientific and methodological report to the XXI Apr. international scientific conference on the problems of development of economy and society. National Research University “Higher School of Economics”. Moscow.

<sup>4</sup> On Approval of the Strategy for Actions in the Interests of Senior Citizens in the Russian Federation until 2025: Order of the Government of the Russian Federation of February 5, 2016 № 164-r. Available at: <http://docs.cntd.ru/document/420334631> (Accessed August 15, 2024).

<sup>5</sup> Vasilieva E.V. (2023). Formation and realization of the policy of active longevity in the conditions of aging of the Russian population: Diss. ... Doctor Econ. Sciences: 5.2.3 - Regional and branch economy (economy of the population and labor economy). Ekaterinburg.

### Methods and sources

The methodological basis for this study is the use of general scientific methods such as analysis, synthesis, comparison, and generalization. We also utilize the systems approach and dynamic and comparative analysis, as well as statistical and sociological research methods, and tabular and graphical data visualization techniques. The theoretical foundation of our work is provided by the scientific contributions of leading demographers, sociologists, and economists who have studied the issues of population aging and the potential benefits of the “second demographic dividend”. Our information base consists of official statistics as well as the results of three surveys conducted by the authors among individuals over the age of 55. These surveys were conducted in 2013, 2018, and 2023, with a total of 3035 respondents. In 2013 there were 932 respondents, in 2018 there were 1,521 respondents, and in 2023 there were 1,482 respondents. With different sample sizes, the main characteristics of the populations (by gender, age, settlement type, education level, and marital status) are nearly identical, making it possible to compare the results of the three surveys. However, some common features of the samples must be taken into account in the comparative analysis, such as the higher percentage of women, rural residents, and individuals with a high level of professional education. To ensure that the results are not influenced by gender, inter-settlement, or educational imbalance in the samples, and to account for age differentiation, these characteristics were included as additional sections in the analysis.

### Results of the study

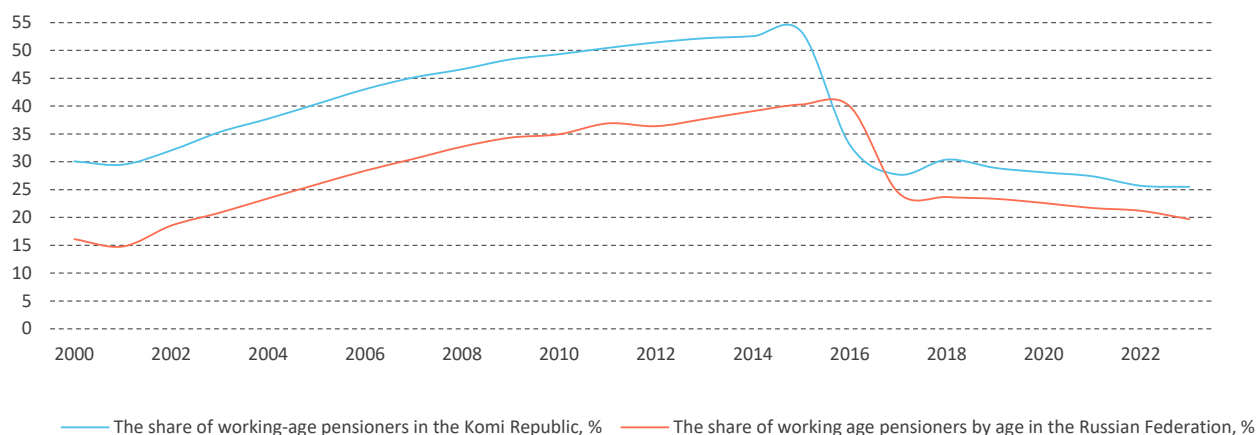
In 1998, the term “demographic gift” was introduced to describe the situation where an increase in the proportion of working-age people in a country’s population leads to faster economic growth. This phenomenon was later referred to as the “demographic dividend” (Bloom et al., 2003, Mason, 2005, Lee, Mason, 2006, Mason, Lee, 2006, Mason et al., 2008, Bloom, Finlay, 2009, Williamson, 2013). One

important aspect of the demographic dividend is that it is temporary, as it occurs during a period of demographic transition. At a certain point, the “window of demographic opportunity” closes, leading to population aging and a decline in growth (Bloom et al., 2001, Bloom et al., 2003, Bloom, Canning, 2003, Mason, 2005, Bloom et al., 2010). In light of the global trend toward population aging and the decrease in the proportion of working-age people, an increasing number of countries are entering a stage of negative demographic dividend, also known as “demographic burden” (demographic drag) in scientific literature (Barsukov, 2019; Van Der Gaag, De Beer, 2015; Kotschy, Bloom, 2023).

