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LARGE FAMILIES OF KAZAKHSTAN

ECONOMIC SITUATION, OPPORTUNITIES AND THEIR INCLUSION IN
THE GOVERNMENT'S AGENDA



Nur-Sultan 2021

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THE GOVERNMENT'S AGENDA

Нұр-Сұлтан

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This report contains the results of scientific and applied research, including the results of field sociological surveys in 14 regions of Kazakhstan, as well as an analysis of official statistics, policies and practices that affect the situation of large families.

At the moment, there is the term large families in the legal plane, but nevertheless, in practice there are no socio-economic studies regarding the real situation of large families and their social portrait. Despite the fact that the state is pursuing a policy to improve the welfare of the population, this does not solve the problems that large families face. This study attempts to form a holistic socio-demographic portrait of large families and analyze the challenges they face on a daily basis.

The ultimate goal of the study is to attract the attention of the state bodies of Kazakhstan to the problems of large families who are in a more vulnerable position and have fewer opportunities to realize their human and economic potential. In addition, the report aims to disseminate information among non-governmental organizations, businesses and a wide range of readers, both involved in solving the problems under consideration and interested in the problems of inclusive development.

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ABBREVIATIONS AND TERMS

TSA	Targeted social assistance
JSC "CDHR"	Joint Stock Company "Center for the Development of Human Resources"
BNS ASPR RK	Bureau of National Statistics, Agency for Strategic Planning and Reforms of the Republic of Kazakhstan
EKR	East Kazakhstan region
GSA	Guaranteed social assistance
PPP	Public-private partnership
WKR	West Kazakhstan region
IE	Individual entrepreneur
LEA	Local executive authorities
NGO	Non-governmental organization
UN	United Nations
CSHI	Compulsory social health insurance
OECD	Organization for Economic Cooperation and Development
PF	Public Foundation
LW	Living wage
Respondent	Participant of the sociological survey
RK	Republic of Kazakhstan
RF	Russian Federation
NKR	North Kazakhstan region
SVSP	Socially vulnerable segments of the population
DLS	Difficult life situation

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PREFACE



The Code of the Republic of Kazakhstan "On Marriage (Matrimony) and Family", the Law of the Republic of Kazakhstan "On Housing Relations" defines that a large family is a family consisting of four or more children living together, including children studying full-time in organizations of secondary, technical and vocational, post-secondary, higher and (or) postgraduate education, after they reach adulthood until the time of graduation from educational organizations (but not more than until reaching the age of twenty-three).

According to the Ministry of Labor and Social Protection of the Population, as of May 1, 2021, there are 454.4 thousand large families in the country, including more than 2 million children.

According to statistics of the BNS ASPR RK (Bureau of National Statistics, Agency for Strategic Planning and Reforms of the Republic of Kazakhstan), the share of the poor population living in families of five or more people is 89.6%. For comparison, the share of the population with incomes below the subsistence minimum in families consisting of three people is only 3.6%.

According to UNICEF research, 90% of poor families in the country have many children. In other words, statistics show that the probability of being in the poverty zone is higher among large families. Accordingly, the risk of child poverty is higher among such families.

Therefore, the issue of material support for such families is most acute. After the death of five girls in a temporary shelter on the outskirts of the capital, mothers with many children from different regions of Kazakhstan began openly demanding an increase in the amount of benefits and improved housing conditions. Since then, the format of targeted social assistance has been revised twice, and the amount of social payments to mothers with many children has been increased. But still, on the Internet, mothers with many children still complain about the low standard of living and opportunities in Kazakhstan. With this in mind, this study is aimed at assessing the situation of large families, as well as developing recommendations based on it for the Government of the Republic of Kazakhstan to expand the economic opportunities of large families.

To achieve this goal, the following key research tasks were identified:

- drawing up a social portrait of large families based on the results of a field study (age, education, marital status, income, field of activity, employment status, availability of assets, etc.);
- analysis of the current state of large families (status, infrastructure, etc.) at the time of the survey (May 2021);
- identification of barriers for families with many children that hinder the expansion of their economic opportunities and the maintenance of a comfortable standard of living, in particular, barriers in the form of low income and high level of debt; problems with the employment of parents; problems of housing provision, insufficient level of education of parents; lack of time, including for participation in the upbringing and development of children;
- identification of needs and access/opportunities for large families in educational, economic, social services;
- analysis of the effectiveness of existing social protection measures and their accessibility for large families through: measuring the level of satisfaction of the target group with state support measures; identifying the level of awareness and participation in state programs for housing loans, entrepreneurship and employment support, as well as in programs of non-financial support for large families by local executive authorities;
- analysis of international experience in improving living standards and support tools for expanding the economic opportunities of large families;
- analysis of the impact of the pandemic factor on the economic situation of large families;
- empirical analysis of factors affecting the standard of living of large families.

Working hypotheses of the study

- Children from large families often have no choice and no opportunity to develop their potential.
- The existing system of social support for low-income large families does not take into account the need for cultural, intellectual and physical development of children (investment in children).
- The largest cities of Kazakhstan - Nur-Sultan, Almaty, Shymkent - are becoming the center of migration attraction for large families.
- Large families are more likely than other families to need better housing conditions.
- Large families are less likely than others to be optimistic about their future.
- Among large families, there is a reduced economic and adaptive potential. The risk of poverty of large families increases significantly in the event of economic crises and emergencies.

1 LARGE FAMILIES OF KAZAKHSTAN



**ANALYSIS OF THE CURRENT STATE OF
LARGE FAMILIES IN THE REPUBLIC OF
KAZAKHSTAN**

GENERAL INFORMATION

- 55% of large families live in rural areas.
- Children in 13.5% of large families (44,769 families) are raised only by their mother.
- Only 35.4% of all large families (117,680 families) have one or both parents with higher education, while this figure among families with three children is 57.9%.
- Only in 70% of families with many children, one or both parents have a permanent job, while this figure among families with three children is 76.9%.
- The number of recipients of state benefits and targeted social assistance (TSA) has doubled since 2018.
- Over the past 3 years, the share of households consisting of 5 or more persons and having incomes below the subsistence minimum has increased by 1.49%.

- A child from a large family consumes on average 28 kg of meat and meat products less per year compared to children without siblings.

According to the data provided by the Center for Workforce Development JSC, as of January 1, 2021, there are 332,838 families in Kazakhstan with 4 or more children under the age of 18 (i.e. large families). The distribution of large families by region is uneven: with the highest concentration of large families in the southern region of the country. The leader is the Turkestan region with 74,870 large families. Then there are Almaty (38,441 families), Zhambyl (28,212 families), Kyzylorda (24,456 families) and Mangystau (23,240 families) regions. The smallest number of families with 4 or more minor children live in the northern regions of the republic: in the North Kazakhstan region - 3,071 families, Kostanay region - 4,551 families, Pavlodar region - 5,900 families.

TABLE 1. Distribution of the number of families with 4 or more minor children (large families) by region and type of locality as of January 1, 2021

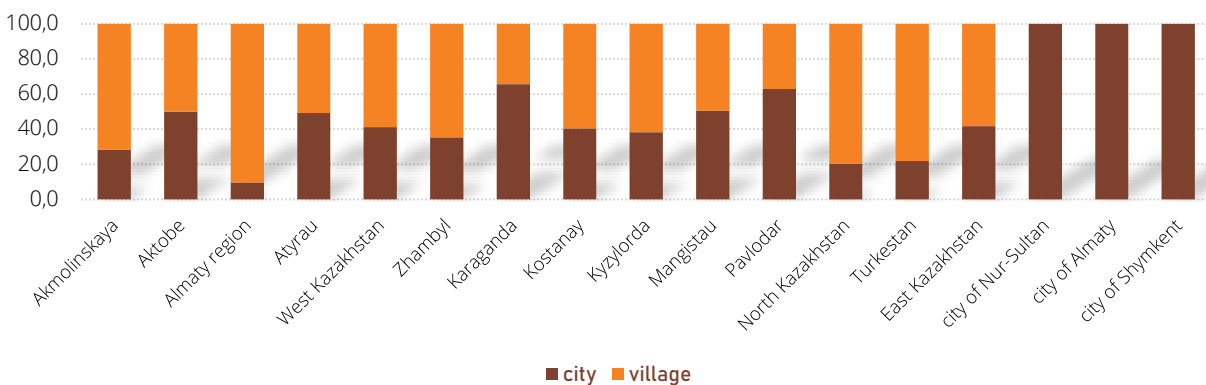
Region	Total	including	
		city	village
Republic of Kazakhstan	332 838	149 686	183 152
Akmolinskaya	7 854	2 225	5 629
Aktobe	14 828	7 413	7 415
Almaty region	38 441	3 701	34 740
Atyrau	17 665	8 694	8 971
West Kazakhstan	8 117	3 334	4 783
Zhambylskaya	28 212	9 997	18 215
Karaganda	13 835	9 075	4 760
Kostanay	4 551	1 838	2 713
Kyzylorda	24 456	9 370	15 086
Mangystau	23 240	11 726	11 514
Pavlodar	5 900	3 711	2 189
North Kazakhstan	3 071	618	2 453
Turkestan region	74 870	16 307	58 563
East Kazakhstan	10 513	4 392	6 121
city of Nur-Sultan	16 537	16 537	
city of Almaty	18 445	18 445	
city of Shymkent	22 303	22 303	

Source: provided at the request of JSC "Center for Human Resources Development".

At the same time, if we consider the distribution by locality, then in general, 55% of large families in the republic live in rural areas. Considering the shared distribution of "city/village" separately by regions, it can be noted that basically more than half of large families live in rural areas. The exception is the Karaganda and Pavlodar regions, which in general already have a high level of urbanization in the country

(more than 70%). The largest share of large families in rural areas is observed in the Almaty region – 90.4% of the total number of large families living in the region. Also, North Kazakhstan (79.9% of the total number of large families living in the region), Turkestan (78.2%) and Akmola (71.7%) regions are distinguished by a significant concentration of large families in rural areas.

Chart 1. The share distribution of families with 4 or more minor children on January 1, 2021 by type of locality, %



Source: provided at the request of JSC "Center for Human Resources Development".

We will also consider in more detail the state of large families regarding the presence of both parents. According to the statistics of JSC "Center for the Development of Human Resources", as of January 1, 2021, 285 575 large families lived in Kazakhstan, where both parents are present. This is 85.8% of the total number of large families in the country. A large concentration of full families with many children is located in the southern regions of the country - 62% or 177 270 families. Among the regions, the largest part – about 23% (65 387 families) - of such families were in the Turkestan region. In the share distribution relative to the total number of large families living in the region, the largest percentage of families with both parents, where there are 4 or more children, was observed in the Mangystau region (90% of the total number of large families in the region, or 20 920 families). The least full large families as of January 1, 2021 lived in Kostanay region (77.7% of the total number of large families in the region, or 3 536 families).

In Kazakhstan, as of January 1, 2021, there were 44 769 families (or 13.5% of the total number of large families in the country) with 4 or more children, where there is only a mother. 19.5% of these families lived in the Turkestan region (or 8 742 large families). In the share distribution relative to the total number of large families living in the region, the largest percentage of

single-parent families with a mother, where there are 4 or more children, was observed in Kostanay region (21.7% of the total number of large families in the region, or 989 families). As of January 1, 2021, the smallest number of incomplete large families with only a mother lived in the Atyrau region (5.9% of the total number of large families in the region, or 977 families).

Single-parent families with 4 or more children, where there is only a father, as of January 1, 2021, 2 494, or 0.7% of the total number of large families with children under 18 in the republic, lived in Kazakhstan. 29.7% of this number, or 741 single-parent families, lived in the Turkestan region. In the share distribution relative to the total number of large families living in the region, the largest percentage of single-parent families with a father, where there are 4 or more children, is recorded in the North Kazakhstan region (1.6% of the total number of large families in the region, or 49 families). As of January 1, 2021, the smallest number of incomplete large families with only a father lived in the Atyrau region (0.3% of the total number of large families in the region or 49 families). In general, the distribution of large families by type in the context of the regions of Kazakhstan is similar to the general distribution of large families with the highest concentration in the southern regions of the country.

TABLE 2. The number of large families with minor children by type in the context of the regions of Kazakhstan and their share in the total number of large families as of January 1, 2021

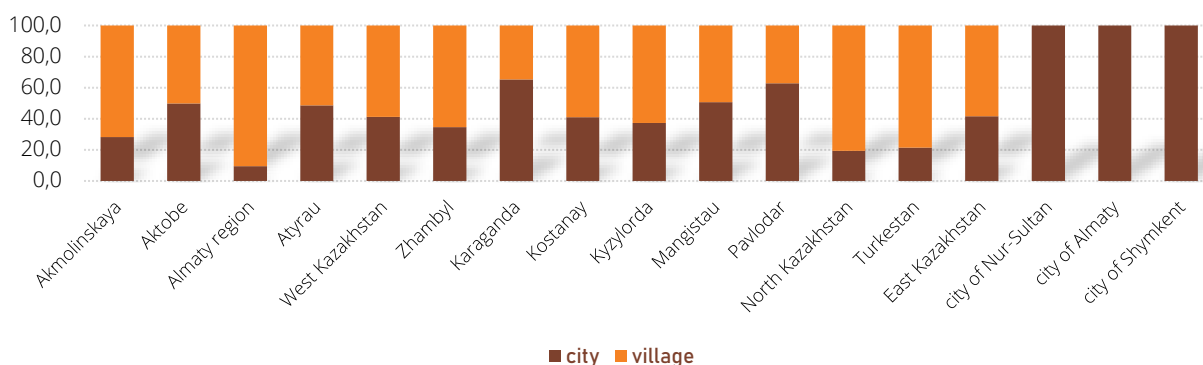
Region	Full family		Incomplete family: mother and children		Incomplete family: father and children	
	Total	Share - distribution, %	Total	Share - distribution, %	Total	Share - distribution, %
Republic of Kazakhstan	285 575	85.8	44 769	13.5	2 494	0.7
Akmolinskaya	6 537	83.2	1 248	15.9	69	0.9
Aktobe	12 917	87.1	1 839	12.4	72	0.5
Almaty region	32 262	83.9	5 822	15.1	357	0.9
Atyrau	15 662	88.7	1 954	11.1	49	0.3
West Kazakhstan	7 046	86.8	1 038	12.8	33	0.4
Zhambylskaya	24 154	85.6	3 743	13.3	315	1.1
Karaganda	11 729	84.8	2 014	14.6	92	0.7
Kostanay	3 536	77.7	989	21.7	26	0.6
Kyzylorda	21 283	87.0	3 046	12.5	127	0.5
Mangystau	20 920	90.0	2 233	9.6	87	0.4
Pavlodar	4 693	79.5	1 166	19.8	41	0.7
North Kazakhstan	2 427	79.0	595	19.4	49	1.6
Turkestan region	65 387	87.3	8 742	11.7	741	1.0
East Kazakhstan	8 873	84.4	1 582	15.0	58	0.6
city of Nur-Sultan	13 965	84.4	2 510	15.2	62	0.4
city of Almaty	15 359	83.3	2 933	15.9	153	0.8
city of Shymkent	18 825	84.4	3 315	14.9	163	0.7

Source: provided at the request of JSC "Center for Human Resources Development".

At the same time, 55.4% of all large families with two parents lived in rural areas. Among the regions of Kazakhstan, the most complete large families in rural areas lived in the Almaty region - 90.5% of all complete large families living in the region; in the North Kazakhstan region - 80.7%; in the Turkestan region -

78.5%. The least number of rural families with 4 or more children with two parents among the regions lived in the Karaganda and Pavlodar regions. In the western regions of the country – Aktobe, Atyrau and Mangistau – full large families were evenly distributed by type of terrain.

CHART 2. The share distribution of families with two parents with 4 or more minor children as of January 1, 2021 by type of locality, in %



Source: provided at the request of JSC "Center for Human Resources Development".

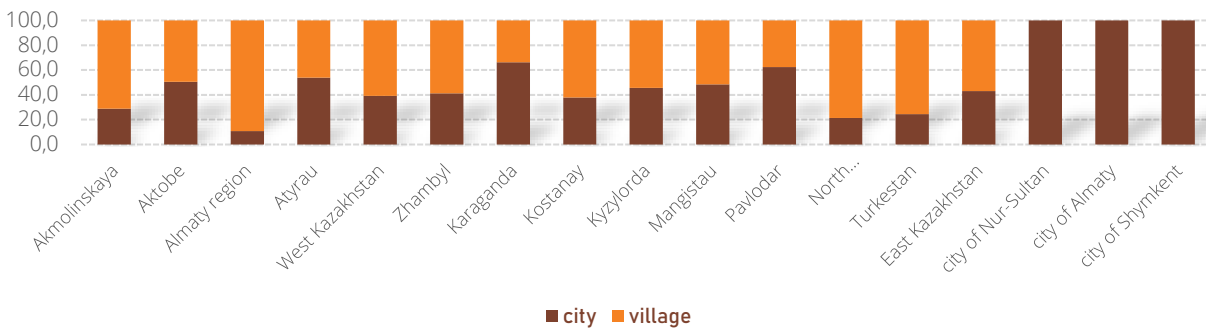
Families with 4 or more children, where there is only a mother, are almost evenly distributed among urban and rural areas: 48.1% of the total number of large families with only one parent-mother live in

cities, while 51.9% live in rural areas. If we consider separately by administrative units of the republic, again a high concentration of people living in rural areas was observed in Almaty region (89.2% of the

total number of incomplete large families with a mother), North Kazakhstan (78.7%) and Turkestan (75.5%) regions. As of January 1, 2021, Karaganda region (66.2% of the total number of incomplete large families with a mother) and Pavlodar region (62.4%) regions were distinguished by a large number of

incomplete large families with a mother living in an urban area. In such areas as Aktobe, Atyrau and Mangystau, the distribution of large families with only a mother is almost evenly applied to urban and rural areas.

CHART 3. The share distribution of families with one parent (mother) having 4 or more minor children as of January 1, 2021 by type of locality, %

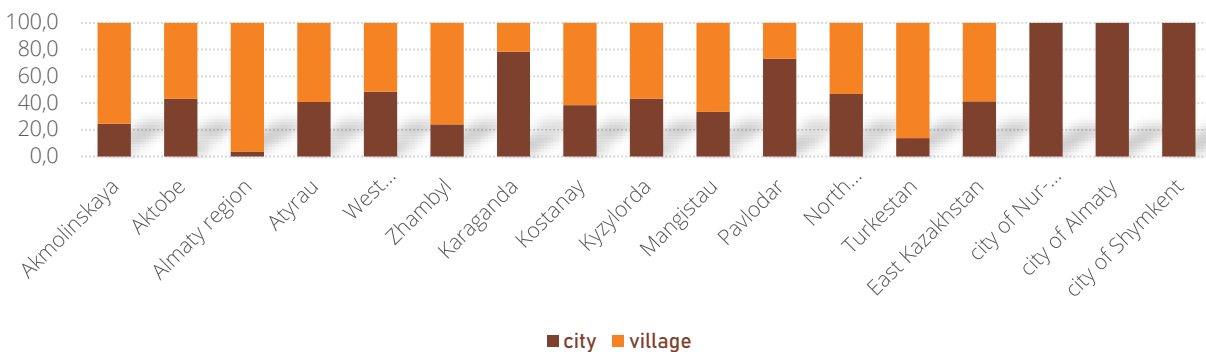


Source: provided at the request of JSC "Center for Human Resources Development".

Among families with 4 or more children, where only the father is from the parents, the majority lived in rural areas - this is 64.1% of all single-parent families with one parent (father), or 1,598 families out of 2,494 as of January 1, 2021. In all but two regions, more than half of large families with one parent (father) belonged to rural residents. The leader in the share of the rural population among single-parent large families with a

father, as well as in the general distribution, was the Almaty region: 344 out of 357 families with 4 or more children, where only the father is from the parents, lived in rural areas. The regions where more than half of single fathers with many children lived in urban areas at the beginning of the year included Karaganda (78.3% of all families with single fathers) and Pavlodar (73.2%) regions.

CHART 4. The share distribution of families with one parent (father) having 4 or more minor children as of January 1, 2021 by type of locality, in %



Source: provided at the request of JSC "Center for Human Resources Development".

THE LEVEL OF EDUCATION OF PARENTS IN LARGE FAMILIES IN KAZAKHSTAN

1.1

According to the data provided by the Labor Resources Development Center JSC, as of January 1, 2021, 35.4% of all large families in Kazakhstan, or 117,680 families, had one or both parents with higher education. Of these, 113,761 large families were classified as complete, 3,835 families with single mothers and 84 families with single fathers were also noted. In other words, 39.8% of the total number of full large families had one or both parents with higher education. For comparison, among full families with 3 children, the percentage of those whose parents have higher education was 57.9% (224,386 families) on the same date. Among families with 4 or more children, where only the mother is from the parents, only 8.6% (3,835 families) had higher education of the total number of families with single mothers, while among families with 3 children raised

by one mother, this indicator was equal to 12.1% (8,023 families). The level of education among fathers with many children raising children alone is even lower: only 3.4% (84 families) of fathers had higher education at the beginning of this year. This is comparable, for example, with the level of educated among fathers raising 3 children alone, where 3.3% (99 families) of the total number of such families had higher education.

If we consider the number of parents of large families with higher education in the context of "city/village", then as of January 1, 2021, 44.4% (53,652 families) among these families lived in rural areas, of which 52,210 full families, 1,408 families where children are raised only by mothers, and 34 families where children are raised only by fathers.

TABLE 3. The number of families with 4 or more minor children, where one or both parents have higher education as of January 1, 2021, units

Аймақ	Full family		Incomplete family: mother and children		Incomplete family: father and children	
	City	Village	City	Village	City	Village
Republic of Kazakhstan	61 551	52 210	2 427	1 408	50	34
Akmolinskaya	983	1 126	42	27	4	5
Aktobe	2 259	1 383	71	26	4	2
Almaty region	849	8 497	28	303	0	7
Atyrau	3 679	3 198	135	74	1	1
West Kazakhstan	2 054	1 860	45	63	2	2
Zhambylskaya	4 870	5 543	177	152	1	2
Karaganda	2 760	1 093	115	33	4	0
Kostanay	597	667	43	12	9	5
Kyzylorda	6 063	6 398	227	148	1	1
Mangystau	4 751	3 441	127	84	5	0
Pavlodar	1 157	574	58	31	1	0
North Kazakhstan	103	338	4	8	2	10
Turkestan region	4 383	16 648	174	416	10	0
East Kazakhstan	1 588	1 444	52	31	0	1
city of Nur-Sultan	8 042		336		2	
city of Almaty	8 848		418		4	
city of Shymkent	8 565		375		0	

Source: provided at the request of JSC "Center for Human Resources Development".

In the regional context, there is a clear differentiation in the distribution. Thus, at the beginning of this year, the largest share of large families with one or two parents with higher education out of the total number of large families living in the region was observed in the Kyzylorda region (52.5%, or 12,838 families). In the cities of Nur-Sultan and Almaty, slightly more than half of large families lived, where parents have higher education - 50.7% and 50.3%, respectively. Slightly less than half of families with 4 or more children (49.6%) of the West Kazakhstan region can boast of having a higher education from one or both parents. In the city of Shymkent and Atyrau region, the share of large families with educated parents from the total number of large families in the region was 40.1%. In Zhambyl and Mangystau regions, 38.1% and 36.2%, respectively, of large families whose adults had higher education. In the Pavlodar region, this indicator hardly exceeds 30%. In other regions, the share of large families where one or both parents have higher education does not reach 30%. The smallest percentage of educated parents with many children

as of January 1, 2021 lived in the North Kazakhstan region – 15.1% of the total number of large families in the region.

It is obvious that the level of education among large families remains low compared to families where the number of children does not exceed three. The scientific works of many scientists from different times have shown that the level of education of parents determines the quality and strategy of their children's education. Therefore, as statistics show, the issue of education is most acute for large families. To improve the quality of human resources and human potential at the national level, it is necessary to pay special attention to large families and actively work among the parents of these families, explain to them their parental responsibilities and the importance of education. It is possible that some of them, due to ignorance of the modern possibilities of medicine, have become large families, while having financial difficulties, not being employed on a permanent basis and not having a permanent place of residence.

JOB SECURITY OF PARENTS IN LARGE FAMILIES IN KAZAKHSTAN

1.2

According to JSC "Center for Human Resources Development", as of January 1, 2021, there were 233 035 large families with minor children in Kazakhstan, where one or both parents had a permanent place of work, which is 70% of the total number of large families with children under 18 in Kazakhstan. Of these, 89.4% (or 208 343 families) belonged to full families. This is almost 73% of the total population of families with 4 or more children, where both parents are present. For comparison, as of January 1, 2021, there were 387 875 full-time families with three children in Kazakhstan; 76.9% of them belonged to those where one and both parents have a permanent job. The share of families where children are raised only by a working mother was 10.1% (or 23,626 families) from the total number of large families where one or both parents work full-time. If we compare with the total number of large

families with single mothers, of which there were 44 769 units on the same date, then this is slightly more than half of their number. Consequently, the other half of single mothers with 4 or more children do not have a permanent job. Among families with three children, where only the mother is from the parents, the situation with the availability of work at the beginning of the year was slightly better for the mothers: 55.8% have a permanent job. With single fathers with many children, the situation is slightly worse: out of the total population of large families, where there is only a father from the parents (this is 2 494 families), only 42.7% have a permanent job. Among single fathers with three children, this indicator was no better: only about 41% of single fathers had a permanent job.

If we consider the statistics of large families by the availability of work in the context of the city / village, then at the beginning of this year 53.5% of the total number of large families where one or both parents

have a permanent job lived in rural areas. Of these, 111 605 belonged to full families, 12 464 - to families where children are raised only by the mother, 653 - to families where children are raised only by the father.

TABLE 4. The number of families with 4 or more minor children, where one or both parents have a permanent place of work on January 1, 2021, units

Аймақ	Full family		Incomplete family: mother and children		Incomplete family: father and children	
	City	Village	City	City	Village	City
Republic of Kazakhstan	96 738	111 605	11 162	12 464	413	653
Akmolinskaya	1 450	3 501	183	456	11	30
Aktobe	4 930	5 548	473	596	19	31
Almaty region	2 350	19 081	301	2 310	9	129
Atyrau	6 061	6 793	555	621	16	24
West Kazakhstan	2 210	3 401	197	417	8	13
Zhambylskaya	6 002	10 152	743	997	30	66
Karaganda	6 381	3 342	711	403	39	13
Kostanay	1 182	1 673	206	372	5	8
Kyzylorda	5 953	10 710	754	1 159	30	41
Mangystau	9 321	8 655	696	711	26	38
Pavlodar	2 422	1 432	389	249	17	3
North Kazakhstan	370	1 549	57	253	3	15
Turkestan region	8 887	31 782	1 053	3 396	35	226
East Kazakhstan	2 948	3 986	337	524	15	16
city of Nur-Sultan	11 033		1 281		32	
city of Almaty	11 219		1 392		45	
city of Shymkent	14 019		1 834		73	

Source: provided at the request of JSC "Center for Human Resources Development".

In the regional context, as of January 1, 2021, the largest share of large families with one or two parents who have a permanent place of work, out of the total number of large families living in the region, lived in the Mangystau region – 83.7% or 19 447 families. About 80% of large families with minor children in Atyrau region (79.6%, or 14,070 families), Karaganda region (78.7%, or 10,889 families) and Aktobe region (78.2%, or 11,597 families), whose parents had a permanent job. In West Kazakhstan, Pavlodar, Kyzylorda and Kostanay regions, 76% of families with 4 or more children were provided with work as of January 1, 2021. Slightly less than 75% of large families had permanent jobs in Nur-Sultan, East Kazakhstan and North Kazakhstan regions. In the cities of Almaty and Shymkent, as well as the Akmola region, the share of such families from the total population of large families living in the region was about 70%, while in Zhambyl and Almaty regions this figure was about 63%. The lowest proportion of families at the beginning of the year with 4 or more minor children, where one or both parents had a permanent job, lived in the Turkestan region - only 60.6% or 45 379 families.

Statistics show that the problem of the lack of a permanent job is especially acute for families where only one parent is engaged in raising children. The main reasons may be the inability to leave the children alone, the provision of everyday life, the lack of necessary child care facilities, which forces the parent to stay at home and survive only temporary earnings. Therefore, assistance to large families with the carelessness of finding children while parents are at work, especially those where there is only one parent, would contribute to the normal functioning of large families.

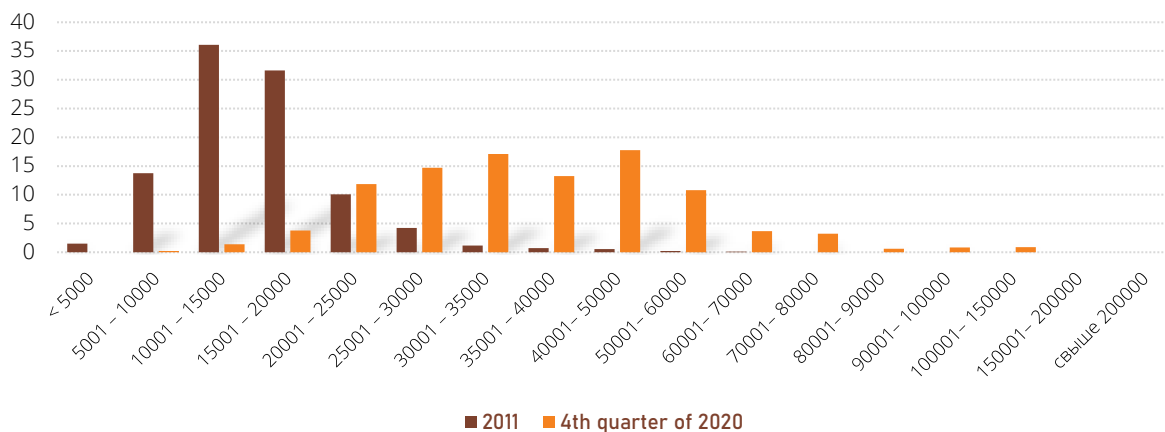
FINANCIAL SITUATION OF LARGE FAMILIES IN KAZAKHSTAN

1.3

According to the data of the Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan (BNS ASPR RK), compared with 2011, the distribution of per capita income of households with 4 or more children became more uniform by the end of 2020, but still the level of per capita income remains low. Thus, in 2011, the majority of large families had an average per capita income in the range of 10 001-15 000 tenge (36.09%) and 15 001-20 000 tenge (31.61%). Over 10 years, the distribution has shifted to the right, and now 31.96% of households with 4 or more children have an average per capita income from 5 001 to 30 000

tenge, and 58.84% of large families have an average per capita income from 30 001 to 60 000 tenge. It is worth noting that in comparison with 2011 there are no families with an average per capita income of up to 5 000 tenge, the number of large families with incomes from 5 001 to 20 000 tenge per person has significantly decreased (81.46% in 2011 against 5.39% at the end of 2020). Conversely, the share of large families with an average per capita income of more than 20 000 tenge has increased significantly (17.05% vs. 94.61%) and households with 4 or more children with an average per capita income of more than 70 000 tenge (5.51%) have appeared.

CHART 5. Distribution of households with 4 or more children by the size of the per capita monetary income, %



Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

If we consider the number of large families receiving financial support from the state, then according to the data provided by JSC "Center for Human Resources Development", their number has increased markedly over the past 3 years. If in 2018 there were 228 014 families of recipients of state benefits and targeted social assistance (TSA) with 4 or more children under the age of 23, then their number in 2020 increased by 2 times throughout the republic.

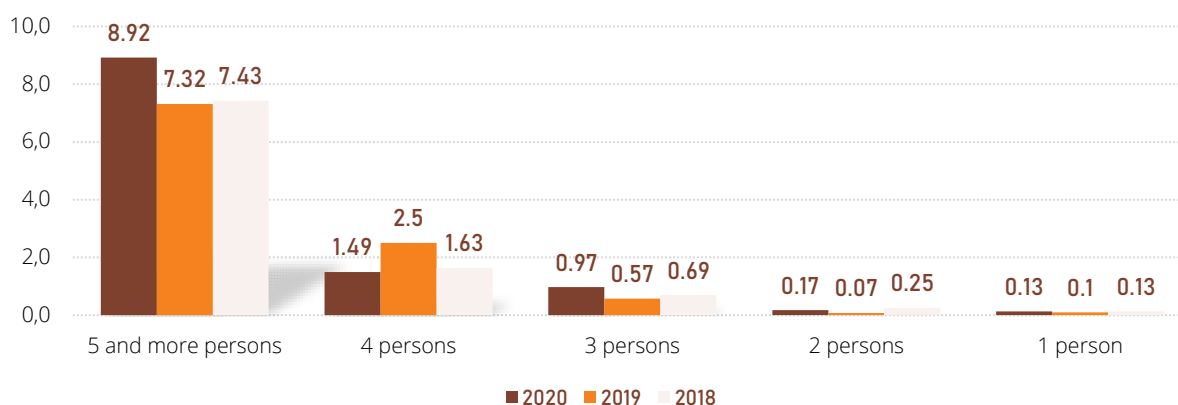
The largest increase in recipients over the past 3 years was observed in Atyrau region (+145.45%), the cities of Almaty (+131.34%) and Nur-Sultan (+131.21%). At the same time, the majority of recipients in the republic (about 60%) live in rural areas. The largest number of recipients over the past year lives in the Turkestan region - 109 593 families, the smallest number - in the North Kazakhstan region (4 017 families), which is explained by the general distribution

of large families across the country. The main reasons for the surge in the number of recipients of state benefits and TSA among large families with children under 23 years old were the simplification of obtaining TSA from 2020 and an increase in the birth rate (206 046 last year against 194 272 in 2019). Simplification of the procedures for obtaining TSA, on the one hand, made it possible to issue an application in a more convenient form and in a short time, but, on the other hand, led to the fact that people who do not need help from the state received it. Therefore, it is necessary to systematically monitor the honest distribution of material assistance among those in need.

According to the press service of the Ministry of Labor and Social Protection of the Republic of Kazakhstan, from January to May 2021, 443.2 thousand families received payments of state benefits for large families totaling 116.9 billion tenge. In May 2021, 445.7 thousand families were provided with this

type of benefit for a total amount of 24.1 billion tenge. For the first five months of 2021 TSA was received by 799.2 thousand people from 164.4 thousand families. In total, 122.8 billion tenge is provided for this payment in the budget in 2021. However, despite the positive changes in income distribution, the increase in state aid and the simplification of its receipt, large families are at risk of poverty relative to families with up to 3 children. According to statistics of the BNS ASPR RK, 8.92% of the population with incomes below the subsistence minimum in the 4th quarter of 2020 were households consisting of 5 or more persons (which includes large families), which is 9 times more than the share of households consisting of 3 persons. At the same time, if we consider the dynamics, over the past 3 years, the share of households consisting of 5 or more persons and having incomes below the subsistence minimum has increased by 1.49% in the total number of households.

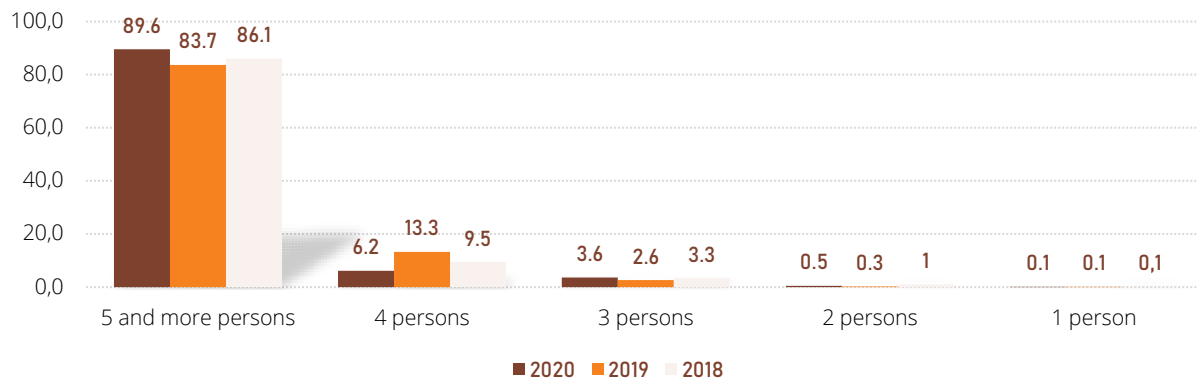
CHART 6. The share of the population with incomes below the subsistence minimum in the total number of households, depending on their size for the 4th quarter of 2018-2020., %



Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

We will also analyze the distribution of households within the population with incomes below the subsistence minimum. In this category, the most negative results are demonstrated by households consisting of 5 or more persons. If in the 4th quarter of 2018 86.1% of the population with incomes below the subsistence minimum were families of 5 or more persons, by the end of 2020 their share increased to 89.6%. For comparison, during the same period, families consisting of 3 persons accounted for 3.3% and 3.6% of the total population living with incomes below the subsistence minimum, respectively.

CHART 7. The proportion of the population with incomes below the subsistence minimum, depending on the size of the household for the 4th quarter of 2018-2020., %



Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

TABLE 5. Distribution of the number of families of recipients of state benefits and TSA with 4 or more children under the age of 23 by region and type of locality as of January 1, 2021

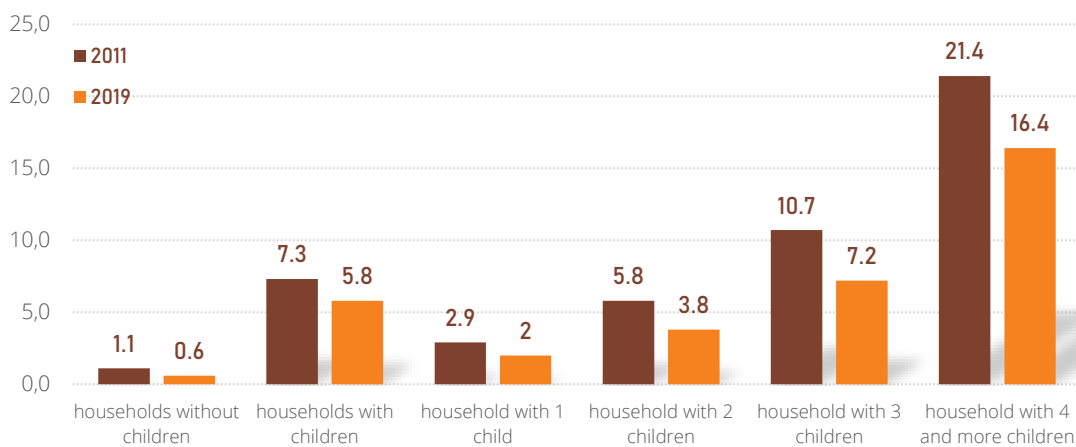
Region	Number of families (recipients) with 4 or more children								
	2018			2019			2020		
	Total	Cityl	Village	Total	Cityl	Village	Total	Cityl	Village
Republic of Kazakhstan	228 014	82 608	145 406	209 867	76 368	133 499	457 499	175 759	281 740
Akmolinskaya	4 985	1 036	3 949	4 506	939	3 567	9 870	2 195	7 675
Aktobe	9 019	4 018	5 001	8 293	3 752	4 541	19 112	9 223	9 889
Almaty region	26 184	2 323	23 861	24 067	2 084	21 983	56 192	5 119	51 073
Atyrau	9 027	2 782	6 245	8 259	2 549	5 710	22 157	7 125	15 032
West Kazakhstan	4 151	1 108	3 043	3 711	1 016	2 695	9 477	2 680	6 797
Zhambylskaya	19 973	4 848	15 125	18 342	4 436	13 906	38 399	10 477	27 922
Karaganda	8 589	5 074	3 515	7 775	4 603	3 172	17 110	10 417	6 693
Kostanay	3 521	1 215	2 306	3 120	1 096	2 024	6 620	2 405	4 215
Kyzylorda	15 882	4 634	11 248	14 497	4 260	10 237	29 912	9 254	20 658
Mangystau	15 341	4 846	10 495	14 353	4 539	9 814	30 637	10 136	20 501
Pavlodar	3 620	1 628	1 992	3 294	1 484	1 810	7 700	3 705	3 995
North Kazakhstan	2 162	430	1 732	1 894	375	1 519	4 017	865	3 152
Turkestan region	60 207	9 726	50 481	55 689	8 940	46 749	109 593	17 432	92 161
East Kazakhstan	7 992	2 341	5 651	7 204	2 121	5 083	16 159	5 373	10 786
city of Nur-Sultan	9 347	9 347		8 751	8 751		21 623	21 623	
city of Almaty	8 630	8 630		8 107	8 107		19 953	19 953	
city of Shymkent	18 622	18 622		17 316	17 316		37 777	37 777	

Source: provided at the request of JSC "Center for Human Resources Development".

In more detail, the difference in financial situation can be seen if you look at the graph where the poverty level of large families and families with 1, 2 and 3 children is compared. In general, households with children accounted for 7.3% and 5.8% of the population living with incomes below the subsistence minimum in 2011 and 2019, while households without children accounted for only 1.1% and 0.6% of the population, respectively. If we consider the breakdown of families by the number of children, the share of large families with incomes below the subsistence minimum was 21.4% in 2011 and 16.4%

in 2019. At the same time, the share of families with 3 children with incomes below the subsistence minimum was 10.7% and 7.2%, respectively. The least of all the population with incomes below the subsistence minimum was found among households with 1 child: in 2011 their share was 2.9%, in 2019 – 2%. In other words, statistics show that the probability of being in the poverty zone is higher among large families. Therefore, the risk of child poverty is higher among such families. Therefore, the issue of material support for such families is most acute.

CHART 8. The proportion of the population with incomes below the subsistence minimum, depending on the presence of children, %

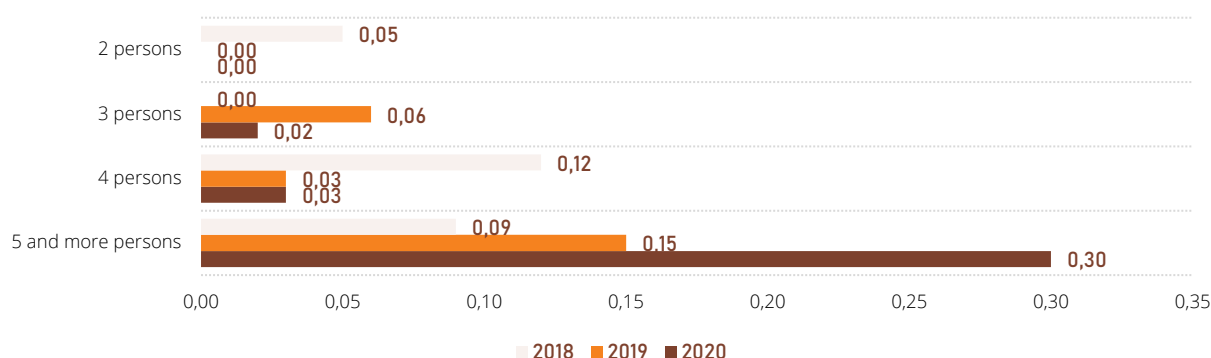


Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

If we look at statistics on the proportion of the population whose family budget is lower than the cost of the food basket, then again we can see that the larger the household, the more acute the problem of low income. Thus, in the 4th quarter of 2020, 0.3% of households belong to households consisting of 5 or more persons whose incomes are lower than the cost of the food basket, while households consisting of no more than 3 persons make up 0.02% of households. And in this aspect, the trend, unfortunately, is positive: if in the 4th quarter of 2018 only 0.09% of households with incomes below the cost of the food basket belonged to households with 5 or more persons, and in the 4th quarter of 2020 this figure increased to 0.3%.



CHART 9. The share of the population with incomes below the cost of the food basket in the total number of households, depending on their size for the 4th quarter of 2018-2020, in %

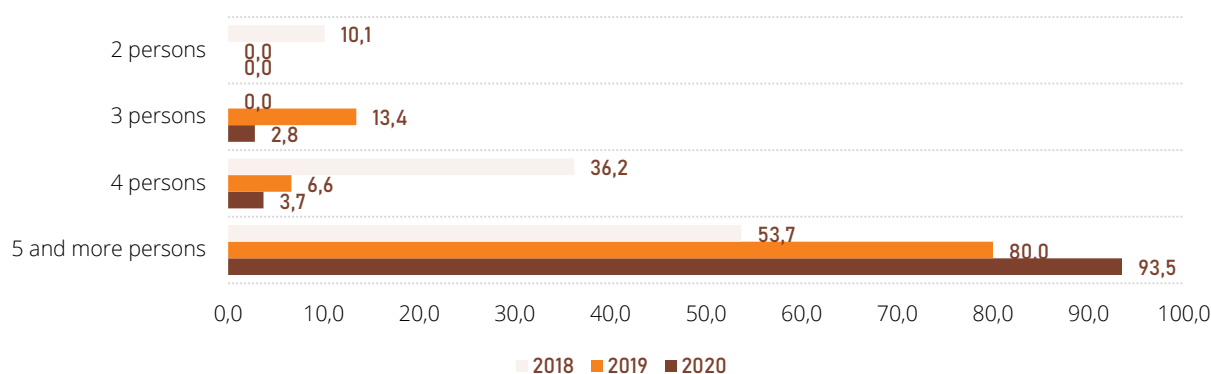


Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

Analyzing in more detail the statistics of the population with incomes below the cost of the food basket, it is worth noting again the large proportion of families consisting of 5 or more persons among them, while there is an increasing trend. So, if in the 4th

quarter of 2018 53.7% of the population with incomes below the cost of the food basket were households consisting of 5 or more persons, then by the 4th quarter of 2020 this group of households was already 93.5% of the total population.

CHART 10. The share of the population with incomes below the cost of the food basket, depending on the size of the household for the 4th quarter of 2018-2020, in %



Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

Low incomes limit the level and quality of life of large families. Therefore, there is a question about food security. As the data of the BNS ASPR RK show, there are differences in the consumption of basic products depending on the number of children in the household. Consumption per 1 household member is higher in families with one child for all basic foodstuffs. The more children there are in the household, the less food each of them consumes. For example, if in families with one child in the 4th quarter of 2020, 1 household member consumed 34 140 kg of bread products and cereals, then in families with 4 children -

29 072 kg, in families with 5 or more children - 28 950 kg. As for the consumption of meat and meat products, in families with 1 child per 1 family member at the end of 2020 there were 21 045 kg of meat and meat products, while in families with 4 children this figure was 6.5 kg less, in families with 5 or more children - 7 kg less. For 1 household member with 1 child, about 4 kg of fish and seafood accounted for the same period. For comparison, in families with 4 children, each family member consumes on average about 2.2 kg, in families with 5 or more children - about 2.4 kg.