For countries that are experiencing population aging and a decrease in the number of people of working age, the development of strategies to offset the negative impact of the demographic dividend becomes a pressing issue. This includes the creation of incentives for older workers to continue working, such as implementing active longevity policies in the workplace.

Thus, population aging is the reason why the possibility of receiving a demographic dividend stops. However, this demographic trend also creates the potential for the realization of a second demographic dividend, which could have a permanent effect (Mason, 2005; Dobrokhleb, Barsukov, 2017). Older people have significant resource potential, including important and necessary knowledge, social, professional, and spiritual capabilities for modern society. Healthy and active longevity can extend the period of employment beyond the traditional retirement age, increasing the number of working-age individuals and reducing the demographic burden on older people (Sidorenko, 2019; Barsukov, Kalachikova, 2020; Dobrokhleb et al., 2022; Kazbekova, Kalabikhina, 2023).

Throughout the 2000s the proportion of working elderly pensioners in Russia gradually increased, reaching nearly 40% by 2015–2016 (Popova, Zorina, 2024). In the Komi Republic, due to the significant number of younger pensioners resulting from the preferential retirement age, citizens who have worked in the



**The share of working pensioners by age in the Russian Federation and the Komi Republic in 2000–2023, %**

Sources: Official website of Rosstat. Available at: <https://rosstat.gov.ru/folder/12781> (accessed: August 15, 2024); Social status and standard of living of the population of Russia – 2021 (2021): Stat. coll. Rosstat. Moscow; Social status and standard of living of the population of the Komi Republic (2022): Stat. coll. Komistat. Syktyvkar; Demographic Yearbook of the Komi Republic – 2023 (2023): Stat. coll. Komistat. Syktyvkar; Official website of Komistat. Available at: <https://11.rosstat.gov.ru> (accessed: August 15, 2024).

Far North for 15 years or in areas equivalent to it for 20 years, with a 20-year insurance record for women and a 25-year record for men, can register for a pension 5 years earlier than the national average<sup>6</sup>. As a result, the employment rate among pensioners has steadily increased (*Figure*). In 2015 it was 53.3%.

However, in 2016 there was a significant decrease in the employment rate among pensioners across the country, likely due to the implementation of Federal Law 385-FZ<sup>7</sup>. This law suspended the indexation of pensions for working pensioners starting January 1, 2016. The decline in the number of working pensioners continued in the following years, even after the introduction of a gradual increase in the retirement age<sup>8</sup>. By 2023, the rate had decreased by more than half in Komi compared to 2015, reaching 25.5%. Therefore, the decision to resume the indexation of insurance pensions

for working retirees starting January 1st, 2025, is recognized as a positive step<sup>9</sup>.

The survey of “Third Age Problems”, conducted in 2023 in the Komi Republic, aimed to study the living standards, social well-being, and resource potential of older adults in the context of Russia’s active longevity policy, the gradual increase in retirement age, and the post-welfare situation. The survey included a section on employment. In 2023, the retirement age in Russia reached 58 years for women and 63 years for men. Under the favorable northern pension system in the Komi Republic, this age was 53 for women and 58 for men. Therefore, considering the gender distribution of the sample, most respondents aged 55 or older in 2023 were retired.

27.9% of respondents in 2023 answered in the affirmative to the question “Are you currently employed?”, which is significantly less than in

<sup>6</sup> On state guarantees and compensations for persons working and living in the Far North and equated localities, at appointment and recalculation of pensions: Law of the Russian Federation dated February 19, 1993, No. 4520-1. Available at: [https://www.consultant.ru/document/cons\\_doc\\_LAW\\_1786](https://www.consultant.ru/document/cons_doc_LAW_1786) (accessed: August 15, 2024).

<sup>7</sup> On suspension of certain provisions of legislative acts of the Russian Federation, introduction of amendments to certain legislative acts of the Russian Federation and specifics of increase of insurance pension, fixed payment to insurance pension and social pensions: Federal Law 385-FZ, dated December 29, 2015. Available at: <http://base.garant.ru/71294564> (accessed: August 15, 2024).

<sup>8</sup> On amending certain legislative acts of the Russian Federation concerning the assignment and payment of pensions: Federal Law 350-FZ, dated October 3, 2018. Available at: [http://www.consultant.ru/document/cons\\_doc\\_LAW\\_308156](http://www.consultant.ru/document/cons_doc_LAW_308156) (accessed: August 15, 2024).