The most noticeable difference is in the consumption of milk and dairy products: in families with 1 child per 1 family member at the end of 2020, there were 61 980 kg of these products, while in families with 4 children this indicator was 17.5 kg less, in families with 5 or more children - 16 kg less. Also, families with 4 children consumed 36% fewer eggs than families with 1 child; families with 5 or more children – 39% less. Oils and fats were consumed an average of 4.2 kg by a family member with 1 child; each family member with 4 children consumed about 3.5 kg of these products, and in a family with 5 or more children, the consumption of oils and fats per 1 person in the household was 3.3 kg.

Fruit consumption per 1 member in a family with 1 child was 18.264 kg, while 1 member of a large family consumed about 12 kg. Large families with 4 children consumed 22.5% less vegetables per household member than families with 1 child; vegetable consumption by large families with 5 or more children was 16.2% less. Potatoes for 1 member of a family with 4 children in the 4th quarter of 2020 were consumed about 9.9 kg, in a family with 5 or more children - about 9.8 kg, while each member of a household with 1 child consumed 12.7 kg. The consumption of sweets by 1 household member is also lower for those families with 4 or more children.

TABLE 6. Consumption of basic foodstuffs in households with children per 1 household member in the 4th quarter of 2020, in kg

Consumed per household member::	Households with children under the age of 18				
	One child	Two children	Three children	Four children	Five and more children
Bread products and cereals	34.140	30.596	30.042	29.072	28.950
Meat and meat products	21.045	17.476	16.500	14.570	13.952
Fish and seafood	3.886	3.098	2.716	2.263	2.416
Milk and dairy products	61.980	52.616	49.160	44.464	45.961
Eggs (pieces)	48.819	40.713	34.361	31.298	29.657
Oils and fats	4.220	3.537	3.578	3.469	3.296
Fruit	18.264	15.143	13.812	12.306	12.145
Vegetables	20.539	17.495	16.688	15.918	17.212
Potato	12.671	10.795	9.908	9.939	9.767
Sugar, jam, honey, chocolate, confectionery	10.763	9.260	8.542	8.112	7.602

Source: Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan.

1.4

HOUSING SITUATION OF LARGE FAMILIES

As of January 1, 2021, according to the data of the Center for Human Resources Development JSC, there were 207 168 families with 4 or more minor children in Kazakhstan with real estate, which accounted for 62.2% of the total number of large families. Of these, 89.5%, or 185 435 families, where children are raised by both parents, 9.8%, or 20 406 families, where children are raised only by the mother, and 0.6%, or 1 327 families, where children are raised only by the father. For comparison, among families with three children, 60% had real estate on the same date. That is, if we look at the breakdown of full/incomplete families, the highest

proportion of those with real estate was observed among full families - 64.9% of the total of full large families. Among single fathers, slightly more than half - 53.2% - had real estate at the beginning of the year. And single mothers turned out to be less than half: the share of large families with real estate, where only the mother is from the parents, amounted to 45.6% of the total number of such families. At the same time, 56.3% (or 116 724 families) of those large families in Kazakhstan with real estate lived in rural areas. Among them, 105 140 are full families, 10 738 are mother and children, 846 are father and children.

TABLE 7. The number of families with 4 or more minor children who have real estate as of January 1, 2021, units

Region	Family type					
	full		incomplete: mother and children		Incomplete family: father and children	
	City	Village	City	Village	City	Village
Republic of Kazakhstan	80 295	105 140	9 668	10 738	481	846
Akmolinskaya	1 298	3 234	179	388	5	37
Aktobe	3 957	4 873	434	533	20	30
Almaty region	1 558	16 478	240	1 906	4	137
Atyrau	5 296	6 118	523	537	14	23
West Kazakhstan	1 669	3 035	152	362	6	15
Zhambylskaya	5 464	9 772	675	825	39	79
Karaganda	5 486	3 049	684	340	42	15
Kostanay	1 006	1 532	180	341	7	11
Kyzylorda	4 906	9 998	626	954	24	48
Mangystau	7 971	7 765	660	621	21	42
Pavlodar	2 001	1 350	321	233	21	6
North Kazakhstan	287	1 486	55	259	16	15
Turkestan region	8 473	32 709	870	2 880	63	363
East Kazakhstan	2 201	3 741	310	559	15	25
city of Nur-Sultan	7 823		1 003		26	
city of Almaty	9 485		1 343		81	
city of Shymkent	11 414		1 413		77	

Source: provided at the request of JSC "Center for Human Resources Development".

In the regional context, as of January 1, 2021, the largest share of large families with property from the total number of large families living in the region was observed in the Mangystau region – 73.5% or 17 080 families. About 71% (or 12 511 families) of large families with minor children in Atyrau region could also boast of their own real estate. In Karaganda and North Kazakhstan regions, 69% of families with 4 or more children were provided with their own housing as of January 1, 2021. Slightly fewer such families lived in Kyzylorda (67.7%), Kostanay (67.6%), Pavlodar

(66.6%) and Aktobe (66.4%) regions. About 65% of large families of Akmola, East Kazakhstan and West Kazakhstan regions had real estate at the beginning of this year. In the cities of Almaty and Shymkent, as well as Zhambyl and Turkestan regions, the share of such families from the total population of large families living in the region was about 60%, while the lowest proportion of families at the beginning of the year with 4 or more minor children who have registered real estate lived in Almaty region (52.9%) and Nur-Sultan (53.5%).

ҚОРЫТЫНДЫЛАР

From the statistics data, it can be concluded that the low income of large families against the background of the general high cost makes it difficult to provide a family with its own roof over its head. The low level of education (the share of large families where parents have higher education was only 35.4% as of January 1, 2021) does not allow to count on a high-paying job. The tragic cases of recent years with large families living in temporary shelters make us think about the role of the state in this issue.

Despite the positive changes in the state policy towards large families in terms of the adoption of legislative acts (this includes an increase in the amount of benefits and simplification of receiving targeted social assistance), especially in the last 2 years against the background of negative information reasons, there are still maneuvers for further improvements. Lack of work and limited opportunities for the development of children in rural areas force some families to move to large cities in search of a better life. At the same time, they often cannot afford normal living conditions, posing a threat to the lives of children. Large families have the right to queue for housing at the local executive authority, but the speed of construction in the regions and, accordingly, the progress of the queue leaves much to be desired. And some move in the hope of receiving greater material benefits in the form of assistance from the state, popularizing dependent sentiments. The low income level of large families can give rise to another problem – child poverty. Therefore, there is a need for well-developed mechanisms to support large families, taking into account the burden on the budget.





LARGE FAMILIES OF KAZAKHSTAN

**ANALYSIS OF THE CURRENT POLICY OF
KAZAKHSTAN IN THE FIELD OF
PROTECTION OF THE ECONOMIC
RIGHTS OF LARGE FAMILIES,
INCLUDING THE COUNTRY'S
INTERNATIONAL OBLIGATIONS**

2

GENERAL INFORMATION

A balanced social policy is being progressively formed in Kazakhstan, focused on the needs of the population, taking into account the economic capabilities of the state. The chronology of the adoption of regulatory legal acts concerning large families can be found in Annex 1. Legislative acts have been adopted and are being implemented, program documents are being realized to ensure respect for citizens' rights and state guarantees, accessibility and improvement of the quality of life of the population. At

the same time, emphasis is placed on the formation of a "society of universal labor" with the distribution of rights and responsibilities between the state, the employer and the employee. Taking into account the growth of the economy, the main basic indicators are being revised – the value of the subsistence minimum, the minimum wage, the minimum pension. Kazakhstan is taking measures to implement fundamental human rights, while one of the priority categories is large families, for which the current legislation provides for a set of standards for the observance of their rights.

2.1

ENSURING EMPLOYMENT AMONG LARGE FAMILIES

M Measures to promote employment among large families are implemented through program documents. Today, the State Program for the Development of Productive Employment and Mass Entrepreneurship for 2017-2021 "Enbek"¹ (hereinafter referred to as the State Program), the Employment Roadmap for 2020-2021 are being implemented in this area².

The State Program provides for the priority right of members of low-income and/or large families to:

- short-term professional training;
- participation in measures to promote entrepreneurial initiative, training in the basics of entrepreneurship under the "Bastau Business" project, including online (includes the expansion of microcredit in rural settlements, small towns, towns and single-industry towns, including through the development of anchor cooperation and social entrepreneurship; guaranteeing loans/microcredits in rural settlements and small towns, towns and single-industry towns; provision of state grants for the implementation of new business ideas).

- support in the implementation of a business project for eighteen months (for other categories of citizens – up to twelve months);

The program also provides benefits for members of low-income and/or large families, such as:

- special conditions for the issuance of loans / micro-loans (the term of the loan / micro-loan is up to seven years; the maximum amount of the loan / micro-loan from the availability of collateral is up to 8.0 thousand MCI; the nominal interest rate is no more than 4% per annum);
- the amount of loan/micro-loan guarantees: for members of low-income and/or large families up to 95% of the loan/micro-loan amount;
- the establishment of the nominal interest rate on loans / micro-loans of MFOs / CP / STB, for which the guarantee is carried out - no higher than 4%.

The program provides for the organization of social jobs at home for able-bodied members of large and/or low-income families, as well as for mothers raising children with disabilities.

Graduates of educational organizations implementing educational programs of technical and

¹ Үкіметтің 18.11.2018 жылғы №746 қаулысы

² Премьер-Министрдің 2020 жылғы 27.03. №55 өкімі

vocational, post-secondary, higher and postgraduate education who have completed their studies within three years from among large and/or low-income families have a preferential right of employment for the first job, and able-bodied members of large and/or low-income families have a preferential right of employment under the project "Contract of Generations".

By the end of 2020, microcredits were issued to 1 411 large families, their share in the total number of recipients is 11.1%. Grants for the implementation of new business ideas were provided to 12.7 thousand large families.

Employers have created 19 thousand social jobs, of which 1.5 thousand jobs are employed by parents with many children.

It should be noted that low-income citizens of working age are actively involved in active employment measures.

Thus, as of May 2021, 9.7 thousand low-income citizens were involved in active measures to promote employment (5.0 thousand people were employed for permanent jobs, 3.8 thousand people for public works, 201 people for social jobs, 18 people for youth practice, 149 people were sent for training, 548 people had assistance on entrepreneurial initiative).

ECONOMIC SUPPORT FOR LARGE FAMILIES

2.2



In order to provide economic support to mothers with many children, the current tax legislation provides for a number of preferences for them.

So, for example, mothers with many children, awarded the title "Mother heroine" or having award of "Altyn Alka" or "Kumis Alka" exempt from payment of vehicle tax (one motor vehicle that is subject to tax); on property of physical persons (land occupied housing stock, including structures and buildings; adjoining land; within 1000 times the monthly calculation index established by the law on Republican budget and effective on 1 January of the relevant financial year, of the total price of all taxable items specified in subparagraph 1) of article 528 of the code), from the payment of state duty in the Commission of all notarial acts etc.

In order to stimulate fertility and support families with children, including large families, Kazakhstan has legislated the rights of families with children to social support. So, since 2003, a one-time state allowance has been paid at the expense of the republican budget in connection with the birth of a child, the amount of which is differentiated depending on the number of children in the family:

- at the birth of the first, second, third child, 38.0 monthly calculation indices are paid;
- the fourth and more child – 63.0 monthly calculated indicators.

For 5 months of 2021, this benefit was received by 153.4 thousand people in the amount of 22.2 billion tenge.

In 2005, with the adoption of the Law of the Republic of Kazakhstan "On State benefits for families with children"³, a holistic model of support for families with children was built in the country:

- 1) child care benefits up to 1 year:
 - for the first child - 5.76 monthly calculation index;
 - for the second child - 6.81 monthly calculation index;
 - for the first child - 5.76 monthly calculation index;
 - the fourth and more child – 63.0 monthly calculated indicators.
 - This benefit is paid from the republican budget to unemployed.

2021, this benefit was paid to 53.8 thousand people in the amount of 5.9 billion tenge.

It is worth noting that in order to encourage women to work, the payment of benefits has been

³ Закон Республики Казахстан от 28 июня 2005 года №63

differentiated since 2008. For working women, a social payment for child care is paid from the State Social Insurance Fund upon reaching the age of one year in the amount of 40% of the average monthly income. According to the results of 5 months of 2021, 430.7 thousand people received this payment in the amount of 60.7 billion tenge.

To support mothers with many children, awarded with "Altyn Alka", "Kumis alka" pendants or those who previously received the title of "Mother-Heroine", awarded with the orders of "Maternal Glory" of the I and II degrees, a monthly allowance of a mother with many children in the amount of 6.40 monthly calculation index is paid (as of June 1, 2021, 229.8 thousand mothers received the allowance).

An allowance is also paid for large families with 4 or more minor children. Their sizes have been significantly increased since 2020:

- for four children – 16.03 monthly calculation index;
- for five children – 20.04 monthly calculation index;
- for six children – 24.05 monthly calculation index;
- for seven children – 28.06 monthly calculation index;
- for eight or more children – 4 monthly calculation indices for each child.

This year, the benefit covers 443.2 thousand families in the amount of 116.9 billion tenge.

Thus, Kazakhstan fulfills the obligations assumed by the state to provide social support to families with children.

In order to ensure the targeting of social assistance provided to those in need, including for lifting the population out of poverty, the Law of the Republic of Kazakhstan "On State targeted social assistance" was adopted in 2001. The amount of aid is determined as the difference between the average per capita income and the poverty line. At the same time, from 2002 to 2018, the poverty line was 40% of the subsistence minimum. In 2018, targeted assistance was divided into two types – unconditional monetary assistance and conditional monetary assistance, and the size of the poverty line was increased to 50%. At the same time, the main condition for receiving assistance was the conclusion of a social contract with the obligation of able-bodied citizens to participate in the proposed measures to promote employment. However, in 2019, after the tragic events in a large family of Nur-Sultan and in

order to relieve social tension among mothers with many children, the Government of the Republic of Kazakhstan adopted a package of urgent measures. One of the key directions was the establishment of the amount of targeted social assistance for children in a fixed amount of 70% of the subsistence minimum, regardless of the assessment of the financial situation of the family and the participation of parents in active forms of employment.

In addition, as part of the implemented package of urgent measures, the loans of the population received by them for various purposes, including the purchase of goods, were written off. This led not only to an increase in the number of recipients of assistance, but also to an increase in dependent attitudes among large families, as well as an increase in their "false" expectations from the government of the republic. It also affected the split of society, when some citizens supported changes, and the other working part was indignant. It has become more profitable to "be poor" than to work.

Taking into account the rapid growth in the number of low-income people, the presence of fictitious divorces, concealment of income, reduction of personal subsidiary plots, the government in 2020 modernized the system of social assistance to citizens in need, introduced the provision of a guaranteed social package to low-income families.

Today, targeted social assistance (TSA) in the country is calculated for each family member in the form of the difference between the average per capita income of the family and the value of the regional poverty line (at the same time, the poverty line has been raised to 70% of the subsistence minimum, in 2001 the poverty line was 40% of the subsistence minimum). The payment of aid to children in a fixed amount has been abolished.

In May 2021, TSA was assigned to 164.4 thousand families or 799.2 thousand people (the share of children was 63%, or 500.6 thousand, the number of large families was 62.1 thousand).

PROVIDING LARGE FAMILIES WITH HOUSING

2.3

The rights of citizens related to housing provision are implemented within the framework of the Law "On Housing Relations". According to article 67 of the Law, dwellings from the communal housing stock or dwellings rented by a local executive body in a private housing stock are provided for use by citizens of the Republic of Kazakhstan in need of housing who permanently reside in this locality. To register citizens of the Republic of Kazakhstan in the cities of republican significance, the capital requires permanent residence for at least three years.

Dwellings from the communal housing stock or dwellings rented by a local executive body in a private housing fund are provided for use by citizens of the Republic of Kazakhstan in need of housing and registered as veterans of the Great Patriotic War; orphans, children left without parental care; mothers with many children awarded with "Altyn alka", "Kumis alka" pendants or who previously received the title of "Mother Heroine", as well as awarded with the orders of "Maternal Glory" I and II degrees, large families, etc.

At the same time, the local executive authorities of the district, the city of regional significance, the city of republican significance, the capital maintain separate lists of those in need of housing from the communal housing stock or housing rented by the local executive body in a private housing stock:

- 1) veterans of the Great Patriotic War;
- 2) orphans, children left without parental care;
- 3) mothers with many children, awarded with pendants "Altyn alka", "Kumis alka" or previously received the title of "Mother Heroine", as well as awarded with orders of "Maternal Glory" of I and II degrees, large families, etc.

The number of people on the waiting list for this category in the period from 2011 to the present is 83 016 people.

The law also provides for the preservation of the priority for obtaining housing, if children in this category reach the age of majority.

Currently, the sale of housing is carried out within the framework of the State Program of housing and communal Development "Nurly Zher", which provides for various mechanisms of housing affordability.

The determining factor is the confirmation of income from labor or entrepreneurial activity (excluding pension contributions, individual income tax and other mandatory deductions). Thus, those on the waiting list with incomes of up to one living wage per family member are provided with rental housing without the right to redemption (large families, disabled people of groups 1 and 2, families with disabled children, pensioners, etc.).

The program "Bakhytty otbasy" is available to those on the waiting list in the categories "large families, single-parent families and families with disabled children" with incomes up to 2 living wages.

People on the waiting list with incomes of up to 3.7 living wages can apply for credit housing of akimats under the programs "5-10-20" and "5-20-25" (large families, state employees, civil servants and other categories).

For citizens with incomes over 3.1 living wages, the program "7-20-25" is available (large families, state employees, civil servants, as well as citizens of the Republic of Kazakhstan who are not in priority).

Those with incomes above 5 subsistence minimums can use existing market products ("Baspana-hit" NB, "Orda" KZHK, "Your house" HCSBK) to purchase housing in the primary and secondary market.

Moreover, starting from 2019, the possibility of obtaining housing certificates by citizens to cover part of the initial payment when purchasing housing under the "Nurly Zher" and "7-20-25" programs has been

introduced. The size and list of categories of recipients of housing certificates are determined by maslikhats.

An analysis of the current legislation of Kazakhstan, as well as its international obligations, shows that today conditions have been created at the legislative level in the country for the realization of

socio-economic rights by mothers with many children, a set of measures for their social support is provided. At the same time, their receipt is based on the declarative nature, the requirements for registration at the place of residence, as well as the amount of financing of the relevant budget.

CONCLUSIONS

The Government of the Republic of Kazakhstan implements many state programs aimed at improving social well-being. However, despite the existence of a wide class of social assistance programs, information asymmetry leads to the fact that most large families simply do not have detailed information about existing programs, benefits, and support. The reason for this is, among other things, the large number of support programs that often duplicate each other. In order to raise awareness about the rights and opportunities of

large families, explanatory work and the creation of a "roadmap for large families" are required.

Thus, there is no centralized program of support for large families in Kazakhstan, which should regulate measures suitable for this targeted social group, for example, there are no measures for the cultural development of children from large families, and most of the benefits provided by law apply to low-income families, so large families with medium and high incomes do not get access to them.



LARGE FAMILIES OF KAZZAKHSTAN

**ANALYSIS OF INTERNATIONAL
EXPERIENCE IN IMPROVING LIVING
STANDARDS AND SUPPORT TOOLS
FOR EXPANDING ECONOMIC
OPPORTUNITIES FOR LARGE FAMILIES**

3

T

he categories of persons and problems covered by the social protection of the population have been expanding since the end of the XIX century: pension insurance programs, insurance in connection with illness, disability, family benefits, etc. were gradually introduced. These types of social security seek to meet the minimum level of needs of vulnerable groups of the population, including large families.

3.1

THE MAIN REASONS FOR SUPPORTING FAMILIES, ESPECIALLY LARGE FAMILIES

S

upport for families with children is largely determined by the motivation of the state to stimulate the birth rate, increase employment, and prevent poverty among the vulnerable population. To do this, various types of financial and non-financial assistance are introduced, supporting families in caring for children until they reach the age of majority.

BIRTH RATE. In the post-Soviet countries, for example, in Russia and in European countries, they are concerned about a decrease in the birth rate. In the countries of the European Union, the birth rate is 1.55 children per woman, which is below the necessary level to maintain a constant population in the absence of migration, and the problem of population aging is also relevant, which in the future may lead to an age demographic imbalance (European Commission, 2020).

POVERTY. Social security aimed at families with children has a positive effect on preventing child poverty, improving children's academic performance at school, improving children's food security and increasing parents' economic activity (Bastagli et al., 2016; International Labor Organization, 2013). It is worth noting that children living in permanent (lasting more than three years) and acute poverty are more likely to come from large families: according to a study, in the UK 59% of children experiencing permanent and severe poverty live in families consisting of three or more children, while only 24% of children classified as "non-poor" belong to a large family (Adelman, Middleton and Ashworth, 2003). Also, for example, in the UK, families with three children and four or more children are 0.5-1.8 and 2.8-8 times more likely to be poor than families with one child (Bradshaw et al., 2006, 11). In other words, children from large families are more vulnerable to poverty than in other families:

the more children there are in a family, the lower the standard of living (Berthoud & Ford, 1996).

EMPLOYMENT. Employment of parents is a key factor in the well-being of families. In a study of households in the UK in 1999-2003, it was found that the share of employed fathers with one child is 88%, increases to 91% among fathers with two children and decreases to 63% for fathers with five or more children. Also, fathers of two and three children on average receive the highest wages, and fathers from the largest families on average receive the lowest wages. The employment of fathers from large families is most often subject to fluctuations in the labor market (Iacovou & Berthoud, 2006).

On average, mothers lag behind other workers during a career break, and in large families, women take a long break from work. With an average age difference of more than 11 years between older and younger children, a mother of five or more children is likely to spend a significant period of time without paid work (Iacovou & Berthoud, 2006). According to the study, the probability of a mother's employment decreases from 62% if she has one child, or to 22% if she has five children. The share of mothers with one child working 16 or more hours a week is 65%, while with five or more children employment decreases to 14% (Iacovou & Berthoud, 2006).

One of the types of social assistance for families and children is parental leave, the provision of specialized child care facilities, payments for pregnancy, for the birth of a child. These types of support help parents raise children and at the same time maintain a workplace, have income while caring for a child, and also help keep women among the working population. However, this assistance may not be sufficient to maintain an adequate standard of living. This may

force women/parents to work extra, thereby excluding the possibility of full-fledged child care, their upbringing. For example, about 35.5 million children in 53 developing countries are left without parental supervision for an hour every day (Samman, Presler-Marshall and Jones, 2016). Also, parents, not being able to send their children to specialized child care institutions, can take them to work with them, which affects the quality of work and, depending on the type of activity, may threaten the safety of children.

PREVALENCE OF SOCIAL ASSISTANCE TO FAMILIES AND CHILDREN IN THE WORLD

In 69 out of 186 countries, payments to families and children are not prescribed in the legislation. In the world, an average of 1.1% of GDP is allocated for the social protection of children under the age of 14, excluding health care costs (International Labor Organization, 2018). In 37 out of 186 countries, benefits are granted according to family income. In 37

out of 186 countries, benefits can be received by a family where parents are officially employed (International Labour Organization, 2018). Thus, in many countries, mainly in Africa, there is a high risk of lack of support for those in need who work in the informal sector of the economy. Also, in 131 out of 157 countries, social security includes the allocation of funds for school meals (World Bank, 2015).

THE MAIN TYPES OF ASSISTANCE TO FAMILIES

As part of the social protection of families and children, support includes the allocation of targeted, unconditional and social benefits, child care benefits, parental leave, provision of school meals, school uniforms and textbooks, etc. Payments can be allocated at a time, monthly, for special needs, and can also be issued in the form of housing assistance and benefits when obtaining a place in kindergartens and schools.

INTERNATIONAL REVIEW OF ASSISTANCE TO LARGE FAMILIES 3.2

A This review will present support for large families from the following countries: Russia, Uzbekistan, Kyrgyzstan, Poland, France, Great Britain, Spain and Sweden. It is worth noting that in these countries families with many

children are considered to be families with different numbers of children. Table 8 shows how many children there should be in a family to be considered a large family.

TABLE 8. Definition of a large family by the number of children

Number of children	Countries
2 and more children	Sweden
3 and more children	Russia, Poland, France, Spain
4 and more children	Uzbekistan, Kazakhstan
There is no definition	Kyrgyzstan, Great Britain

3.2.1

SUPPORT FOR LARGE FAMILIES IN RUSSIA

In Russia, the policy of supporting large families has a pronatalist character, that is, it is aimed at stimulating the birth rate, as well as supporting poor people. It is worth noting that the types and amount

of assistance to families may vary depending on the region of the country.

REGULATORY DOCUMENT. Support is regulated by Decree of the President of the Russian Federation No. 431 "On measures for social support of large families", paragraph 6 of Article 39.5 of the Land Code, Decree of the President of the Russian Federation "On measures to improve the state award system of the Russian Federation".

DEFINITION. Large families in Russia are families with three or more children under the age of 18 or under the age of 23 in the case of studying at a specialized secondary or higher educational institution. Also, the definition of large families may depend on the region.

TYPES OF SUPPORT. Support for large families in Russia is carried out in the form of:

- lump sum payments;
- monthly payments;
- provision of a land plot;
- awards of the order;
- other benefits.

A ONE-TIME ALLOWANCE is given to families with children regardless of income level and number of children, that is, this category includes large families. This allowance is issued for each child born until he or she reaches the age of 1.5 years. The amount of the allowance is about 18 thousand rubles (for 2021). Also, at the birth of the third child, a one-time allowance is additionally paid, which, for example, in Chelyabinsk amounts to 4000-6000 rubles for the third-fifth and each subsequent child.

A MONTHLY ALLOWANCE is issued to families with children in case of non-receipt of unemployment benefits and to large families to care for a third or more child until he or she reaches 1.5 years of age. This allowance may vary by region. For example, in Chelyabinsk, in order to receive this payment, the income of a large family must be below the subsistence minimum. The amount of payment in Chelyabinsk is about 10 thousand rubles (for 2021).

MATERNITY CAPITAL is given to families with children to improve housing conditions, get education for children, accumulate a pension for the mother, purchase goods and services for disabled children. Starting from 2020, the payment of maternity capital at the birth of the first child is provided. It is also worth noting that this payment is issued at birth and at the adoption of a child. The amount of maternity capital for 2020 is about 466 thousand rubles, 616 thousand rubles for the first and second and subsequent child, respectively.

THE LAND PLOT is issued to large families with three or more children who need living space. The land plot is issued free of charge to the property. Also, instead of a land plot, residential premises or monetary compensation can be issued. In case of obtaining a land plot, large families may be exempt from land tax.

THE ORDER OF PARENTAL GLORY is issued to parents with 7 or more children, while the youngest child must be at least three years old. This family should be socially responsible, lead a healthy lifestyle, take care of the physical, spiritual, moral development of children, etc. The granting of the order is regulated by the Decree of the President of the Russian Federation "On measures to improve the state award system of the Russian Federation". This order is also issued with a one-time monetary incentive in the amount of 100 thousand rubles.

OTHER BENEFITS to large families include a 30% discount on utilities; free use of public transport; free meals at schools; free medicines for children under 6 years old; free school uniforms; a monthly one-time free admission to museums, parks of culture, recreation and exhibitions; assistance in the organization of the peasant farming (financial assistance, interest-free loans); assistance in the construction of housing (subsidized loans, grants, interest-free loans); priority admission of children to pre-school education; the allocation of garden plots; early retirement of the mother; priority choice of the parents with many children in obtaining leave, etc..

SUPPORT FOR LARGE FAMILIES IN UZBEKISTAN

3.2.2

In Uzbekistan, support for large families has an indirect financial nature. Assistance is provided to particularly needy families with at least 5 or more children and it is worth noting that it is focused on

preventing poverty among vulnerable segments of the population.

DEFINITION. In Uzbekistan, a large family is considered to be a family with four or more children under the age of 18 or 22, in the case of studying at a specialized secondary or higher educational institution.

REGULATED DOCUMENT. Support for large families is regulated by article 4-1 "On the social protection of large families" of the Family Code, as well as by Resolution of the Cabinet of Ministers of December 31, 2020 No. 830 "On Amendments to some decisions of the Government of the Republic of Uzbekistan aimed at further support of population segment that is in need of social protection".

TYPES OF SUPPORT. In Uzbekistan, large families can be provided with:

- residential premises;
- cattle.

DWELLING issued for large families with 7 or more children under 16 years of age who do not have their living space or live in uninhabitable square, hostels, industrial and office spaces, with the exception of seasonal workers and students, who do not live with several families, including relatives who are registered

for at least three years in the village, where living quarters are provided. Residential premises are provided without the right of privatization. The norm of the area is not less than 16 sq. m. of total area per person, and not less than 23 sq. m for wheelchair users, as well as the size of the area may be increased due to certain chronic diseases of a family member. Provision of residential premises is terminated in case of improvement of housing conditions as a result of purchase, repair of existing housing, relocation, termination of an employment contract, provision of incorrect information about the housing situation.

CATTLE are provided to large families who have 5 or more minor children; low-income families who have a low total income for 2-3 years; graduates of orphanages and children without parental care; families who have taken care of children left without parents. These families should not have their own cattle. This support is regulated by a special law "On the provision of conditions for the free provision of cattle to low-income and large families in rural areas." The source of funding for this assistance is sponsorship and charitable donations. One unit of healthy cattle is issued – heifers or cows under the age of 5 years.

3.2.3

SUPPORT FOR LARGE FAMILIES IN KYRGYZSTAN

Kyrgyzstan does not pay special attention to large families, but there are different types of support for families with children, as well as for persons without a minimum income. This shows that social protection of the population in Kyrgyzstan is focused on preventing poverty of the population.

DEFINITION. There is no definition of a large family in Kyrgyzstan, but there is a definition for low-income and economically disadvantaged families. A low-income family is a family with a monthly income for each family member below the guaranteed minimum income, and an economically disadvantaged family is a family with a monthly income for each family member below the poverty line. This section will highlight the support of families, including the low-income and the economically disadvantaged.

TYPES OF SUPPORT. The State of Kyrgyzstan pays:

- lump sum payments per child;

- monthly payments per child;
- monthly "social allowance".

It should be noted that the allowance for the care of a child under 3 years old became invalid in 2018.

A ONE-TIME PAYMENT "BALAGA SUYUNCHU" is issued at the birth of a child. The amount of payment is established by the Government of the Kyrgyz Republic. It is issued for each child born and amounts to approximately 4 000 soms (for 2018).

MONTHLY PAYMENTS "UY-BULOGO KOMOK" are issued to families with children under 16 years of age, in a family whose monthly income per person is below the minimum income, that is, below 100 som per person (for 2021). When calculating family income, wages, scholarships, income from entrepreneurship, land and animal husbandry are taken into account and pensions, state benefits for pregnancy, unemployment are not taken into account. On

average, the monthly payment is 810 soms (for 2021), and if the family lives in remote and hard-to-reach places, the payment is made taking into account a special coefficient.

A monthly allowance of "Social benefit" is issued to persons who are not entitled to a pension and belong to one of the following categories: children with

disabilities up to 18 years old; I-III group of disability; elderly men up to 65 years; elderly women up to 60 years; mother-heroine to 55 years; children with the loss of a parent or both parents; children born to mothers with HIV/AIDS, upon reaching 18 months. The amount of the benefit is set no higher than the size of the basic pension and on average amounts to 1 000-4 000 soms (for 2019).

3.2.4

SUPPORT FOR LARGE FAMILIES IN POLAND

In Poland, attention is often not focused on large families. Benefits are allocated to each child equally, except in the case of the birth of several children at the same time. Assistance is paid mainly until the child reaches the age of majority.

Definition. A large family in Poland is considered a family with three or more children.

Types of assistance. Poland provides various types of assistance to families with children:

- family allowance and surcharges (zasilek rodzinny i dodatki);
- one-time allowance for the birth of a child (jednorazowa zapomoga z tytułu urodzenia się dziecka);
- parental allowance (świadczenie rodzicielskie);
- allowance for the upbringing of a child under the program "Family 500+" (świadczenie wychowawcze, 500 Plus);
- allowance "A good start" (Świadczenie "Dobry Start");
- a large family card.

THE FAMILY ALLOWANCE are allocated to families whose monthly average per capita income does not exceed 674 zlotys and whose children study in educational institutions. This allowance can be supplemented for large families (95 zlotys for the third and subsequent child).

A ONE-TIME ALLOWANCE FOR THE BIRTH OF A CHILD is issued to families whose monthly average per capita income does not exceed 1 922 zlotys and is assigned

if the mother had medical care during pregnancy for more than 10 weeks from the date of birth of the child. A one-time payment is 1 000 zloty per child born.

PARENTAL ALLOWANCE is issued for the birth of a child in the absence of maternity benefits, regardless of the family income. The amount of the allowance is 1 000 zloty per month. The benefit is paid during the year and can be extended in case of the birth of several children (two children - up to 65 weeks, three children - up to 67 weeks, four children - up to 69 weeks, five or more children - up to 71 weeks).

THE ALLOWANCE FOR THE UPBRINGING OF A CHILD UNDER THE "FAMILY 500+" program is paid to families with children under 18 years of age for each child, regardless of the family income. The amount of the allowance is 500 zlotys per month and 1 200 zlotys per month in case a child has disabilities. An additional 500 zloty per month can be paid to foster families.

THE "GOOD START" ALLOWANCE is paid annually for each child, starting from the first school year until they reach the age of 20 (or 24 for disabled children), regardless of family income. The amount of a one-time allowance is 300 zlotys for each year.

THE LARGE FAMILY CARD is a system of discounts and additional rights granted to families with three or more children up to the age of 18 and up to 25 years in the case of children's education by both state institutions and private companies. Discounts are offered on rail transport, free entry to national parks, lower passport fees, as well as discounts on food, clothing, shoes, beauty products, books and gasoline.

SUPPORT FOR LARGE FAMILIES IN FRANCE

One of the most illustrative examples of family policy is France. There are favorable conditions for child care, as well as simultaneous participation of parents in the labor market. In 2018, the birth rate in France was 1.88 children, which is significantly higher than other European countries (World Bank, 2018). The conditions for caring for children in France make life much easier for parents. They allow parents to keep their workplace, as well as cover the cost of childcare. There are free public kindergartens that accept children from 3 to 6 years old, and for a small fee you can leave children there additionally outside the period paid by the state. Nurseries are provided for infants, which, however, often cannot accept all children under 3 years old, so babies of working mothers can get there first of all.

DEFINITION. Basically, families with three or more children are considered to be large families in France.

TYPES OF SUPPORT. In France, assistance is not provided specifically for large families; however, different types of family support are provided depending on the number of children and family income. The following allowances are provided:

- benefits for families with children (child benefit, one-time allowance, supplementary allowance, family support allowance);
- allowance for the birth and care of a child at an early age (birth and adoption allowance, basic allowance);
- benefits for special purposes (allowance for a disabled child, allowance for adults with disabilities, allowance for preparing for school);
- other benefits (joint allowance on raising children (PreParE), supplement for free choice of working hours (CLCA), additional allowance for free choice of child care services (Complément de libre choix du mode de garde / CMG), etc.

ALLOWANCES FOR FAMILIES WITH CHILDREN

CHILD ALLOWANCE is paid without the need for proof of employment. The amount of the benefit depends on the income of the family and the number of children.

A ONE-TIME ALLOWANCE is assigned to families with three or more children until one of the children

reaches the age of 20. In case of employment of a child, his/her salary should not exceed 943 euros per month. The monthly rate of this benefit is 83.85 euros (as of April 2020) and may be less depending on the family income.

AN ADDITIONAL ALLOWANCE is paid to families with three or more children aged from 3 to 21 years. The amount of the allowance depends on the number of earners in the family and the family income. The size varies from 172.6 to 258.92 euros per child.

THE FAMILY SUPPORT ALLOWANCE is paid for the care of a child who does not receive support from one or both parents, or is issued as an addition to a small amount of alimony. The amount of the payment is 116.57-155.4 euros.

BENEFITS FOR THE BIRTH AND CARE OF A CHILD AT AN EARLY AGE

THE BIRTH AND ADOPTION ALLOWANCE is intended to cover the costs associated with the birth or adoption of a child. Its receipt is checked with the need of parents. The amount of the allowance depends on the number of children in the family and the expected number of babies. For working parents and single parents, the amount of the allowance is higher than for other parents. The annual income of a family should not exceed 32 165 euros for a family with one working parent or 42 509 euros for a family with two working parents (for 2018). The amount of the allowance is 952.08 euros for each birth and 1 904.17 euros for the adoption of a child under the age of 20.

THE BASIC ALLOWANCE helps to pay for the child support and the costs of education. This allowance is checked for the need of the family (with the same income limit as the allowance at the birth of a child) and is paid from the date of birth of the child to the age of three. In case of adoption of children under 20 years of age, the allowance is paid within three years from the date of adoption. The amount of the basic allowance varies from 86.3 to 185.54 euros, depending on the family income. The family income should not exceed 42 509 euros to receive the minimum level of basic allowance.

BENEFITS FOR SPECIAL PURPOSES

THE SCHOOL PREPARATION ALLOWANCE is paid in a lump sum in August of each year to any child aged 6 to 18 years enrolled in school. To receive this benefit, the family income is checked. The amount of the allowance depends on the age of the child. The full benefit for autumn 2020 is: 371.80 euros for a child from 6 to 10 years old; 392.31 euros for a child from 11 to 14 years old; 405.90 euros for a child from 15 to 18 years old.

OTHER BENEFITS

JOINT ALLOWANCE FOR THE UPBRINGING OF CHILDREN (PREPARE) OR AN ADDITIONAL PAYMENT FOR FREE CHOICE OF WORKING HOURS (CLCA) allow parents to stop working or reduce to part-time work to take care of their child. They can be paid in excess of the basic allowance, starting from the first child. This does not require checking the family income. The main condition is that the parent has 8 quarters of pension insurance, depending on the number of children. The joint allowance for the upbringing of a child (PreParE) is paid to each parent for 6 months for the first child, 24 months for the second child and 48 months for subsequent children. The monthly amount

of PreParE/CLCA (for 2020-2021) is 150-400 euros, depending on the reduction of working hours. The increased PreParE rate is 654.46 euros per month, and can be awarded for a shorter period than usual to a parent of 3 or more children who has stopped any form of employment.

THE SUPPLEMENTARY ALLOWANCE FOR THE FREE CHOICE OF CHILD CARE SERVICES (CMG) IS INTENDED TO COMPENSATE FOR THE COSTS OF CARING FOR CHILDREN under the age of 6. It can be paid over or separately from the basic allowance. CMG is paid to working parents who hire a nanny, whose salary should not exceed 50.75 euros/day per child or who use babysitting services in specialized companies, nurseries, kindergartens for at least 16 hours per month at a maximum rate of 10 euros per month.

OTHER BENEFITS include a daily allowance for the care of a child suffering from an illness (AJPP); a family housing allowance covering part of the housing costs of families according to the area, rent and family income; a relocation allowance for families with at least three children depending on family income.

Support for large families in Spain

3.2.6

In Spain, support for families with children is carried out without focusing on large families. As in other countries, benefits are provided in connection with the birth and care of a child in the first years of a child's life, and further support is based on the requirement to verify family income, that is, additional support for families is aimed at supporting low-income families.

DEFINITION. A large family in Spain is a family with three or more children.

TYPES OF SUPPORT. Payouts can be divided into two groups:

- birth allowances;
- other payments.

BIRTH ALLOWANCES

THE BIRTH AND CHILD CARE ALLOWANCE is available to all parents who interrupt their work to become mothers or fathers, and who have paid social insurance contributions (the minimum contribution period depends on the age of the employee).

THE INFANT CARE ALLOWANCE IS AVAILABLE TO ALL PARENTS WHO INTERRUPT THEIR WORK TO CARE FOR AN INFANT aged 9 to 12 months.

MATERNITY BENEFITS without contributions are available to all working and self-employed women who have not made sufficient social insurance contributions.

OTHER PAYMENTS

BENEFITS FOR DEPENDENT CHILDREN OR FOSTER CHILDREN are paid for each child, foster child, child under and over 18 years of age in case of 65% disability. To receive this benefit, the annual income of a family should not exceed 12 424 euros or 18 699 euros for a family with three or more children. The payment varies from 341 euros to 7 121 euros per year for each child.

BENEFITS FOR PARENTS WITH MANY CHILDREN, SINGLE PARENTS OR MOTHERS WITH DISABILITIES are paid at a time for families with an annual income within certain limits who are unable to claim similar

benefits under another state social protection program. The amount of the allowance is 1 000 euros.

THE BIRTH OR ADOPTION ALLOWANCE is paid in the case of the birth or adoption of two or more children at the same time. The benefit consists of a one-time payment, the amount of which depends on the

number of children: for families with two children, the amount is 3 800 euros, with three children – 7 600 euros, with four children - 11 400 euros. Also, the size depends on the presence of disability of children. In order to receive benefits, a family cannot claim similar benefits under another state social protection program.

3.2.7

SUPPORT FOR LARGE FAMILIES IN THE GREAT BRITAIN

With regard to the Great Britain, it should be borne in mind that both small and large families can live in poverty. Therefore, the state does not separately single out large families in social policy.

Definition. There is no definition for large families in the Great Britain.

Types of support:

- child benefit;
- child care allowance;
- child care grant;
- training allowance;
- official maternity leave;
- grant for the birth of the first child;
- free meals;
- support under the "Healthy Start" program;
- guardian's allowance;
- parents' education allowance.

CHILD BENEFIT - is a monthly allowance for those who have children under the age of 16 (or under 20 if they continue to study full-time). If one of the parents earns more than 50 000 pounds a year, then the benefit is subject to taxation. The amount of the allowance for the first child is 21.15 pounds per week, for each subsequent child – 14 pounds per week.

CHILD CARE ALLOWANCE IS PROVIDED FOR CHILDREN aged 2 to 4 years and partially for children under 16 or 17 years old in case of disability of the child. Child care should be provided by a nanny, a kindergarten, a child care agency, a school, etc. The number of care hours depends on the age of the child.

A CHILD CARE GRANT is provided for a parent who is a full-time student and has children under 15 or 17 years old in case of need in certain conditions for child

care. The grant award depends on the university, specialty, age and residence status, nationality of the student parent.

THE STUDY ALLOWANCE ("The care to learn") can help a parent who is a student and whose age is not older than 20 years in the first year of study. The amount of this allowance is 160 and 175 pounds per week for residents outside and in London, respectively. This allowance can help with the payment of child care services, the preservation of a place in a child care institution. The payment of the allowance may be suspended in case of termination or ending of education, or if the child ceases to attend a child care institution.

THE OFFICIAL MATERNITY LEAVE is 52 weeks and is paid up to 39 weeks. The payment is 90% of the weekly average salary for the first 6 weeks, and during the next 33 weeks 152 pounds are provided, or 90% of the average salary (a smaller amount is paid).

At the birth of the first child, parents can receive a one-time grant of 500 pounds.

FREE MEALS are provided to children in schools in case of low family income, parents' unemployment and other conditions.

SUPPORT UNDER THE HEALTHY START PROGRAM is provided to pregnant women or mothers with a child under 4 years old. The program helps to buy basic food items such as milk or fruits. This program provides vouchers that can be used in more than 30,000 stores in the Great Britain. Coupons can also be exchanged for vitamins for pregnant women, vitamins for breastfeeding and vitamins for children from 6 months to 5 years.

THE GUARDIAN'S ALLOWANCE is issued to the guardian of a child whose parents or one of the parents is not alive. The amount of the guardian's allowance is 18 pounds per week.

THE PARENTS' TUITION ALLOWANCE HELPS IN PAYING TUITION costs if one of the parents is studying full-time. Depending on the income in the 2021-2022 academic year, a family can receive from 50 to 1 821 pounds per year.

SUPPORT FOR LARGE FAMILIES IN SWEDEN

3.2.8

DEFINITION. Large families in Sweden are families with children who live in Sweden or are covered by the social insurance system in Sweden and are eligible for financial support.

TYPES OF SUPPORT. Support for families with children is provided in the form of:

- child benefits (barnbidrag);
- extended child benefit (förlängt barnbidrag);
- surcharges for large families (flerbarnstillägg).

CHILD BENEFIT is paid to families living in Sweden who have children under 16 and health insurance. The amount of the monthly allowance is SEK 1 250 or SEK 625 for each parent in the case of two separate foster

carers. The allowance is issued from the first month after birth or from the beginning of adoption until the child reaches the age of 16.

AN EXTENDED CHILD ALLOWANCE is issued in the case of a child studying at school. The amount of the monthly allowance is SEK 1 250.

THE SURCHARGE FOR LARGE FAMILIES is issued in the case of two or more children under 16 living in a family. This allowance can be provided until the children reach the age of 20, if the children live with their parents, study full-time, receive a study allowance and are not married. The amount of the monthly supplement is SEK 1 050 for each child.

CONCLUSIONS

After analyzing international experience, it can be concluded that the definition of large families differs in many countries. So in European countries and Russia, large families are families with three or more children, with the exception, for example, of Sweden, where families with two or more children are considered to have many children, and in Uzbekistan and Kazakhstan, four or more children in a family make up a large family. Also, in some countries, the criteria for a large family are not legally defined. In Kyrgyzstan, there is no definition for large families, but there is a concept of "low-income family".

In developed countries, separate assistance programs for large families are not common, more attention is paid to family policy in general. This assistance is provided in order to improve the economic situation of families, as well as to increase

the level of employment of women and maintain the birth rate of the population. In the post-soviet space, with the exception of Russia, assistance is provided to improve the economic situation of families: in Uzbekistan, this support is of a non-financial nature (provision of housing, cattle), and in Kyrgyzstan it is aimed at low-income families.

France is a country that has a relatively high birth rate, in which there are conditions for a comfortable combination of work and childcare, and which has been investing quite significant resources in the well-being of families with children for many decades. At the same time, one can highlight an example of a state policy that is mainly focused on the individual, and not on the family, as in Sweden (Hantrais, 2004).

The provision of social assistance may depend on the total income or per capita income in the family,

that is, families are checked for the need for social support. Also, one of the conditions may be the availability of health insurance, pension contributions.

It should be borne in mind that there are differences in the definition of target categories of persons for receiving social benefits. They can be targeted, that is, aimed at a certain circle of people, mainly the poor, and general, that is, aimed at everyone. According to Kidd, Gelders Bailey-Athias, universal social benefits improve the standard of living of families to a greater extent and help to cope with poverty more effectively, whereas targeted social assistance may not cover all target categories that are more in need of assistance (2017).

Vacation and monthly allowance for the care of a newborn or adopted child are provided, lump-sum payments for the birth or adoption of a child are

allocated, and additional care assistance may also be allocated.

Age restrictions may apply to a child when providing social assistance to families. Payments can be transferred to each child until they reach the age of 18, and in the case of continuing their studies - up to 19-25 years. There are also countries where payments are provided as support for preparing for the school year, partial tuition fees for a child, free school meals. Families can be provided with full or partial compensation, free provision of child care (babysitting, nursery, kindergarten). Families can receive housing assistance in the form of a gratuitous land plot, free accommodation, covering the full or partial cost of renting housing, assistance in moving, etc. Also, large families can be provided with additional support in the form of discounts, vouchers, preferences, ranging from utilities, visits to cultural events and up to preferential loans, etc.



LARGE FAMILIES OF KAZAKHSTAN

**SOCIAL PORTRAIT AND
ECONOMIC SITUATION OF
LARGE FAMILIES DURING THE
COVID-19 PANDEMIC IN
KAZAKHSTAN**

4

This sociological study was carried out in February-July 2021 by LLP "Applied Economics Research Center" within the framework of the project "Large families of Kazakhstan: economic situation, opportunities and their inclusion in the government agenda" at the expense of the Soros Foundation grant. Kazakhstan.

The views expressed in this publication are those of the authors and do not necessarily represent the views of Soros Foundation-Kazakhstan. The designations used do not imply the expression of any opinion regarding the legal status of a particular country, territory or region, or their borders. Borrowing fragments of text, graphs and tables is possible for non-commercial purposes, only if the source is indicated.

OBJECT OF RESEARCH

The object of the research is large families of Kazakhstan, that is, families with four or more minor children living together, including children studying full-time in organizations of secondary, technical and vocational, post-secondary, higher and (or) postgraduate education., after they reach the age of majority until the time of graduation from educational organizations (but no more than until they reach the age of twenty-three)⁴.

THE PURPOSE AND OBJECTIVES OF SOCIOLOGICAL RESEARCH

The purpose of the sociological study is to compile a social portrait of large families.

When fulfilling this goal, the practice-oriented nature of the research was taken into account. The main task of compiling a social portrait is to obtain information in order to develop recommendations for the government to expand the economic opportunities of large families and increase the inclusiveness of institutions.

To achieve this goal, the following key research objectives were identified:

- Drawing up a social portrait of large families based on the results of field research (age, education, marital status, income, field of activity, employment status, availability of assets, etc.);
- Analysis of the current state of large families (status, infrastructure, etc.) at the time of the survey (May 2021);
- Identification of barriers for large families that prevent them from expanding their economic

opportunities and maintaining a comfortable standard of living, in particular, barriers in the form of a low income level and a high level of debt load; problems with the employment of parents; problems of housing provision, insufficient level of education of parents; lack of time, including for participation in the upbringing and development of children;

- Determination of needs and access / opportunities for large families in educational, economic, social services;
- Analysis of the effectiveness of existing social protection measures and their availability for large families through: measuring the level of satisfaction of the target group with state support measures; identification of the level of awareness and participation in state programs for housing lending, support for entrepreneurship and employment, as well as in programs of non-financial support for large families from local executive bodies;
- Analysis of the influence of the pandemic factor on the economic situation of large families.

WORKING HYPOTHESES OF THE STUDY:

- Children from large families more often than others do not have a choice and opportunity to develop their potential.
- The existing system of social support for low-income large families does not take into account the need for the cultural, intellectual and physical development of children (investment in children).
- The largest cities of Kazakhstan - Nur-Sultan, Almaty, Shymkent - are becoming the center of migration attraction for large families.
- Families with many children more often than other families need to improve their living conditions.
- Families with many children are less likely than others to feel optimistic about their future.
- Among large families, there is a reduced economic and adaptive potential. The risk of poverty for large families increases significantly in the event of economic crises and emergencies.

DESCRIPTION OF THE RESEARCH METHOD

⁴ Code of the Republic of Kazakhstan dated December 26, 2011 No. 518-IV "On marriage (matrimony) and the family" (with amendments and additions as of 01/02/2021)

The main method of collecting information was chosen a quantitative research method - a questionnaire survey of the target group.

To conduct face-to-face interviews at the respondent's place of residence, the resources of a network of experienced interviewers in the regions were used.

SAMPLE METHODOLOGY AND DESIGN

For a more effective analysis of the available opportunities of large families, the sample included two target groups: the main group - large families

and the control group - families with less than four minor children (hereinafter referred to as "small families").

To calculate the size of the sample, the parameters of the general population were taken. According to the JSC "Center for the Development of Labor Resources", the number of large families as of 01.01.2021 was 332,838, of which 45% live in the city, 55% - in the village. Among families with 1 to 3 children, the share of city dwellers is higher - about 61% (see Tables 9 and 10).

TABLE 9. Distribution of the number of families with 1 to 3 minor children by region and type of terrain as of January 1, 2021⁵

	Total	including		Share distribution,%	
		urban area	countryside	urban area	countryside
The Republic of Kazakhstan	2 234 497	1 365 304	869 193	61.1	38.9
Akmola	93 873	34 849	59 024	37.1	62.9
Aktobe	110 705	69 820	40 885	63.1	36.9
Almaty	261 962	39 491	222 471	15.1	84.9
Atyrau	76 767	45 366	31 401	59.1	40.9
West Kazakhstan	90 490	49 194	41 296	54.4	45.6
Zhambyl	132 684	62 851	69 833	47.4	52.6
Karaganda	169 979	136 035	33 944	80.0	20.0
Kostanay	95 348	54 893	40 455	57.6	42.4
Kyzylordinskaya	94 942	47 057	47 885	49.6	50.4
Mangystau	77 560	47 217	30 343	60.9	39.1
Pavlodar	94 898	75 916	18 982	80.0	20.0
North Kazakhstan	66 119	29 384	36 735	44.4	55.6
Turkestan	181 365	46 474	134 891	25.6	74.4
East Kazakhstan	156 081	95 033	61 048	60.9	39.1
Nur-Sultan city	174 356	174 356		100.0	
Almaty city	246 267	246 267		100.0	
Shymkent city	111 101	111 101		100.0	

TABLE 10. Distribution of the number of families with 4 or more minor children (large families) by region and type of terrain as of January 1, 2021⁶

	Total	including		Share distribution,%	
		urban area	countryside	urban area	countryside
The Republic of Kazakhstan	332 838	149 686	183 152	45.0	55.0
Akmola	7 854	2 225	5 629	28.3	71.7
Aktobe	14 828	7 413	7 415	50.0	50.0
Almaty	38 441	3 701	34 740	9.6	90.4
Atyrau	17 665	8 694	8 971	49.2	50.8
West Kazakhstan	8 117	3 334	4 783	41.1	58.9
Zhambyl	28 212	9 997	18 215	35.4	64.6
Karaganda	13 835	9 075	4 760	65.6	34.4
Kostanay	4 551	1 838	2 713	40.4	59.6
Kyzylordinskaya	24 456	9 370	15 086	38.3	61.7
Mangystau	23 240	11 726	11 514	50.5	49.5
Pavlodar	5 900	3 711	2 189	62.9	37.1
North Kazakhstan	3 071	618	2 453	20.1	79.9
Turkestan	74 870	16 307	58 563	21.8	78.2

⁵ The statistics were provided by the Center for the Development of Human Resources (CDTR) JSC at the request of AERC.

⁶ The statistics were provided by the Center for the Development of Human Resources (CDTR) JSC at the request of AERC.

East Kazakhstan	10 513	4 392	6 121	41.8	58.2
Nur-Sultan city	16 537	16 537		100.0	
Almaty city	18 445	18 445		100.0	
Shymkent city	22 303	22 303		100.0	

The total sample size was 2000 respondents. Following the specified sampling parameters, a multilevel stratification process was used, as well as a targeted (targeted) sampling approach⁷. The sample design was developed taking into account the representativeness of the selected parameters (region of residence, city / village) and is close to the corresponding proportions of the distribution of families with 1 to 3 children and large families (four or more children).

The territory of the sociological research - all regions of the Republic of Kazakhstan - the cities of

Nur-Sultan, Almaty, Shymkent and 14 regions of the Republic of Kazakhstan. The breakdown of survey units by region and city / village was built in accordance with the share distribution of families in the general population.

The samples of the main target group of the study (large families) and the control group were represented in equal volumes: 1000 people each. The distribution of the sample by region and settlement characteristics (city / village) is presented in Table 11.

TABLE 11. Calculation of the sample for 2000 respondents, taking into account the parameters: region, type of area

	Families with 1 to 3 children (not large)			Families with four or more children (large)		
	Total number of respondents	urban area	countrysid e	Total number of respondents	urban area	countrysid e
Akmola	43	18	25	25	7	18
Aktobe	45	26	19	48	26	22
Almaty	119	18	101	114	11	103
Atyrau	32	20	12	55	26	29
West Kazakhstan	83	56	27	31	13	18
Zhambyl	59	28	31	85	30	55
Karaganda	42	24	18	22	8	14
Kostanay	75	61	14	42	27	15
Kyzylordinskaya	43	26	17	14	7	7
Mangystau	42	21	21	73	28	45
Pavlodar	35	21	14	70	35	35
North Kazakhstan	42	34	8	18	11	7
Turkestan	30	14	16	10	3	7
East Kazakhstan	83	21	62	223	49	174
Nur-Sultan city	66	66	0	49	49	0
Almaty city	110	110	0	55	55	0
Shymkent city	51	51	0	66	66	0
TOTAL	1000	614	386	1000	451	549

SAMPLING ERROR CALCULATION

To conduct a mass survey, the sampling error of a sociological study was calculated - the deviation of the average characteristics of the sample population from

the average characteristics of the general population. Thus, for a sample of 2500 people, the statistical error of the research data with the used sample design will not exceed 2%. The marginal sampling error will be $\pm 1.56\%$ with a confidence level ("accuracy") of 95%.

⁷ Target sample is a sample formed according to special predetermined characteristics of the general population. An example of such a sample is the method of quota (proportional) sampling, when respondents are selected purposefully, in compliance with the parameters of quotas initially set according to the model of the general population, that is, the proportions that exist in the general population are also observed in the sample. There should be no more than five specified parameters, otherwise the calculation of the sample is significantly complicated.

SEARCH FOR RESPONDENTS

The main selection of respondents was carried out by interviewers using a route method. To search for the target group, the interviewers carried out door-to-door rounds with a certain step, which was calculated depending on the type of settlement.

At the end points of the survey (at the place of residence of the respondents), respondents were interviewed - adult family members, parents of minor children. In this case, the parents answered was not of fundamental importance, since the questions were aimed at obtaining information about the whole family.

DEVELOPMENT OF TOOLS

For the survey, a strictly formalized questionnaire was developed - a questionnaire. The questionnaire contains closed and semi-closed questions...

To assess the quality of the questionnaire, a pilot study was carried out, during which the content of the questionnaire, wording and sequence of questions, answer options, etc. were checked.

The questionnaire has a logically structured structure, and at its core was a universal tool for interviewing all families with children, since most of the questions

studied in the study are common to all research objects, regardless of the number of children in the family. A universal approach to all target groups made it possible to subsequently compare the existing problems, barriers and demands of large families and families with 1 to 3 children.

At the very beginning of the questionnaire, screening questions were envisaged in order to immediately select only those who fit the sample parameters, that is, only families with minor children. Thus, it becomes possible to compare the two categories of families.

The structure of the questionnaire:

- Screening questions (questions for selecting the target group)
- Socio-demographic block
- Assessment of living conditions
- Settlement status and migratory attitudes
- Employment status
- Social well-being and satisfaction with the life situation
- The economic potential of the family
- Quarantine situation
- State support measures
- Rating of problems and expectations.

4.1

SUMMARY OF THE STUDY



SOCIAL PORTRAIT OF LARGE FAMILIES

AGE

Parents with many children are on average older than those with few children. Thus, in large families, the average age of the father is 39.8 years, the mother is 38.1 years, and in small families, the average age of the father is 36.4 years, the mother is 33.1 years. In both groups, the largest age cohort is fathers and mothers aged 30 to 40 years.

ETHNIC COMPOSITION

Taking into account the fact that large families are more often characteristic of Kazakhs: among the surveyed large families, Kazakhs make up almost 87%, Russians - 8.9%, other ethnic groups - 4%.

In most large families (60.4%), the preferred language of communication in the family is Kazakh, a smaller proportion of respondents communicate in Russian - 17.4%. Both languages are used equally often - every fifth large family (20.4%).

TYPE OF LOCALITY AND REGION OF RESIDENCE

Large families are more likely to live in rural areas: the share of rural families was almost 55%, urban - 45%.

Almost half of the surveyed large families live in the southern regions of the country (where there is a large representation of large families), less often in the northern (+East Kazakhstan region) - 14% and western regions - 19.5%. The three largest cities of the Republic of Kazakhstan - Nur-Sultan, Almaty, Shymkent - account for 17% of the surveyed large families.

MARITAL STATUS

Most of the surveyed large families are complete, that is, they include two parents (spouses). Most often, parents are officially married (79.1%), and in 6.3% - in

a civil marriage. 7.2% of respondents are divorced. About 4.5% of respondents with many children have never been married (single/unmarried), widows/widowers make up 2.6%. In rural areas, the proportion of divorced among large families is slightly higher than in the city (8% and 6.9%, respectively).

7.3% of respondents with many children identified themselves as single mothers. This situation is more common among families with few children - 14%. Only 0.7% of respondents identified themselves as single fathers, and this percentage is the same for both types of families.

In 4.2% of cases, children from previous marriages are brought up in families. Slightly more often in small families (4.6%) than in large families (3.7%).

Comparing large and small families, it can be seen that the former are characterized by a longer experience of living together in a marriage / relationship than the latter. Rural families become large families earlier. Thus, 8.6% of rural large families have been married/in a relationship for less than 5 years, in the city - only 4.1%.

In 17.4% of large families, the mother of children was awarded with "Altyn alka", "Kumis alka" or the title "Mother-heroine", orders of "Maternal Glory" of I and II degrees. In rural areas, mothers with many children have these state awards more often than in urban areas (20.4% and 13.7%).

2% of large families raise a disabled child, 0.3% of large families are families of graduates of boarding schools.

NUMBER OF CHILDREN

The majority of large families have four children - 61%. Every fifth large family (19.4%) has five children, 13.6% of families have six children, 5.1% have seven children. The share of families with eight or more children does not exceed 1%.

Large families living in the city have fewer children. Thus, the majority of urban large families (68.3%) have four children, 31.7% of families have five or more children. In rural areas, 55% of large families have four children, and 45% have five or more children.

83% of large families have children of preschool age (from 0 to 6 years), families with two preschoolers are more common - 36.8%. The vast majority of large families have children of school age (from 7 to 17 years) - 97.6%. Most often in large families there are three schoolchildren (34%) or two schoolchildren (31%). Every fourth large family (24.5%) has adult children aged 17 to 23 years. In 2% of large families, children aged 17-23 live separately, in the remaining 22.5% of families - together with their parents.

EDUCATION LEVEL

Mothers in large families are more likely to have a higher level of education than fathers. 35.4% of fathers and 41.2% of mothers have higher/incomplete higher education, a third of fathers and 30% of mothers have only secondary education, almost 30% of fathers and 27% of mothers have specialized secondary education. 2.2% of fathers and 1.3% of mothers have primary education or no education at all.

Comparative analysis with the control group shows that parents with many children have a lower level of education than in families with few children. In turn, in comparison with urban large families, the parents of rural families have a lower educational level, this is especially typical for fathers.

HOUSING CONDITIONS

Large families are slightly more often have their own housing (72.5%) than small families (67.5%). This is due to the fact that most large families live in rural areas, where traditionally the possession of their own housing is higher. Urban families with many children more often do not have their own housing (31%) than rural families (24.6%). The lower the financial security of a large family, the less often it has its own housing.

Among large families, the average family size living in one household is 7 people, among the small families - 4.6 people.

According to the survey results, each family member has an average of about 14.6 square meters of living space. Among large families, this indicator is lower - 13.6 sq. meters, among small families it is higher - 16.2 sq. meters.

Large families without their own housing live in very cramped conditions (11.3 sq. m per resident), the situation is slightly better for homeowners - on average 14.6 sq. m. per person.

A comparison of the survey results with official statistics shows that families with children, and especially large families, have more cramped conditions compared to the national average. According to UN standards, there should be 30 square meters per resident at housing. With this in mind, the possession of housing for large families in Kazakhstan has not yet reached even half of the UN indicator.

There are a number of problems related to living conditions. Every fifth large family complains about the tightness of housing. Every tenth notes the problem of the lack of hot water, about a tenth - the lack of centralized sewerage (toilet in the yard, septic tank). In addition, 2.8% of families note the lack of access to drinking water, 2.6% - to cold water, 4.4% - lack of funds for rental housing, 3.7% - live in dilapidated housing, 3.5% - in poor sanitary conditions (high humidity, mold, fungus, etc.).

Large families who do not have their own housing are much more likely to complain about the tightness of the living space where they now live, as well as the lack of proper sanitary conditions - the lack of hot water and centralized sewerage.

Among large families, the overwhelming majority (82.5%) notes that they have a residence permit at the place of residence, at the same time, every tenth family does not have a residence permit, and 7.3% refused to answer this question. Thus, at least 17% of large families have a problem with registration at the place of residence.

EMPLOYMENT STATUS

According to the survey, fathers in large families most often work on a permanent basis as employees in public (28.1%) or private organizations (31.7%). 12.3% of fathers with many children carry out their main work activity on the basis of entrepreneurship (outside of hiring), that is, either work for themselves as self-employed or individual entrepreneurs without the use of employees (9.8%), or do business using employees (1.9%), or work as part of a cooperative (0.6%).

5.3% of fathers in large families have non-permanent employment with a high risk of job loss and unstable incomes. Another 5.3% of fathers are

actually out of employment - registered unemployed (1.1%) and those who have no permanent employment, only casual earnings (3.4%), 0.8% of fathers do not work and are not looking for work.

In large families, only about half of mothers are employed (50.9%), while in small families the share of employed mothers is higher – 62.6%. The share of full-time employees in budgetary and private organizations among mothers with many children is 41.6%. In rural areas, the employment of mothers is higher than in the city.

Housewives (28.5%) and women on parental leave (16.3%) make up a high proportion of the employment structure of mothers with many children.

The share of mothers engaged in entrepreneurship is low in both types of families - in general, about 5%, including 4% are self-employed or individual entrepreneurs without employees, about 1% are doing business with hiring employees. About 2-3% of mothers in both types of families have unstable employment, about 2% can be attributed to the unemployed (including those who have casual earnings).

Every tenth father with many children and 5% of mothers with many children declare additional employment.

THE ECONOMIC POTENTIAL OF THE FAMILY

More than half of the surveyed large families (53%) have financial opportunities that allow them to buy food and clothing, but the difficulty is caused by the purchase of durable items (medium-income). Every fifth large family (21.1%) has funds only for food (low-income), 3.8% of families do not have enough money even for food (poor). The higher-income groups make up 22.2% in total (affluent and rich). On average, large families are less well-off than those with few children.

The main type of income that large families have is income from employment (68%), small families more often have this type of income (77%) 15.1% of large families have income from business, 16.4% – from self-employment. Every tenth large family has income from the sale of agricultural products, every tenth receives financial assistance from relatives, in every tenth family - one of the parents receives an old-age pension, in 6% of family members have a scholarship, in 5% of families – alimony, 3% - assistance from charitable organizations.

The vast majority of large families (85.2%) are recipients of state social allowances and payments. Among families with few children, only 18.6% receive social allowances.

Among large families, the majority (77.4%) receive a special allowance paid only to large families. 14% families with many children receive an allowance for child care until attainment of the age of 1 year (for unemployed), 12% – allowance for the birth of a child (for working and unemployed women), 8.8% noted that they receive social payments due to loss of income in connection with caring for a child until he/she reaches the age of one year, a 6.3% – payment due to loss of income connected with pregnancy and childbirth, adoption of a newborn child (children). Every tenth large family is a recipient of the TSA (for comparison, only 2.5% among small families), therefore, at least a tenth of large families live below the poverty line.

AVAILABILITY OF RESERVES/SAVINGS

Every third large family (32.6%) has no reserves/savings, and they have nowhere to wait for help if all sources of income are lost. 18.3% of families will be able to survive no more than a month, 15.4% - no more than two months. Only about 9% of large families have a more stable position (there are savings for a period of 3 to 6 months or more than six months).

AVAILABILITY OF LOANS/CREDITS

In general, there is a fairly high debt burden among families with children. The level of credit debt load among large families is slightly lower than among those with few children (54.9% and 57.6%, respectively). Urban families with many children are more likely to have loans/credits than rural ones (57.4% and 52.8%, respectively).

The most common type of loan at large families among borrowers is consumer lending in banks (87.2%), less often - a loan from a micro-credit organization (10.8%), on loan from relatives/acquaintances (10.8%), a mortgage loan (7.5%), a loan from a pawnshop (7.5%).

Among large families, a significant part of borrowers (46%) are experiencing problems due to the need to pay off debts. In particular, every fourth large family (24.4%) with a loan is forced to cut part of the expenses necessary for the family, 16.2% - cut most of the expenses due to the payment of debts,

5.5% are in a difficult situation, as they are unable to pay their debt obligations.

ECONOMIC OPPORTUNITIES OF FAMILIES TO MAINTAIN A COMFORTABLE STANDARD OF LIVING AND DEVELOPMENT OF CHILDREN

More than a third of large families attributed themselves to families whose income for each family member is less than 22 thousand tenge per month. For some large families, basic necessities and services remain financially inaccessible: there are not enough funds for proper nutrition of the family (17.5%), for the purchase of necessary clothes for children (25.6%), medicines (23.2%), utilities (20.1%), dental services (30.8%). 11% of large families do not have enough funds to pay for rental housing, every fifth family (19.3%) – to repay a consumer loan/micro-loan, every tenth (10%) - to repay mortgage debt.

More than 40% of the surveyed large families do not have the appropriate economic opportunities to pay for services that provide intellectual, sports development of children - additional educational services (clubs, courses, tutors), sports clubs and the purchase of appropriate sports equipment.

Also, a significant part of large families do not have the opportunity to provide children with more interesting leisure: more than half of families (54%) cannot afford to go on vacation with the whole family to Kazakh resorts, 40.4% do not have the opportunity to organize leisure in the form of a trip to the cinema, café, amusement park. About 27-28% of large families cannot afford to buy books and toys for their children.

About 57% of the surveyed (both large and small) families with children have at least one car per family.

Large families have reduced opportunities to provide normal conditions for distance learning of children: they are less likely to have at least one computer/laptop per family (66% vs. 72%), as well as permanent Internet access (76% vs. 85%).

THE SITUATION DURING QUARANTINE

The quarantine period has become a serious challenge for families with children, especially for large families. The survey showed that a significant part of families faced the loss of work by one or both parents (24.3%), falling incomes (35%), reduced opportunities to meet basic needs in nutrition, medicines, medical services, housing. 69% of the surveyed large families with one or another frequency experienced a lack of money during the lockdown. Almost half of large

families (47%) faced a shortage of necessary medicines or medical care during quarantine, about a third of large families (32%) faced a shortage of food (including 5% of families often faced this). About 12% of large families faced the fact that during quarantine they were forcibly evicted from rented housing, including about 2% faced this repeatedly.

Slightly less than half (45.5%) of those large families who lost income, noted its decrease by 20-50% from the previous level. 30% of families experienced more extensive losses - from 50 to 70%, and 15% faced a catastrophic decline - from 70 to 100% of income.

42% of the surveyed large families noted that during the strict quarantine in 2020, the income for each family member was less than 22 000 tenge per month (below the poverty line). Among families with few children, this was answered less often – 34.7%.

More than a third of large families (37%), faced with such a specific problem such as a shortage of laptops, smart-phones, necessary for distance learning of children.

In general, families with many children took advantage of state social support measures more actively than those with few children, which were designed to compensate for the decline in income of the population. 46% of large families during quarantine took the opportunity to receive compensation payments in the amount of 42 500 tenge (38% among small families).

About 30% of large families took advantage of the opportunity to receive a payment for reimbursement of utility bills in the amount of 15 000 tenge. Small families were much less likely to receive this benefit – 11%. Among those large families whose income was below the poverty line, only one in three families was able to use this compensation, among the recipients of the TSA – 48%, among single mothers - 41%.

MIGRATION SENTIMENT

MIGRATION INTENTIONS

Every fifth family (both large and small) would like to move to another region of Kazakhstan. The majority of respondents (about 73%) have no such intentions. The share of potential migrants is higher in villages – almost every fourth large family would like to move (24%), in cities this is less common – 16%. The intention to migrate is more often shown by those

large families who do not have their own housing - 28%.

There is a difference in the causes of migration between large and small families. Thus, parents in large families most often want to move in order to find more opportunities for the development of children, their higher-quality education - 47.2%. In families with few children, parents most often seek to move in order to realize their career aspirations and find a higher-paying job - 52%. For rural families with many children, getting for children a better education is the most common motive (55%), for urban families - much less often (33%).

About a fifth in both categories of respondents would like to move to find a job. Urban families with many children are more often interested in finding a job (27%) than rural families (17%). 11% of large families would like to move in order to open a business or improve the conditions for its management, small families are less likely to have such a goal - 6%.

For 12% of large families, moving is associated with the desire to get housing on preferential terms or under a state program.

12% of parents with many children and 10% of those with few children would like to leave an ecologically unfavorable place of residence.

MIGRATION DIRECTIONS

Almaty is considered the most popular place for families with children to move: about 30% of potential migrants would like to move there, both among large families and those with few children. Almaty is equally a point of attraction for both rural and urban families with many children, as well as for residents of the Almaty region adjacent to the metropolis (77%) and the Kyzylorda region (46%).

The second most popular direction is intra-regional migration: about 23% of potential migrants among large families choose to move to another city or village within the region, most often villagers (32.3%) than citizens (5.6%).

The third place in popularity - moving to Nur-Sultan. This direction is chosen by every fifth large family with migration intentions (20.3%). Nur-Sultan is a point of attraction to a greater extent for urban large families (37.5%) than for rural (10.8%). Large families from the nearby Akmola and Karaganda regions, as well as from the cities of Shymkent and Almaty.

SOCIAL WELL-BEING

Despite the existing unresolved problems, in general, among large families there is a relatively high satisfaction with their living conditions (an average score of 6.25 out of 10). For comparison, the average level of satisfaction with their lives among residents of OECD countries is 6.5 points. The respondents' assessment of how the future of the family will develop in 5 years is much more positive - by an average of 8.66 points. At the same time, large families have a slightly more positive assessment of their future than those with few children (8.79 and 8.52). Social well-being is not affected by the number of children in the family, but both factors of material nature have a significant impact on satisfaction with their lives: income, availability of their own housing, as well as non-material nature - age, family status, family life experience, and even the language of communication.

OPPORTUNITIES FOR THE UPBRINGING AND DEVELOPMENT OF CHILDREN

According to the results of the survey, it can be noted that most parents find time for developing activities with children, but often they do not have enough time for their own development, as well as for rest and self-care, which is especially typical for large families.

The vast majority of families with children (about 86%) note that they have enough time to engage in the education and upbringing of their children, to develop useful skills in them. Also, the majority of respondents believe that they have enough time for games, conversations with children, reading books to them. Large families note this less often (78%), small families - more often (84%).

Parents with many children have less time to take care of themselves (52%) than those with few children (69%). Also, parents with many children are less likely to find time for rest (55%) than parents with few children (62%). Parents with many children spend less time doing their favorite thing/hobby (44%) than parents with few children (52%).

About 36% of parents with many children noted that they have enough time for education and self-education (58% do not have time, another 7% do not set themselves such goals). Among parents with few children, the percentage of those who have enough time for education and self-education is much higher - 51%.

30% of parents with many children say that they have enough time to build a career (57% do not have time for this, another 14% do not set themselves such goals). Among families with few children, the percentage of those who have time for career growth is significantly higher – 43% (47% do not have time, another 10% do not set themselves such a goal).

Only in every fifth family surveyed (20.6%) use the opportunity for children to attend preferential or free sections, circles. Large families (28.5%) use this social service more actively, in contrast to small families (12.6%). Among urban families with many children, the percentage of those attending preferential/free sections is slightly higher than in rural ones (30% and 27%). Only one in five large families with low incomes uses this opportunity. Most often, families do not use the opportunities of free clubs due to the unavailability of this type of service in the place of residence (especially in the village) or ignorance and narrow choice of the types of activities offered.

LEISURE ACTIVITIES

A comparison of how large and small families spend their leisure time shows that small families more often have the opportunity to provide children with more active and developing leisure activities than large families. At the same time, much depends on how financially accessible these leisure activities are, as well as the availability of leisure facilities, which is most relevant for rural areas.

The predominant type of leisure for families with children is communication with family, with relatives and friends. This type of leisure does not require high material investments. Families with few children spend time this way more often (75%); those with many children a little less often - 68%. The second place in popularity – watching TV, Internet sources. Families with fewer children more often resort to such pastime than large families (43% and 35%).

Next in popularity are visits to shopping and entertainment centers, amusement parks. This type of leisure is more accessible to small families (43%) than to large families (29%). Perhaps this is due to a lack of funds, as well as access to appropriate infrastructure in rural areas.

Outdoor activities are also more popular among small families (31%) compared to large families (26%). Every fifth large family notes that in their free time everyone is doing their own business. Among families

with fewer children, such a response was noted less often (15%).

More rare leisure activities for both categories of families are such developmental activities as going to the cinema, theaters, exhibitions (11-13%), reading (10-11%), needlework, hobbies (5-8%). A little more actively small families spend their leisure time playing educational board games with children (15%) and doing sports (12%) than large families (10% and 8%).

RATING OF PROBLEMS

Both categories of families are currently characterized by similar problems - lack of money (37% and 35%, respectively) and housing possession (24% and 25%).

The problem of distance education for children came out in third place for large families (20%), among those with fewer children it was noted less often – 13%. To this we can add that almost in the same range for both categories of families – from 10% to 12% – there are problems concerning the lack of opportunities for leisure and recreation of children, for additional education of children (clubs, sections, courses), problems of the quality of education. Urban families with many children are more likely than rural families to face problems with distance learning of children (25% and 16%, respectively), and also more often complain about the quality of education (19% and 8%, respectively).

Every tenth large family noted the problem of employment (10%), among the small families – 8%. About 8% of large families and 6% of small families faced the problem of unavailability of social allowances and payments. About 4% of large families identified such a specific problem as the inability to carry children (lack of transport).

THE PROSPECT OF PENSION PROVISION

Against the background of the instability of employment, small pension savings, as well as the lack of savings for a significant part of families with children, the problem of pension provision in the unemployable age is relevant for both categories of families.

More than half of the surveyed large families (57%) definitely have a fear of being left without means of livelihood in old age, among the small families, this is noted a little less often - 53%. About 28% of respondents in both groups show confidence in the availability of funds at retirement age. 15% of large

and 18% of small families found it difficult to answer whether they know what means they will live on in retirement.

FAMILIES IN A DIFFICULT LIFE SITUATION

19% of the surveyed families believe that they are in a difficult life situation, including 6.8% - note this with full certainty, 13.3% - with less confidence. Families with many children are slightly more likely to say that they are in difficult life situation (20.1%) than those with few children (18%). Among rural families with many children, the percentage of those who have difficult life situation is slightly higher than among urban families (21.1% and 18.8%).

The lack of their own housing and the availability of credit are among the factors why a family can be in a difficult life situation.

Among large families, the proportion of those for whom life difficulties have taken on a longer period is higher - from three years and above (41.3%) than among those with few children (35%). Thus, among large families, the proportion of those families whose difficult life situation is at risk of becoming a longer period is higher.

The key reason for a difficult life situation is most often the lack of financial opportunities, including those associated with a drop in income during the pandemic - this was indicated by 56-57% of families with children who found themselves in difficult life situation.

The second place is the lack of housing, more often this reason was indicated by small families (33.9%) than large families (28.4%). The difference is explained by the fact that there are more rural residents among large families, who have less acute problems with having own housing.

About a fifth of families from both categories (20-22%) faced problems due to the instability of employment, which is most likely also due to the consequences of the pandemic.

EXPECTED SUPPORT MEASURES

According to the survey, only about a third of respondents noted that they do not need any help. Small families count on their strength more often - 37%, less often - large families (31%).

Every third large family (33%) needs financial support from the state in the form of cash payments, allowances, subsidies. The second place is a request

for better housing conditions, while the proportion of those in need is identical in both groups (about 27%). The third place in terms of prevalence are expectations of social support from the state in the form of various benefits, including free travel, meals and more. Among large families, every fifth family needs it (20%), among the small families - 15%.

The fourth place is a request for employment assistance, large families note this a little more often than small families (15% and 12%, respectively). The fifth place is the request for healthcare, among large families the share of those in need of healthcare services is 11%, among the small families - 9%.

Every tenth family (from both categories) notes that they expect measures to support entrepreneurship.

STATE SUPPORT MEASURES

The survey showed the prevalence among families with children of paternalistic views about the comprehensive responsibility of the state for the well-being of large families. It is expected that such views are more common in large families (76.3%) than in small families (66.9%). This opinion is also typical for socially vulnerable groups of the population: low-income large families (84%), families in difficult life situations (85%), single mothers with many children (84%).

EVALUATION OF THE EFFECTIVENESS OF STATE SUPPORT FOR LARGE FAMILIES

To identify the respondents' attitude to the work carried out by the state to support families with children, a number of areas were tested. In particular, respondents were asked to evaluate the effectiveness of such types of support as housing and employment issues, opportunities for quality education, healthcare, access to intellectual, cultural and sports development of children. A comparison of the responses of the two categories of families shows that large families tend to evaluate the activities of the state more positively.

Regarding the effectiveness of various areas, there is no predominance of unambiguously positive assessments (the rating "effective" was set by 9% to a maximum 20% of respondents). More often, the efforts of the state were regarded as satisfactory (from 28% to 38% of respondents). In summary, the ratings "effective" and "satisfactory" were given by 38% to 58% of respondents.

At the same time, the share of critical assessments is also high (from 25% to 42% depending on the topic). In addition, it should be noted that the minimum number of respondents believes that families should solve their problems and tasks independently, without state intervention (from 2% to 8%).

Comparatively, respondents rated the state's efforts in the field of education, primarily preschool, more positively. The work of the state to promote employment is most critically evaluated.

MEASURES OF STATE NON-FINANCIAL SUPPORT FROM THE LOCAL EXECUTIVE AUTHORITIES

The survey revealed the frequency of large families receiving measures of state non-financial support from local executive authorities (LEA) – represented by akimats of the city, district, village.

According to the results of the survey, the most common measure of support for large families turned out to be providing schoolchildren of grades 1-4 with free hot meals – almost half of large families confirmed receiving this service (49%).

Also, measures such as providing children with school uniforms, textbooks and accessories (38%), travel privilege for mothers with many children and their children (30%), priority right to a place in kindergarten (23%) are relatively more frequently used.

Less often, large families took advantage of the opportunities provided for free recreation of children in camps (18%) and one-time social assistance in the form of food packages (17%).

The least frequently received types of support were those designed for socially vulnerable groups of the population: compensation payments for utilities, provision of social coal and firewood – 8%, provision of employment measures for all able-bodied recipients of TSA (training, employment, youth practice, grants and micro-loans) - 9%.

PARTICIPATION IN GOVERNMENT PROGRAMS

During the survey, parents with many children were asked about the experience of participating in various state programs, including housing programs (such as "Bakytty Otbasy", "Nurly Zher" program and others), programs to promote employment and entrepreneurship (such as issuing state grants to large family villagers for the implementation of new business ideas in the amount of 505 thousand tenge,

short-term vocational training under the "Enbek" program, micro-crediting entrepreneurs for mothers with many children under the "Enbek" program and others).

In general, it should be noted that the level of participation in the designated state programs among the respondents is low - no more than 3% (those who passed under the terms of the program). The share of those who applied for participation, but were refused, is within 2%. Also, on average, from 2% to 4% is the share of potential program participants (they plan to submit documents). The percentage of those wishing to participate in the program for issuing state grants to large family villagers for the implementation of new business ideas in the amount of 505 thousand tenge is slightly higher - 6.4%. According to the survey, the share of those who are unaware of state programs is on average in the range of 15-20%.



ЗЕРТТЕЛЕТІН ТОПТАРДЫҢ ӘЛЕУМЕТТІК- ДЕМОГРАФИЯЛЫҚ

4.2



GENERAL INFORMATION ABOUT RESPONDENTS

The sample of the study was 2 000 respondents, of which 1 000 respondents represented large families (the main object of the study), 1 000 respondents - families with minor children who did not belong to large families according to official terminology (control group). Further, the control group is referred to as "small families".

Considering that the questionnaire were aimed at clarifying the living conditions of the whole family, therefore, one of the parents took part in the survey, who expressed a desire to answer the questions. As a result, women were much more willing to contact interviewers. They made up the majority of respondents - 88.4%, men made up 11.6%. Mothers answered most often – 88.1%, much less often – fathers (11.5%).

Kazakhs predominate among all respondents (82.3%), Russians made up 12.6%, other ethnic groups - 4.9% (see Table 9). Kazakhs are the most dynamically growing ethnic group: during the year the number of Kazakhs increased by 264 406 people and amounted to 13 029 227 people in 2021⁸, in general they make up about 70% of the population. Russians make up about 18% of the population. Taking into account that

large families are more often characteristic of Kazakhs, in the sample among large families, Kazakhs make up almost 87%, Russians - 8.9%, other ethnic groups - 4%. At the same time, among the families with few children, the share of Kazakhs is lower – 77.6%, Russians are higher – 16.7%, other ethnic groups made up 5.7%.

The distribution of the sample by type of locality (city/village) corresponds to the parameters of the general population (see above - The methodology of the study). Taking into account that large families more often live in rural areas, the share of rural families was almost 55%, urban - 45%. Among families with few children, the ratio is the opposite: the percentage of urban families is higher – 61.5%, the share of rural families is lower - 38.5%.

Taking into account the higher representation of large families in the southern regions of the country in accordance with the parameters of the general population (see Methodology) these regions are represented more significantly by the number of respondents (49.5%) compared to the northern (+East Kazakhstan region) - 14% and western regions - 19.5%. 17% of respondents live in the three largest cities of the Republic of Kazakhstan – Nur-Sultan, Almaty, Shymkent. Small families are more evenly represented in the sample.

TABLE 9. Socio-demographic characteristics of respondents

		Large families	Small families	Total
Gender	Men	11.8%	11.4%	11.6%
	Women	88.2%	88.6%	88.4%
Ethnic group	Kazakhs	86.9%	77.6%	82.3%
	Russians	8.9%	16.3%	12.6%
	Other nationality	4.0%	5.7%	4.9%
	Refused to respond	0.2%	0.4%	0.3%
Status in relation to children	Father	11.7%	11.2%	11.5%
	Mother	88.1%	88.0%	88.1%

⁸ According to the Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan. Source: TALDAU Analytical System.

<https://taldau.stat.gov.kz/ru/PivotGrid/PivotTable?indicators=703831&periodId=7&dics=67.76>

		Large families	Small families	Total
Type of locality Megaregion ⁹	Official guardian		0.5%	0.3%
	Stepmother / Stepfather	0.2%	0.3%	0.3%
	City	45.1%	61.5%	53.3%
	Village	54.9%	38.5%	46.7%
	Southern regions	49.5%	30.3%	39.9%
	Northern regions + East			
	Kazakhstan region	14.0%	31.6%	22.8%
	Western regions	19.5%	15.4%	17.5%
	city of Nur-Sultan	4.9%	6.6%	5.8%
	city of Almaty	5.5%	11.0%	8.3%
	city of Shymkent	6.6%	5.1%	5.9%

SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE SURVEYED GROUPS

FAMILY STATUS

When considering the socio-demographic characteristics of the two surveyed groups, it can be noted that the majority of the surveyed families are complete, that is, they consist of two parents (spouses). Most often, parents are officially married (78%), and 5.5% are in a civil marriage. In large families, the proportion of families in an official marriage (79.1%) and in a civil marriage (6.3%) is about 2% higher than in small families. Among small families, the percentage of divorced parents is slightly higher

(10.2%) than among large families (7.2%). About 5.3% of respondents have never been married (single). Among small families, their share is higher – 6.1%, than among large families – 4.5%. The share of families in which one of the parents died is about 2.6% in large families, 2.3% in small families.

In the city and village as a whole, about 85% of families are full, but in the city the percentage of those who live in a civil marriage is almost 2 times higher than in rural areas (8.2% and 4.7%, respectively). In villages, the proportion of divorced among large families is slightly higher than in cities (8% and 6.9%, respectively).

⁹ The grouping was carried out according to the geographical principle. The Southern megaregion includes: Almaty, Zhambyl, Kyzylorda, Turkestan regions. In the North - Akmola, Karaganda, Kostanay, Pavlodar, North Kazakhstan regions. In the West – Aktobe, Atyrau, West Kazakhstan, Mangystau regions.

TABLE 13. Family status of the surveyed groups

Parameters		Large families	Small families	Total
Family status	Married	79,1%	76,8%	78,0%
	Live together / civil marriage	6,3%	4,6%	5,5%
	Single	4,5%	6,1%	5,3%
	Divorced	7,5%	10,2%	8,9%
	Widower /Widow	2,6%	2,3%	2,5%
How many years in a marriage / relationship	Less than 5 years	6,6%	19,8%	13,0%
	6-10 years	26,0%	39,2%	32,5%
	11-15 years	34,6%	23,1%	29,0%

In 11% of all surveyed families there is no father or he lives separately from the children, more often this happens in small families (12.4%) than in large families (9.7%). Much less often there are cases when the mother is absent from the family or lives separately – no more than 1% in both groups.

Comparing large and small families, it can be seen that the former are characterized by a longer experience of living together in a marriage / relationship than the latter. The majority of large families (67.4%) have been married/in a relationship for more than 10 years, among the small families - most couples (59%) have been living together for less than 10 years.

Rural families become large families earlier. Thus, 8.6% of rural large families have been married/in a relationship for less than 5 years, in the city – only 4.1%. In general, 36.4% of rural couples and 28% of urban couples have up to 10 years of living together in a group of large families.

In 17.4% of large families, the mother was awarded with "Altyn alka", "Kumis alka" or the title "Mother-heroine", orders of "Maternal Glory" of I and II degrees. In rural areas, mothers with many children have these state awards more often than in the city (20.4% and 13.7%). Mothers who have received these state awards receive benefits of 6.4 MCI for life on a monthly basis (in 2021, 1 MCI is 2,917 tenge).

The minimum number of large families can be classified as "young families" (spouses under the age of 29 and married up to 3 years) - 0.5%. Small families are more likely to fit such a framework - 7.2%. Within

the framework of some state (housing) programs, such a category was previously allocated for obtaining housing or rent on preferential terms. At the moment, there is a requirement - no more than 3 years of marriage (the program "Zhas Otbasyn" from Otbasyn Bank), age restrictions have been cancelled. But the survey data show that large families rarely fit even such simplified requirements.

PROPORTION OF FAMILIES WITH SPECIAL CIRCUMSTANCES

Some of the surveyed families are distinguished by special circumstances. About 12% of families can be attributed to incomplete. So, among the respondents in every tenth family (10.7%) - a mother alone brings up a child/children. This situation is more common among small families – 14%, less common among large families - 7.3%. Only 0.7% of respondents identified themselves as single fathers, and this percentage is the same for both types of families.

In 4.2% of cases, children from previous marriages are brought up in families. Slightly more often in small families (4.6%) than in large families (3.7%).

About 2.6% of the surveyed families raise a disabled child, this proportion is approximately the same for both groups. In 1.4% of cases, one or both parents are disabled in the family. The percentage among large families is slightly higher - 2%.

0.7% of families are families of graduates of boarding schools (among those with many children, 0.3% is slightly less than among those with few children – 1%).