<sup>9</sup> On amending Article 17 of the Federal Law “On compulsory pension insurance in the Russian Federation” and Article 26-1 of the Federal Law “On insurance pensions”: Federal Law 173-FZ, dated July 8, 2024. Available at: <http://publication.pravo.gov.ru/document/0001202407080017> (accessed: August 15, 2024).

**Table 1. Distribution of answers to the question “If you work, how can you characterize your job?”**

Response option	Valid % (from the number of employees: 414 people)	Total % (from the number of survey participants: 1,482 people)
I work full-time at my previous place of work	70.0	19.6
I work part-time (a few days) at my former place of work	7.2	2.0
I work full-time at a job where a pensioner can usually find a job (janitor, watchman, cleaner, checkroom attendant, etc.).	11.8	3.3
I work part-time (a few days) in a job where a pensioner can usually get a job (janitor, watchman, cleaner, checkroom attendant, etc.).	6.8	1.9
I work for myself (I have my own business)	2.7	0.7
I am engaged in network marketing (distribution of products)	0.2	0.1
I work at home	1.0	0.3
Other	0.2	0.1
<b>Total</b>	<b>100.0</b>	<b>27.9</b>

Source: data of the sociological survey “Third Age Problems” conducted in 2023 (Institute of Socio-Economic and Energy Problems of the North of the Komi Scientific Center of the Ural Branch of the Russian Academy of Sciences).

2018 when a third (33.7%) of respondents gave a positive answer to this question. Despite this, in both surveys the figures closely correspond to the official employment rate of pensioners in those respective years, indicating that the survey sample was fairly representative of the general population with respect to this characteristic, and thus increasing the credibility of the analysis on employment issues.

The nature of the respondents’ employment is very similar to that recorded by the surveys of 2013 (Popova, Zorina, 2014) and 2018 (Popova, Zorina, 2020b). In 2023, 70.0% of employed respondents (65.9% in 2018) worked full-time at their previous place of work (*Tab. 1*). Another 7.2% worked part-time at their old job (7.0% in 2018). That is, more than 77% of economically active survey participants (which is 21.6% of all respondents) worked at their previous jobs; 11.8% of working respondents are employed full-time for a full week in a job that does not require qualifications, which is usually taken by pensioners (janitor, watchman, cleaner, checkroom attendant, etc.; in 2018, 16.2% of those employed full-time in unqualified work); 6.8% of the employed work in such jobs on a part-time basis (6.6% in 2018); 2.5% of employed respondents have their own business (2.7%). The remaining 1.4% of employed respondents answered that they work temporarily under a contract or work in a public organization.

Apparently, this is a well-established pattern of employment for older people in the region. The main differences between the results of the 2023 survey and those of 2018 are as follows: first, there is a significantly higher percentage of full-time employees among people over 55 years old (70% vs 66% in 2018), leading to a higher overall percentage working in their previous jobs (77% vs 73% respectively); second, there is a lower percentage of part-time workers (12% vs 16%); and third, there is less discrimination against older workers in terms of their skills (16% vs 20%). It seems that in recent years, with the increasing focus on active aging and raising the retirement age, age is not seen as a reason to dismiss someone from their job, and age discrimination in the labor market has decreased.

The percentage of working pensioners decreases as people get older. Among 55–59-year-olds, 66.2% of respondents are employed, 36.1% of respondents are employed at 60–64 years of age, 16.5% at 65–69 years of age, 8.5% at 70–74 years of age, and 4.4% at 75–79 years of age. Against the background of a decline in the employment rate of pensioners in 2023, the trend of growth in the employment rate of young pensioners recorded in 2018 and a noticeable decrease in the percentage of working pensioners over 65 years of age continued. Further increase in employment in the early retirement ages, in our opinion, is



facilitated by the reduction of discrimination of young pensioners in the domestic labor market in the context of the implementation of the policy of active longevity and gradual increase in the retirement age, as well as directly by its increase itself. At the time of the survey, the suspension of pension indexation for working pensioners still contributes to the reduction in employment of older age categories, as older pensioners had an opportunity to actually feel the increase in pension from annual indexation until 2016. It is likely that the resumption of indexing of insurance pensions for working pensioners in 2025 will encourage the employment of middle-aged pensioners, up to the age of 65–69.

As in 2013 and 2018, the share of working pensioners decreases with age, and the percentage of those employed among them in their previous full-time jobs also decreases. That is, while younger retirees are less likely to experience age discrimination in the labor market, older workers continue to face pressure to leave their jobs. However, the absence of age-related barriers in full-time employment for unskilled workers suggests that there is still a willingness and opportunity for older individuals to continue working.