TABLE 14. Proportion of families with special circumstances

Category	Large families	Small families	In general, for all respondents
A mother raising a child/children alone	7,3%	14,0%	10,7%
A father raising a child/children alone	0,7%	0,7%	0,7%
Young family (spouses under the age of 29 and married for up to 3 years)	0,5%	7,2%	3,9%
Family with a disabled child	2,7%	2,4%	2,6%
A family where one or both parents are disabled	2,0%	0,7%	1,4%
Family of graduates of boarding schools	0,3%	1,0%	0,7%
Family with children from previous marriages	3,7%	4,6%	4,2%

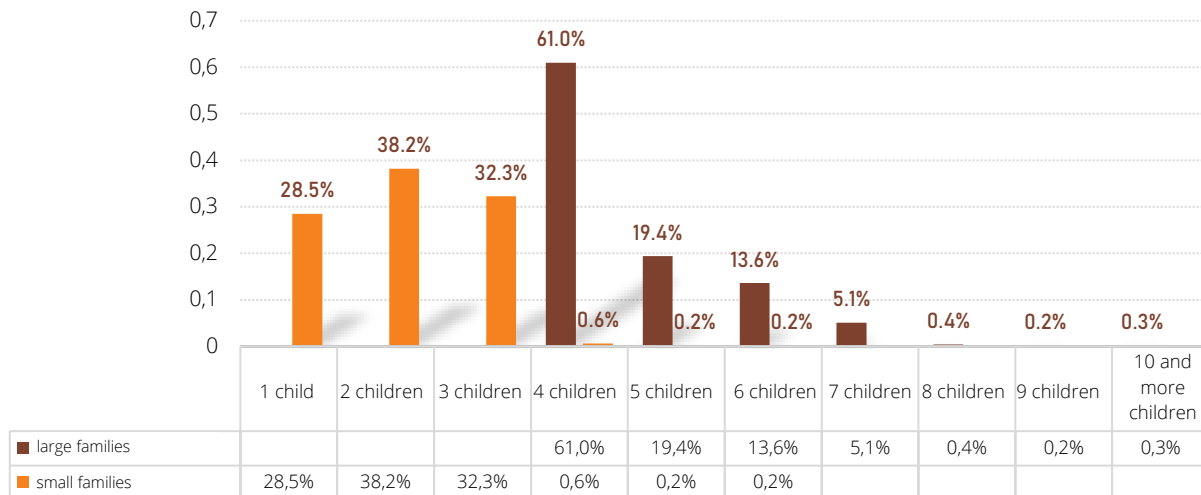
NUMBER OF CHILDREN

In families with few children, there is a relatively uniform distribution in the number of children. Families with two children are slightly more common – 38.2%, less often - with three children - 32.3% and one child - 28.5%. About 1% are families with four to six children (these are families where there are adult children who are already working, and the family

automatically drops out of the number of families with many children).

The majority of large families have four children - 61%. Every fifth large family (19.4%) has five children, 13.6% of families have six children, 5.1% have seven children. The share of families with eight or more children does not exceed 1%.

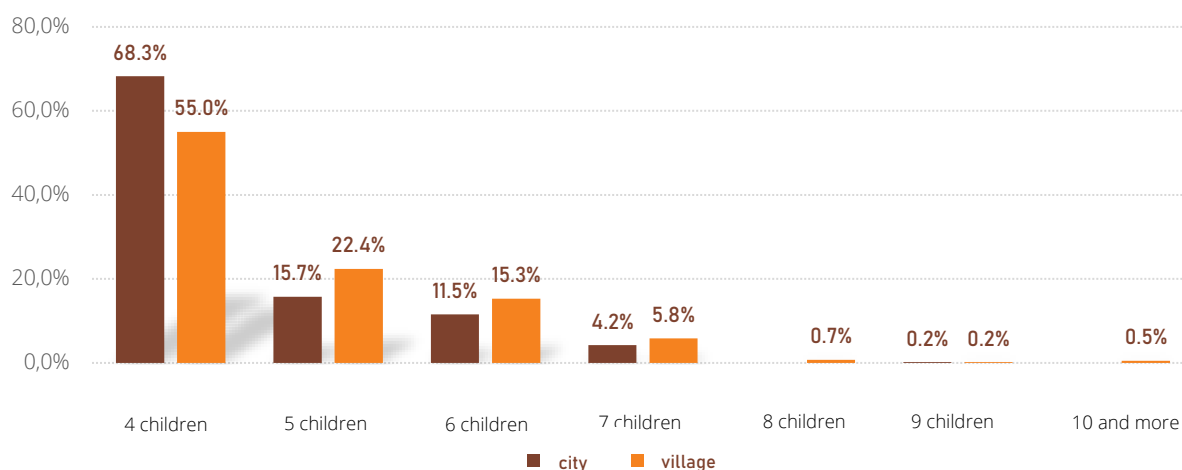
CHART 11. The share distribution of families by the number of children among large and small families



Large families living in the city have fewer children. Thus, the majority of urban large families (68.3%) have four children, 31.7% of families have five or more

children. In rural areas, 55% of large families have four children, and 45% have five or more children.

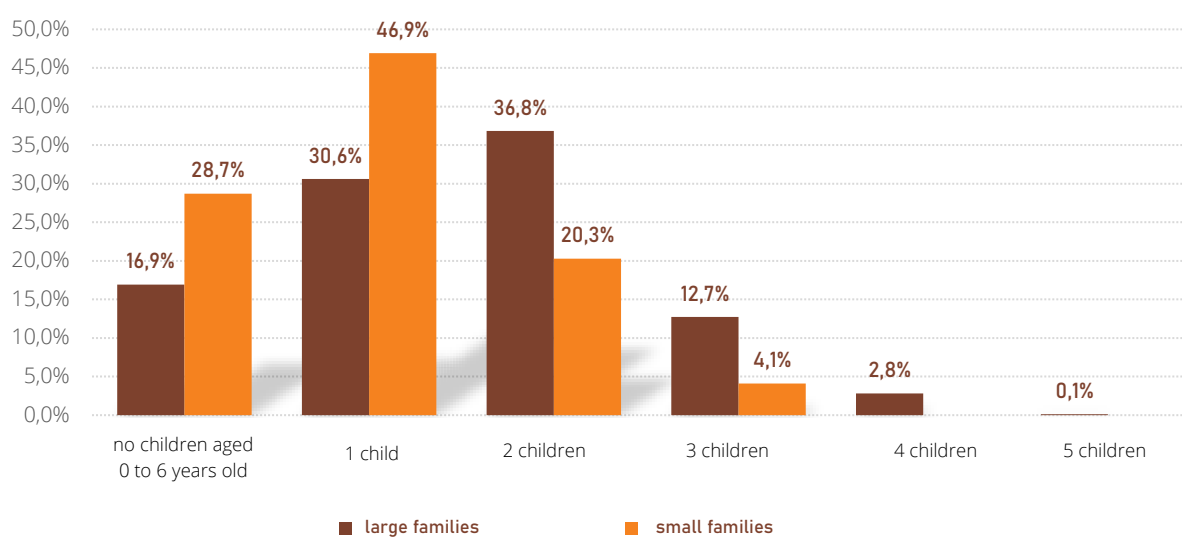
CHART 12. The share distribution of large families by the number of children, depending on the type of locality



83% of large families have children of preschool age (from 0 to 6 years), among the small families, the indicator is slightly lower – 71.3%. In fact, all preschool-age children live together with their parents (only one large family noted that the child lives separately).

Families with two preschoolers are more common among those with many children – 36.8%, among those with few children - with one preschooler (46.9%).

CHART 13. The share distribution of families by the number of children aged 0 to 6 years (preschool age) among large and small families

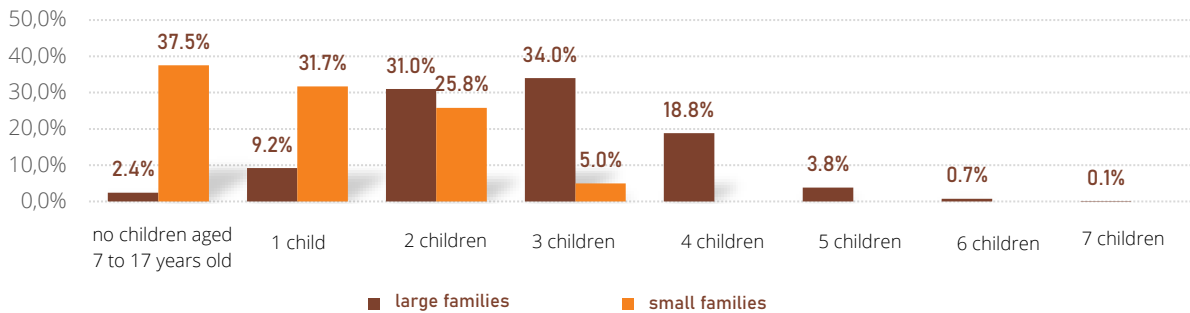


The vast majority of large families have children of school age (from 7 to 17 years) - 97.6%. Among small families, 62.5% have school-age children.

In families with few children, every third family (31.7%) has one school-age child, and every fourth family (25.8%) has two schoolchildren.

Most often in large families there are three schoolchildren (34%) or two schoolchildren (31%), in 18.8% of families there are four school-age children.

CHART 14. The share distribution of families by the number of children aged 7 to 17 years (school age) among large and small families

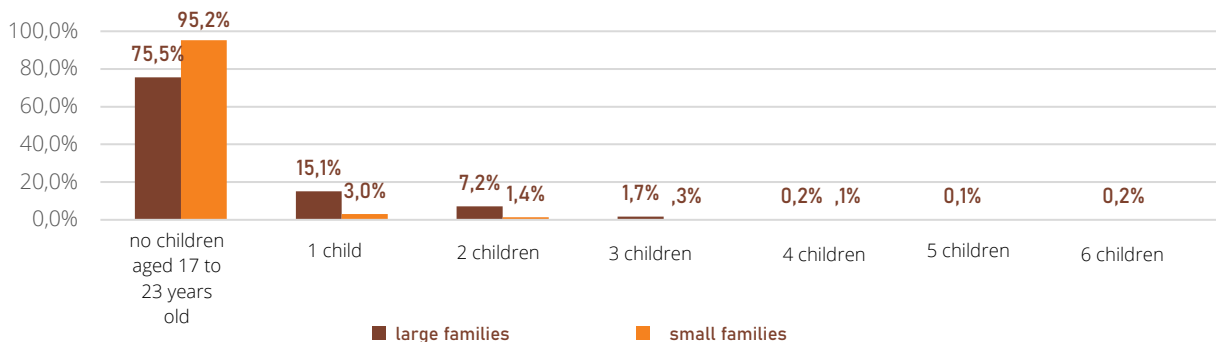


Taking into account the fact that one of the main conditions for selecting families for the survey was the presence of minor children, respectively, in most of the surveyed families, adult children aged 17 to 23 years are represented minimally. Thus, children aged

17-23 are in 24.5% of large families and 4.8% of small families.

In 2% of large families, children aged 17-23 live separately, in the remaining 22.5% of families - together with their parents.

CHART 15. The share distribution of families by the number of children aged 17 to 23 years among large and small families



EDUCATION LEVEL

The structure of large families according to the level of education of parents was built as follows. 35.4% of fathers have higher/incomplete higher education, about a third (32.7%) have only secondary education, almost 30% have specialized secondary education. Among mothers in large families, the proportion of people with higher education is higher than among fathers – 41.2%. The proportion of those with secondary (30.3%) and secondary special education (27.2%) is slightly lower. 2.2% of fathers and 1.3% of mothers have primary education or no education at all.

Comparative analysis with the control group shows that fathers with secondary education (9% difference) and less often with higher education (11% difference) are found in large families than in small

families. The proportion of mothers with higher education is higher in small families compared with large families (16% difference), and with secondary education - lower (12% difference).

This difference in the level of education is explained by the predominance of rural residents among large families. In comparison with urban families, parents in rural families have a lower educational level, this is especially typical for fathers. Thus, fathers of rural large families have higher education less often (32%), more often urban (40%), and secondary education is more common in rural areas – 39%, and in the city less often – 25%. Secondary special education is also more common among fathers of urban families (34%) than rural (26%). In the village, almost 4% have no education or have only primary education (in the city – 0.2%).

A similar ratio is observed in relation to the education of mothers. Mothers with many children are more likely to have higher education in the city (45%) than in the village (38%), and secondary education, on the contrary, is more common in the village (34%) than in the city (28%). About 27-28% of mothers in both urban and rural areas have secondary special education.

Couples where both parents have higher education (39.7%) are much more common among small families than among large families (26.5%). Conversely, couples where both parents have secondary education are more common among large families (20%) than among small families (12.9%). Among both large and small families, the proportion

of families where both parents have secondary special education is 14-15%.

To a large extent, there is a homogeneity of couples according to the level of education. So, for example, in large families, 63% of mothers with higher education have a spouse who also has a higher education, and 75% of fathers with higher education have a spouse with the same level of education. A little less often, such homogeneity is characteristic of people with secondary education, 68% of mothers with secondary education have a spouse with the same level of education, and 61% of fathers with secondary education also have a spouse with secondary education.

TABLE 12. Socio-demographic characteristics of the surveyed groups

Parameters		Large families	Small families	Total
Age of the father (guardian/stepfather)*	18-29 years old	5.6%	16.3%	10.9%
	30-40 years old	52.7%	59.1%	55.9%
	41-50 years old	35.5%	20.5%	28.2%
	51 and older	6.1%	4.0%	5.1%
	Average age	39.8 жас	36.4 жас	38.1 жас
Age of the mother (guardian/stepmother)**	18-29 years old	6.8%	33.3%	20.1%
	30-40 years old	61.5%	54.4%	58.0%
	41-50 years old	28.9%	10.2%	19.6%
	51 and older	2.7%	2.1%	2.4%
	Average age	38.1 жас	33.1 жас	35.6 жас
Father's education*	No education	0.8%	0.5%	0.6%
	Primary education	1.4%	0.1%	0.8%
	Secondary education	32.7%	23.7%	28.3%
	Secondary special education	29.7%	29.3%	29.5%
	Higher/ incomplete higher education	35.4%	46.5%	40.8%
Mother's education**	No education	0.8%		0.4%
	Primary education	0.5%	0.4%	0.5%
	Secondary education	30.3%	18.1%	24.2%
	Secondary special education	27.2%	24.6%	25.9%
	Higher/ incomplete higher education	41.2%	56.9%	49.0%
Education of both parents	Both spouses have higher education	26.5%	39.7%	32.9%
	Both spouses have secondary special education	15%	14%	14.5%
	Both spouses have secondary education	20%	12.9%	16.6%

* The age/education of the father (guardian/stepfather) was indicated if he lives with the children.

** The age/education of the mother (guardian/stepmother) was indicated if she lives with the children.

AGE STRUCTURE

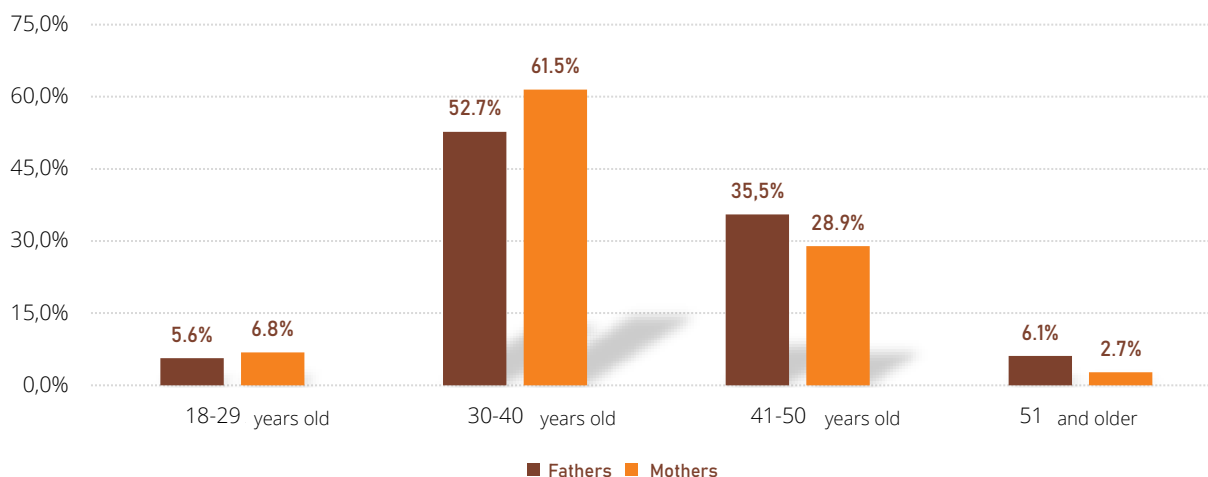
The age structure of the two groups differs. Parents with many children are on average older than those with few children. Thus, in large families, the average age of the father is 39.8 years, the mother is 38.1 years, and in small families, the average age of the father is 36.4 years, the mother is 33.1 years. In both groups, the largest age cohort is fathers and mothers aged 30 to 40 years.

If we consider the gender and age structure of the group of large families (Figure 16), it is noticeable that mothers are more likely than fathers to belong to the group under 40 (68.3% and 58.3%, respectively), and fathers are more likely to be in the age group over 40 (41.6%) than mothers (31.6%).

The age structure of couples with many children in the city and the village differs slightly: in the village, the percentage of young fathers (18-29 years old) is slightly higher – 6.8% than in the city - 4.2%, and the proportion of the oldest men (over 50 years old) is slightly lower – 5.2% in the village, 7.2% in the city. 30-40-year-old fathers make up 52-53% in both the city and the village, 41-50-year-olds - about 36%.

The age structure of mothers in the city and the village does not actually differ. 61% are mothers aged 30-40 years, about 29% are 41-50 years old. The youngest mothers make up about 7%, the oldest (50+) - about 2-3%.

CHART 16. Gender and age structure of parents in large families

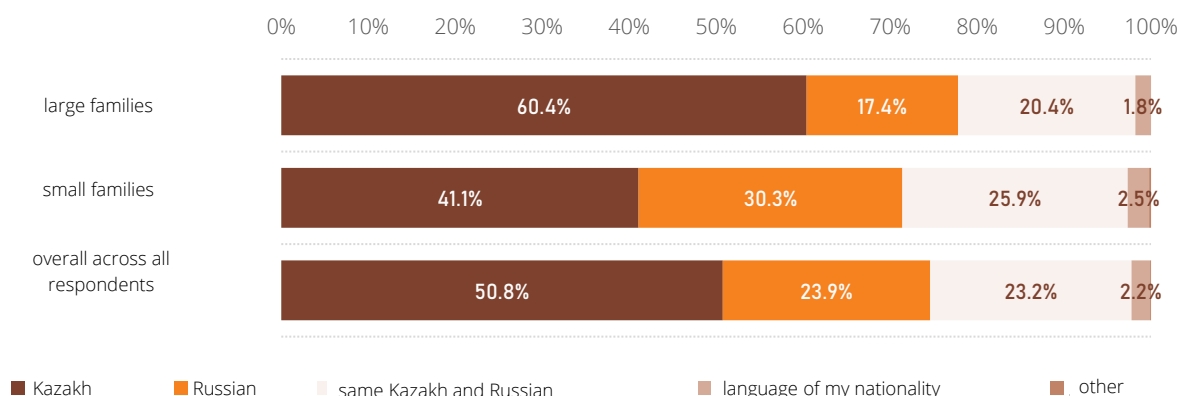


Зерттелген екі топта тілдік қалаулар бойынша үлестік бөлу ерекшеленеді. Көп балалы отбасылардың көпшілігінде (60,4%) – отбасындағы қарым-қатынастың басым тілі – қазақ тілі, орыс тілінде сөйлейтіндердің үлесі аз - 17,4%. Екі тілді де бірдей қолданады - әрбір бесінші үлкен отбасы (20,4%). Ауылдық жерлерде көп балалы отбасылар арасында тек қазақ тілінде сөйлегісі келетіндердің үлесі жоғары-68%, қалада төмен – 50%. Тиісінше, қалада орыс тілінде сөйлескісі келетін көп балалы

отбасылардың үлесі жоғары– 23,3%, сондай-ақ екі тілде – 24% (ауылда-13% және 17%).

Көп балалы емес отбасылар арасында қазақ тіліне басымдық берілетін отбасылар (41%), көбінесе орыс тілінде сөйлейтін отбасылар – 30,3% салыстырмалы түрде аз кездеседі. Сондай-ақ, бұл топта екі тілді отбасылардың пайызы жоғары (25,9%).

CHART 17. Distribution of answers to the question "What language do you prefer to speak at home?" among large and small families



4.3

ASSESSMENT OF HOUSING CONDITIONS

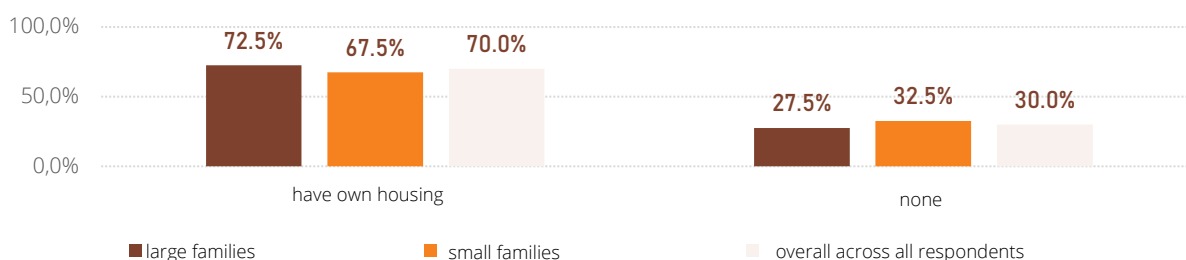
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AVAILABILITY OF OWN HOUSING

In general, the possession of own housing among all respondents is 70%. Large families are slightly more often have their own housing (72.5%) than small

families (67.5%). This is due to the fact that most large families live in rural areas, where traditionally the possession of their own housing is higher. So, for example, 69% of urban large families have their own housing; rural families - 75.4%.

CHART 18. Availability of own housing among large and small families



Thus, among small families – one in three does not have their own housing (32.5%), among large families - 27.5%.

Urban families with many children more often do not have their own housing (31%) than rural families (24.6%).

Most often there is no housing among those who have special family circumstances. Every second single mother (49%) does not have her own home, every second family where one or both parents are disabled (50%), almost half of families raising a disabled child (48%) (see table 16).

TABLE 16. Types of large families with the least possession of their own housing

Social groups	Own housing is present	No own housing
Single mother raising a child/children (73 families)	51%	49%
Family with a disabled child (27 families)	52%	48%
Family where one or both parents are disabled (20 families)	50%	50%
Divorced (75 families)	59%	41%
Single / unmarried (45 families)	53%	47%
Families whose income is not enough even for food (38 families)	32%	68%
Families whose income is only enough for food, but not enough for clothes and medicines (211 families)	56%	44%

The lower the financial security of a large family, the less often it has its own housing. So, among families who do not have enough money even for food, 68% do not have their own housing. Among families whose income is only enough for food, 44% do not have their own housing. In groups with higher incomes, the level of housing possession is 76% or higher.

Most often, those who do not have their own housing live with their parents: among large families – 12.1%, among small families - 15.2% (see table 14).

9% of families with children rent apartments, among the families with few children – every tenth family, among large families - about 8%.

2.4% of all respondents live in rental housing under the state program. Among large families, this

percentage is slightly higher – 3.2%, than among small families – 1.5%.

About 2% of large families live with relatives, 0.5% live in service housing/dormitories. About 1.5% of large families are in difficult conditions, who either rent only a room, or live in self-equipped premises (country houses, temporary houses), or in shelters, crisis centers).

In rural areas, large families without their own housing are more likely to live with their parents (57%) than in the city (31%). Urban families with many children are more likely to rent housing compared to rural families (34% and 22%, respectively). Also, families in the city have more opportunities to live in rental housing under the state program than in rural areas (17% vs. 6%).

TABLE 17. "If you don't have your own home, which description is closest to your situation?", % among large and small families

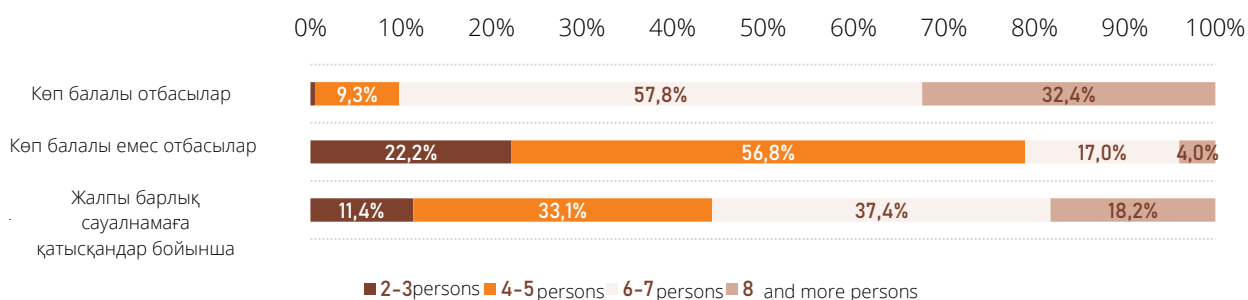
Answer options	Large families	Small families	In general, for all respondents
We live with our parents in their apartment / house	12.1	15.2	13.7
We rent an apartment / house from private owners	7.8	10.2	9.0
We live in rental housing under the state program	3.2	1.5	2.4
We live with relatives / friends	2.0	1.4	1.7
Rent a room in an apartment / private house	0.7	1.7	1.2
We live in self-equipped premises (country houses, temporary houses)	0.7	0.5	0.6
We live in a service housing / hostel	0.5	1.7	1.1
We live in temporary institutions (shelters, crisis centers)	0.1	0.0	0.1
Other	0.3	0.2	0.3
None of the above	0.2	0.1	0.2

AVERAGE FAMILY SIZE PER HOUSEHOLD

According to the results of the survey, 58% of large families live in families of 6-7 people in one household, every third family has 8 or more people. Families with few children are more likely to live in families of 4-5 people in one household (57%).

The calculation shows that the average size of a family with children living in one household is 5.8 people. Among the large families, the average family size living in one household is 7 people, among the small families – 4.6 people.

CHART 19. Distribution by the number of family members living together in the same household among large and small families



HOUSING POSSESSION PER RESIDENT

According to the results of the survey, on average, each family member accounts for approximately 14.6 square meters of living space. Among large families, this indicator is lower - 13.6 square meters, among small families it is higher - 16.2 square meters (see Table 15). In rural areas, large families have slightly

higher housing possession on average than in the city (14.3 sq. m. and 12.9 sq. m). A significant difference in housing possession is observed between those large families who have their own housing and those who do not. Large families without their own housing live in very cramped conditions (11.3 sq. m per resident). Homeowners have a slightly better situation - an average of 14.6 sq. m. per person.

TABLE 19. Indicators of the availability of living space among large and small families (according to the results of the survey)

Parameters	Average housing area (sq. m)	Average number of family members living in one household	Average number of sq. m. per resident
Large families	95.1	7.0	13.6
Small families	74.4	4.6	16.2
For all respondents	84.7	5.8	14.6
Large families (city)	85.5	6.6	12.9
Large families (village)	103.2	7.2	14.3
Large families (have their own housing)	100.7	6.9	14.6
Large families (do not have their own housing)	79.9	7.1	11.3

If we look at the possession of housing in the context of regions, then according to the results of the survey, large families have slightly higher housing possession in such regions as Kyzylorda and Turkestan regions (about 17 sq. m.), Shymkent (19.2 sq. m.). In other regions, the average possession of large families with housing ranges from 9.5 sq. m. up to 12.7 sq. m (see diagram 16).

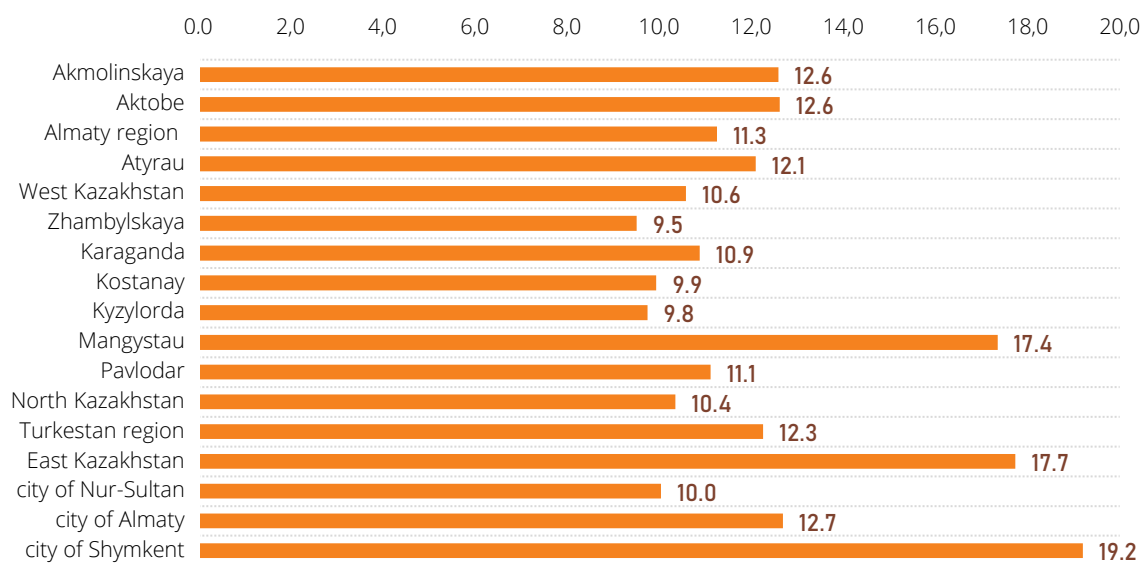
According to the Bureau of National Statistics, in Kazakhstan, as of 2020, the possession of housing per

resident is 22.6 square meters¹⁰. This indicator varies depending on the region. The highest possession of housing is observed in the cities Nur-Sultan (30.5 sq. m.) and Almaty (28.3 sq. m.), the lowest is in Turkestan (18.7 sq. m.) and Zhambyl (17.6 sq. m.) regions.

A comparison of the survey data with official statistics shows that families with children, and especially large families, have more cramped conditions compared to the national average. According to UN standards,

there should be 30 square meters housing per resident. With this in mind, the possession of housing for large families in Kazakhstan has not yet reached even half of the UN indicator.

CHART 19. Housing possession per inhabitant among large families, in sq. m (according to the survey)



HOUSING PROBLEMS

The majority of the surveyed families (about 60%) have no complaints about housing problems. At the same time, every fifth large family (20.9%) suffers from cramped housing.

Every tenth large family (10.7%) notes the problem of lack of hot water, also about a tenth (9.5%) - the lack of centralized sewerage (toilet in the yard, septic tank). In addition, 2.8% note the lack of access to drinking water, 2.6% - to cold water.

4.4% of large families do not have enough money to rent housing, 3.7% - live in dilapidated housing, 3.5% - in poor sanitary conditions (high humidity, mold, fungus, etc.). About 2% do not have a residence permit at the place of residence. 1.1% of large families, having

their own housing, due to the inability to pay the mortgage, live under the threat of eviction.

Living in the city (25%) more often than in the countryside (17.5%) leads to problems with overcrowding in large families. In rural areas, problems with the provision of sanitary and technical conditions of housing are more common. In particular, with the lack of hot water (14%) and centralized sewerage (13.8%).

Large families who do not have their own housing are much more likely to complain about the tightness of the living space where they currently live (40%) than homeowners (14%). Also, this group more often notes the lack of proper sanitary conditions - the lack of hot water (15%), the lack of centralized sewerage (15%). 14% of large families who do not have their own housing do not have enough money to pay rent, 7%

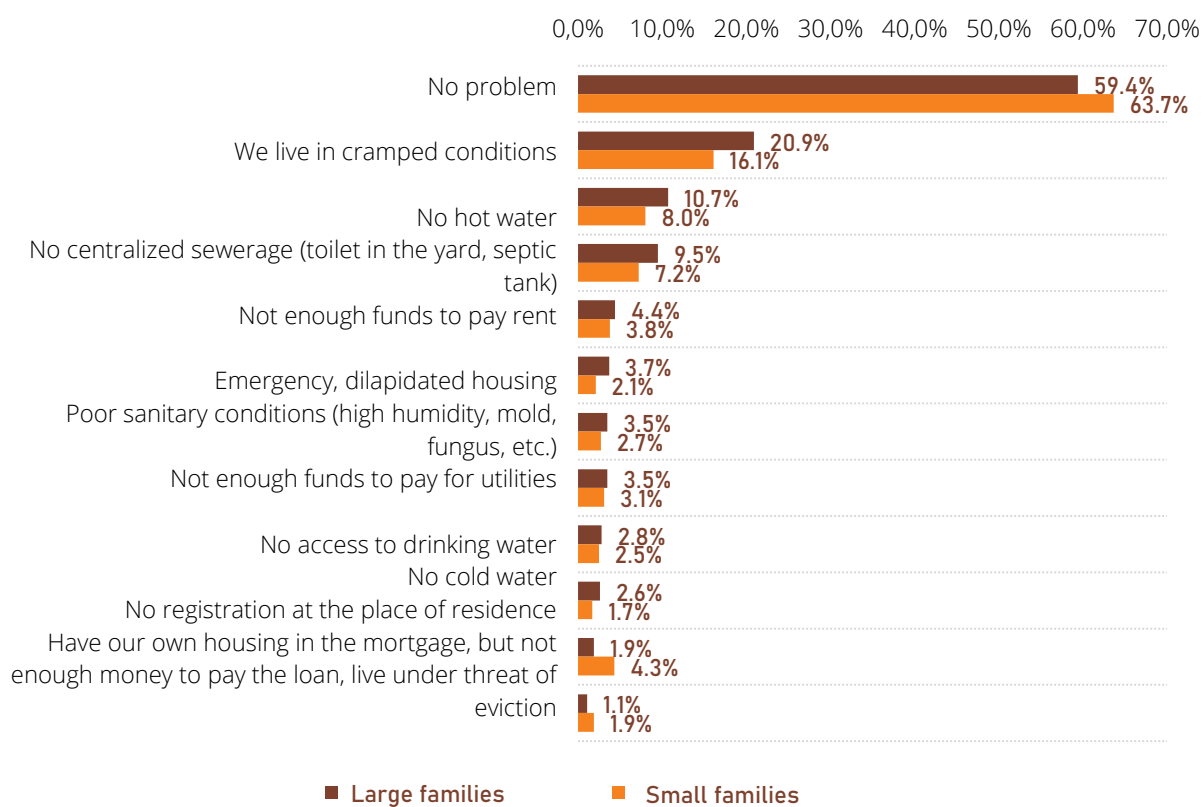
¹⁰ Қазақстан Республикасының Стратегиялық жоспарлау және реформалар агенттігі Ұлттық статистика бюросының "Талдау" ақпараттық-талдау жүйесі. Дереккөз:

<https://taldau.stat.gov.kz/ru/NewIndex/GetIndex/704645?keyword>

live in dilapidated emergency housing, 7% have poor sanitary conditions (humidity, mold, etc.), 6% do not have enough funds to pay utility bills, 6% do not have a residence permit at their place of residence.



CHART 21. The presence of housing problems among large and small families



EMPLOYMENT STATUS

4.4

A nalysis of the survey data concerning the employment of parents shows that fathers in families most often work on a permanent basis as employees in public or private organizations (61.4%). Thus, about a third of fathers (34%) work full-time in private organizations, and 27.4% work in organizations with state participation.

There is a similar ratio in large families. In total, the majority (60%) are employed in budgetary or private organizations, while in private organizations – slightly more often (31.7%) than in public – 28.1% (see table 17). Another 5.3% of fathers with many children are employed by individuals or in farms.

12.3% of fathers with many children have their main work activity based on entrepreneurship (outside of hiring), that is, they either work for themselves as self-employed or individual entrepreneurs without the use of hired workers (9.8%), or do business using hired workers (1.9%), or work as part of a cooperative (0.6%).

Another 5.3% of fathers in large families have non-permanent employment with a high risk of job loss and unstable incomes. Thus, 1.5% of fathers work in a personal subsidiary plots (household, suburban area), 0.1% work without remuneration (salary) at an enterprise (farm) owned by a relative, 0.8% - under a civil contract on a non-permanent basis, 2.9% - for hire on the basis of an oral agreement (without official registration).

5.3% are people who are actually out of employment - registered unemployed (1.1%) and those who do not have permanent employment, only casual earnings (3.4%), 0.8% of fathers do not work and are not looking for a job. Retired people make up 0.4%, people with disabilities - 0.7%.

In general, the structure of employment of fathers in large and small families largely coincides, the only difference is that fathers in small families are more likely to be employed in the private sector. In 14.5% of small families and 8.9% of large families there is no father or guardian/stepfather.

TABLE 17. The main employment of the father (guardian/stepfather), depending on the type of family

Main employment	Large families	Small families
Employed at a permanent job in a budget/state organization	28.1%	26.6%
Employed at a permanent job in a private organization	31.7%	36.3%
Employed by individuals	3.4%	2.7%
Employed at a peasant or farm	1.9%	1.0%
Works for himself as a self-employed, individual entrepreneur without the use of hired workers	9.8%	7.8%
Engaged in business with the use of hired workers	1.9%	1.5%
Works as part of a cooperative	0.6%	0.2%
Works in a personal subsidiary plot (household, suburban area)	1.5%	1.0%
Works without remuneration (salary) at an enterprise (farm) owned by a relative	0.1%	0.1%
Works under a contract on a non-permanent basis (civil contract)	0.8%	0.4%
Works for hire on the basis of an oral agreement (without official registration)	2.9%	2.4%
There is no permanent job, irregular casual earnings	3.4%	3.2%
Temporarily unemployed (registered on the labor exchange)	1.1%	0.5%
Not working and not looking for a job	0.8%	1.2%
Retired	0.4%	0.2%
Does not work due to disability	0.7%	0.1%

Main employment	Large families	Small families
No father, guardian, stepfather	8.9%	14.5%
Other	2.0%	0.3%

About 10% of fathers in large families and 12% in small families have additional employment.

As the second employment among fathers with many children, work in a personal subsidiary plot is slightly more often noted - 3.6%, self-employment or individual entrepreneurship - 1.7%, employment at individuals - 1.3%, employment without a contract - 1.2%.

TABLE 20. Additional employment (secondary job) of the father (guardian/ stepfather), depending on the type of family

Response options	Large families	Small families
No additional employment	88.4%	87.1%
Employed at a permanent job in a budget/state organization	0.4%	1.1%
Employed at a permanent job in a private organization	0.4%	0.5%
Employed by individuals	1.3%	1.3%
Employed at a peasant or farm	0.2%	0.4%
Works for himself as a self-employed, individual entrepreneur without the use of hired workers	1.7%	2.6%
Engaged in business with the use of hired workers	0.2%	0.4%
Works as part of a cooperative	0.2%	
Works in a personal subsidiary plot (household, suburban area)	3.6%	3.0%
Works without remuneration (salary) at an enterprise (farm) owned by a relative	0.4%	0.6%
Works under a contract on a non-permanent basis (civil contract)	0.3%	0.5%
Works for hire on the basis of an oral agreement (without official registration)	1.2%	1.3%
There is no permanent job, irregular casual earnings	0.8%	1.1%
Temporarily unemployed (registered on the labor exchange)	0.1%	0.1%
Not working and not looking for a job		0.1%
Retired	0.1%	
Does not work due to disability	0.2%	

The employment of fathers with many children in the city and village has a similar structure. The majority of fathers work for hire. At the same time, the percentage of people employed on a permanent basis in the public or private sector is higher in the city (68.5% in the city, 52.6% in the village). At the same time, if the shares of employees in budget organizations are generally comparable: 30% – in the city and 27% – in the village, then the share of employees in the private sector in the city is much higher – 39% than in the village – 26%. In the village, the percentage of fathers with many children employed by individuals and in farms is 8%, higher than in the city – 2.2%.

Work in the entrepreneurial sphere is slightly more common in rural areas (13.6%) than in the city - 10.8%, while the share of self-employed and sole proprietors (11.7%) is higher in rural areas than in the city (7.5%).

In the village, the proportion of fathers with many children is higher, whose type of employment is associated with a high risk of job instability and/or income. So, in total, 7.3% of fathers in the village work: for hire without a contract (3.6%) or on a non-permanent basis under a civil contract (1.3%), on a household plot (2.2%) or at a relative's enterprise without remuneration (0.2%). In the city, a total of 2.9% have such employment.

In the village, the proportion of those who do not have a permanent job and are having casual earnings is slightly higher – 4.4% than in the city – 2.2%.

TABLE 21. The main employment of the father (guardian / stepfather) in large families, depending on the type of locality

Main employment	City	Village
Employed at a permanent job in a budget/state organization	29,9%	26,6%
Employed at a permanent job in a private organization	38,6%	26,0%
Employed by individuals	2,0%	4,6%
Employed at a peasant or farm	0,2%	3,3%
Works for himself as a self-employed, individual entrepreneur without the use of hired workers	7,5%	11,7%
Engaged in business with the use of hired workers	2,4%	1,5%
Works as part of a cooperative	0,9%	0,4%
Works in a personal subsidiary plot (household, suburban area)	0,7%	2,2%
Works without remuneration (salary) at an enterprise (farm) owned by a relative		0,2%
Works under a contract on a non-permanent basis (civil contract)	0,2%	1,3%
Works for hire on the basis of an oral agreement (without official registration)	2,0%	3,6%
There is no permanent job, irregular casual earnings	2,2%	4,4%
Temporarily unemployed (registered on the labor exchange)	0,9%	1,3%
Not working and not looking for a job	0,7%	0,9%
Retired	0,4%	0,4%
Does not work due to disability	0,4%	0,9%
No father, guardian, stepfather	9,8%	8,2%
Other	0,4%	

As for the employment of mothers, in large families only about half of mothers have employment (50.9%), in small families the share of employed is higher - 62.6%.

The share of full-time employees in budgetary and private organizations among mothers with few children is higher (53.1%) than among those with many children – 41.6%. At the same time, mothers from small families work in budget organizations a little more often (31.1% vs. 27%), whereas in private companies much more often (22% vs. 14.6%).

Housewives and women on parental leave account for a high proportion of the employment structure of mothers. Among mothers with many children, the percentage of those on parental leave is slightly higher (16.3% vs. 14%), and the proportion of housewives is significantly higher (28.5% vs. 18.3%).

The share of mothers engaged in entrepreneurship is low in both types of families - in general, about 5%, including 4% are self-employed or sole proprietors without employees, about 1% conduct business with hiring employees.

About 2-3% of mothers in both types of families have unstable employment (work in a personal household plot, under a civil contract on a non-permanent basis, for hire without a contract, without remuneration at a relative's enterprise). About 2% can be attributed to the unemployed (including those who have casual earnings).

About 4-5% of mothers have additional employment. This is work in a personal household plot (1.5%), for hire from individuals (1%), work for hire without a contract (1%) and more.

TABLE 22. The main employment of the mother (guardian / stepmother), depending on the type of family

Type of employment	Large families	Small families
Employed at a permanent job in a budget/state organization	27.0%	31.1%
Employed at a permanent job in a private organization	14.6%	22.0%
Employed by individuals	1.4%	1.4%
Employed at a peasant or farm	0.3%	0.2%
Works for himself as a self-employed, individual entrepreneur without the use of hired workers	4.0%	3.9%
Engaged in business with the use of hired workers	0.8%	1.0%
Works as part of a cooperative	0.4%	0.1%
Works in a personal subsidiary plot (household, suburban area)	0.4%	0.7%
Works without remuneration (salary) at an enterprise (farm) owned by a relative	0.1%	
Works under a contract on a non-permanent basis (civil contract)	1.2%	0.9%
Works for hire on the basis of an oral agreement (without official registration)	0.7%	1.3%
There is no permanent job, irregular casual earnings	0.8%	1.8%
Temporarily unemployed (registered on the labor exchange)	0.8%	0.6%
Not working and not looking for a job	0.7%	0.7%
Retired	0.3%	0.6%
On parental leave	16.3%	14.0%
Housewife	28.5%	18.3%
Student	0.2%	0.4%
Does not work due to disability	0.5%	0.2%
No mother (guardian/stepmother)	0.5%	0.7%

48.2% of mothers with many children in the city and 53.1% in the village have employment. The employment structure of mothers with many children in the city and village is similar. Most often they work in budget organizations, but in rural areas the percentage of mothers working in budget organizations is higher than in the city (30.8% vs. 22.4%). Conversely, the percentage of mothers working full-time in private institutions is higher in the

city than in the countryside (16.6% and 12.9%). In the city, the proportion of mothers with many children employed by individuals is slightly higher (2.7% and 0.4%).

In urban and rural areas, about 28% of mothers are housewives. Mothers with many children are more likely to be on parental leave in cities than in rural areas (18.6% vs. 14.4%).

TABLE 23. The main employment of the mother (guardian / stepmother) in a large family, depending on the type of locality

Type of employment	City	Village
Employed at a permanent job in a budget/state organization	22.4%	30.8%
Employed at a permanent job in a private organization	16.6%	12.9%
Employed by individuals	2.7%	0.4%
Employed at a peasant or farm		0.5%
Works for himself as a self-employed, individual entrepreneur without the use of hired workers	2.7%	5.1%
Engaged in business with the use of hired workers	0.4%	1.1%
Works as part of a cooperative	0.9%	
Works in a personal subsidiary plot (household, suburban area)		0.7%
Works without remuneration (salary) at the enterprise	0.2%	
Works under a contract on a non-permanent basis (civil contract)	1.6%	0.9%

Type of employment	City	Village
Works for hire on the basis of an oral agreement (without official registration)	0.7%	0.7%
There is no permanent job, irregular casual earnings	0.7%	0.9%
Temporarily unemployed (registered on the labor exchange)	0.9%	0.7%
Not working and not looking for a job	0.7%	0.7%
Retired	0.2%	0.4%
On parental leave	18.6%	14.4%
Housewife	28.6%	28.4%
Student	0.2%	0.2%
Does not work due to disability	0.9%	0.2%
No mother/guardian/stepmother	0.4%	0.5%

4.5

THE ECONOMIC POTENTIAL OF THE FAMILY

Assessing the overall economic potential of families with children, it can be noted that most of them can be classified as "middle-income" (not to be confused with the middle class). That is, more than half of the respondents (54.5%) have the financial means to buy food, clothing and other necessities, but buying more expensive durable items, such as a refrigerator, a TV, is rather difficult (see Table 22). Among small families, 56% attributed themselves to the middle-income, among large families - 52.9%.

Groups with incomes above and below this average level were distributed in approximately the same proportions. Thus, the two groups with the lowest incomes totaled 22%, the two groups with higher incomes totaled 23.7%.

The share distribution of these groups among large and small families differs. Thus, it can be seen that among large families, the share of low-income

groups is higher (24.9% in total) than among small families (19%). In particular, among those with many children, 3.8% of respondents attributed themselves to the poor ("there is not enough money even for groceries"), and 21.1% to the low-income ("there is enough money for groceries, but buying clothes, paying for utilities, buying medicines causes financial difficulties").

Accordingly, among large families, the share of higher-income groups is lower in total - 22.2%, than among those with few children - 25%. The main part of the higher-income groups can be conditionally attributed to the well-off (they can purchase durable items, but cannot afford really expensive things, for example, a car or an apartment) - 19.4%. Among large families, the well-off make up 17.7%, among the small families - 21%. The number of the rich (who can afford to buy expensive things, such as an apartment or a car) among the large families is 4.5%, among the small families - 4%.

TABLE 24. Distribution of answers to the question "To which of the following population groups by income level could you attribute yourself?" among large and small families

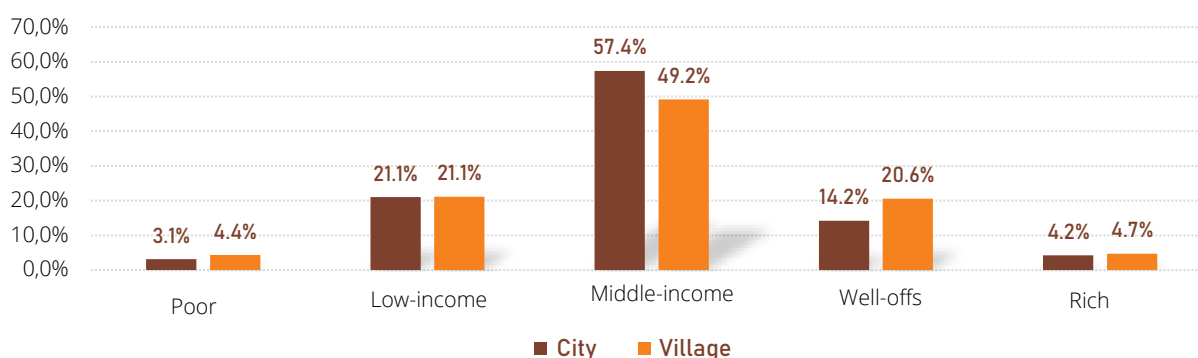
Conditional characteristic	Formulation	Large families	Small families	In general, for all respondents
Poor	We're barely making ends meet. There is not enough money even for groceries	3,8%	2,5%	3,2%
Low-income	There is enough money for groceries, but buying clothes, paying	21,1%	16,5%	18,8%

Conditional characteristic	Formulation	Large families	Small families	In general, for all respondents
	for utilities, buying medicines causes financial difficulties			
Medium-income	There is enough money for groceries and clothes. But buying durable items (TV, refrigerator) is difficult for us	52,9%	56,0%	54,5%
Well-offs	We can easily purchase durable items. However, it is difficult for us to purchase really expensive things	17,7%	21,0%	19,4%
Rich	We can afford quite expensive things – an apartment, a car and much more	4,5%	4,0%	4,3%

Data analysis shows that in rural areas, large families often consider themselves to be more affluent groups than in the city. Thus, in rural areas, the proportion of families who consider themselves to be "well-off" is higher than in the city (20.6% vs. 14.2%), and the proportion of families who consider

themselves to be "middle-income" is lower (49.2% vs. 57.4%). At the same time, the groups of "low-income" in the city and village are actually equally represented – 21.1%, and also with only a slight difference – the share of "poor" families (village 4.4%, city 3.1%).

CHART 22. The structure of large families in terms of material well-being, depending on the place of residence



TYPES OF INCOME

The main income that families with children have is income from employment: among large families, this type of income is less common – 68%, than among small families – 77%.

Large families are slightly more likely to have business income – 15.1%, than those with few children – 11.6%. About 15-16% of both types of families have income from self-employment.

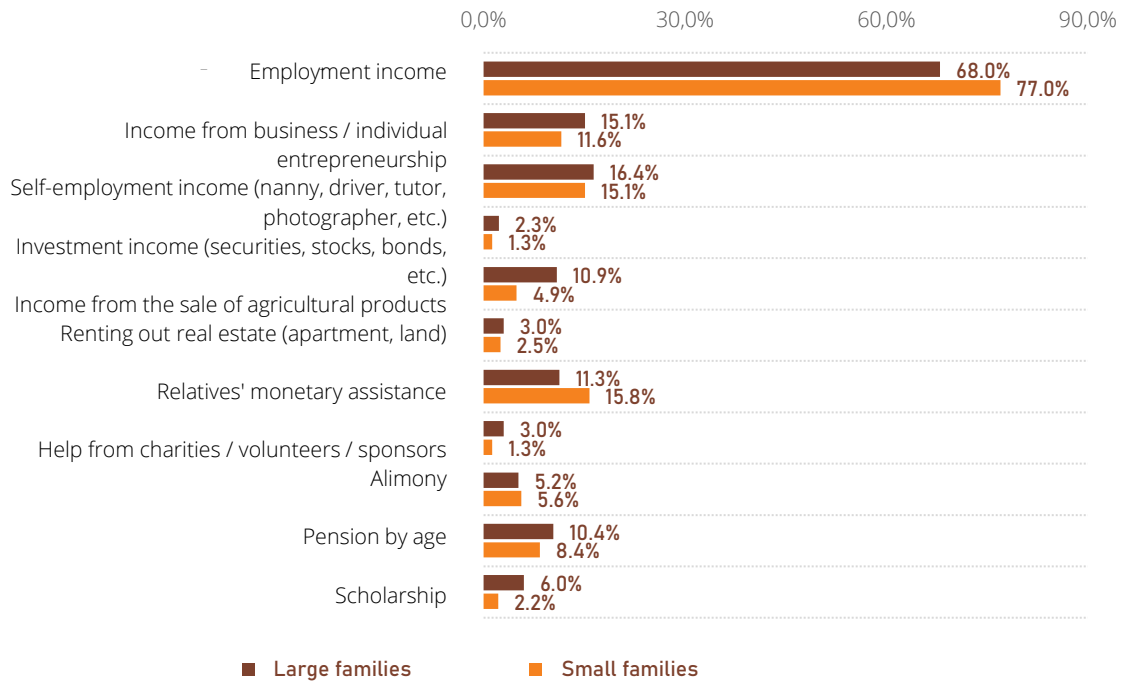
Every tenth large family has income from the sale of agricultural products, every tenth receives financial assistance from relatives, in every tenth family - one of the parents has a pension. In 6% of large families, one of the family members receives a scholarship, in 5% of families receive alimony, in 3% - assistance from charitable organizations.

11% of large families have both income from employment and self-employment, 6.8% - both from employment and income from entrepreneurship.

Rural families with many children more often receive income from the sale of agricultural products than urban ones (15% vs. 6%), but less often - monetary assistance from relatives (9% vs. 14%). In the village, families are slightly less likely to have income from employment (66% vs. 71%), more often there are retired people (14% vs. 6%).

Such types of income as renting out real estate (3%) and income from investments in securities, shares, etc. are minimally represented in large families – 2.3%. Among the most affluent groups, about 7% have both types of this income.

CHART 23. Income structure of large and small families

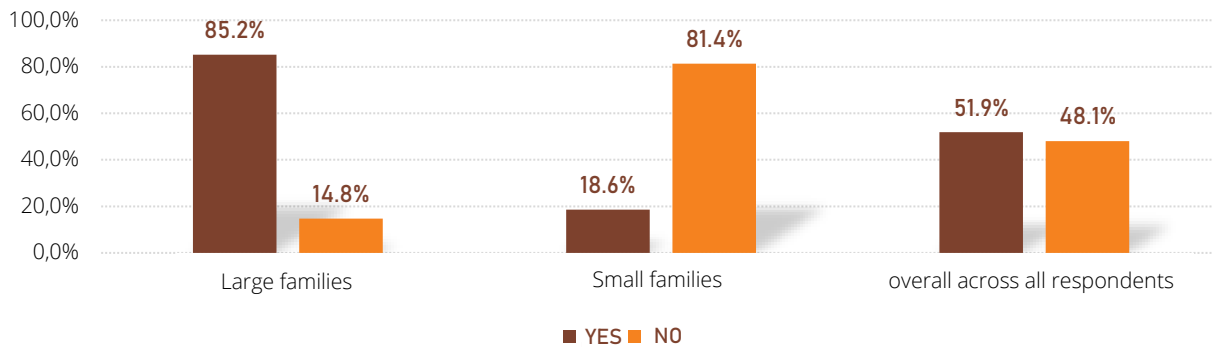


RECIPIENTS OF SOCIAL BENEFITS

The vast majority of large families (85.2%) are recipients of state social allowances and payments.

Among families with few children, only 18.6% receive social allowances.

CHART 24. Distribution of answers to the question "Do you receive any social benefits and payments from the state?" among large and small families



In table 25, you can see the share distribution of the types of allowances received by families with children. Among large families, the majority (77.4%) receive a special allowance paid only to large families. 14% families with many children receive an allowance to care for a child until they reach the age of 1 year (for unemployed), 12% – allowance for the birth of a child (for working and unemployed women), 8.8% noted

that receive social payments due to loss of income in connection with caring for a child until they reach the age of 1 year, a 6.3% – payment in case of loss of income due to pregnancy and childbirth, adoption of a newborn child (children).

Every tenth large family is a recipient of TSA¹¹ (for comparison, only 2.5% among small families),

¹¹ TSA (targeted social assistance) is a state benefit for low-income families and individuals whose monthly per capita income for each family member is below 70% of the

subsistence minimum, i.e. 24 011 tenge in 2021 (the poverty line in Kazakhstan).

therefore, at least a tenth of large families live below the poverty line. In the city, the share of TSA recipients among large families is higher - 12.6%, than in the village - 7.8%. In areas such as Aktobe, Akmola regions and Nur-Sultan, every fourth large family surveyed (24-26%) are recipients of TSA. Among single mothers with many children, 23% are recipients of TSA. About 8% of large families receive both the TSA and the allowance for large families at the same time.

Based on the employment status of parents, in particular the father, TSA recipients are most often found among those who work without a contract (24%), among the self-employed and sole proprietors (13%), employees in the private sector (13%). Among those large families who noted that the income per family member is less than 22 thousand tenge, only 15% are recipients of TSA, which suggests that often those who have low incomes experience difficulties with passing through the strict conditions for obtaining TSA.

TABLE 25. Types of social benefits and payments* received among large and small families**

Types of allowances and payments	Large families	Small families
Allowance for large families	77.4%	0.0%
Child care allowance upon reaching the age of 1 year (for non-working)	14.0%	7.0%
Child birth allowance (for working and non-working women)	12.0%	4.8%
Targeted social assistance (TSA)	10.0%	2.5%
Social payment in case of loss of income in connection with the care of a child upon reaching the age of one year	8.8%	3.9%
Social payment in case of loss of income due to pregnancy and childbirth, adoption of a newborn child (children)	6.3%	2.3%
Housing assistance	4.0%	0.6%
Social payment in case of loss of the breadwinner	3.3%	2.4%
State social disability allowance	2.6%	2.1%
Allowance for raising a disabled child	2.3%	2.4%
State social allowance for the loss of a breadwinner	2.2%	1.5%
Social payment in case of disability	1.3%	0.3%
Social payment in case of job loss	0.8%	0.3%
No allowance	14.8%	81.4%

* Do not include an old-age pension.

** Respondents could choose any number of answers, so the sum of the answers is not equal to 100%.

PROBLEMS WITH THE REGISTRATION OF ALLOWANCE

Majority of the families to whom certain social benefits should be paid did not have any problems when receiving them: 72.4% among large families, 69% among those with few children.

At the same time, 12-14% of families with children complain about difficulties with paperwork, 5-6% note that they failed to apply for benefits through e-government during quarantine (it was difficult, unclear). The regional breakdown shows that large families from Aktobe (25%), Zhambyl (20%) regions, Nur-Sultan (40%) and Almaty (21%) more often faced

difficulties in processing documents during the submission process.

3% of large families faced difficulties due to the lack of a residence permit, 1.6% - due to the lack of necessary documents (identity cards, birth certificates, etc.).

About 1% of respondents noted that a bribe was demanded from them during the registration process. Of the 11 cases of extortion of bribes when applying for benefits by large families, 9 precedents were noted in the southern regions: in Zhambyl region - 2, in Almaty region - 2, in Turkestan - 4, in Almaty city - 1.

TABLE 26. Problems in receiving social benefits/payments (calculated from those who receive benefits)

Response options	Large families	Small families
There were no problems	72,4%	69,0%
Complex paperwork	12,7%	13,9%
It was not possible to apply for allowances through e-government (EGOV) during quarantine (difficult, unclear)	5,6%	4,8%
Lack of residence registration	2,9%	0,5%
There were no necessary documents (no identity card, birth certificates, etc.)	1,6%	1,6%
We do not receive allowances	1,6%	4,8%
Bribe was demanded from me	1,3%	1,1%
I find it difficult to answer	5,3%	5,3%
Other	0,1%	0,5%

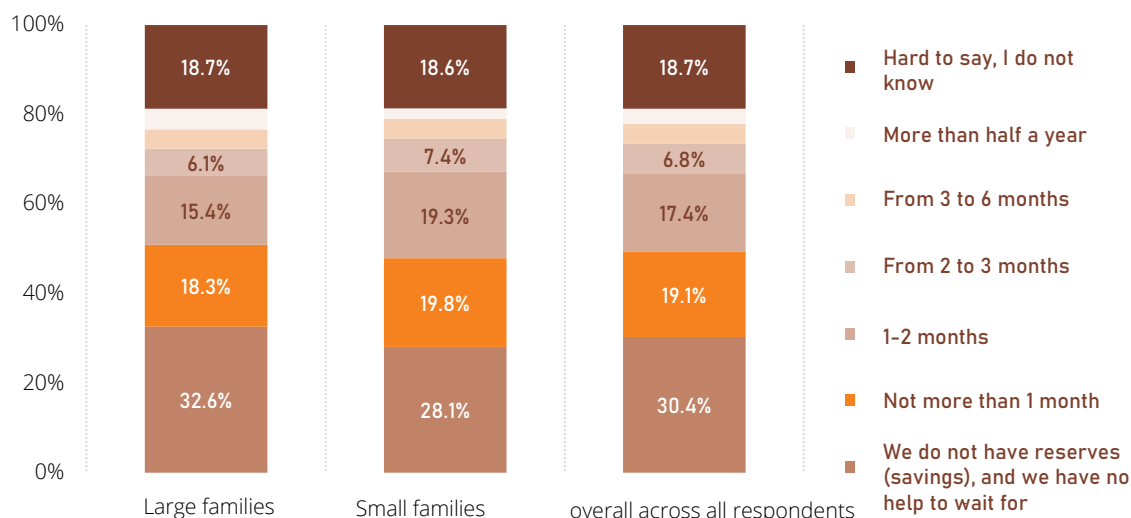
AVAILABILITY OF RESERVES/SAVINGS

Families with children have a reduced economic potential. Thus, every third large family (32.6%) and 28.1% of small families do not have reserves/savings and they have nowhere to wait for help if all sources of income are lost. Another 18.3% of large families and 19.8% of small families have savings for only one month of living. 15.4% of large families and 19.3% of small families have savings for 1-2 months. A little

longer – for 2-3 months - 6.1% of large and 7.4% of small families have savings.

Only about 8% of respondents have a more stable position (there are savings for a period of 3 to 6 months or more than six months): among large families a little more - 9%, among small - 6.8%. 18.7% of respondents found it difficult to assess their reserves.

CHART 25. Distribution of answers to the question "In case of loss of all available sources of income, how long (how many months) will you (your family) be able to maintain an acceptable standard of living for you?"

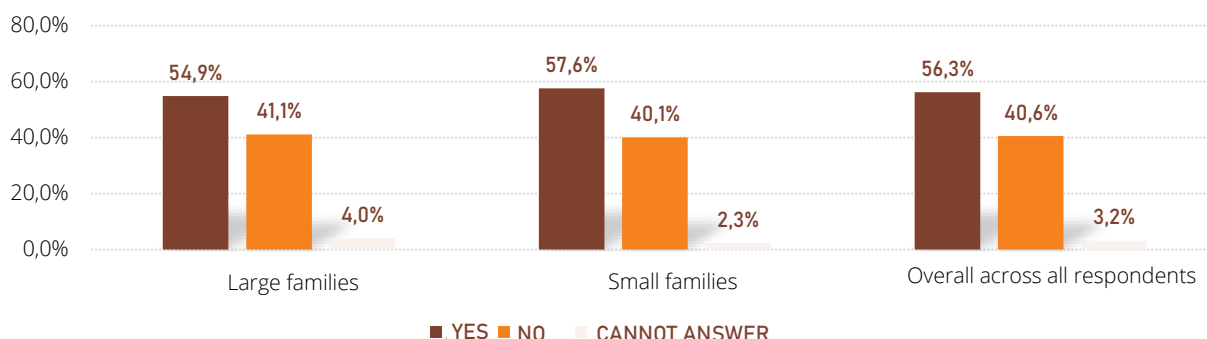


AVAILABILITY OF LOANS/CREDITS

In general, among families with children, there is a fairly high level of credit debts – 56.3% of all respondents had loans or credits at the time of the survey. The level of credit debt load among large

families is slightly lower than among those with few children (54.9% and 57.6%, respectively). Urban families with many children are more likely to have loans/credits than rural ones (57.4% and 52.8%, respectively).

CHART 26. Answers to the question "Do you currently have a loan?"



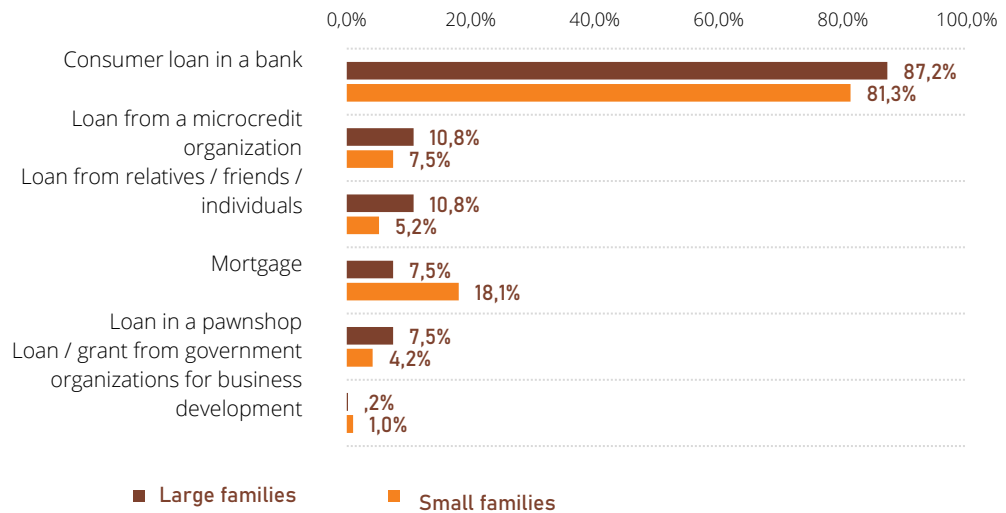
The most common type of loan is consumer lending in banks. More than 80% of borrowers have consumer loans, most often they are large families - 87.2%. Every tenth large family (10.8%) had loans from a micro-credit organization (MCO), every tenth (10.8%) borrowed from relatives/acquaintances, 7.5% had a mortgage loan, 7.5% borrowed money from a pawnshop.

from relatives / acquaintances - 5.9%, loan from a pawnshop - 4.1%.

The prevalence of various types of loans for all surveyed large families (calculated from all 1000 families) is: consumer loans - 47.7%, mortgage - 4.1%, loan from a micro-credit organization - 5.9%, loan

Urban large families from among borrowers, slightly more often than rural families have consumer loans (89% vs. 86%) and mortgages (10% vs. 6%). Rural families are more likely to turn to organizations with less stringent requirements for the borrower and higher lending rates: in particular, they are more likely to borrow from microcredit organizations (13%) than urban ones (9%), and also take loans from pawnshops (9% vs. 6%).

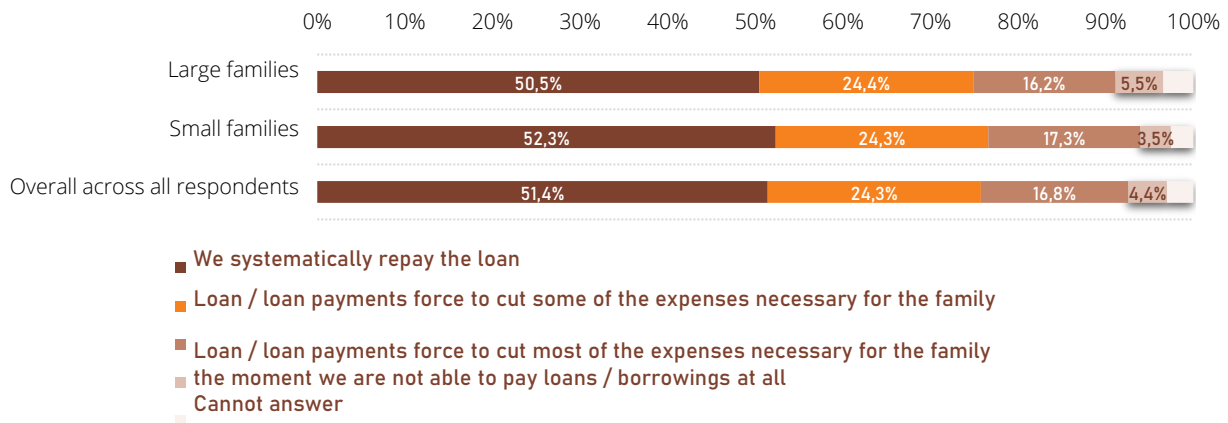
CHART 27. Share distribution by type of loans/credits (among borrowers)



Although more than half of borrowers among all families with children (51.4%) note that they are coping with their payment obligations, at the same time, a significant part of respondents (45.6%) notes difficulties with payments (figure 27). Among large families, a significant part of borrowers (46%) are also experiencing problems due to the need to pay off debts. In particular, every fourth borrower family with

many children (24.4%) notes that loan payments make it necessary to cut part of the expenses necessary for the family, and 16.2% - cut most of the expenses necessary for the family. 5.5% of borrowers among large families are in a difficult situation, as they are not able to pay their debt obligations at all. It should be noted that the situation develops in a similar way for small families.

CHART 28. Answers to the question "How do you assess your current ability to pay off your existing loans or credits?"



The most difficult situation is for those borrowers among large families who have borrowed from microcredit organizations, pawnshops and relatives/acquaintances. So, only 27% of those who received a loan in the MCO and 22% - in a pawnshop have no problems with payments. Every third borrower of the MCO is forced to spend part of the money needed for the family to repay the debt, 22% - most of the family budget, every tenth - does not have the ability to pay

for obligations. Among those who borrowed from relatives or acquaintances, only 14% cope with payments, and 68% are forced to cut family expenses to some extent, and 12% are unable to pay the debt.

More than half of large families who have taken out a mortgage, in general, cope with obligations (56%). At the same time, every fifth family cuts part of the expenses necessary for a family to pay a mortgage loan, 17% of families cut most of these expenses.

Consumer loan repayments repeat the share distribution as an average for all borrowers (figure 28).

ECONOMIC OPPORTUNITIES OF FAMILIES TO MAINTAIN A COMFORTABLE STANDARD OF LIVING AND DEVELOPMENT OF CHILDREN

At least a quarter of large families do not have the financial capacity to meet the most basic needs of families – proper nutrition of the family, the purchase of necessary clothes for children, medicines, utilities, dental services.

Figure 29 shows that for some large families, basic necessities remain financially inaccessible: there are not enough funds for proper nutrition of the family, for the purchase of necessary clothes for children, medicines, utility bills, etc.

Thus, more than a third of large families attributed themselves to families whose income for each family member is less than 22 thousand tenge per month. Among families with few children, just over a quarter have such an income (26.3%).

31% of large families do not have enough funds to pay for dental services. Every fourth large family

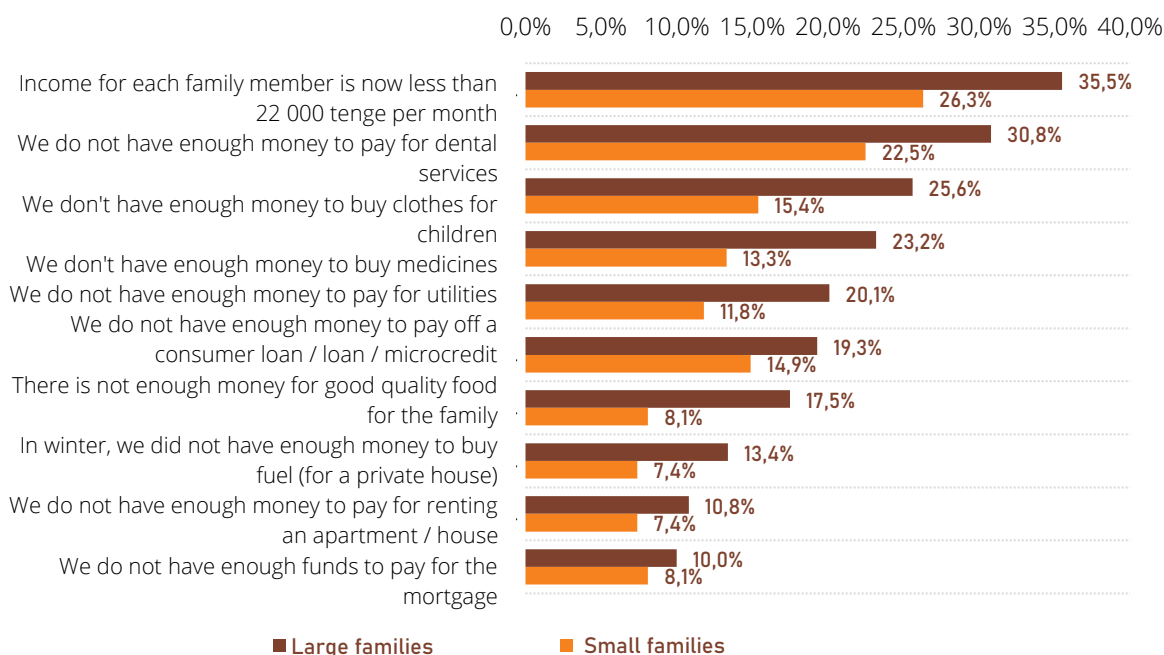
(25.6%) notes a lack of money to buy clothes for children, rural families (30%) face this much more often than urban families (20%). 23% of large families do not have enough money to buy medicines, in rural areas they are more likely to face this than in the city (26% vs. 20%). Every fifth large family (20.1%) does not have enough money to pay for utilities, in the village more often (22%) than in the city (17%). 17.5% of large families note that they do not have enough money for proper nutrition of the family, in the village every fifth family faces this - 20%, in the city - 14%. 13.4% of large families did not have enough money to buy fuel for heating a private house, in the village almost every fifth family (19%) answered this way, in the city – 7%.

11% of large families note that they do not have enough income to pay for rental housing, this is more often noted in the village (13%) than in the city (9%).

Every fifth large family (19.3%) does not have enough money to repay a consumer loan/loan/micro-loan, every tenth (10%) - to repay a mortgage debt.

Figure 29 shows that small families are less likely to face a shortage of funds for priority expenses than large families.

CHART 29. Availability of funds for priority expenses among large and small families



As for the availability of funds for services that provide intellectual, sports, cultural development of children, a significant proportion of large families do

not have the appropriate economic opportunities to pay for them.

Thus, more than 40% of the surveyed large families do not have enough funds to pay for additional educational services for children (clubs, courses, tutors) - 43.7%, sports clubs and the purchase of appropriate sports equipment - 41.5%.

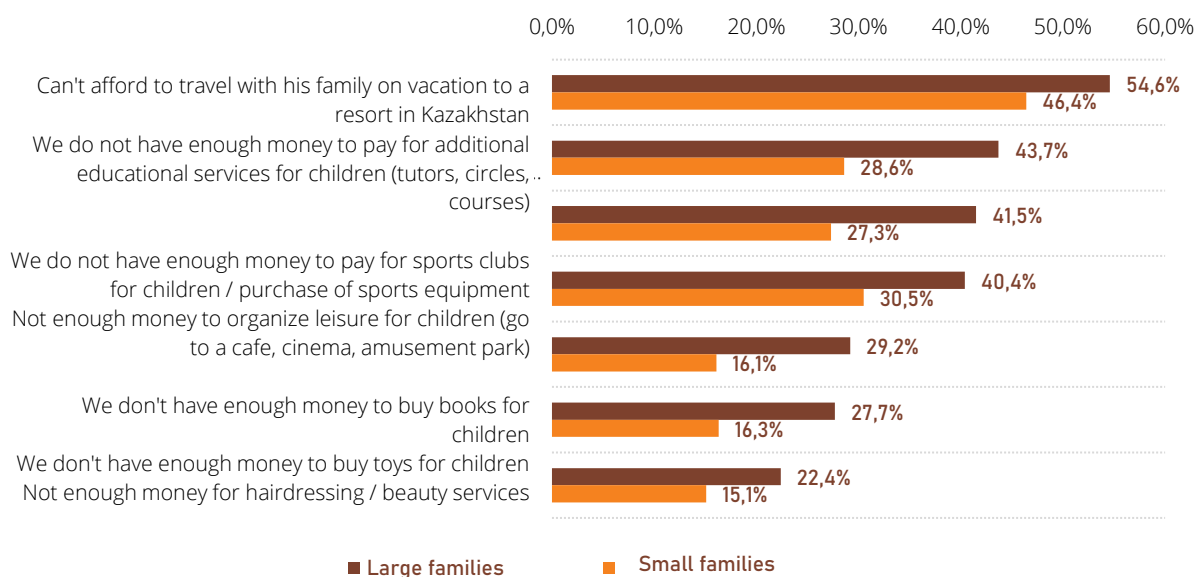
Also, a significant part of large families do not have the opportunity to provide children with more interesting leisure: more than half of families (54%) cannot afford to go on vacation with the whole family to Kazakh resorts, 40.4% do not have the opportunity to organize leisure in the form of a trip to the cinema, café, amusement park.

About 27-28% of large families cannot afford to buy books and toys for their children. In rural areas, families more often do not have the opportunity to buy books and toys compared to the city.

22.4% of large families do not have enough money for hairdressing/beauty salon services. This is more often observed in the village (26%) than in the city (18%).



CHART 30. Availability of funds for development expenses, self-care and recreation among large and small families



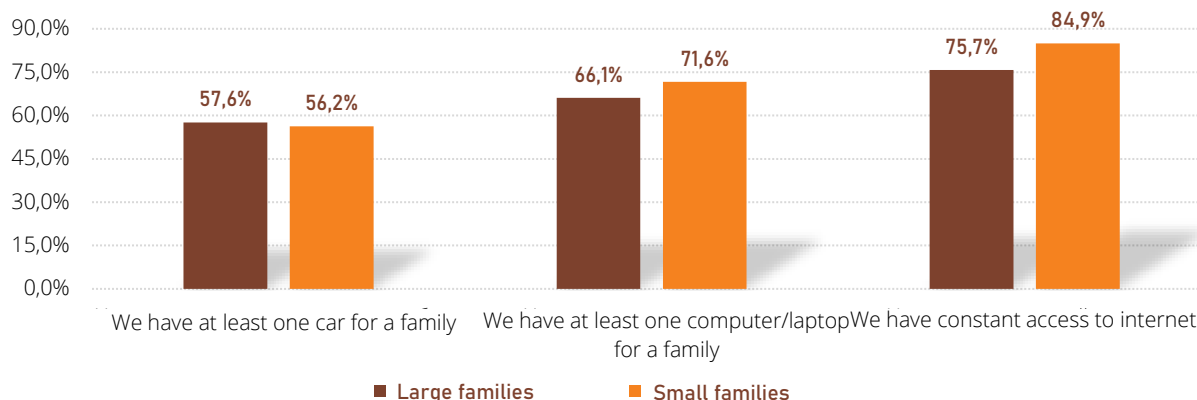
About 57% of the surveyed (both large and small families with children have at least one car per family. There is virtually no difference between rural and urban large families – about 57-58% have cars.

Most families with children (69%) have at least one computer or laptop per family. Large families (66.1%) are provided with this equipment less often than small families (71.6%). Large families living in rural areas are

much less likely to have computer equipment at home - 60% than families in the city - 74%.

Most families with children have constant access to the Internet, but those with few children noted this more often (84.9%) than those with many children (75.7%). Rural families with many children are much less likely to have permanent Internet access – 70% compared to urban families - 83%.

CHART 31. Distribution of answers to the question "Which of the above does your family have at the moment?" among large and small families



THE SITUATION DURING QUARANTINE

4.6

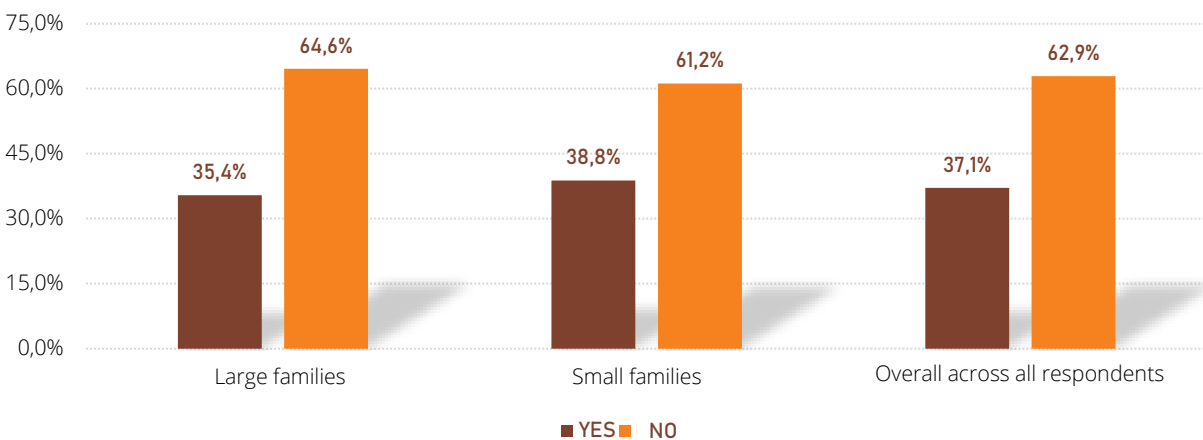
The quarantine period has become a serious challenge for families with children, especially for large families. The survey showed that a significant part of families faced job loss, falling incomes, reduced opportunities to meet basic needs in food, medicines, housing.

37% of all respondents noted that they and their family lost income during the strict quarantine of 2020. Among large families, the share of those who lost their income is slightly lower than among small families (35.4% and 38.8%). In the city and village, an

almost equal share of large families noted the fact of loss of income during quarantine (34.6% and 36.1%).

To a greater extent, the loss of income affected those large families where the father of children is employed in the private sector (43.5%), or at individuals (50%), is self-employed or an individual entrepreneur (41.8%), as well as those who do not have a permanent job, surviving on casual earnings (53%). Also, large families, where mothers are employees in the private sector (43%), self-employed or individual entrepreneurs (65%), more often lost income.

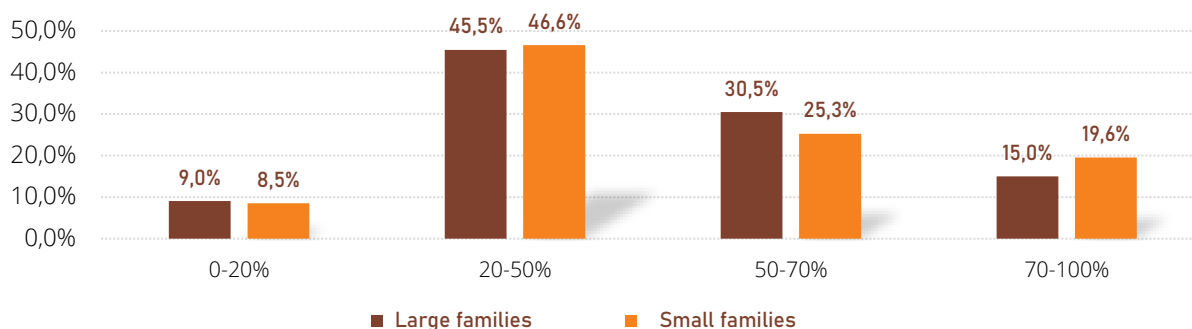
CHART 32. Distribution of answers to the question "Did you and your family lose income during strict quarantine in 2020?" among large and small families



Most often, losses ranged from 20% to 50% of the level of previous income, such a decrease was noted by about 46-47% among large and small families who lost income. At the same time, 45.5% of large families who lost income experienced a decrease in income from 50% to 100%.

The analysis shows that urban large families suffered higher income losses than rural ones. Thus, among urban families who lost income, 49% had losses above 50% of their previous income, among rural families – 43%.

CHART 33. The share of losses during quarantine (in 2020) as a percentage of total family income (calculated among those who lost income)



42% of the surveyed large families noted that during the strict quarantine in 2020, the income for each family member was less than 22 000 tenge per month (below the poverty line). Among small families, this was answered less often – 34.7% (figure 33).

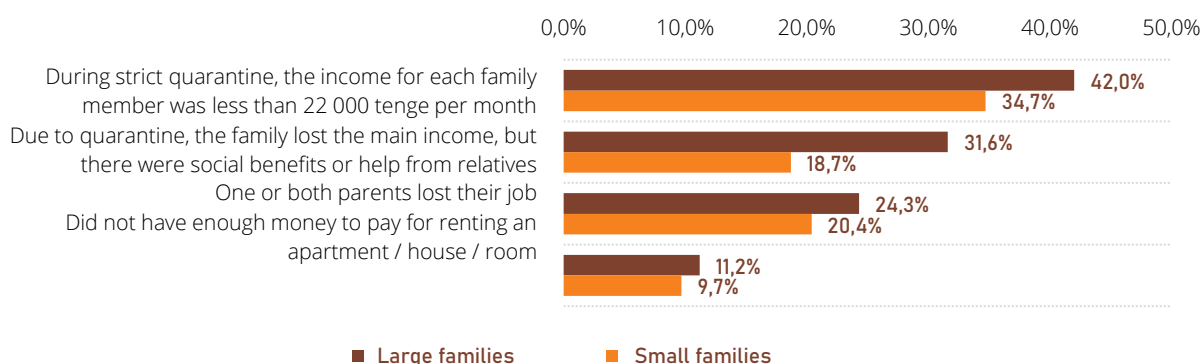
Almost every third large family (31.6%) noted that due to quarantine, the family lost its main income, but social payments or the help of relatives helped to survive the situation. Small families were much less likely to note such circumstances – 18.7%.

Every fourth large family (24.3%) faced the loss of work of one or both parents during the lockdown. Among the small families, this problem was less common – in every fifth family (20.4%). In those large families where the father or mother works full-time in

a budget organization, the situation with job loss was less frequent (13%) than among employees of the private sector (30-32%). Also, more often during the lockdown there was a loss of work in families where the father is self-employed, sole proprietor (32%), works for hire at individuals (35%), or for hire in a farm (32%). In families where fathers already do not have permanent employment (casual earnings), during the lockdown, about half faced the loss of one or both parents' jobs.

About a tenth of both large families (11.2%) and small families (9.7%) faced a shortage of money to pay for rented housing. Among large families renting an apartment /house /room, about 40% faced a lack of money to pay rent.

CHART 34. Answers to the question "Which of the descriptions corresponds to your financial situation during strict quarantine in 2020?"



69% of the surveyed large families with one or another frequency experienced a shortage of money during the lockdown, including 18% - often, 22% - from time to time, 29% - occasionally. Among small families, there are slightly fewer of those who somehow faced a shortage of money - 64% (16% of them are often).

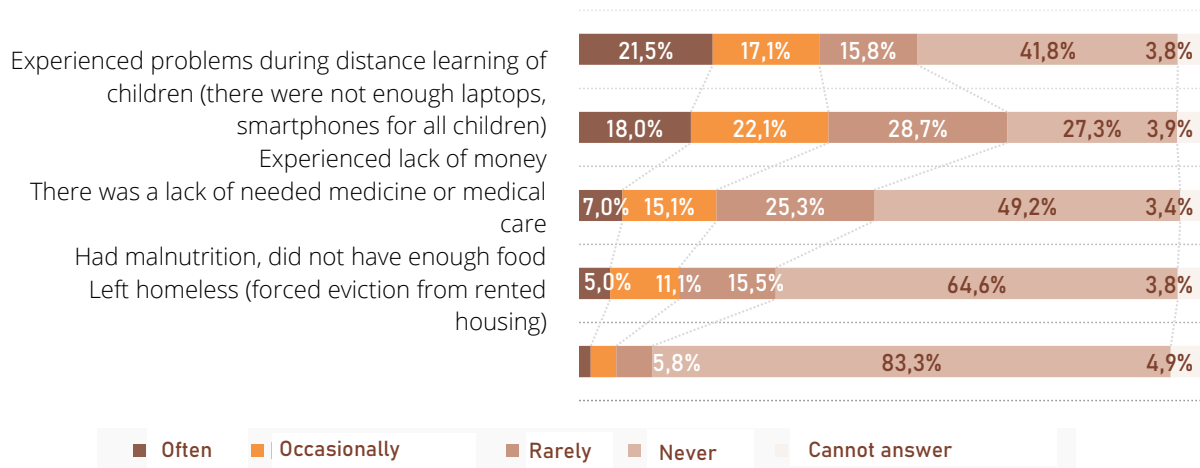
Almost half of large families (47%) faced a shortage of necessary medicines or medical care in one way or another during quarantine, including 7% of families – often, 15% – from time to time, 25% – rarely. Rural large families as a whole faced this more often (49%) than urban (45%). Small families as a whole were less likely to face this problem (39%).

About a third of large families (32%) noted that they were to some extent malnourished, did not have enough food during the lockdown. Among them, 5% of families often faced malnutrition, 11% - from time to time, 16% - rarely. Rural families with many children were more likely to face malnutrition (in general - 37%, often - 7%, from time to time - 14%) than urban families (in general - 25%, often - 2%, from time to time - 7%).

About 12% of large families faced the fact that during quarantine they were forcibly evicted from rented housing, including about 2% faced this repeatedly.

Also during the quarantine, families with children, especially large families, faced such a specific problem as the lack of laptops, smartphones necessary for distance learning of children. So, if 35% of families with few children faced this problem in one way or another (including 11% - often, 11% - from time to time, 13% - rarely), then among large families - 54% (including 22% - often, 17% - from time to time, 16% - rarely). In fact, large families in the city (54%) and in rural areas (55%) suffered equally from this problem. More often than others, this problem was faced by large families with six or more children. Thus, a total of 62% of families with six or more children faced a shortage of gadgets for distance learning, including about 31% - often, 16% - from time to time, 15% - rarely.

CHART 35. Distribution of answers to the question "How often during strict quarantine did you have the following problems?" among large families



During the quarantine, the state took a number of measures designed to compensate for the decline in income of the population. In general, large families took advantage of the allowances provided more actively than those with few children.

So, in March 2020, the Government approved a social payment in the amount of 42 500 tenge, which was to be paid in case of loss of income due to restrictions on activities for the period of the state of emergency. The payment was calculated only for certain categories of employees subject to certain conditions (for example, the presence of experience of participation in the system of social contributions)¹².

According to the survey results, about 46% of large families during quarantine took the opportunity to receive compensation payments in the amount of 42 500 tenge from the state. Among the families with few children, a smaller proportion of families received a payment - 38%.

This payment was available to a significant part of those large families in which one or both parents lost their jobs (76%). Also, this payment was received by 69% of large families who noted that they had lost their basic income, but they were supported by social payments and help from relatives. Among families whose income during the lockdown did not exceed the poverty threshold (22 000 tenge), only slightly more than half (54%) were able to receive this

¹² Дереккөз: https://online.zakon.kz/Document/?doc_id=37609220#pos=14:50

payment. Also, 54% of families who receive TSA received payment. Among single mothers with many children, 38% received payment, among large families with a disabled child - 48%.

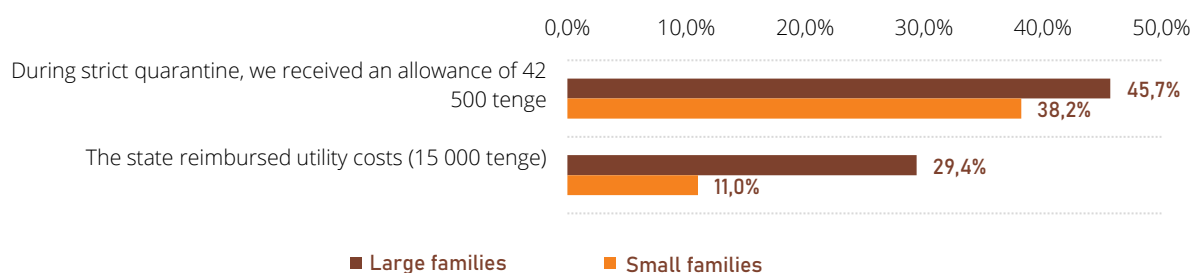
In April 2020, the Government approved the rules for reimbursement of costs to utility providers for the period of the state of emergency¹³. This measure applied to 7 categories of socially vulnerable groups of citizens, which included large families.

According to the survey results, about 30% of large families took the opportunity to receive a payment for

reimbursement of utility bills in the amount of 15 000 tenge. Small families received this allowance much less often – 11% (due to restrictions on categories of recipients).

Among large families whose income during quarantine did not exceed 22 000 tenge, only one in three families used this measure. Among the recipients of the TSA, about half (48%) were able to use this type of support. Among large families who do not have enough funds to pay for utilities, 43% used this type of compensation. Among single mothers with many children, 41% received compensation.