It is well known that people of mature age have low competitiveness in the external labor market. It is quite difficult to find a new job by specialty in the older working age already. From the very beginning of the reforms of the 1990s, the Russian labor market has witnessed an open form of age discrimination, even to the point of specifying the age of potential employees in vacancy announcements (Hotkina, 2013). According to researchers' estimates, in 2012 age discrimination in hiring outpaced gender discrimination almost twice as much (Kozina, Zangieva, 2014). Only in 2013 the amendments to the Law on Employment prohibiting overt discrimination in vacancy announcements were adopted<sup>10</sup>. However, hidden discriminatory practices remain, especially when applying for prestigious and

highly paid jobs, for which employers prefer to hire applicants no older than 35–40 years old (Levinson, 2011). At the same time, the refusal to hire older applicants may be explained by the candidate's non-compliance on other grounds, and it is practically impossible to prove age discrimination.

As in previous surveys, there is a clear correlation between the level of employment for people over 55 and their level of education in 2023. This is partly due to the fact that higher levels of education are more common among younger pensioners, but there is also a direct correlation for individual age groups.

While the 2013 and 2018 surveys showed an increase in the employment of urban pensioners, the 2023 survey did not find significant differences in the employment rates of pensioners based on their location; 28.9% of people over 55 years of age work in urban areas, and 26.3% work in rural areas. We believe that this equalization between urban and rural areas should be seen as a positive development, as it reflects the overall growth of employment in rural areas and the continued employment of older individuals in their previous roles, despite reduced age discrimination in the domestic workforce.

The 2023 survey also revealed a leveling off of gender differences in employment. In 2018 the female employment rate was noticeably higher: 35% vs 29% for men, although the average age of men in the array of respondents was slightly lower than the average age of women, and the weighted average subjective assessment of their health was slightly higher than for women (Popova, Taranenko, 2019); 28% of women and 27% of men are employed in 2023. At the same time, as in the 2013 and 2018 surveys, women try to stick to their old workplace to a greater extent, while men, who are determined to continue working after reaching retirement age, are more active in searching for a new job in the current labor market.

Among the 2023 survey participants, 72.1% are no longer employed. Almost all of them (1,056

<sup>10</sup> On amending the Law of the Russian Federation "On employment of the population in the Russian Federation" and certain legislative acts of the Russian Federation: Federal Law 162-FZ, dated July 2, 2013. Available at: <http://ivo.garant.ru/#/document/70405682> (accessed: August 15, 2024).

out of 1,068 people) answered the question about the reasons for their unemployment, some of them noted several answer options. The order of prevalence of responses is the same as in previous surveys. The overwhelming majority (65.4%) indicated the fact that they are retired and deserve a rest as the reason for their lack of employment (we emphasize that the prompts to this question were formulated in 2018 based on the answers to the question “If you are no longer working, please specify why” which was asked in the 2013 survey in an open form, i.e. respondents themselves offered answer options) (Popova, Zorina, 2020b). As we can see, reaching retirement age is quite a good reason for leaving work, i.e. a low retirement age does not contribute to the realization of active longevity of the population; 21% of non-working pensioners chose the prompt “age does not allow me to work anymore”. Such answers are widespread among respondents aged over 75; 20% pointed to their state of health. This answer is more common in the age groups of respondents under 70 years old, which indicates that in the early retirement age it is the state of health that plays a significant role in the decision to leave work. The necessity to take care of grandchildren and of sick or elderly relatives is important for

**Table 2. Distribution of answers to the question “If you are no longer working, answer why”**

Answer choice	Valid % (of the number of respondents: 1,056 people)
I'm retired – I deserve a rest	65.4
My age doesn't allow me to work anymore	20.9
I can't work for health reasons	19.7
I have a lot of work around the house, in the garden, at the summer cottage.	4.2
I have to help my children to bring up my grandchildren	2.9
The company (workplace) where I used to work was liquidated	2.9
I had to leave my job because there is not enough work for young people	2.0
I have to take care of sick, elderly relatives	1.3
Other	0.4
<b>Total</b>	<b>119.8</b>

Source: data of the sociological survey “Third Age Problems” conducted in 2023 (Institute of Socio-Economic and Energy Problems of the North of the Komi Scientific Center of the Ural Branch of the Russian Academy of Sciences).

the termination of labor activity among young pensioners (*Tab. 2*). Undoubtedly, these reasons are more often noted by women and are more common in rural areas. A significant reason for pensioners' unemployment in the countryside is housework and work on the garden plot.