CHART 36. Frequency of receiving state support measures



4.7

THE STATUS OF SETTLEMENT AND MIGRATION

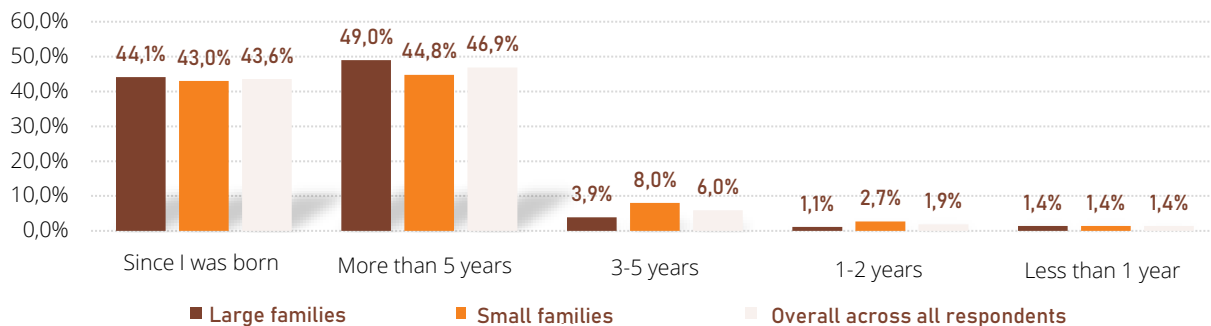
The majority of the surveyed families with children are either indigenous residents of the locality where the survey was conducted (43.6%), or have been living in it for more than 5 years (46.9%). 6% are migrants with 3 to 5 years of residence experience, 3.3% of the surveyed families have lived in the place of the survey for no more than two years.

If we consider the three largest cities of Kazakhstan - Nur-Sultan, Almaty, Shymkent, then only a little more than a third of large families are

indigenous residents of these megapolises, that is, they have been living there since birth. The majority of large families in these cities (54-59%) are migrants who arrived 5 or more years ago. The share of large families living in these cities for less than 5 years is 7.5% in Shymkent, 9.1% in Almaty, 4.1% in Nur-Sultan. For comparison: among small families, the share of migrants of the last wave (less than 5 years of residence) is: in Almaty – 10%, in Nur-Sultan - 3%, in Shymkent - no family. Thus, megacities as a whole are the center of migration attraction, but large families often go to Almaty and Shymkent.

¹³ Source https://online.zakon.kz/Document/?doc_id=37845213

CHART 37. Distribution of answers to the question "How long have you lived in this city/village?" among large and small families



The majority of the surveyed families (more than 80%) have a residence permit in their place of living. At the same time, 11.5% of families with children do not have a residence permit, and about 7% do not want to answer this question (since, most likely, there is no residence permit).

For reference: In the Republic of Kazakhstan there are two types of registration at the place of residence: permanent and temporary. Permanent registration is also traditionally (since soviet times) called a residence permit. Citizens of the Republic of Kazakhstan who have reached the age of 14 are subject to registration at the place of residence (permanent)¹⁴. Temporary registration is subject to citizens who have arrived at the place of temporary stay for more than 1 month, they are required to register within 10 days.

In 2019, the Government of the Republic of Kazakhstan made a statement that the requirements for registration at the place of residence in the form of an address certificate will be abolished when applying for a job, receiving medical services, determining a child to school and receiving other services¹⁵. But the institution of registration itself was not canceled, the algorithm for obtaining information about registration

has simply changed - now through the electronic government information system. In fact, the absence of a residence permit complicates the receipt of a number of social services. Thus, according to the survey results, 3% of large families faced problems when applying for allowances due to the lack of a residence permit.

Among large families, the overwhelming majority (82.5%) notes that they have a residence permit at the place of living, at the same time, every tenth family does not have a residence permit, 7.3% refused to answer this question. Thus, at least 17% of large families have a problem with the availability of registration at the place of residence.

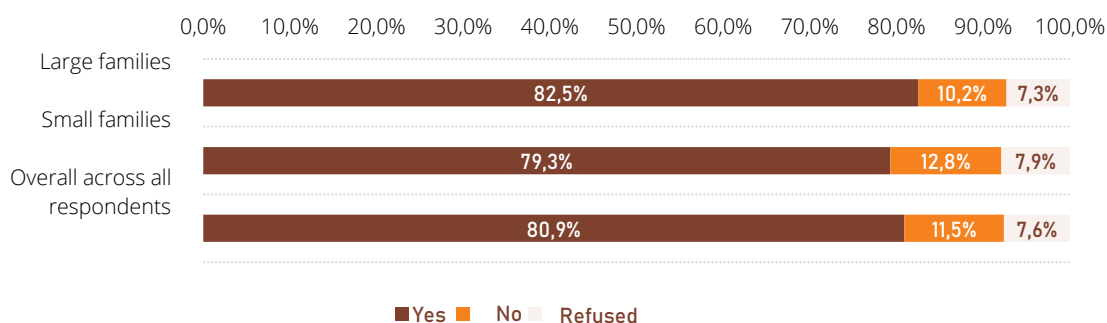
Urban large families often do not have registration at the place of residence - 14% (another 8% refused to answer this question). Among rural families, 7.3% do not have a residence permit (7% refused to answer).

The percentage of large families with registration is lower among migrants with less than two years of residence (52%), as well as from 3 to 5 years - 69.2%. Accordingly, the percentage of families without registration is higher in these groups.

¹⁴ Portal eGov.kz. Link address: https://egov.kz/cms/ru/articles/temp_registr.

¹⁵ The official information resource of the Prime Minister of the Republic of Kazakhstan. Link address: <https://primeminister.kz/ru/news/press/otmena-adresnoy-spravki-kak-budut-predostavlyatsya-gosuslugi>.

CHART 38. Distribution of answers to the question "Do you have a residence permit in the place where you live now?" among large and small families



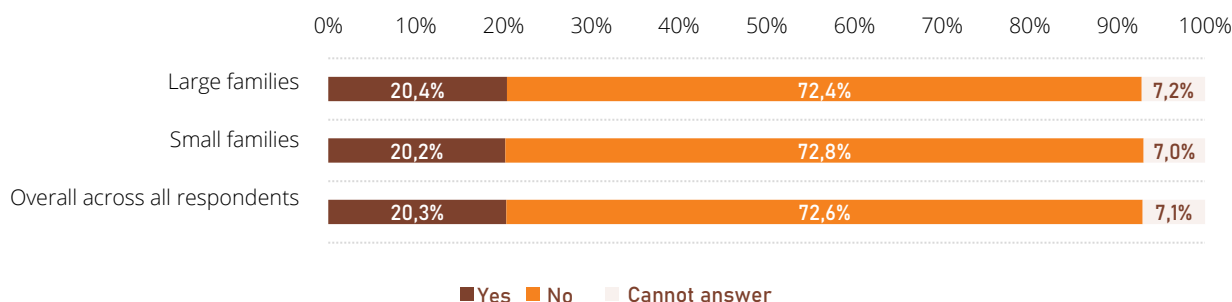
MIGRATION INTENTIONS

Every fifth family (both large and small) would like to move to another region of Kazakhstan. The majority of respondents (about 73%) have no such intentions. The share of potential migrants is higher in rural areas – almost every fourth large family would like to move (24%), in the city less often - 16%.

The regional breakdown shows that large families from Akmola (32%), Atyrau (40%), Kyzylorda (36%) regions are more likely to show intentions to migrate.

The intention to migrate is more often shown by those large families who do not have their own housing - 28%, less often those families who have their own housing - 18%.

CHART 39. Distribution of answers to the question "Would you like to move from your city (village) to another region/city of Kazakhstan?" among large and small families



REASONS FOR MIGRATION

There is a difference in the causes of migration between large and small families. Thus, parents in large families most often want to move in order to find more opportunities for the development of children, their higher-quality education - 47.2%, in small families less often - 36.3%. In families with few children, parents most often seek to move in order to realize their career aspirations and find a higher-paying job - 52%, in large families less often - 39%. For rural families with many children, getting for children a better education is the most common motive (55%), for urban families - much less often (33%).

About a fifth in both categories of respondents would like to move to find a job. Urban families with

many children are more often interested in finding a job (27%) than rural families (17%).

12% of parents with many children and 10% of those with few children would like to leave an ecologically unfavorable place of residence. This is especially significant for urban large families (19%), much less often for rural (8%).

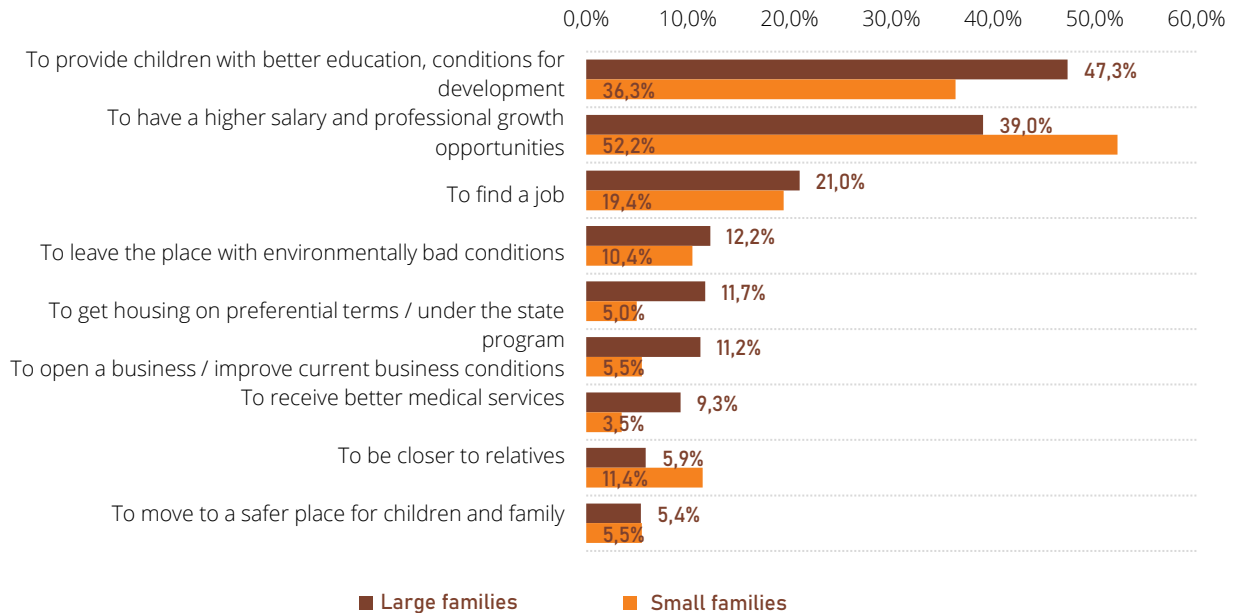
For 12% of large families, moving is associated with the desire to get housing on preferential terms or under a state program. Among the small families, such an intention is less common (5%). 11% of large families would like to move in order to open a business or improve the conditions for its management, small families are less likely to have such a goal – 6%.

9% of large families want to move in search of better medical services, among the small families –

4%. Urban large families (15%) more often have this motive than rural families (6%).

In order to reunite with relatives, small families (11%) intend to move more often than large families (6%). 5% of families of both categories would like to move to a safer place than where they live now.

CHART 40. Reasons for wanting to migrate (among those who have the intention to move)



MIGRATION DIRECTIONS

The most popular place to move for families with children is Almaty, about 30% of potential migrants among both large and small families would like to move there. Almaty is equally a point of attraction for both rural and urban families with many children, as well as for residents of the Almaty region adjacent to the metropolis (77%) and the Kyzylorda region (46%).

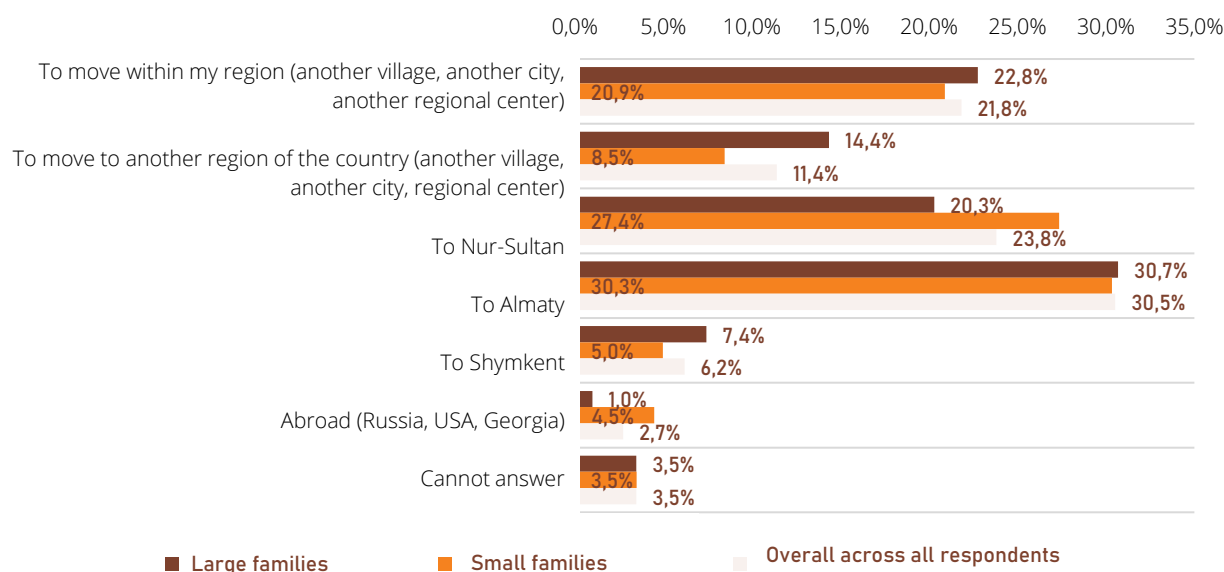
The second most popular direction is intra-regional migration: moving to another city or village within the region - it is chosen by about 23% of potential migrants among large families, 21% - among those with few children. Rural large families (32.3%) are much more likely to migrate within the region than urban families (5.6%).

The third place in popularity – moving to Nur-Sultan. This direction is chosen by every fifth large

family with migration intentions (20.3%), among small families the popularity is higher - 27.4%. Nur-Sultan is a point of attraction to a greater extent for urban large families (37.5%) than for rural (10.8%). Large families from the nearby Akmola and Karaganda regions, as well as from the cities of Shymkent and Almaty.

In fourth place in popularity among large families is moving to another region of the country (14.4%), among small families the interest is lower - 8.5%. 7.4% of potential migrants among large families and 5% of small families intend to move to Shymkent, the third largest city in Kazakhstan. Families from the nearby Turkestan region want to move to Shymkent more often than others (30%). Potential migrants are least likely to show intentions to move abroad: among large families – 1%, among small families a little more - 4.5%.

CHART 41. Potential migration directions (for those who have the intention to move) among large and small families



For those large families who intend to move to large cities (Almaty, Nur-Sultan, Shymkent), among the reasons in the first place are expectations to give children a better education (45-51%), as well as to have opportunities for professional growth and higher salaries (40-54%). Every fifth potential migrant who has chosen Almaty or Nur-Sultan will be looking for a job.

Among those large families who are aimed at intra-regional migration, most often there are expectations for a better education of children (63%), less often - professional growth and high wages (33%), a fifth (20%) intends to go in search of work. Among those who are ready for inter-regional migration, a little more often the reason is the opportunity to give a better education to children (35%). At the same time, families are ready to move to another region in search of work (28%), leave a disadvantaged region (24%), open or improve business conditions (21%).

Those large families who intend to get housing under the state program or on preferential terms through relocation, make up from 10 to 13%, regardless of the direction of migration. Therefore, the solution of housing problems is not yet the leading motive for moving for large families.

Among potential migrants, wealthier large families are less likely to show intentions for intra- or inter-regional migration and are more likely to move to the cities Almaty or Nur-Sultan. Middle-income and low-

income groups are more likely to move within or between regions than richer groups.

LABOR MOBILITY

The study tested respondents' willingness to make certain efforts to improve their living conditions, primarily to increase material well-being and status. The success of such efforts depends on the willingness of people to flexibly respond to changes and adapt to them. Changes in the labor market today require employees to constantly study, be ready for professional growth or a change of profession. Also, the uneven economic conditions in various regions of Kazakhstan, when some regions are labor-surplus, and others, on the contrary, are experiencing a shortage of labor, should create a higher geographical mobility of labor resources.

The survey results showed that respondents are most often ready to increase their professional potential: they intend to learn and improve their work skills (see diagram 41). More often this willingness was expressed by parents of small families (69%), less often – large families (59%). Accordingly, among the small families, 27% of respondents are not ready for such actions, among those with many children – one in three (34%).

There is also a relatively high proportion of those who are ready to develop their entrepreneurial potential. So, 60% of parents of small families and 56% of large families are ready to open their own business.

About half of the respondents expressed their willingness to earn extra money in several jobs in order to improve their material well-being (55% among those with few children, 50% among those with many children).

Given the existing imbalances in the employment structure, the potential readiness of respondents for professional mobility, that is, to master new specialties, is not so high (42%). Parents with few children (46%) are more likely to be ready to change their profession, and parents with many children (37%) are much less likely.

Frequent job changes are one of the types of labor mobility. According to some experts, frequent job changes can have a positive impact on the well-being of an employee. But in Kazakhstan's realities, the frequent change of workplace causes more concerns due to problems with employment. Because of this, there is a low percentage of parents (from both

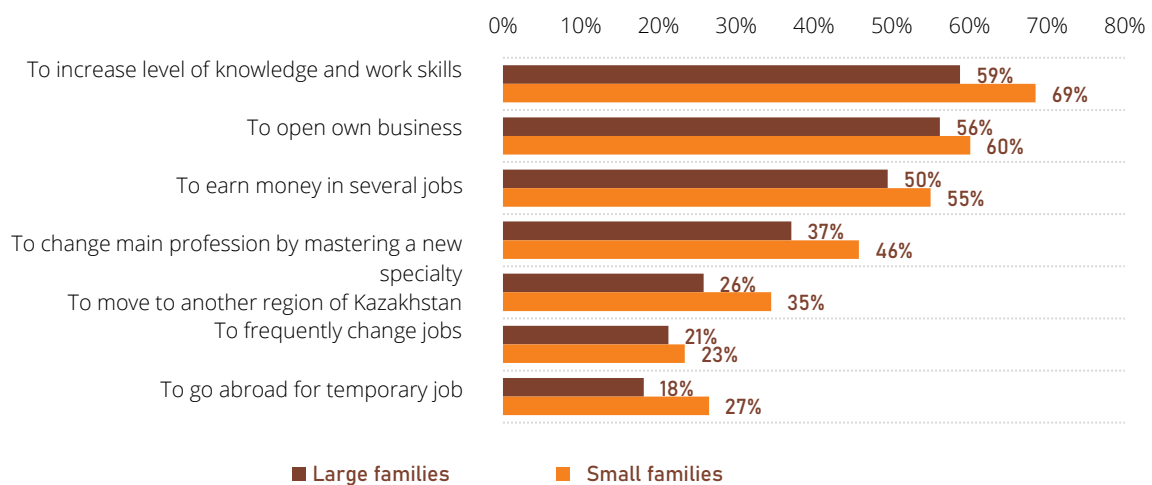
categories of families) who are ready to change jobs frequently for the sake of improving material well-being and status (21-23%). Most of them are not ready for such actions (70-71%).

The potential of internal territorial labor mobility is low: only about 30% of all respondents are ready to move to another region of Kazakhstan for the sake of improving their situation. Among parents with few children, the level of mobility is higher - 35%, among those with many children - lower (26%).

Taking into account the complexity of moving to another country, we can assume that there is a relatively high potential for external territorial labor mobility: 22% of respondents are ready to go abroad for temporary work. Parents with few children (27%) are more likely to have such mobility than parents with many children (18%).

Thus, parents in large families have reduced labor mobility compared to parents with few children.

CHART 42. Distribution of answers to the question "Are you ready to take the following steps to improve your financial situation or raise your status?" among large and small families



There is a slight difference between rural and urban large families in their readiness for various types of labor mobility. Thus, citizens are more likely than villagers to show a willingness to change their workplace frequently, to work part-time at several jobs, to go to work outside the country (the difference is about 4%). For their part, the villagers are more often ready for inter-regional migration in order to improve their situation.

Fathers with many children are much more likely than mothers to work part-time at several jobs (64% vs. 48%), often change jobs (33% vs. 20%), go abroad

for temporary work (25% vs. 17%). As for the change of specialty and willingness to open a business, the difference between men and women is low (2-4%). At the same time, the level of readiness to improve their professional level and knowledge is virtually identical for men and women (about 59%).

The presence of their own housing in some cases affects the motives for labor mobility. Thus, among parents with many children who do not have their own housing, there is a higher willingness to improve their level of professionalism (64% vs. 57%), to move to

another region of Kazakhstan (31% vs. 24%), willingness to learn a new profession (46% vs. 34%).

Large families among the recipients of TSA are distinguished by a higher level of readiness (above average) to improve their professional skills (73%), to

open their own business (67%), to work part-time at several jobs (67%), to master a new specialty (43%), to change jobs frequently (28%). But with regard to moving within the country or abroad, the level of readiness of this group does not exceed the average.

4.8

SOCIAL WELL-BEING AND SATISFACTION WITH THE LIFE SITUATION

In order to find out the social well-being of families with children, respondents were asked to rate on a 10-point scale how satisfied they are with their lives at the moment, as well as how they assess the future prospects of the family in 5 years. The average life satisfaction score among all respondents was 6.25 points out of 10 possible (chart 42). The level of satisfaction with their current situation does not actually differ among large and small families (6,21 and 6,29). The respondents' assessment of how the future of the family will develop in 5 years is much more positive – by an average of 8.66 points. At the same time, large families have a slightly more positive assessment of their future than those with few children (8.79 and 8.52).

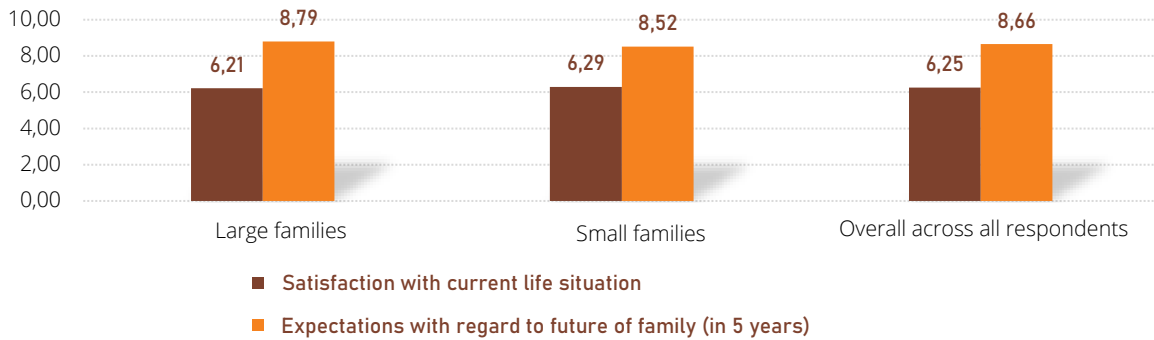
To understand what the average life satisfaction score shows us, let's give an example of the average level of satisfaction with one's life among residents of OECD countries, which, according to the results of a Gallup poll, is 6.5 points. Although the data vary from

country to country, for example, in some countries – Greece, Portugal and Turkey – the level of overall life satisfaction is relatively low compared to the average and is 5.5 points or lower. The people from Russia gave a rating of 5.8 points. A high level of life satisfaction, reaching 7.5 points, is observed in Denmark, Finland, Iceland, Norway and Switzerland ¹⁶.

Therefore, comparing the data, it can be noted that, in general, large families have a level of satisfaction with their lives at a level above average. Analysis of the survey data of families with children showed that social well-being is not affected by the number of children in the family. But, as will be shown later, factors of both a material nature have a significant impact on life satisfaction: income, availability of own housing, as well as non-material nature - age, family status, family life experience, language of communication.

¹⁶ Source: <https://www.oecdbetterlifeindex.org/ru/topics/life-satisfaction-ru/>

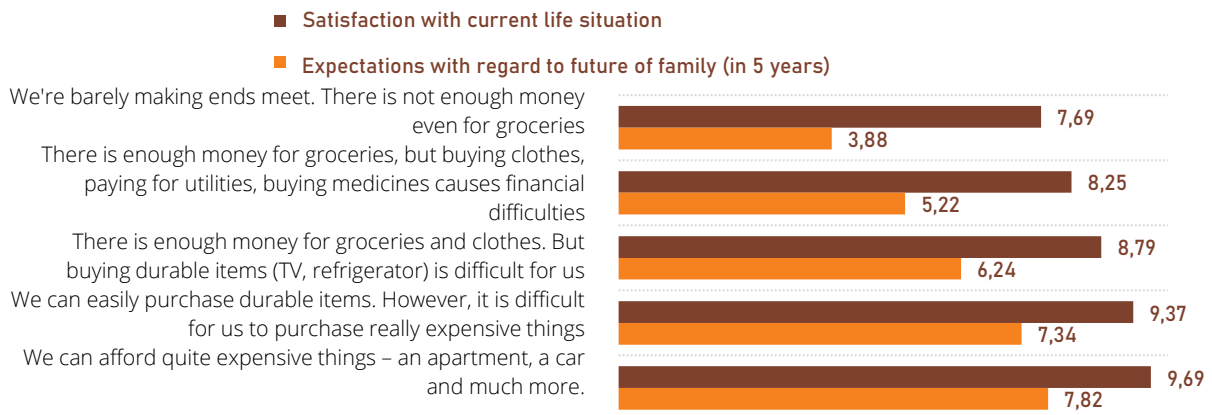
CHART 43. Satisfaction with the life situation and assessment of the future of the family (assessment on a 10-point scale) among large and small families ¹⁷



Let's consider the factors that affect the social well-being of large families. The dependence of the emotional perception of the life situation on the material status of the family is noted. The higher the economic potential of a large family, the higher the level of satisfaction with their life situation at the moment, and the more positively the future of the family is assessed. Figure 43 shows that the lowest level of satisfaction with the current situation of the

family is observed in families who are below the poverty line, not even having funds for food (3.88 points), and low-income people who can only afford to buy food, but there are not enough funds for other necessary expenses (5.22 points). The two groups with the highest financial status have an average life satisfaction score of more than 7 (7.34 and 7.82). Also, the financial situation affects the assessment of the projection of the future of the family.

CHART 44. Satisfaction with the life situation in large families depending on material well-being (assessment on a 10-point scale)

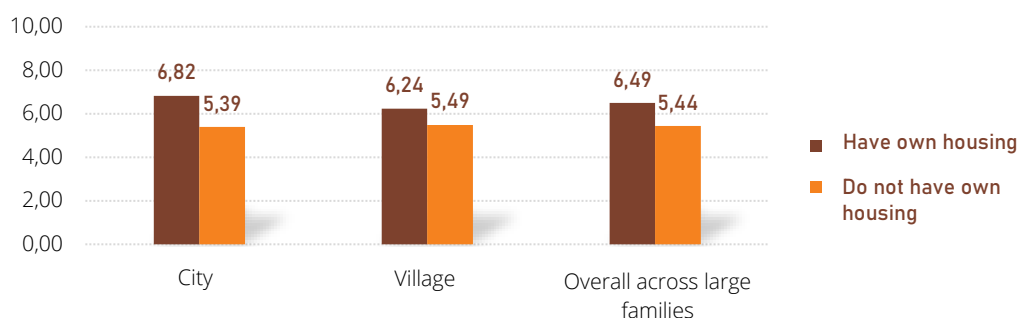


Among large families, there is a dependence of life satisfaction on the availability of their own housing at the moment. Thus, among homeowners, the level of satisfaction with their situation is higher than among those who do not have their own housing (6.49 and

5.44). Moreover, this difference is more evident in the conditions of the city (6.82 and 5.39), since the absence of their own housing here has a more painful effect on the well-being of the family due to high prices for renting residential premises.

¹⁷ The wording of the questions was as follows: "Please imagine a staircase with steps numbered from zero - at the bottom of the stairs - to ten - at the top. Let's assume that the top of the stairs represents the best possible way of your life, and the bottom of the stairs is the worst possible way of your life. 1. Which rung of the ladder do you feel you and your family are currently on? 2. And what do you think, at which step of this ladder will you and your family be in the future, for example, in 5 years?"

CHART 45. Satisfaction with the life situation in large families, depending on the availability of their own housing (assessment on a 10-point scale)



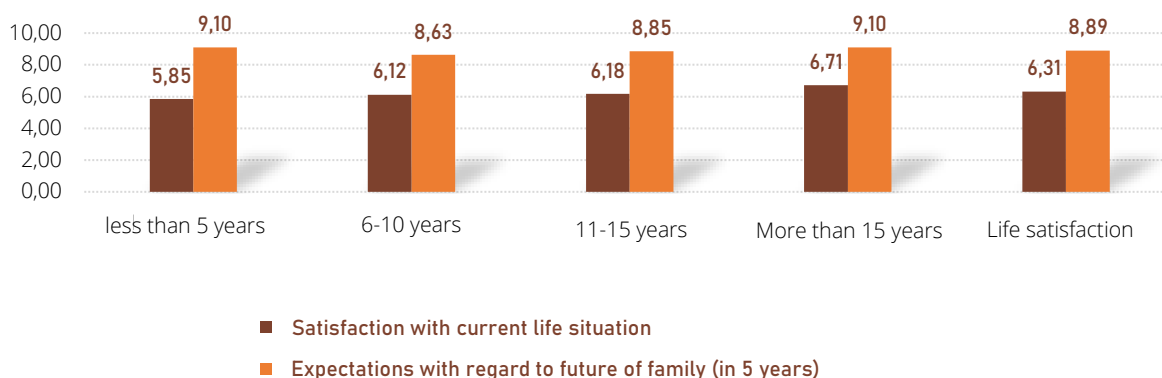
Life satisfaction is also affected by family status and the length of family life experience. Those who are in an official or civil marriage have the most positive assessment of their life situation (6.3–6.4 points), they also have the highest ratings regarding the future (8.84–8.89).

Low satisfaction ratings with the current situation are noted among those who are widowed (5.3), unmarried (5.38), divorced (5.97), families with children from previous marriages (5.59). Reduced social well-being is typical for families with special circumstances. Thus, the current situation of the family and its future are relatively low - families with a disabled child (5.46 and 7.68); families where one or both parents are disabled (5.59 and 7.7). Single mothers (4.86) and single fathers (5.86) give low marks to the current situation of the family, but they are more positive in their assessments of the future (about 8 points). Perhaps, in addition to financial

difficulties, the above-mentioned families are experiencing problems with stigmatization, which to some extent is present in Kazakh society.

The less experience of living together, the lower the level of life satisfaction among large families (see diagram 45). So, among young families whose experience of living together does not exceed 5 years – the lowest level of life satisfaction at the moment is 5.85 points. Apparently, having many children for young and inexperienced parents becomes a test of strength. The highest life satisfaction score is observed in families who have lived together for more than 15 years – 6.71. At the same time, the duration of the experience of family life does not actually affect the perception of the future of the family: scores exceed 8.6 points, and the youngest and most experienced families have the highest future scores - 9.10 points.

CHART 46. Satisfaction with the life situation and perception of the future in large families, depending on the experience of living together (assessment on a 10-point scale)



4.9. Availability of resources for cultural, intellectual and physical development of children

4.9

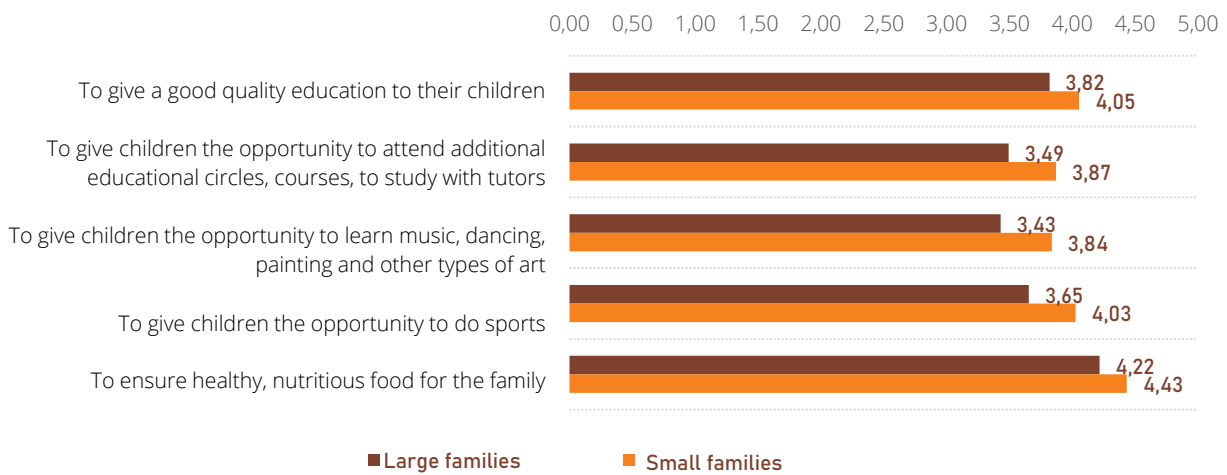
Respondents were asked to assess their financial capabilities to receive social services necessary for the versatile development of children. Self-assessment of the economic opportunities of the family was carried out on a 5-point scale, where 1 is the lowest level, 5 is the highest.

The survey data show (chart 46) that, in general, small families estimate their economic opportunities above large families to give their children a good quality education, to provide an opportunity to attend additional educational courses, clubs, to study various types of arts, to play sports, to provide adequate

nutrition for the family (average scores - from 3.87 points to 4.43 points). Among large families, there is a lower self-assessment of their economic capabilities (from 3.43 to 4.22 points).

If we look structurally, then among the listed requests, large families are more confident that they will be able to provide children with adequate nutrition (4.22 points) and give a good quality education (3.82 points). Families with many children have lowered estimates of their ability to provide children with additional education services (3.49), cultural (3.43) and sports development (3.65).

CHART 47. On a scale from 1 to 5 points (1 – very bad, 5 – excellent) how do you assess your financial capabilities?



As can be seen from table 27, there is a dependence of the confidence of large families in their ability to provide children with everything necessary for their development on the well-being of the family. The higher the financial status of the family, the higher the respondents assessed their capabilities.

Taking this factor into account, one can see that those groups who find it most difficult in the situation of having many children give a low estimate of their capabilities. Thus, single mothers with many children

have reduced confidence that they will be able to provide children with the necessary for their development, especially with regard to receiving additional education services (2.82%), arts training (2.77%) and sports development (2.96) of children.

The availability of their own housing also affects the level of confidence of large families in their economic opportunities. Thus, families without their own housing give low marks on average to their capabilities, especially in providing children with

additional educational services (2.84), art classes (2.80) and sports (3.04).

TABLE 27. Self-assessment of economic opportunities by large families

Answer option	Poor	Low-income	Medium-income	Well-offs	Rich	Average level
To give a good quality education to their children	3.19	3.11	3.89	4.35	4.62	3.82
To give children the opportunity to attend additional educational circles, courses, to study with tutors	2.78	2.85	3.51	4.07	4.44	3.49
To give children the opportunity to learn music, dancing, painting and other types of art	2.67	2.84	3.45	3.96	4.27	3.43
To give children the opportunity to do sports	2.81	3.06	3.68	4.20	4.53	3.65
To ensure healthy, nutritious food for the family	3.42	3.73	4.29	4.58	4.67	4.22

AVAILABILITY OF TIME FOR DEVELOPMENT OF CHILDREN

According to the results of the survey, it can be noted that most parents find time for developing activities with children, but often they do not have enough time for their own development, as well as for rest and self-care, which is especially typical for large families.

Thus, the vast majority of families with children (about 86%) note that they have enough time to engage in the education and upbringing of their children, to develop useful skills in them. Also, the majority of respondents believe that they have enough time for games, conversations with children, reading books to them. Large families note this a little less often (78%), small families - a little more often (84%).

Most of the respondents have time to watch movies, TV series, and programs - among the small families a little more often (64%), among the large families a little less often (60%).

Parents with many children have less time to take care of themselves (52%) than those with few children

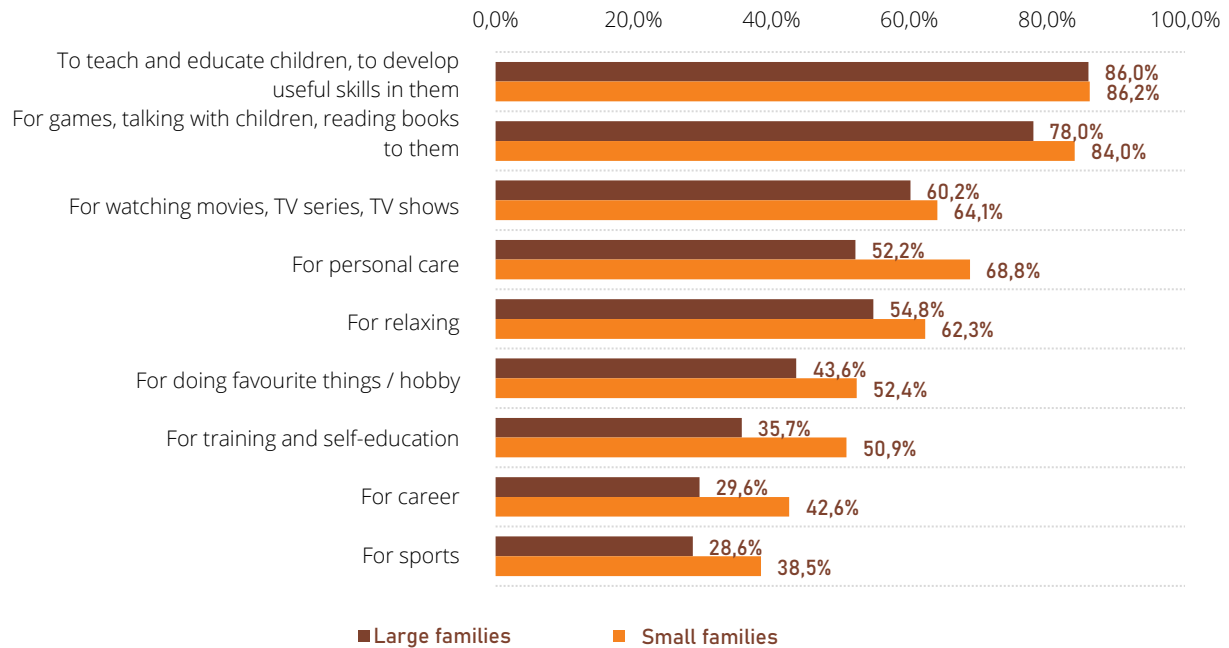
(69%). Also, parents with many children are less likely to find time for rest (55%) than parents with few children (62%). Parents with many children spend less time doing their favorite thing/hobby (44%) than parents with few children (52%).

About 36% of parents with many children noted that they have enough time for education and self-education (58% do not have time, another 7% do not set themselves such goals). Among parents with few children, the percentage of those who have enough time for education and self-education is much higher - 51%.

30% of parents with many children say that they have enough time to build a career (57% do not have time for this, another 14% do not set themselves such goals). Among families with few children, the percentage of those who have time for career growth is significantly higher - 43% (47% do not have time, another 10% do not set themselves such a goal).

Also, parents with many children are less likely to find time for sports (29%) (while every tenth parent does not set such a goal) than those with few children (39%).

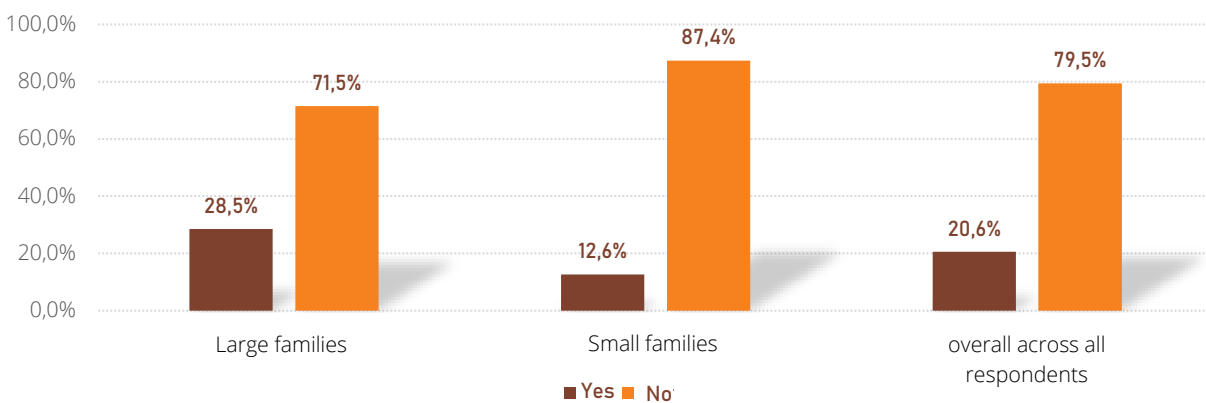
CHART 48. Distribution of answers to the question "Do you personally have enough time?" among large and small families



As it can be seen from diagram 49, only in every fifth family surveyed (20.6%) they use the opportunity for children to attend preferential or free sections, circles. Large families (28.5%) use this social service more actively, in contrast to small families (12.6%).

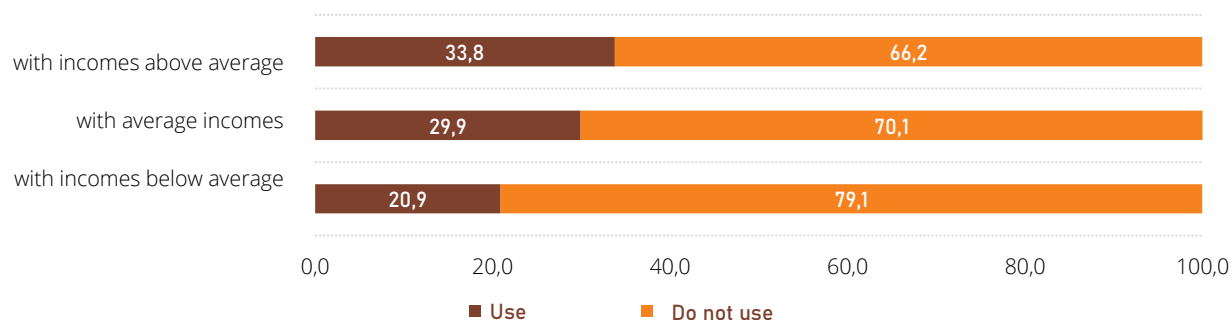
Among urban families with many children, the percentage of those attending preferential/free sections is slightly higher than among rural ones (30% and 27%).

CHART 49. Answers to the question "Do your children attend preferential/free sections?"



An interesting fact: the higher the welfare of the family, the more often they use this social service. Thus, more often the opportunities of preferential / free sections are used by more affluent large families (33%), less often - low-income families - 20.9%.

CHART 50. The proportion of large families using the services of preferential/free sections for children, depending on their financial status, %



Large and small families have different reasons why they do not use the services of free sections. So, for large families, the most common reason is the absence of free sections in the place of residence (35.8%). Small families are less likely to point to this reason – 22.3%. The high percentage of such responses among large families is due to the high proportion of rural families among them. Rural families with many children were much more likely than urban ones to note the absence of free clubs in their place of residence (48% vs. 21%).

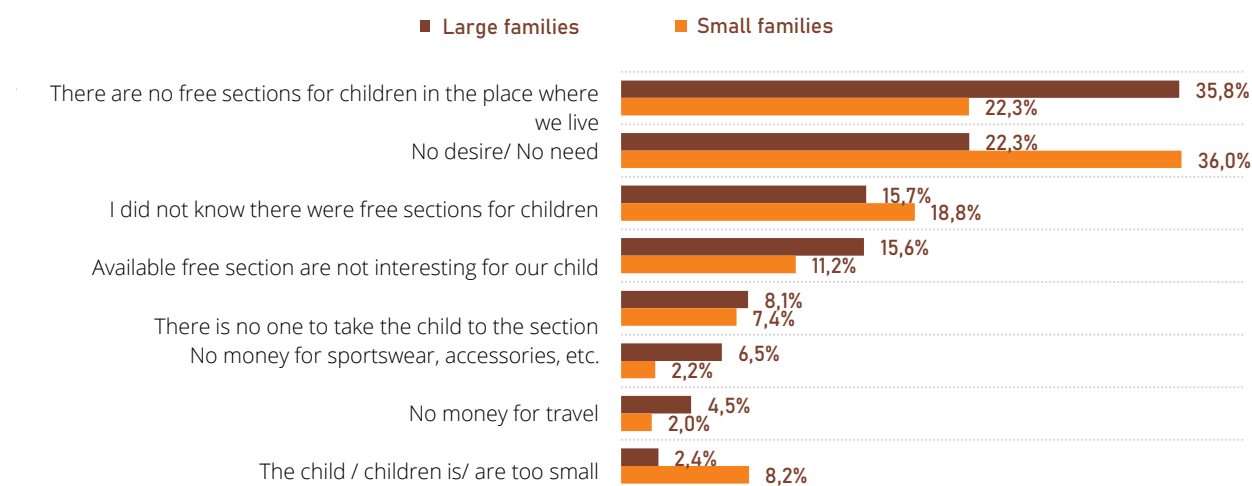
Among the reasons for small families in the first place is the lack of need or desire to attend free sections for children - 36% (among large families - 22.3%). Ignorance about the presence of such sections is in third place in terms of prevalence -

15.7% of large families and 18.8% of small families noted.

15.6% of large families and 11.2% of small families speak about the imbalance of supply and demand, when what is offered by free clubs is not interesting to children. The fact that children are not interested in the proposed directions was more often said by urban families with many children (20%).

About 7-8% of families with children talk about the lack of time for adults to take their children to the section. 6.5% of large families talk about a lack of money for equipment and necessary accessories (for example, sports), 4.5% - about a lack of money for travel. Among the small families these reasons were indicated by about 2%.

CHART 51. Reasons why children do not attend preferential/free sections, among large and small families



Балалары бар отбасыларда демалудың басым түрі-бұл отбасымен, туыстарымен және достарымен қарым-қатынас. Бос уақыттың бұл түрі жоғары материалдық инвестицияларды қажет

етпейді. Көп балалы емес отбасылар уақытты жиі осылай өткізеді (75%), көп балалы отбасылар сирек - 68%.

The predominant type of leisure for families with children is communication with family, with relatives and friends. This type of leisure does not require high material investments. Families with few children spend time this way more often (75%); those with many children a little less often - 68%.

The second place in popularity – watching TV, Internet sources. Small families more often resort to such pastime than large families (43% and 35%).

Next in popularity are trips to shopping and entertainment centers, amusement parks. This type of leisure is more accessible to small families (43%) than to large families (29%). Perhaps this is due to the lack of funds and the lack of appropriate infrastructure, especially in rural areas.

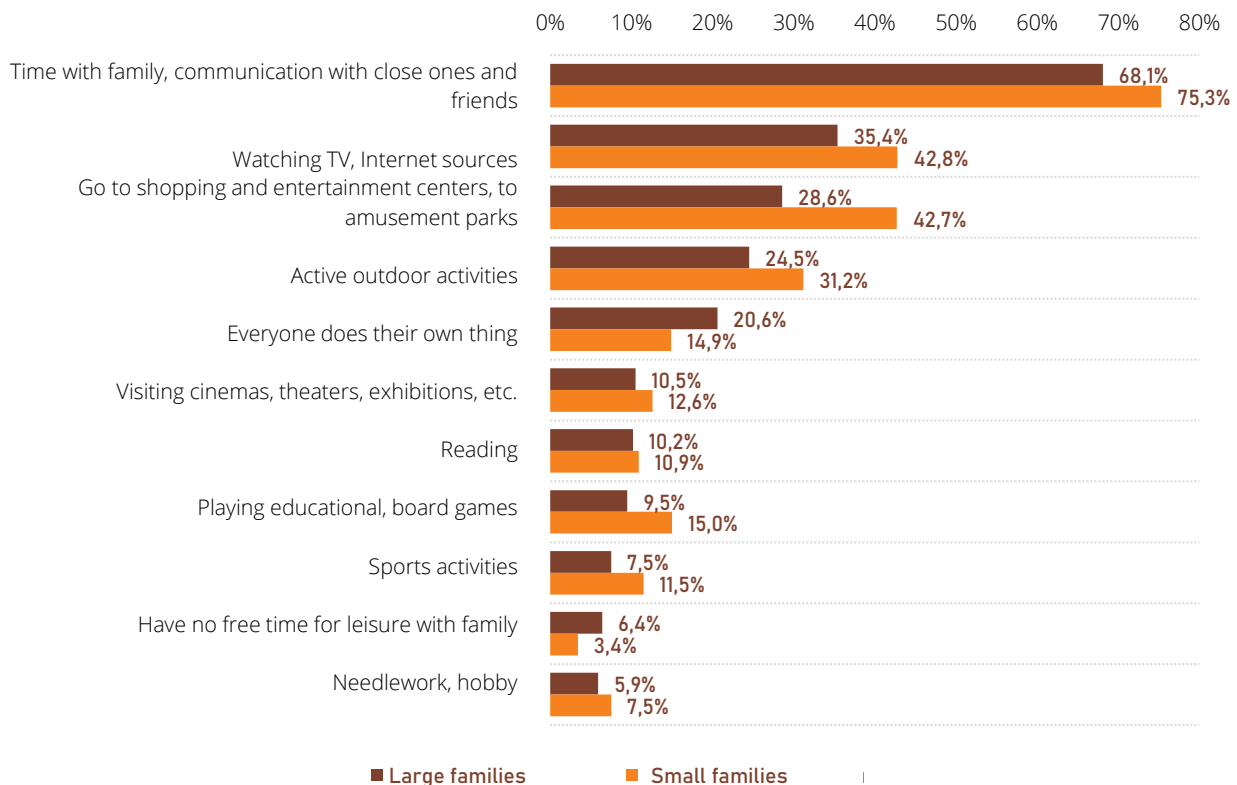
Outdoor activities are also more popular among small families – 31% than among large families (26%). Every fifth large family notes that in their free time

everyone is doing their own business. Among families with fewer children, such a response was noted less often (15%).

More rare leisure activities for both categories of families are such developmental activities as going to the cinema, theaters, exhibitions (11-13%), reading (10-11%), needlework, hobbies (5-8%). A little more actively small families spend their leisure time playing educational board games with children (15%) and doing sports (12%) than large families (10% and 8%).

Thus, a comparison of how large and small families spend their leisure time shows that small families more often have the opportunity to provide children with more active and developing leisure activities than large families. At the same time, much depends on how financially accessible these leisure activities are, as well as whether parents have time and what is the transport accessibility of leisure facilities.

CHART 52. Distribution of answers to the question "How do you usually spend your free time with your family?" depending on the type of family*



*The respondent could choose any number of answers

4.10

RATING OF PROBLEMS AND EXPECTED SUPPORT MEASURES



RATING OF PROBLEMS

Only about a quarter of all respondents noted that they have no problems, including small families - a little more often (28%).

Figure 52 shows that both categories of families are currently characterized by similar problems - lack of money (37% and 35%, respectively) and housing (24% and 25%). In the city, large families more often than in the village noted both a lack of finances (39% and 35%) and problems with housing (26% and 21%, respectively).

The problem of distance education for children came out in third place for large families (20%), among those with fewer children it was noted less often - 13%. To this we can add that almost in the same range for both categories of families - from 10% to 12% - there are problems concerning the lack of opportunities for leisure and recreation of children, for additional education of children (clubs, sections, courses), problems of the quality of education. Urban families with many children are more likely than rural families to face problems with distance learning of children (25% and 16%, respectively), and also more often complain about the quality of education (19% and 8%, respectively).

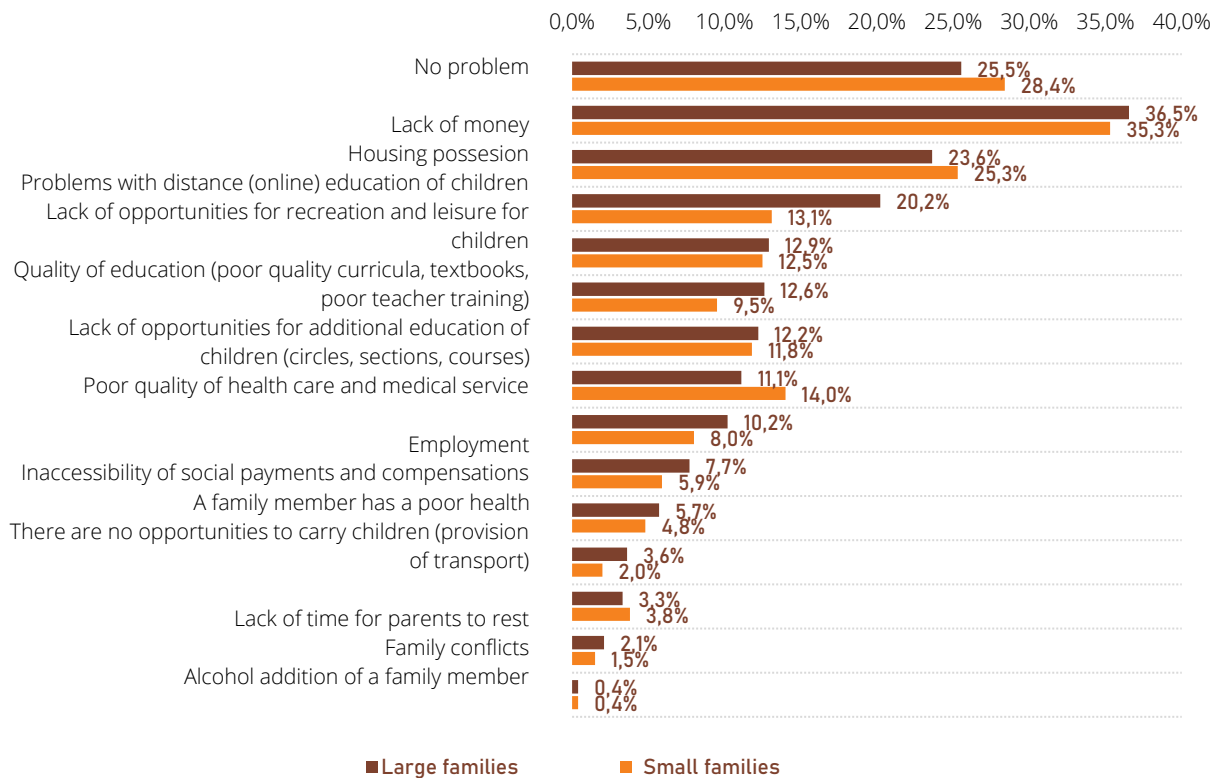
For those with few children, the problem of unsatisfactory quality of medical care came in fourth place (14%), among those with many children, 11% noted it. Also, 5-6% of families of both categories identified the problem of poor health of one of the family members.

Every tenth large family noted the problem of employment (10%), among the small families - 8%. About 8% of large families and 6% of small families faced the problem of unavailability of social allowances and payments. About 4% of large families identified such a specific problem as the inability to carry children (lack of transport).

Urban families with many children are more likely than rural families to complain about the quality of health care and medical service (14%) and poor-quality education (14%). Rural families are more likely to note the lack of opportunities for recreation and leisure for children (14%), the lack of opportunities for additional education for children (14%).



CHART 53. Rating of the most actual problems*



*The respondent could choose any number of answers.

THE PROSPECT OF PENSION PROVISION

In the light of employment instability, small pension savings, as well as the lack of savings for a significant number of families with children, the problem of pension provision in the disabled age is relevant for both categories of families.

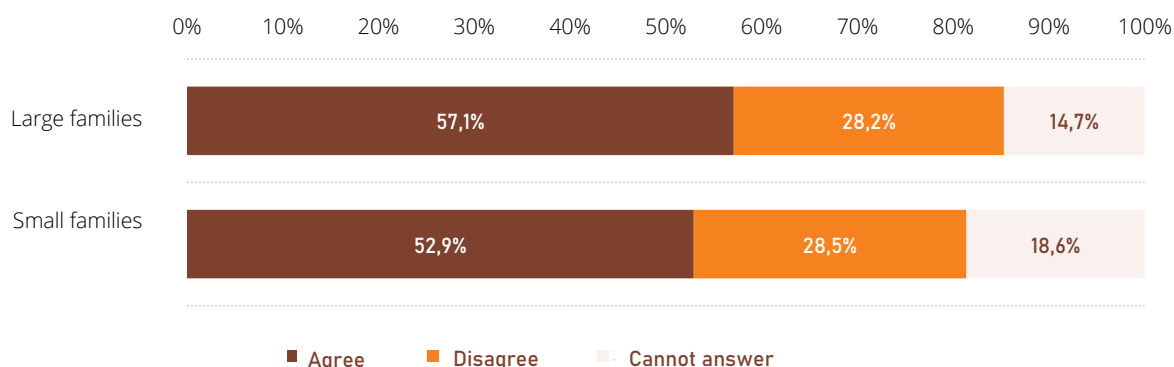
More than half of the surveyed large families (57%) definitely have a fear of being left without means of livelihood in old age, among the small families a little less often – 53%. About 28% of respondents in both groups show confidence in the availability of funds at retirement age. 15% of large and 18% of small families found it difficult to answer the question whether they know what means they will live on in retirement.

Fears of being left without funds for retirement are more often experienced by large families, if they are families from the village (59%), with incomes below average (72%), families with a disabled child (59%), families without their own housing (62%). Another important factor is the employment of parents in large families. The employment of a father or mother in the private sector more often causes uncertainty that they will have the means to live in retirement (62-63%) than

among those who work in the public sector (53-56%). If the father of a large family does not have a permanent job, has irregular earnings, then 62% of such families do not know what means they will live on in retirement.

In a regional cut, one can see that, on the one hand, in the southern regions of Kazakhstan, the proportion of those who are not sure of their financial security at retirement age (55%) is higher than, for example, in the northern (50%) or western regions (52%). On the other hand, in the southern regions, the percentage of respondents who are confident in their secure old age is higher (37%) than in the northern (18%) or western (11%) regions. This probably reflects stronger intergenerational ties in the southern regions, when parents are more likely to be confident that their children will ensure financial security for them in the old age.

CHART 54. Answers to the question "Do you agree with the following statement: "I do not know what means I will live on in retirement"?"



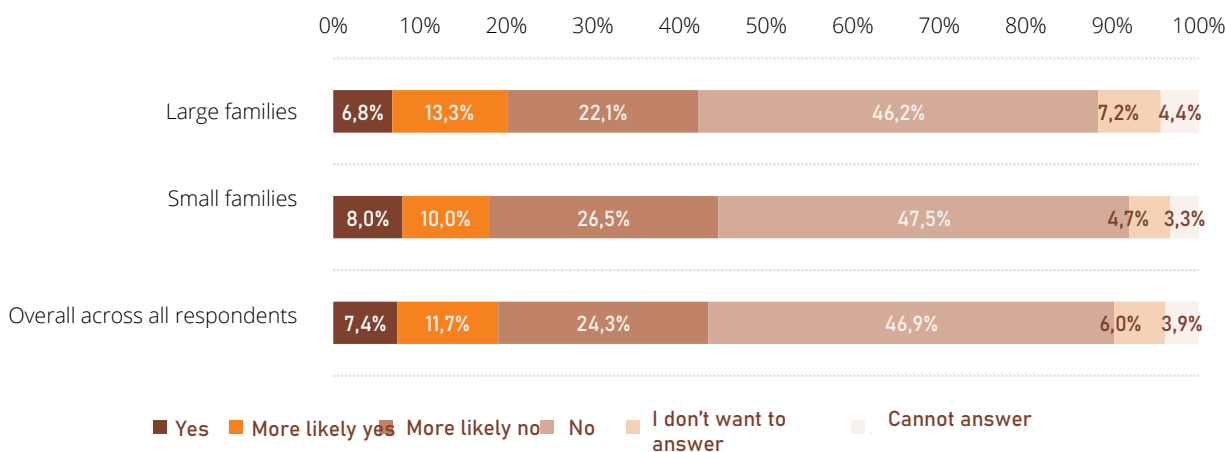
FAMILIES IN A DIFFICULT LIFE SITUATION

19% of the surveyed families believe that they are in a difficult life situation¹⁸, among them, 6.8% say this with full certainty, 13.3% - with a lower degree of confidence. Families with many children are slightly more likely to say that they are in difficult life situation (20.1%) than those with few children (18%). Among rural families with many children, the percentage of those who have difficult life situation is slightly higher than among urban families (21.1% and 18.8%).

Among large families, there is a high proportion of people in difficult life situations among those who do not have a spouse: either single / unmarried - 36%, or a widower / widow - 42%.

The lack of their own housing is one of the factors why a family can be in a difficult life situation. Among those large families who do not have their own housing, 38% note a difficult life situation, among homeowners – much less often (13%).

CHART 55. Answers to the question "Can you say that you (your family) are now in a difficult life situation?"



As it can be seen from diagram 55, the root of the problems of a difficult life situation is most often the lack of financial opportunities. If we look at groups of large families with different levels of material prosperity, the number of families with a difficult life situation is represented in a minimal number among the more affluent groups (3%). Among those who belong to the middle-income group, 12% say that they

have a difficult life situation, among the low-income - more than half of families (53%).

Among those large families who have no savings, more than a third (37%) believe that they are in a difficult life situation. Those families whose savings are enough for one month, 20% say that they have a difficult life situation. For comparison, among those families whose savings allow them to exist normally for

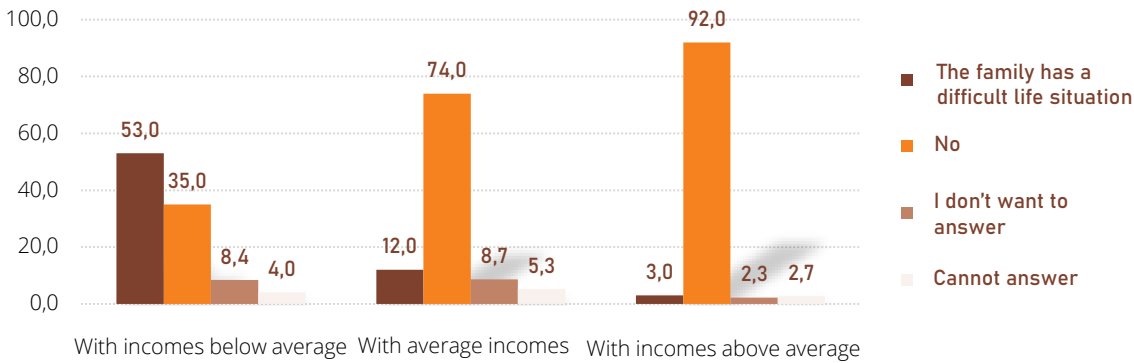
¹⁸ There is a term in the Law of the Republic of Kazakhstan "On Special Social Services", which is interpreted as a situation recognized on the grounds provided for by this Law as objectively

violating a person's vital activity, which he cannot overcome on his own. In this case, respondents note whether their family is in a difficult life situation, based on their own ideas.

3 months or more even in the event of the loss of all sources of income, only about 5% speak about a difficult life situation.

Having a loan is also associated with the presence of a difficult life situation in large families. So, among borrowers, one in four (25%) notes the presence of difficult life situation, while among families without loans - 14%.

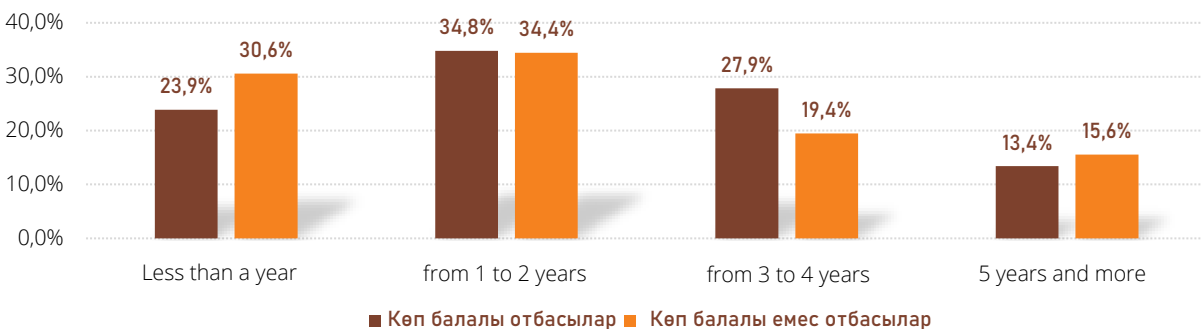
CHART 56. The proportion of large families in a difficult life situation, depending on their financial status, %¹⁹



The duration of stay of families in a difficult life situation varies among large and small families (diagram 56). If we summarize the data, the share of families with few children who have a difficult life situation lasting no more than 2 years (65%) is higher than among those with many children (58.7%). That is, in many ways, the deterioration of the situation in these families was provoked by the pandemic, so perhaps some of them have difficulties of a temporary nature.

Among large families, the proportion of those for whom life difficulties have taken on a longer period is higher – from three years and above (41.3%) than among those with few children (35%). Thus, among large families, the proportion of those families whose stay in the difficult life situation has a risk of acquiring a prolonged chronic character is higher.

CHART 57. The duration of the family's stay in a difficult life situation



Respondents were asked about the reasons why the family was in a difficult life situation. According to the survey, the pandemic has become almost equally the most significant cause of the deterioration of the families' financial situation, this option was noted by

56-57% of families with children who found themselves in the difficult life situation (figure 58).

In second place is the lack of housing, more often this reason was indicated by small families (33.9%) than large families (28.4%). The difference is explained

¹⁹ The breakdown into three groups according to the level of security was made by summing the shares of the "poor" and "low-income" (with incomes below average), as well as the "affluent" and "rich" (with incomes above average). The middle-income people are shown as "middle-income".

by the fact that there are more rural residents among large families who have less acute problems with their housing (see the section "Assessment of housing conditions"). Among urban families with many children, there are twice as many people who noted the lack of housing as a cause of difficult life situation than among rural families (42% vs. 18%).

About a fifth of families from both categories (20-22%) faced problems due to the instability of employment, which is most likely also due to the consequences of the pandemic. Large families living in rural areas are more likely to talk about job instability (25%), urban families are less likely (18%). In addition to this, 16% of small families and 11.4% of large

families named the loss of work as a reason of a difficult life situation.

About 7-9% of families with children noted such reasons as the loss of a breadwinner, the death of relatives and friends, the presence of serious health problems.

Divorce has become a serious challenge for 6.5% of large families and 11.7% of small families who are in difficult life situation. About 1% of families cited the presence of addictions in one of the family members (alcoholism, drug addiction, gambling addiction) and domestic violence as the reason. From 1 to 3% experienced disability.

TABLE 28. Causes of a difficult life situation* among large and small families

Reason	Large families	Small families
Decreased family income (including due to the pandemic)	55,7%	57,2%
Lack of housing	28,4%	33,9%
The job is available, but it is unstable	21,9%	20,0%
Job loss	11,4%	16,1%
Loss of a breadwinner	9,0%	7,2%
Presence of serious health problems	7,5%	9,4%
Death of relatives and friends	7,5%	9,4%
Divorce	6,5%	11,7%
Disability	1,0%	3,3%
Presence of mental disorders (alcohol, drug, gambling, other addiction)	1,0%	1,1%
Domestic violence	1,0%	1,1%
Fire, flood, etc.	0,5%	0,6%
Other (loans, small wages, bankruptcy, etc.)	0,5%	1,1%

* Respondents could choose several answer options.

EXPECTED SUPPORT MEASURES

According to the survey, only about a third of respondents indicated that they do not need any help (figure 57). Small families count on their strength more often - 37%, less often - large families (31%). Rural residents feel more confident among large families, among them more than a third (35%) do not need support, among urban families - one in four (25%).

Every third large family (33%) needs financial support from the state in the form of cash payments, allowances, subsidies. For comparison: among the small families - every fourth family (25%). Urban families with many children are more likely to request financial support than rural families (35% and 31%).

In second place is a request for better housing conditions, while the proportion of those in need is virtually identical in both groups (27% with many children, 26% with few children). Urban families with

many children need this type of support more often than rural ones (30% and 25%).

The third place in terms of prevalence are expectations of social support from the state in the form of various benefits, including free travel, meals and more. Among large families, every fifth family needs it (20%), among the small families - 15%. In the city, among large families, the request for this type of support is higher than in the village (22% and 18%).

The fourth place is a request for employment assistance, large families note this a little more often than small families (15% and 12%, respectively). In rural areas, large families have a slightly higher need for this type of assistance than in the city (16% and 13%).

The fifth place is the request for healthcare, among large families the share of those in need of healthcare

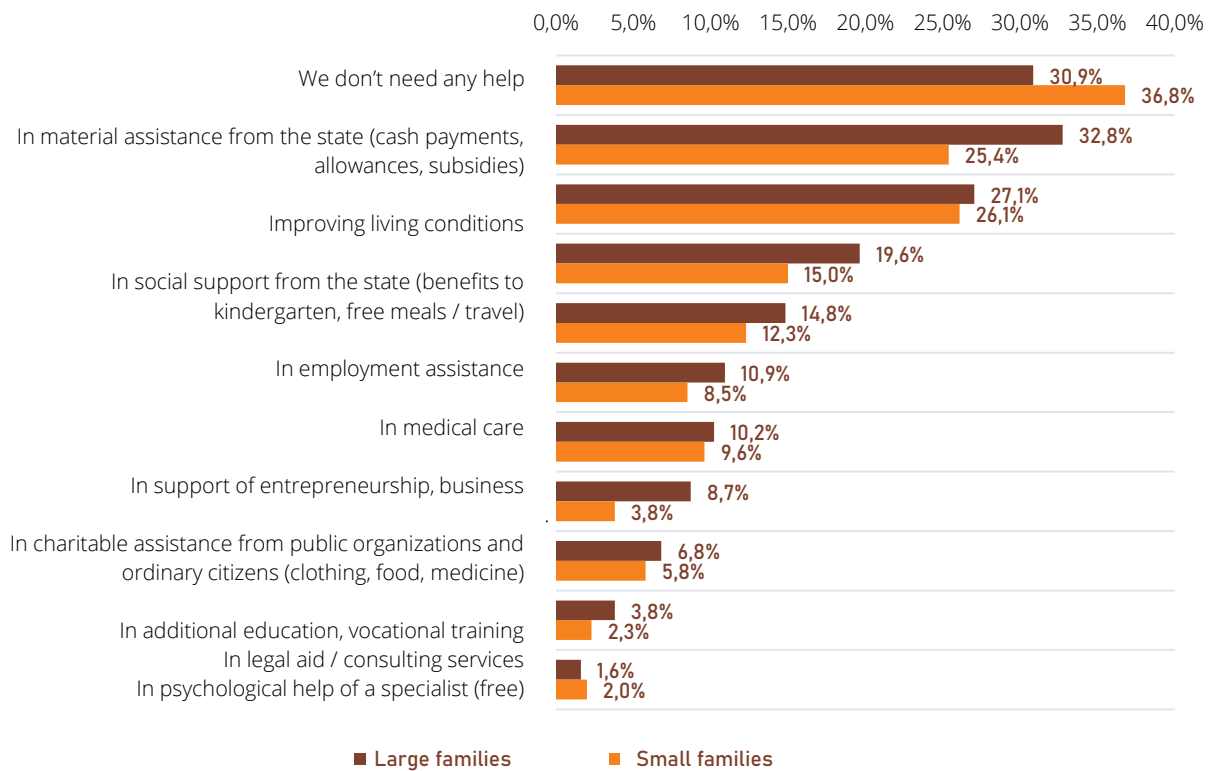
services is 11%, among the small families - 9%. Despite the greater availability of medical services in the city, urban families with many children are more likely to note the need for them than rural ones (13% and 9%).

Every tenth family (from both categories) notes that they expect measures to support entrepreneurship. Large families in the city more often note this request than rural ones (13% and 8%).

9% of large families and 4% of small families expect the help of charitable organizations and ordinary citizens in the form of food, clothing, medicines, etc. In the city, every tenth large family (10%) expects charitable assistance, in the village – 8%.

6-7% of all surveyed families need additional education, vocational training, about 2-4% of all surveyed families need legal advice, about 2% need free psychological consultations.

CHART 58. What kind of help does your family need first of all?*



* Respondents could choose several answer options.

4.11

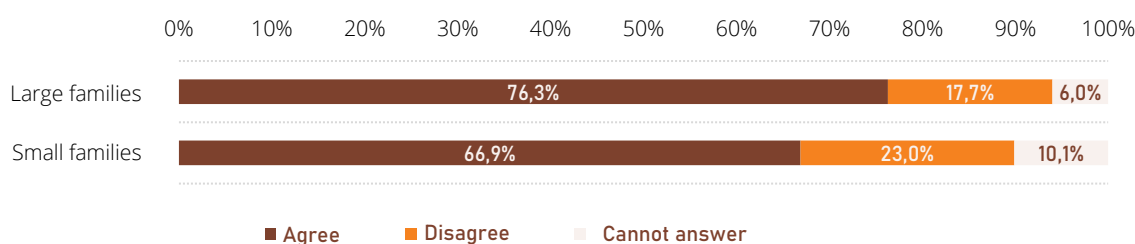
STATE SUPPORT MEASURES

The survey showed the prevalence among families with children of paternalistic views about the comprehensive responsibility of the state for the well-being of large families. It is expected that such views are more common in large families (76.3%) than in small families (66.9%). This opinion is also typical for socially vulnerable groups of the population: low-income large families (84%),

families in difficult life situations (85%), single mothers with many children (84%).

Such a worldview is more common among large families living in the cities of republican significance Nur-Sultan (98%) and Almaty (87%), as well as in the northern regions of the country (84%). Mothers with many children are more likely to place responsibility on the state (77%) than fathers (68%).

CHART 59. Do you agree with the opinion that "the state is obliged to take full care of large families"?



EVALUATION OF THE EFFECTIVENESS OF STATE SUPPORT FOR LARGE FAMILIES

To identify the respondents' attitude to the work carried out by the state to support families with children, a number of areas were tested. In particular, respondents were asked to evaluate the effectiveness of such types of support as housing and employment issues, opportunities for quality education, healthcare, access to intellectual, cultural and sports development of children.

Regarding the effectiveness of various directions, there is no predominance of unambiguously positive assessments (the rating "effective" was set from 9% to a maximum of 20% of respondents) (see chart 58). More often, the efforts of the state were regarded as satisfactory (from 28% to 38% of respondents). In summary, 38% to 58% of respondents rated "effective" and "satisfactory".

At the same time, the share of critical assessments is also high (from 25% to 42% depending on the topic). In addition, it is necessary to note the minimum

number of respondents who believe that families should solve their problems and tasks independently, without state intervention (from 2% to 8%).

Let's look at the estimates for each area of state support for families with children.

Comparatively, respondents rated the state's efforts in the field of education, primarily preschool, more positively. Thus, a fifth of respondents (20%) recognized the effective work on providing children with places in kindergartens, another 38% considered this work satisfactory. Thus, in general, 58% of respondents to some extent recognize the achievements of the state in this area. In total, every fourth respondent (25%) adheres to a critical point of view ("bad" – 18.3% and "does not help at all" – 7%).

A little less often, the state's efforts to obtain high-quality specialized secondary (50%) and higher education (44.2%) are recognized as effective or satisfactory. 26% and 30% of respondents negatively assess these areas, respectively. About 7% of

respondents believe that families should solve these issues themselves without the help of the state.

The efforts of the state to provide high-quality medical care are generally recognized as effective or satisfactory by slightly more than half of the respondents - 51.4%, about a third (32%) - evaluate as critically.

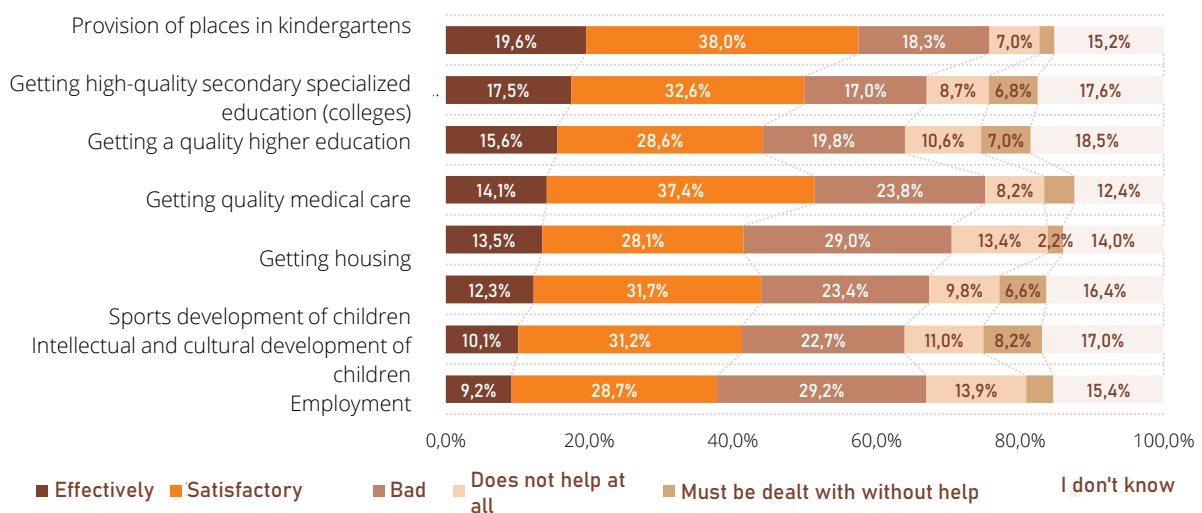
As for the solution of housing problems, the respondents were divided into two equal groups. 42% recognize the achievements of the state to some extent (more often at a satisfactory level - 28%, less often as effective - 14%), and the same number of

respondents (42%) negatively assess the work carried out. 7-8% of parents surveyed believe that families are able to solve these issues on their own.

About 41-44% of respondents rated the provision by the state of opportunities for intellectual, cultural and sports development of children as effective or satisfactory. Every third respondent evaluate the opportunities provided as critically.

The work of the state to promote employment is most critically evaluated. The share of critical assessments (43%) exceeds the percentage of positive ones - 38%.

CHART 60. Distribution of answers to the question "How effectively, in your opinion, does the state help families with children/large families with the following issues?" among all respondents



A comparison of the responses of the two categories of families shows that large families tend to evaluate the activities of the state more positively.

Families with many children are more likely than those with few children to evaluate as effective or satisfactory the work of the state in providing places in kindergartens (60%), providing high-quality medical care (54%), obtaining high-quality secondary (52%) and higher (46%) education, solving housing problems (45%), providing opportunities for intellectual and cultural development of children (44%), their sports development (45%), facilitating the employment of adult family members (40%).

All this suggests that at the moment large families are more likely to feel the support of the state in the types of support that are most in demand for them.

At the same time, among those with many children, the proportion of those who critically assess all aspects of children's development is slightly higher - about 36%, as well as receiving high-quality medical care (34%).

The assessment of government efforts to promote employment is also ambiguous. The share of critical assessments exceeds the percentage of positive ones among both large and small families.

Rural families with many children more positively evaluate the efforts of the state in all areas of support than urban ones.

TABLE 29. Distribution of answers to the question "How effectively, in your opinion, does the state help families with children/large families with the following issues?" among large and small families

Types of state support	Large families		Small families	
	"Effective" + "satisfactory"	"Bad" + "doesn't help at all"	"Effective" + "satisfactory"	"Bad" + "doesn't help at all"
Provision of places in kindergartens	60,4%	25,0%	54,6%	25,4%
Getting quality medical care	53,6%	33,9%	49,2%	30,0%
Obtaining high-quality secondary special education (colleges)	52,4%	26,3%	47,6%	25,0%
Obtaining high-quality higher education	46,3%	30,6%	42,0%	30,2%
Getting housing	45,1%	43,0%	37,9%	41,7%
Sports development of children	44,7%	35,7%	43,2%	30,6%
Intellectual and cultural development of children	43,5%	35,9%	39,0%	31,4%
Employment	40,1%	44,1%	35,5%	42,0%

MEASURES OF STATE NON-FINANCIAL SUPPORT FROM THE LOCAL EXECUTIVE AUTHORITIES

The survey revealed the frequency of large families receiving measures of state non-financial support from local executive authorities (LEA) – represented by akimats of the city, district, village.

According to the results of the survey, the most common measure of support for large families turned out to be providing schoolchildren of grades 1-4 with free hot meals – almost half of large families confirmed receiving this service (49%). Considering that only about 14% of the surveyed families do not need such a measure of support, at the same time 37% of families have not received this type of state assistance, including 0.7% of families who were denied this service, as well as 4% of those who have not heard about it. Among families with average income and below average (low-income and poor), the proportion of those who receive this type of support is higher – from 53% to 60%.

Also, measures such as providing children with school uniforms, textbooks and accessories (38%), travel privilege for mothers with many children and their children (30%), priority right to a place in kindergarten (23%) are relatively more frequently used. Here from 13% to 18% of families do not need these measures. The share of those who do not

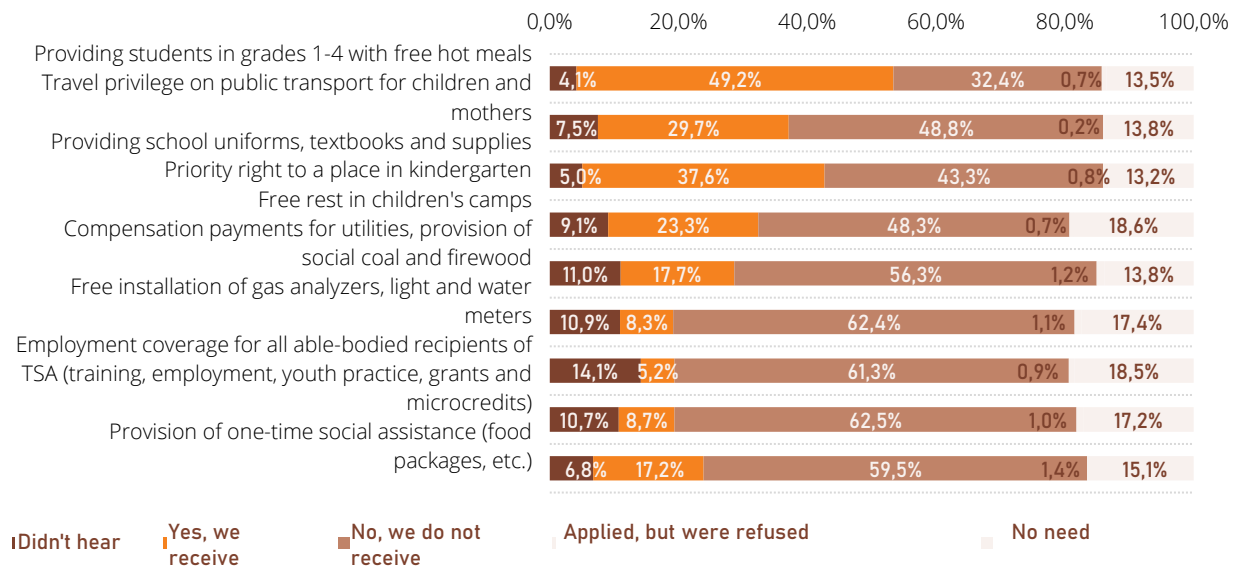
receive these measures of assistance was more than half of the surveyed families, including 5-9% of the uninformed and about 1% of the families who were refused.

In the city, twice as many large families use travel privilege in public transport than in rural areas (44% and 18%), and also more often use the priority right to get a place in kindergartens (29% and 19%).

Slightly less often, large families took advantage of the opportunities provided for free recreation of children in camps (18%) and one-time social assistance in the form of food packages (17%). As for recreation in children's camps, the share of the uninformed is more than a tenth – 11%, the total percentage of those who did not receive this type of assistance is about 67% (14% of those who do not need this type of support are not included). Rural families (20%) use preferential holidays in children's camps more often than urban families (15%).

The following types of support were least often received: compensation payments for utilities, provision of social coal and firewood - 8%, provision of employment measures for all able-bodied recipients of TSA (training, employment, youth practice, grants and micro-loans) - 9%, installation of electric and gas measuring devices - 5%.

CHART 61. Answers to the question "What measures of state non-financial support do you currently receive from the akimat of your city, district, village?" (only large families answered)



PARTICIPATION IN GOVERNMENT PROGRAMS

During the survey, parents with many children were asked about their experience of participating in various state programs, which are mainly aimed at solving housing problems, as well as supporting employment and entrepreneurship of large families.

In general, it should be noted that the level of participation in the mentioned within the questionnaire (see table 28) state programs among the respondents are low - no more than 3% (those who passed under the terms of the program). The share of those who applied for participation, but were refused, is within 2%. Also, on average, from 2% to 4% is the share of potential program participants (they plan to submit documents). The percentage of those wishing to participate in the program for issuing state grants to large family villagers for the implementation of new business ideas in the amount of 505 thousand tenge is slightly higher - 6.4%. According to the survey, the share of those who are unaware of state programs is on average within 15-20%.

Let's consider the frequency of participation in state programs separately in each direction.

HOUSING PROGRAMS

Let us dwell in more detail on the program "Bakytty Otbasyy", which is more aimed at solving housing problems of large families.

For reference. The program "Bakytty Otbasyy" is designed to provide housing for people on the waiting lists from the categories: large families, single-parent families and families with disabled children. Within the framework of this program, those on the waiting list of these categories are provided with preferential loans for the purchase of housing in the primary (including credit housing of the LEA) and secondary markets at 2% per annum, with an initial payment of 10% of the cost of housing, for a loan term of up to 20 years. The maximum loan amount for the purchase of housing in the cities of Nur-Sultan, Almaty and their suburban areas, Shymkent, Aktau, Atyrau - no more than 15 million tenge, in other regions - no more than 10 million tenge²⁰. The mortgage lending program "Bakytty Otbasyy" was launched in July 2019. Under the terms of the program, the monthly income for each family member over the past 6 months should not exceed 3.1 subsistence minimum (SM) in 2021 - 106 336 tenge (previously it should not have exceeded 2 SM per month or 62 366 tenge - 2020, 42 500 tenge - 2019). The program has a limited number of applications. The number of approved applications for the program in 2019 was 4 000; in 2020 - 4 862. In June 2021, Otbasyy Bank announced that it was increasing the limit from 5 000 to 7 500 applications. The program has a high demand: Otbasyy Bank has received more than 37 thousand applications. In 2021, priority was given to families with disabled children: 4 117 applications were approved and 2 683

²⁰ <https://egov.kz/cms/ru/articles/nurlyzher>.

applications were approved for large families. 700 applications were approved for single-parent families²¹.

According to the survey results among large families, 3% participated in this program, 2.4% applied, but were refused, another 3.2% plan to apply for participation. 17.6% have not heard about this program.

Among those large families who do not have their own housing at the moment, almost one in five has not heard about this program (19%). 4.4% of them plan to apply, 4% applied, but were refused. 3.6% - received approval.

If we look at the target groups, then among families with a disabled child, 15% have not heard about this program and 11% have participated. Among mothers with many children who were awarded the "Altyn alka", "Kumis alka" pendants, 21% did not hear about the program, 4% participated, 5.2% plan to apply, 3.4% were refused. Among mothers with many children raising children alone, one in four has not heard about this program (26%), 7% participated, about 6% plan to submit documents, 3% were refused. Among single fathers with many children, 14.3% participated in this program.

Rural families with many children are more often unaware of the program than urban families (20.6% and 14%). The level of participation in the program among citizens and villagers is actually the same - 2.7% and 3.3%, but citizens are slightly more often denied participation - 4% (among villagers - 1%).

Other housing programs, such as "Rental housing with subsequent redemption and without redemption under the Nurly Zher program", "Mortgage program of housing lending under the Nurly Zher program" ("7-20-25", "5-20-25", "5-10-20"), are being implemented within the framework of the state program "Nurly Zher" since 2018. These programs are mainly aimed at solving housing problems of socially vulnerable segments of the population, including large families.

The program conditions have their own peculiarities. So, those on the waiting list with incomes up to 3.1 SM can apply for credit housing of local executive authorities and housing of private developers under the programs: "5-20-25", "5-10-20" (military personnel, state employees, civil servants).

Those on the waiting list in the SVSP category who²² have incomes up to one subsistence minimum per family member are provided with rental housing without redemption right. Rental housing with redemption is sold to the people on the waiting list of the LEA in the order of priority, which includes such categories as large families, single-parent families and families with disabled children, orphans, repatriates, civil servants, military, state employees, disabled people²³.

For citizens with incomes over 3.1 SM, the "7-20-25" program is available. Anyone can participate in the "7-20-25" program without restrictions on the order²⁴.

According to the survey results, the percentage of participation of large families in the above-described programs is about 3%, and the number of those planning to participate in the future is also about 3%. About 2% of large families received refusals on applications for participation. The share of the uninformed is in the range of 15-18%.

If we look at the frequency of participation in housing programs by target groups, we can see that in the program of mortgage housing loans under the program "Nurly Zher" participated: among mothers, received pendants "Altyn Alka", "Kumis Alka" - 4.6%; single mothers - 1.4%; families with a disabled child - 7.4%; single fathers - 14%²⁵. Among those large families who do not have housing, 3.3% participated in the program, 2.2% also plan to apply, and 2.2% were refused. The highest percentage of those unaware of the program is observed in the group of single mothers (30%).

As for the program of rental housing with the right of redemption and without the right of redemption under the Nurly Zher program, the level of participation among mothers with many children, marked with pendants "Altyn Alka", "Kumis alka", as in the mortgage program, was 4%. At the same time, there is a more active participation of single mothers - 6.8%, families with a disabled child - 11%, single fathers - 28.6%. Among young families (spouses under the age of 29 and married for up to 3 years), 20% were able to use the program²⁶. In general, among those large families who do not have their own housing, 6.2% used the program, another 3.6% plan to apply,

²¹ Source: <https://ru.sputnik.kz/economy/20210614/17343297/bakytty-otbasy-20-milliardov.html>, <https://inbusiness.kz/ru/last/v-2019-godu-po-programme-bakytty-otbasy-poluchili-zhile-4-tys-malobespechennyh-semej-tokaev>.

²² https://adilet.zan.kz/rus/docs/Z970000094_#z81.

²³ <https://khc.kz/ru/program/nurly-zher-lease>.

²⁴ <https://egov.kz/cms/ru/articles/nurlyzher>.

²⁵ The proportion of single fathers in the sample is very small and amounts to 0.7%. Therefore, the marginal percentage of sampling error increases.

²⁶ The "young family" group is very small, accounting for only 0.5% of the entire sample. Therefore, the percentage of sampling error increases.

2.9% were refused, one in five (20%) did not know about this program.

The program of subsidizing the initial payment for housing for large families does not have a wide announcement in the media. Apparently, this program is initiated mainly at the regional level, if the LEA has the opportunities for such support. An example is the message that Akim of Kostanay region Archimed Mukhambetov instructed to consider the possibility of fully subsidizing the initial payment for housing under the "7-20-25" program for low-income and large families of the region (2019)²⁷.

The tools for improving housing conditions also included: the issuance of land plots for individual housing construction - a measure equally accessible to all citizens of the Republic of Kazakhstan, and the issuance of apartments at the expense of large companies and entrepreneurs (as charitable assistance).

Of all the housing projects considered earlier, large families who do not have their own housing are the least aware of such measures as:

- issuance of land plots for individual housing construction (IHS) - 23%;
- subsidizing the initial payment for housing for large families (26%);
- the issue of apartments at the expense of large companies and entrepreneurs (30%).

Large families were able to use these three tools to improve housing conditions a little less often than mortgage and rental programs. The level of participation in these programs of large families without their own housing is: the issuance of apartments by large entrepreneurs - 1.1%, subsidizing the initial payment for housing for large families - 2.2%, the issuance of land plots for IHC - 2.9%.

Осылайша, әзірге өз баспанасы жоқ көп балалы Thus, so far, the level of participation in housing programs of large families who do not have their own housing is not very high. One of the restrictions is the limit on the number of applications, for example, in such programs as "Bakytty Otbasy", another limitation is the ignorance of a significant part of the target groups who could apply for housing. The low solvency of certain categories of large families in need of housing may be a barrier as well. In some cases, the

problem may be caused by the absence of a residence permit in the place of living and the absence of documents.

²⁷ https://lenta.inform.kz/ru/mnogodetnym-sem-yam-v-kostanae-mogut-polnost-yu-subsidirovat-pervonachal-nyy-vznos-na-zhil-e_a3504102.