In 2023, the first three items, retirement age, general age and health status, have a higher priority than in previous surveys. At the same time, the issue of unemployment for pensioners has become less significant. This suggests that in recent years, the employment and unemployment of older people has been largely determined by their personal decisions and circumstances.

In 2023, as in previous surveys, the question “Would you like to continue working after retirement?” was asked. This question was addressed to all participants in the survey, and among the options provided was “I am already working”.

In 2018, 20.4% of respondents chose this option, while 33.7% answered affirmatively when asked directly “Are you currently employed?”. Almost three-quarters (74%) of those who responded “I already work” were employed in their previous position (67% full-time, 7% part-time), while another 17% were working full-time in unqualified positions. This led us to conclude that, in 2018 as in 2013, retirees considered full employment to be primarily at their previous place of work and work that did not require qualifications but was full-time. Other labor activity, while generating income, was seen as temporary, conditional, and driven by economic necessities and lack of a pension (Popova, Zorina, 2020).

In 2023, 27.9% of respondents noted the option “I already work” (*Tab. 3*) which is exactly

**Table 3. Distribution of answers to the question “Would you like to work being retired?”**

Respond option	Total % (from the number of survey participants: 1,482 people)
Yes	11.5
No	60.6
I already work	27.9
<b>Total</b>	<b>100.0</b>

Source: data of the sociological survey “Third Age Problems” conducted in 2023 (Institute of Socio-Economic and Energy Problems of the North of the Komi Scientific Center of the Ural Branch of the Russian Academy of Sciences).

the same number of affirmative answers to the direct question “Are you currently employed?”. It can be concluded that the employment of older people has become more effective.

In 2023, 11.5% of respondents answered positively to the question “Would you like to continue working after retirement?”. In previous surveys, the percentage of non-working retirees who wanted to find a job was similar: 11.6% in 2018 and 11.2% in 2013 (Popova, Zorina, 2014; Popova, Zorina 2020b). Thus, the potential labor reserve of retirees is still only slightly more than 10%. However, their employment has decreased compared to the surveys of 2013 and 2018. Consequently, the overall labor potential of older people has declined significantly. We believe this is a direct result of Federal Law 385-FZ, which prevented the indexation of pensions for working retirees for 8 years at the time of the survey.

The majority of respondents (60.6%) answered negatively to the question about the desire to work in retirement. This figure is higher than in previous surveys, i.e. more than half of people over 55 believe that they have already earned the right to rest. Of course, the prevalence of this answer option is very closely related to age: as in the 2013 and 2018 surveys, the desire to work prevails up to about 65 years of age, while in older age groups the majority of respondents prefer a well-deserved rest.

The lack of desire to continue working in retirement, as shown in previous surveys, is inversely related to the level of education. Education determines the nature of employment and the working conditions, which in turn affect the desire for retirement. The desire to take a break in retirement is more common among women, whose employment during their working lives is usually characterized by a double workload (at work and at home), although the difference is not statistically significant (61.5% for women vs 58.3% for men). This is also true for residents of smaller settlements, where working conditions are often more difficult and where rural residents are more likely to engage in household and

farm work. Therefore, the decision to continue work at retirement age is determined not only by age and good health, but also depends on working conditions, as well as the ability to work without double workload.

### Conclusion

Thus, the decline in employment among old-age pensioners, which began after the suspension of pension indexation for working pensioners, continues. This is also true after the start of a gradual increase in the retirement age. In 2023, the number of employed pensioners in Komi was 25.5%, which is more than half compared to 2015. Despite the declining employment rate, the reserve of labor potential among people of retirement age is still less than 10%, according to the studies conducted in 2013 and 2018. This indicates a decrease in the labor potential of older adults by 2023. We believe this is due to the multi-year suspension of pension indexation for working pensioners.

At the same time, employment of older people has become more common: more retirees are returning to their former jobs full-time or part-time, as age discrimination in the domestic job market is less evident under the conditions of an active longevity policy and increasing retirement age. However, this trend is mainly true for younger retirees; as people get older, senior workers continue to be excluded from the job market.

The desire to continue working is still predominant only among people under 65, as it depends on their health, working conditions, and the current situation with dual employment. In light of the growing economic challenges related to demographic aging, it is important for society to focus on fully utilizing the labor potential of older people in order to obtain the second demographic dividend. We believe that the resumption of insurance pension indexation for working pensioners in 2025 can contribute to increasing employment among middle-aged pensioners and stimulating their labor potential.



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