TABLE 30. The level of participation of large families in public housing programs

Housing programs	Haven't heard of it	- Participated	Planning to - submit documents	Submitted - documents, but got refused	No, did not - participate	Total
Mortgage program of housing lending "Bakytty otbasy"	17,6%	3,0%	3,2%	2,4%	73,8%	100%
Mortgage program of housing lending under the "Nurly Zher" program	15,2%	3,1%	2,8%	1,7%	77,2%	100%
Rental housing with and without the right of redemption under the "Nurly Zher" program	18,4%	3,4%	3,5%	1,4%	73,3%	100%
Issuance of land plots for individual housing construction	19,7%	2,5%	3,7%	1,3%	72,8%	100%
Subsidizing the initial payment for housing for large families	22,3%	1,2%	3,1%	0,8%	72,6%	100%
The issue of apartments at the expense of large companies and entrepreneurs	25,3%	0,7%	2,0%	0,5%	71,5%	100%

PROGRAMS TO STIMULATE EMPLOYMENT AND ENTREPRENEURSHIP

According to the survey results, large families are less likely (compared to housing programs) to be aware of and involved in various programs of stimulating entrepreneurship or employment. The participation rate does not exceed 2%.

In general, from 17 to 20% of respondents with many children have not heard about the programs considered in the study. The share of the uninformed is higher among the villagers – 21-27%.

ISSUANCE OF STATE GRANTS TO LARGE FAMILY VILLAGERS FOR THE IMPLEMENTATION OF NEW BUSINESS IDEAS IN THE AMOUNT OF 505 THOUSAND TENGE

In order to ensure employment, open a family business, and increase the incomes of large family villagers, state grants for new business ideas in the amount of 505 thousand tenge have been provided on an irrevocable basis since 2019. As part of micro-loans, out of 14 thousand micro-loans planned for 2019, 5 thousand were supposed to be directed to the development of entrepreneurship among mothers with many children, people with disabilities and youth. As a result, 15 thousand large families had to have the opportunity to do their own business and increase their incomes²⁸.

According to the survey results, 1.7% of large families participated in the project, another 1.3% applied, but were refused. 17% of large families have not heard of such opportunities, most often rural families - 21%.

This project arouses a slightly more active interest among large families – 6.4% of respondents noted that they plan to apply. In the regional context, more often residents of Aktobe (13%), Zhambyl (18%), Turkestan (8%) regions and Shymkent (9%) plan to participate in the program.

SHORT-TERM PROFESSIONAL TRAINING UNDER THE "ENBEK" PROGRAM

Short-term professional training program "Enbek" is implemented within the state program of development of productive employment and mass entrepreneurship "Enbek" for 2017-2021, which has the following areas being implemented: vocational training (VT), youth practice (YP), social work (SW), social workplace (SWP); and also incorporates state grants for the implementation of new business ideas, consultations on microcredit²⁹.

Despite the fact that this program has been implemented since 2017, according to the results of the survey among large families, the percentage of participation does not exceed 2%. Additionally about 1% applied and were refused. About 3% of the surveyed large families show interest. Residents of

²⁸ <https://kapital.kz/economic/76766/mnogodetnym-sel-chanam-vydelyat-granty-na-razvitiye-predprinimatel-stva.html>

²⁹ <https://astana.gov.kz/ru/news/news/23162>

Akmola (8%) and Kostanay (7%) regions took a relatively more active part in the program. At least 17% of respondents have not heard about this program, most often the villagers – 21%.

MICRO-CREDITING OF ENTREPRENEURS FROM AMONG MOTHERS WITH MANY CHILDREN UNDER THE "ENBEK" PROGRAM

Among all the large families surveyed, 1.3% took part in the program, another 1.1% were refused. Plan to submit documents – 3%. The villagers are more

often unaware compared to the citizens (23% and 12%, respectively).

OPENING OF SOCIAL JOBS AT HOME AND SHORT-TERM TRAINING FOR IN-DEMAND PROFESSIONS FOR MOTHERS WITH MANY CHILDREN, RAISING CHILDREN WITH DISABILITIES

Among all the large families surveyed, 0.9% took part in the program, another 0.5% were refused. Plan to submit documents - 1.9%. In the village, the percentage of respondents who have not heard about this program is higher - 27%, in the city – lower (16%).

TABLE 31. The level of participation of large families in government programs

Support measures	Never heard of it	Participated	Planning to submit documents	Submitted documents, but got refused	No, did not participate	Total
Issuance of state grants to large family villagers for the implementation of new business ideas in the amount of 505 thousand tenge	17,4%	1,7%	6,4%	1,3%	73,2%	100%
Short-term professional training under the "Enbek" program	17,3%	1,8%	3,8%	1,1%	76,0%	100%
Micro-crediting of entrepreneurs from among mothers with many children under the "Enbek" program	18,3%	1,3%	3,0%	1,1%	76,3%	100%
Opening of social jobs at home and short-term training for in-demand professions for mothers with many children, raising children with disabilities	22,0%	0,9%	1,9%	0,5%	74,7%	100%

In general, it should be noted that the survey revealed a weak participation of rural large families in both housing and employment promotion programs. This may be explained by the fact that, on the one hand, most of the programs are aimed at solving the

issues of housing and employment specifically of the urban population, taking into account that the pace of construction and creation of new jobs is higher in cities, on the other hand, there is a lower awareness of the villagers about the existing programs.

CONCLUSIONS

- Barriers that are hindering the expansion of economic opportunities, maintaining a comfortable standard of living for large families, as well as ensuring high-quality education and development of children, primarily are low incomes (the problem has worsened due to the pandemic), lack of their own housing and cramped living conditions, problems with paying loans, lower level of education of parents compared to

small families, problems of employment, lack of time for parents for their own self-development, additional education and professional growth, problems with distance learning of children, as well as insufficient effectiveness of measures of state support for large families.

- Although 85% of large families receive social benefits and payments, nevertheless they are not enough. About a third of large families need

- financial support from the state in the form of social payments, every fifth family expects social support from the state in the form of various benefits. At least a quarter of large families do not have the financial capacity to meet the most basic needs of families – proper nutrition of the family, the purchase of necessary clothes for children, medicines, utilities, dental services. Consequently, in the case of low-income families, the social payments received from the state go only to meet the basic needs of families, often covering them only partially. In these conditions, the existing system of social payments and benefits does not actually take into account the need for cultural, intellectual and physical development of children.
- More than 40% of the surveyed large families do not have the appropriate economic opportunities to pay for services that ensure the development of children: additional educational services (clubs, courses, tutors), sports clubs and the purchase of appropriate sports equipment.
 - So far, the range of non-financial support measures provided by the state is mainly aimed at meeting the basic needs of large families (free meals for schoolchildren, travel privilege, provision of school supplies, etc.), but rarely aimed at promoting the cultural, intellectual and physical development of children. The services of free development and educational circles, sections for children (whose work was activated only in 2021) are still not actively used by large families (about 30%), especially from low-income categories (20%), most often due to their unavailability in the place of residence (especially in the village) or ignorance of parents and a narrow choice of the types of activities offered. Low priority and a narrow range of state measures to promote the comprehensive development of children can negatively affect the quality of Kazakhstan's human capital in the long term.
 - Large families have reduced opportunities to provide normal conditions for distance learning of children: every third family does not have a computer / laptop, every fourth does not have permanent access to the Internet. This problem is aggravated by other systemic shortcomings of the organization of distance learning, which requires active government intervention.
 - Large families, in comparison with those with few children, live in more cramped and uncomfortable housing conditions, the problem is aggravated if the family does not have its own housing and it lives in the city. Despite the constantly improving support measures, the problem of housing is still acute for 27% of large families. The level of satisfaction with the state's efforts to solve housing problems is low (45%), and the level of participation in public housing programs of large families who do not have their own housing is low (no more than 4%), especially among rural families. One of the restrictions is the limit on the number of applications, for example, in such programs as "Bakytty Otbasy", as well as ignorance and low solvency of certain categories of large families in need of housing, lack of registration, and sometimes documents from parents or children. All this requires further improvement and adaptation of government programs taking into account existing barriers.
 - At least 15% of large families (16% in rural areas) have serious problems with employment and need state assistance, every tenth family expects measures to support entrepreneurship. This requires the improvement and optimization of relevant state programs, which have low efficiency ratings in the perception of the population. This is also evidenced by the low level of involvement of large families in various programs to stimulate entrepreneurship and employment (no more than 2%), willingness to participate in them (from 1% to 6%), ignorance of these programs 17-20% of respondents, especially villagers.
 - Every fifth large family is potentially ready for internal migration (in rural areas – every fourth), the main reasons are to find more opportunities for the development of children, their better education (47%) and search for a better-paid job (39%). In this regard, the most popular points of migration attraction are the large cities of Kazakhstan, especially Almaty, and for rural residents – intra-regional migration. Those large families who intend to get housing under the state program or on preferential terms through relocation, make up from 10 to 13%, regardless of the direction of migration. Therefore, solving housing problems is not the leading motive for moving as far as large families are concerned.

- Despite the existing unresolved problems, there is a positive assessment among large families about how the future of the family will develop in 5 years. At the same time, large families have a slightly more positive assessment of their future than those with few children. The number of children in the family does not affect social well-being, but material factors have a significant impact on life satisfaction: income, availability of own housing, and non-material factors - age, family status, family life experience, and even the language of communication.
- The quarantine period has significantly reduced the economic opportunities of large families. Benefits and compensations provided by the state were able to partially mitigate the impact of the pandemic. But this did not solve all the problems – 42% of large families during the strict quarantine had an income below the poverty threshold, more than a third lost their basic income, in every fourth family one or both parents lost their jobs, almost half faced a shortage of medicines, a third faced a shortage of food. 12% faced forced eviction from rented housing. Taking into account lessons from pandemic in 2020, it is necessary to provide measures to ensure the vital needs of families with children: first of all, to provide food, medicines and medical services, to continue the policy of applying compensation payments, including for utilities. It is also necessary to provide measures to prevent the forced eviction of families with children during an emergency.

5 LARGE FAMILIES OF KAZAKHSTAN



**EMPIRICAL ASSESSMENT OF THE
ECONOMIC SITUATION OF LARGE
FAMILIES IN KAZAKHSTAN**

5.1

METHODOLOGY OF EMPIRICAL ASSESSMENT



In the course of this study, empirical approaches were also used, in particular the construction of regression models, to analyze data that were collected during field research and surveys.

For the econometric analysis, a probabilistic linear model (PLM) was used, in which the dependent variable Y is binary and takes values 0 and 1, and regressors can be both categorical and continuous. Thus, if Y is a binary variable, then its expected value can be expressed as follows:

$$E(Y) = 0 \times Pr(Y = 0) + 1 \times Pr(Y = 1) = Pr(Y = 1)$$

In the context of regression, the expected value depends on the regressors, so the probability of an event depends on X . Thus, for the dependent variable Y , we have:

$$E(Y|X_1, \dots, X_k) = Pr(Y = 1|X_1, \dots, X_k)$$

Accordingly, for a binary dependent variable, the predicted value from the regression is the probability that $Y = 1$ when the regressors change X_1, \dots, X_k . Our model will have the following form:

$$Pr(Y = 1|X_1, \dots, X_k) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k$$

Regression coefficients show a change in the difference in the probability that $Y=1$ when the regressors change X_1, \dots, X_k .

Previously, outliers were also excluded (data that are very different from others). In order to study the influence of factors on the indicators of the state of large families, an ANOVA test was conducted, which shows how well the regressors describe the dependent value. An ANOVA test was conducted to study the effect of regressors explaining the dependent variable. The essence of this test is to determine statistically significant relationships between variables. According to the theory of econometrics, the multiple regression equation is significant if the value of F :

$$F = \frac{(RSS(\beta_q) - RSS(\beta_p))/(p - q)}{RSS(\beta_p)/(n - p)}$$

(RSS is the sum of the squares of the residuals, n is the number of observations in the model, p and q parameters) is greater than the critical value of the Fisher criterion $F_{(\alpha; p-q, n-p)}$, with α the level of statistical significance. **To select significant regressors, we used the following reverse selection algorithm: we start with a model, including a large number of relevant regressors in it; if all regressors are significant, then we stop and use the resulting model for analysis; otherwise, we gradually discard the least significant regressors in accordance with the lowest value of the F-statistics.**

The socio-economic situation of families is certainly determined by a number of factors, but further for the analysis we limit ourselves to the available data of the results of the conducted sociological research.

To build an empirical assessment of the situation of large families in Kazakhstan, the data obtained from

the results of a sociological study have been transformed into categorical variables. In particular:

- 1) Respondents' responses about marital status were transformed into a categorical variable as follows:
 - Married, civil marriage/live together - "1";
 - Single - "2";
 - Divorced, widower/widow - "3".
- 2) The respondents' answers regarding the number of children were categorized in such a way as to group large families and small families:
 - 1-3 children;
 - More than 4 children;
- 3) The respondent's own assessment of whether their life currently represents the best or the worst possible option on a 10-point scale was converted into a binary indicator of "life

satisfaction", where a score of 0-4 is "0" and a score of 5-10 is "1".

- 4) The assessment of whether the family is in a difficult life situation has been transformed into a categorical binary variable, where no/rather no is "0", and yes and rather yes is "1", etc.

Then a number of hypotheses were formed regarding the factors explaining the economic

situation of large families in Kazakhstan and degree of their life satisfaction. To test hypotheses, an econometric probabilistic linear model (PLM) was constructed, which is described above. After that, the quality of the selected factors in the model was checked by the ANOVA test.

Hypotheses and corresponding simulation results will be presented below.

FACTORS INFLUENCING RESPONDENTS' SATISFACTION WITH THEIR LIVES

5.2

It has already been noted that the variable "life satisfaction" was based on the results of respondents' assessment of whether their life represents the best or the worst option out of all possible.

The initial hypothesis assumed that the degree of respondent's life satisfaction would depend on the number of children in the family, in particular, on whether the family has many children, as well as on the availability of such material goods as a car, a personal computer in the family, Internet access, i.e.:

$$Y = F(X_{car}, X_{PC}, X_{Internet}, X_{children}) ,$$

Y – dependent variable "life satisfaction"; "

X_{car} – presence or absence of car;

X_(PC) – presence or absence of personal computer in the family;

X_{Internet} – presence or absence of internet access;

X_{children} – amount of childre (less or more than 4)

Based on the results of regression modeling, this hypothesis was partially confirmed (see Table 32).

TABLE 32. Life satisfaction model

Variable	Coefficient	Standard error	ANOVA (prob.>F)
Constant	0.58	0.03	
X_{car} (Availability of a car)	0.08	0.02	***
X_{pc} (Availability of a personal computer)	0.13	0.03	***
$X_{Internet}$ (Availability of Internet access)	0.00	0.03	
$X_{Children}$ (Number of children (more or less than 4))	-0.02	0.02	

Source: AERC.

Note: in the table, the symbol "*" characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

The estimated constant represents the probability that a respondent who does not belong to the group of large families, does not have a car, a personal computer and Internet access, will positively evaluate his life (in our case – 57.5%). Further, if the respondent answered affirmatively about the presence of a car, then the probability that he positively assesses his life increases by 8.4%, as evidenced by the coefficient estimate with the corresponding variable. The presence of a personal computer increases the probability of a positive assessment of the respondent's life by 13%. The presence of the Internet has practically no effect on the respondent's life satisfaction, as evidenced by both the low value of the estimated coefficient for the variable and the result of further verification of the significance of the factors. The result is similar for the factor of the number of

children: the degree of satisfaction with the life of the respondent does not depend on the fact that he/she has many children.

The significance of the factors used in the model was verified by an ANOVA test, the detailed results of which are given in Annex 2. The factors are significant, except for the availability of Internet access and the number of children.

Conclusion: if the respondent has a car and a computer, then the probability that they have a better estimate of their life is growing. However, it should be noted that belonging to the category of large families, as well as the availability of Internet access for the family, does not affect the respondents' assessment of their lives.

5.3 FACTORS INFLUENCING THE RESPONDENT'S ASSESSMENT OF THE CURRENT LIFE SITUATION

During the survey, respondents were asked whether their family, according to their own feelings, is in a difficult life situation. It should be recalled here that 46.9% of respondents answered "no", i.e. they do not believe that their family is in a difficult life situation. When analyzing this question, a hypothesis was proposed that the respondent's assessment of whether a family is in a difficult situation is influenced by the number of children in the family, in particular,

$$Y = F(X_{ed.male}^j, X_{ed.female}^k, X_{children}),$$

where

Y – dependent variable "assessment of life situation";

the fact whether the family belongs to the category of large family, as well as the respondent's level of education: it is logical to assume that the fewer children and the higher the education, the more confident the respondent feels and at the same time, the more stable his financial situation is. Thus, in an analytical form, the hypothesis assumes the following function:

$X_{(\text{ed. male})^j}$ – j – th man's education level – respondent (father/stepfather/guardian);

$X_{(\text{ed. male})^k}$ – k – th woman's education level – respondent (mother/stepmother/guardian);

X_{children} – amount of children (less or more than 4).

This hypothesis was partially confirmed by the constructed model. The results of the model are presented in Table 33.

TABLE 33. Life situation assessment model

Variable	Coefficient	Standard error	ANOVA (prob.>F)
Constant	0.64	0.12	
$X_{ed.male}^{general\ secondary-specialized\ secondary}$ (The level of education of the male respondent is secondary general or secondary special)	-0.23	0.08	***
$X_{ed.male}^{higher}$ (The level of education of the male respondent is higher)	-0.32	0.09	***
$X_{ed.female}^{general\ secondary-specialized\ secondary}$ (The level of education of the female respondent is secondary general or secondary special)	-0.17	0.11	**
$X_{ed.female}^{higher}$ (The level of education of the female respondent is higher)	-0.22	0.11	**
$X_{Children}$ (Number of children (more or less than 4))	0.02	0.02	

Source: AERC.

Note: in the table, the symbol "*" characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

The estimated constant shows the probability that the respondent (male/female), who does not belong to the category of large families and does not have an education or has a primary education, will answer that he is in a difficult life situation. Table 31 shows that with an increase in the respondent's level of education, the probability that he considers his life situation difficult decreases.

It should be noted that the change in probability with an increase in the level of education for men (father /stepfather / guardian) differs from the change in probability for women (mother / stepmother /guardian). Thus, with the growth of a man's education to secondary general or secondary special, the probability of a poor assessment of his life situation falls by 23.3%, and with an increase to higher education - by 32%. For female respondents, the probability change is smaller: with an increase in education to secondary general or secondary special, the probability of a poor assessment of the life

situation decreases by 17.1%, and to higher education - by 22.5%.

However, the respondent's belonging to the group of large families did not affect how the respondent evaluates their life situation, as evidenced by both the low coefficient value in the model and the factor's verification of the significance of ANOVA test. In other words, large families in this case give an assessment of their life situation comparable to small families.

The significance of the selected factors was determined by the ANOVA test. The factors are significant.

Conclusion: the higher the level of education of respondents, the better they assess their life situation. At the same time, the respondent's (non-) belonging to the category of large families does not affect their assessment of the life situation, i.e. large families assess their life situation on average in the same way as small families.

FACTORS OF SATISFACTION WITH THE PLACE OF RESIDENCE

5.4

As part of a sociological survey, respondents answered the question of whether they would like to move from their current place of residence. The initial hypothesis was that the level of satisfaction with the place of residence can be influenced by factors such as family status and family belonging to the category of large families.

It should be noted that when constructing the model, the hypothesis about the influence of the status of having many children was not confirmed. But family status turned out to be a significant factor for satisfaction with the place of residence. As a result, the functional dependency looks like this:

$$Y = F(X_{\text{marital status}}, X_{\text{children}}),$$

where

Y – dependent variable "satisfaction with place of residence";

$X_{\text{marital status}}$ – marital status;

X_{children} – amount of children (less or more than 4).

The results of constructing a model to test the above hypothesis are presented in Table 34.

TABLE 34. The model of satisfaction with the place of residence

Айнымалы	Кoeffициенті	Стандартты қате	ANOVA (prob.>F)
Константа	0.22	0.01	
$X_{\text{marital status}}^{\text{free}}$ (Сұхбаткер бойдақ/тұрмысқа шықпаған)	-0.07	0.04	.
$X_{\text{marital status}}^{\text{divorced-widow(-er)}}$ (Сұхбаткер ажырасқан/жесір қалған)	0.04	0.03	.
X_{children} (Балалар саны (4-тен көп немесе аз))	-0.00	0.02	

Source: AERC.

Note: in the table, the symbol "*" characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

According to the table, if the respondent is married or is in a civil marriage, but does not belong to the group of large families, then the probability that they want to move is 22%. If the respondent is single, then the probability that they want to move is reduced by 6.8%. It can be assumed that the respondent has already moved without a family and therefore is in a place where he feels comfortable and, accordingly, does not want to move from. At the same time, the probability is growing that the respondent will want to move if he/she belongs to the category of widowed or divorced (+4.1%). The latter is logical: a failed family life can contribute to the growth of the desire to "change the situation."

However, the factor of having many children did not play a role: the response of the respondent belonging to the category of large family, on average, is the same as the response of the respondent not belonging to this category.

The significance of the selected factors was checked by an ANOVA test. The factor is significant.

Conclusion: divorced/widowed respondents are more likely to want to move from their current place of residence. At the same time, the respondent's (non-) belonging to the category of large family does not affect his/her desire to change their place of residence.

FACTORS OF EXPECTATIONS OF STATE SUPPORT FOR LARGE FAMILIES

5.5

While some respondents believe that the state should fully assume responsibility for large families, some respondents believe that the issue of improving the situation of families with many children should not

be on the agenda of state bodies. Accordingly, it is interesting to analyze what factors encourage respondents to lean in one direction or another. The initial hypothesis: a family respondent and/or a

respondent receiving social benefits, as well as a respondent who himself belongs to the category of large families, will be more inclined to answer that the

state should take full responsibility for large families. In other words, the functional dependence has the following form:

$$Y = F(X_{marital\ status}^j, X_{social\ benefit}, X_{children}),$$

where

Y – dependent variable "assessment of life situation"; "

$X_{(marital\ status)}^j$ – j – th family status of respondent;

$X_{(social\ benefit)}$ – (factor of receiving)/of absence of social benefits;

$X_{children}$ – amount of children (less or more than 4).

This hypothesis was only partially confirmed. The results of the constructed model are shown in Table 35.

TABLE 35. The model of expectations of state support for large families

Variable	Coefficient	Standard error	ANOVA (prob.>F)
Constant	0.74	0.02	
$X_{marital\ status}^{free}$ (Respondent is single)	-0.12	0.04	**
$X_{marital\ status}^{divorced-widow(-er)}$ (Respondent is divorced/widowed)	-0.04	0.03	**
$X_{social\ benefit}$ (Respondent receives social allowance)	0.07	0.03	***
$X_{children}$ (Number of children (more or less than 4))	0.02	0.03	

Source: AERC.

Note: in the table, the symbol "*" characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

Thus, a respondent who is in a relationship, does not belong to the category of large families and does not receive benefits, will answer that the state should take full responsibility for large families, with a probability of 74.8%. At the same time, if the respondent is single, the probability decreases by 4.3% (i.e., the probability is lower that the respondent will say that the state should take full responsibility for large families), if the respondent is widowed/ divorced, then the probability decreases even more - by 8.1%. Accordingly, as expected, recipients of social benefits are more likely to respond that the state should take responsibility for large families. However, the fact whether a respondent has many children or not does not affect his answer regarding state support for large families, i.e. large family respondents on average give the same answers as small family respondents. The latter can be seen from the results of checking the factors for significance.

The significance of the selected factors was checked by an ANOVA test. Factors other than the number of children are significant.

Conclusion: single/divorced/widowed people are less inclined to believe that the state should take full responsibility for large families. At the same time, recipients of social benefits are more likely to believe that, after all, the state should be responsible for the situation of large families in the country. Having said that, the respondent's status of having many children does not in any way affect his assessment of whether the state should take full responsibility for large families: respondents belonging to large families give on average answers comparable to those given by respondents not belonging to large families.

5.6 THE FACTOR INFLUENCING WHETHER THE RESPONDENT IS A RECIPIENT OF SOCIAL BENEFITS OR NOT

The level of education and the number of children often plays a crucial role for the subsequent socio-economic well-being of a person. In this case, the following hypothesis was tested: whether the respondent is a recipient of social benefits or not correlates with the respondent's answer about the

level of his education and the number of children, i.e. the higher the respondent's education and the smaller the number of children, the more likely it is that he is not a recipient of social benefits. In the analytical form, the hypothesis can be presented in the following form:

$$Y = F(X_{ed.male}^j, X_{ed.female}^k, X_{children}),$$

where

Y – dependent variable “presence of social allowance”;

$X_{(ed.male)}^j$ – j – th man's education level – respondent (father/stepfather/guardian);

$X_{(ed.male)}^k$ – k – th woman's education level – respondent (mother/stepmother/guardian);

$X_{children}$ – amount of children (less or more than 4).

TABLE 36. The model of the factors of the presence or absence of social benefits

Variable	Coefficient	Standard error	ANOVA (prob.>F)
Constant	0.00	0.11	
$X_{ed.male}^{general\ secondary-specialized\ secondary}$ (The level of education of the male respondent is secondary general or secondary special)	0.38	0.08	***
$X_{ed.male}^{higher}$ (The level of education of the male respondent is higher)	0.34	0.08	***
$X_{ed.female}^{general\ secondary-specialized\ secondary}$ (The level of education of the female respondent is secondary general or secondary special)	-0.18	0.10	***
$X_{ed.female}^{higher}$ (The level of education of the female respondent is higher)	-0.20	0.10	***
$X_{Children}$ (Number of children (more or less than 4))	0.67	0.02	***

Source: AERC.

Note: in the table, the symbol “*” characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

It turns out that an economic agent (both a man and a woman) who does not belong to the category of large families, who has primary education or does not have it at all, is almost 100% likely NOT to be a recipient of social benefits. At the same time, with an

increase in the level of education of men, the probability that he is a recipient of social benefits increases: to a greater extent - if the male respondent has a secondary education (+37%), and to a lesser extent - if he has a higher education (+34%). In other

words, with an increase in the level of education, having information about what social benefits are entitled, men are more likely to apply for them.

The situation is different with women: the higher a woman's education, the less likely she is to be a recipient of social benefits. Here it can be assumed that with an increase in the level of education, women can rely more on themselves and not apply for social benefits.

It should also be noted that the most significant factor in whether a respondent receives benefits is the respondent's belonging to the category of large families. If the respondent has many children, the probability that he receives social benefits increases by 67.1%. In other words, large families are most often recipients of social benefits.

The significance of the factors selected for the model was verified by ANOVA test. The factors are significant.

Conclusion: with the growth of women's education, the probability that she is a recipient of social benefits decreases, while for men it increases. Based on this result, it can be assumed that women with an increase in their level of education are more likely to rely on themselves, rather than resort to the help of the state, than men. At the same time, respondents with many children are most often recipients of social benefits, i.e. the factor of having many children prevails when answering the question about receiving social benefits.

FACTORS THAT THE INCOME FOR 1 FAMILY MEMBER IS LESS THAN 22 000 TENGE

5.7

It should be noted that within the framework of the conducted social survey, most of the respondents (63.2%) replied that their income per 1 family member is higher than 22 000 tenge. Nevertheless, it is interesting to see whether the income per 1 family member is less than 22 000 tenge depends on the

level of education of the guardian of this family and on the family belonging to the category of large family. It is also interesting to check whether social benefits help to have incomes for 1 family member above 22 000 tenge. In analytical form, the hypothesis can be presented as follows:

$$Y = F(X_{ed.male}^j, X_{ed.female}^k, X_{social\ benefit}, X_{children}),$$

where

Y – dependent variable "income per family member is below 22 000 tenge";

$X_{(ed.male)}^j$ – j – th man's education level – respondent (father/stepfather/guardian);

$X_{(ed.female)}^k$ – k – th woman's education level – respondent (mother/stepmother/guardian);

$X_{(social\ benefit)}$ – (factor of receiving)/absence social benefits;

$X_{children}$ – amount of children (less or more than 4).

The results of testing this hypothesis are presented in Table 37.

37-КЕСТЕ. Отбасының 1 мүшесінің табысы 22 000 т еңгеден төмен болатын факторлар

Variable	Coefficient	Standard error	ANOVA (prob.>F)
Constant	0.78	0.15	
$X_{ed.male}^{general\ secondary-specialized\ secondary}$ (The level of education of the male respondent is secondary general or secondary special)	-0.42	0.13	***
$X_{ed.male}^{higher}$ (The level of education of the male respondent is higher)	-0.41	0.13	***

$X_{ed.female}^{general\ secondary-specialized\ secondary}$			
(The level of education of the female respondent is secondary general or secondary special)	-0.11	0.03	***
$X_{ed.female}^{higher}$			
(The level of education of the female respondent is higher)	-0.08	0.10	***
$X_{social\ benefit}$			
(Respondent receives social allowance)	-0.10	0.10	***
$X_{Children}$			
(Number of children (more or less than 4))	-0.00	0.03	

Source: AERC.

Note: in the table, the symbol "*" characterizes the level of significance:

*** significance level ≤ 0.001 ;

** significance level ≤ 0.01 ;

* significance level ≤ 0.05 ;

· significance level > 0.05 .

Thus, if an individual (both male and female) does not belong to the category of large families and has no education or has only primary education and is not a recipient of social benefits, with a probability of 77.6% has an income per 1 family member below 22 000 tenge. With an increase in the level of education of both men and women, the probability that the income per 1 family member is below 22 000 tenge decreases; while men's probability decreases to a larger extent compared to women. At the same time, if an individual is a recipient of social benefits, the probability that his/her income is below 22 000 tenge is reduced by 10%. This suggests that the availability of benefits allows economic agents to reach an acceptable level of income per 1 person of the family. However, it should be noted that the income per 1 family member does not depend on the respondent's belonging to the category of large family, as evidenced by the results of checking the factors for significance.

These factors were tested for significance by ANOVA test. With the exception of the number of children, the factors were significant.

Conclusion: an increase in the level of education increases the chances of a family that the income per 1 family member will be higher than 22 000 tenge. At the same time, recipients of social benefits often note that their income is higher than 22 000 tenge, i.e. it can be assumed that receiving social benefits allows families to reach an acceptable income level. However, the number of children in the family, in particular, the respondent's belonging to the category of large family, does not affect his/her answers as to whether the income per 1 family member is higher/lower than 22 000 tenge.

CONCLUSIONS

Life satisfaction of respondents positively depends on the availability of such material goods as a car, a personal computer in the family. Nevertheless, life satisfaction with respondents does not differ depending on whether they belong to the category of large families or not: large family respondents are on average satisfied with their lives same as small families.

With an increase in the level of education, economic agents feel more confident and less likely to note that their family is in a difficult life situation. At the

same time, "having many children" does not affect whether the family is in a difficult life situation or not. In other words, respondents with many children, on average, consider their life situation to be the same as those with few children.

72.6% of respondents noted that they would not like to move from their city/village. Nevertheless, it should be noted here that widowed/divorced people more often note the desire to move than single people. At the same time, it turned out that the presence of more than 4 children also does not affect

the respondent's response regarding the move, i.e. the answers of respondents with many children regarding the desire to move are on average the same as those with few children. The decisive role is played not by the status of "having many children", but by marital status.

As for expectations about state support, the single/divorced/widowed are less likely to believe that the state should take full responsibility for large families. At the same time, recipients of social benefits are more likely to believe that, after all, the state should be responsible for the situation of large families in the country. However, it cannot be argued that respondents with many children more often believe that the state should take full responsibility for them than those with few children. On average, respondents belonging to the category of large families have the same expectations of state support for large families as respondents who do not belong to this category.

At the same time, women with an increase in the level of education are more likely to rely on themselves and not resort to social benefits. The same trend among men is not evident. But there is a pattern that large male respondents are more likely than others to be recipients of social benefits.

Finally, the education of individuals plays a decisive role in improving the financial situation of the family: the higher the level of education, the higher the probability that the income per 1 family member is more than 22 000 tenge. However, it cannot be argued that the number of children somehow determines the financial situation of a family, in particular, income per 1 family member: respondents with many children, on average, estimate their income

per 1 family member is comparable to how respondents with few children estimate their income per 1 family member.

Thus, the satisfaction with the life of large families in Kazakhstan and their assessment of the life situation is comparable with small families. Similarly, the financial situation, namely, the income per 1 family member in large families is on average comparable to families with fewer children. But it should be noted here that, perhaps, it is the social allowance that allows large families to reach an acceptable level of income, since, according to the simulation results, large families most likely receive social benefits; while the recipients of social benefits more often note that their income per 1 family member is higher than 22 000 tenge than those who do not receive benefits.

As for state support, the majority of large families, as well as small families, believe that the state should take full responsibility for large families. In other words, the demand for state support for large families is high as noted by both large and small family respondents.

Nevertheless, the decisive factor for improving the financial situation of a family is not so much a state support as the availability of education: the results of the model showed that with an increase in the level of education of respondents, regardless of whether they have many children or not, the level of income in the family also increases – respondents with higher education more often note that the income per 1 family member is higher than 22 000 tenge, and are less likely to be recipients of social benefits.

6 LARGE FAMILIES OF KAZZAKHSTAN



6

**RECOMMENDATIONS FOR THE
GOVERNMENT TO INCREASE THE
INCLUSIVENESS OF INSTITUTIONS TO
SUPPORT LARGE FAMILIES**



s already noted in the study, one of the most problematic issues faced by large families are:

- financial difficulties, lack of finances;
- every third large family needs state support, respectively, access to social assistance is needed (for the most needy);
- housing issues;
- difficulties in hiring, employment, as well as the low level of education of parents, etc.

In this regard, we consider it appropriate to recommend the following.

1. TO IMPROVE THE SYSTEM OF DETERMINING THE NEED FOR LARGE FAMILIES IN SOCIAL SUPPORT, TAKING INTO ACCOUNT THE USE OF A MULTIDIMENSIONAL APPROACH TO MEASURING POVERTY INSTEAD OF A ONE-DIMENSIONAL APPROACH BASED ON INCOME PARAMETERS.

This approach is not only used by the UN in determining poverty, but is also used by various countries.

For example, in Vietnam, households are defined as poor based on income as well as multidimensional indicators. To measure the level of deprivation, a social score is calculated based on 10 indicators: the availability of health insurance, the use of medical institutions, the level of adult education, school attendance by children, the quality of housing, living space, drinking water, the use of information services, access to information.

For the purposes of providing social support measures, households are classified as poor if they meet one of the criteria: incomes below the monetary poverty line and a social score of less than 30.

The introduction of the measurement of multidimensional poverty in Kazakhstan will make it possible to provide assistance not only for those families who have submitted an application and confirmed their income, but also those who, due to the loss of documents or lack of housing, cannot officially apply to social protection and employment agencies for assistance. This category is the most vulnerable and in need of emergency social assistance.

At the same time, we believe it is possible to determine the needs of large families for assistance based on the degree of need, classifying them into groups, for example, within the boundaries of:

- 1) **"green"** (prosperous) is a full/incomplete family, with a certain income level (above the subsistence level per family/household member). These families can apply for state benefits, including in connection with the birth of a child, child care, tax benefits, obtaining a place in preschool institutions and other types, the receipt of which is not related to determining the level of income;
- 2) **"yellow"** – those families who are near the border of need (the minimum subsistence level, the poverty line). The main task to be achieved by families is not to become part of the "poor" (red border). Such families, along with receiving allowances and benefits not related to income determination, can take advantage of opportunities to participate in employment programs, receive assistance from the Universal Education Fund, etc.;
- 3) **"red"** – families with incomes below the poverty line and in the presence of "special circumstances". Families who are located in the red border can receive a more extended social package, including targeted social assistance, etc.

Those families who, due to certain circumstances, were left without identity documents, housing, registration, without means of subsistence, food, should be covered by emergency social assistance. At the same time, it is necessary to legislate the competence and budget of local executive authorities to provide emergency social assistance to identified needy families with many children.

Emergency assistance should include assistance in documenting, registering at the place of residence, the possibility of renting a home and compensating part of the costs of renting housing through housing assistance.

It is these families, and, as the survey showed, a small number of them, that need special support (these are 3% of large families facing difficulties in obtaining assistance due to the lack of a registration, 1.6% due to the lack of identity documents, birth certificates, etc.).

2. TAKE MEASURES TO IMPROVE THE LEVEL OF EDUCATION OF PARENTS AND CHILDREN FROM LARGE FAMILIES.

Based on the survey results, 2.2% of fathers and 1.3% of mothers have primary education or no education at all, 32.7% of fathers have only secondary education, and the proportion of mothers who have only secondary education is 30.3%.

In this regard, we believe it is necessary to strengthen the work on raising the level of education by parents with many children.

It may be necessary to introduce additional incentive payments in the form of an increased allowance for those parents who do not have an education and have agreed to receive a working specialty through technical and vocational education programs. At the same time, we believe that providing short-term training for them is ineffective, since this type of training is suitable for those who have vocational training and need further improvement in their specialty (profession).

Also, one of the components for citizens to receive a "quality education" and bringing families out of poverty is, perhaps, to apply the experience of Singapore, when one of the children of a low-income family was paid for studying in private schools.

3. We believe it is necessary to expand the use of the platform enbek.kz with the inclusion of the state budget.

Today, one of the effective tools used by the State Program "Enbek" is to teach the unemployed, including parents from large families, the basics of business in order to further micro-credit them to start their own business.

Considering that many large families, which include unemployed parents and parents without education, as well as in the case of their prolonged stay in "poverty" or close to it, we believe such a family will experience certain difficulties in building their own business.

Therefore, we consider it effective, along with accompanying the family on the issue of creating their own business, to create a platform for the sale of products, goods and services through tools such as Wildberries, Lamoda, etc. For example, it is possible to use the platform enbek.kz (or another platform, or consider its creation with the participation of business, "Atameken"). Such a platform will allow aspiring businessmen to learn how to conduct sales, create their own content, and learn marketing. It will also create new jobs.

In addition, the citizens of the country will be pleased to purchase goods from this site, knowing that all goods are created by people who need support.

4. WE BELIEVE THAT IT WILL BE EFFECTIVE TO INTRODUCE INTO THE STATE PROGRAM "ENBEK" THE WORKS OF PSYCHOLOGISTS, COACHES WITH THE UNEMPLOYED, INCLUDING PARENTS FROM LARGE FAMILIES, TO INCREASE THEIR OWN SELF-ESTEEM, CONFIDENCE, AS WELL AS TO HELP THEM CHOOSE A NEW PROFESSION OR FIELD OF ACTIVITY.

Since a person who is (was) in long-term unemployment, at home to care for children, will experience psychological difficulties / barriers associated with starting work, then the purpose of the work of psychologists, coaches should be the gentle introduction of long-term unemployed into work.

5. TODAY, THE POSITION OF THE MINISTRY OF LABOR AND SOCIAL PROTECTION OF THE POPULATION IS PUBLISHED IN THE MASS MEDIA AND SOCIAL NETWORKS, ACCORDING TO WHICH THE ISSUE OF INCREASING THE BIRTH RATE IS NOT A PROBLEMATIC ASPECT IN KAZAKHSTAN, SINCE THE BIRTH RATE IN 2020 REACHED 3.13, AND 2.1 IS A SUFFICIENT LEVEL FOR SELF-PRODUCTION OF THE POPULATION.

At the same time, considering that the main "geopolitical neighbors" of Kazakhstan - China and the Russian Federation are pursuing a systematic policy of population, increasing fertility, it is advisable for the Government of Kazakhstan to pay attention to this issue and conduct an objective assessment of the country's population, including an assessment of the demographic situation; since today there are no state bodies, institutions studying

the problems in the designated areas in Kazakhstan; and the measures taken to support families with children, including large ones, are rather ad hoc. So, for example, a significant social package for large low-income families was adopted after the tragic events in a large family in 2019. At the same time, the issue of "brain drain" is relevant for Kazakhstan, and in the future the outflow of young able-bodied citizens may lead to large losses that will not be compensated even by a high birth rate.

At the same time, in neighboring countries (China and Russia), demographic issues are considered from the point of view of the state's strategy with the elaboration of relevant policy documents, both achieving strategic goals and conducting "enhanced propaganda" through social networks, the television and film industry.

6. We would consider it expedient to strengthen the direction of increasing the mobility of citizens, including large families (relocation from labor-surplus regions to labor-deficient ones), since, as noted in the study, there is a low level of labor mobility among the surveyed families - about 30%. At the same time, this issue should not be considered within a separate industry (employment), but in a compartment within the strategic development of a particular region.

7. CONSIDERING THAT THE LEVEL OF PARTICIPATION OF RESPONDENTS (INCLUDING LARGE FAMILIES) IN STATE PROGRAMS DOES NOT EXCEED 3%, WE BELIEVE IT IS ADVISABLE TO IMPROVE INFORMING CITIZENS ABOUT THE OPPORTUNITIES PROVIDED BY THE STATE TO PARTICIPATE IN EMPLOYMENT PROGRAMS, HOUSING PROGRAMS, ETC.

8. THERE IS A NEED TO IMPROVE ACCESS TO EDUCATION IN FREE SECTIONS (1) FOR CHILDREN FROM LARGE FAMILIES LIVING IN RURAL AREAS, AS WELL AS (2) FOR CHILDREN FROM SUCH FAMILIES IN CITIES, IN AREAS WHERE THE DENSITY OF LARGE FAMILIES IS THE HIGHEST.

ANNEX 1. Chronology of adoption of the Laws and Statutory Instruments in the field of social protection, social insurance, social and pension provision

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
1992	Decree of the President of the Republic of Kazakhstan No. 1002 dated December 4, 1992	About measures for social support of large families	Providing social support for large families in the transition to market relations	Establish the following benefits and advantages for families with four or more children under the age of 18: payment to non-working mothers with four or more children under the age of 7, an allowance in the amount of the minimum wage; free manufacture and repair of dentures (with the exception of dentures made of precious metals) for mothers with many children; free access to medicines prescribed by doctors for children under the age of 14; free travel on intra-city transport (except taxis), as well as on buses of suburban and intra-district lines for mothers and students of secondary schools;
1995	Law of the Republic of Kazakhstan dated December 12, 1995 No. 2676 "On State Awards of the Republic of Kazakhstan"	Regarding the recognition of the merits of the citizens of Kazakhstan to the Republic, for beneficial state, public, creative activity, labor and military exploits	The awards for mothers with many children are pendants: – "Altyn alka" (Gold pendant); – "Kumis alka" (silver pendant). The "Altyn alka" pendant is made when the tenth child reaches the age of one year and if the other children of this mother are alive. The Kumis alka pendant is awarded to mothers who have given birth and raised eight and nine children, when the eighth child reaches the age of one year and if the other children of this mother are alive.	Mothers with many children, awarded the "Altyn Alka" pendant or who previously received the title of "Mother Heroine", are provided with living space according to established norms in the first place; pay for the maintenance of housing together with family members, as well as for utilities (centralized heating, cold and hot water supply, garbage disposal, elevator maintenance) in the amount of 50 percent in the order and within the limits of the norms determined for citizens by the Government of the Republic of Kazakhstan; it is allowed, by decision of maslikhats, the provision of benefits in the form of cash payments with anticipation for housing maintenance and utilities services

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
1997	Law of the Republic of Kazakhstan dated April 16, 1997 No. 94-I "On Housing Relations"	With regard to relations with the participation of citizens, legal entities, state bodies related to the grounds for the emergence and termination of the right of ownership of housing and the right to use them	Low-income families (citizens) are persons who, in accordance with the housing legislation of the Republic of Kazakhstan, have the right to receive housing assistance A large family is a family with four or more minor children living together (including temporarily absent).	within the norms and in accordance with the procedure established by the Government of the Republic of Kazakhstan; they are granted an interest-free loan for housing construction; the right to personal free use of intra-city and suburban transport (except taxis), and in rural areas - buses of intra-district lines. First of all, housing from the state fund is provided to those who are equally in need of housing from among those who were registered before the entry into force of this Law: <ul style="list-style-type: none"> - persons raising disabled children; - large families; - single mothers (unmarried women raising a child), families at the birth of twins, if these categories of citizens receive incomes below the subsistence minimum determined in accordance with the procedure established by the legislation of the Republic of Kazakhstan.
1997	Law of the Republic of Kazakhstan dated June 20, 1997 No. 136-I "On pension provision in the Republic of Kazakhstan"	Regarding the legal and social foundations of pension provision of citizens in the Republic of Kazakhstan in the implementation of the constitutional right of citizens to pension provision	The state guarantees pension provision to citizens who retired before January 1, 1998, while maintaining the established amount of pension payments until April 1, 1999; in subsequent periods pension payments will be made in accordance with paragraph 4 of Article 13 of this Law.	Women who have given birth to 5 or more children and raised them up to the age of eight have the right to a full age pension upon reaching 50 years, followed by an increase in the specified retirement age by 6 months annually, starting from July 1, 1998, but not more than 3 years in general. When calculating the length of service for the appointment of a pension from the Center, the following are counted:

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
1998	Law of the Republic of Kazakhstan dated December 17, 1998 No. 321-І "On Marriage and family"	Regarding marriage and family relations in the Republic of Kazakhstan, as well as guarantees of their implementation, ensuring the protection of the rights and interests of the family, defining its development as a priority direction of the state social policy of the Republic of Kazakhstan	Family - a group of persons connected by property and personal non-property rights and obligations arising from marriage, kinship, adoption or other form of adoption of children for upbringing and designed to promote the strengthening and development of family relations.	<ul style="list-style-type: none"> – the time of care of a non-working mother for young children, but not more than until each child reaches the age of 3 years, within 12 years in total. <p>The procedure for assigning and the amount of payment of benefits to guardians or trustees for the maintenance of an orphan child (orphans) and a child (children) left without parental care is determined by the Government of the Republic of Kazakhstan.</p>
1999	Law of the Republic of Kazakhstan dated April 5, 1999 No. 365-І "On special state allowance in the Republic of Kazakhstan"	It concerns the social security of citizens who are entitled to receive a special state benefit.	A special state benefit - a monetary payment to citizens who are entitled to benefits, provided regardless of other types of benefits.	<p>Citizens eligible for benefits include:</p> <ul style="list-style-type: none"> – mothers with many children, awarded with the pendants "Altyn Alka", "Kumis alka" or previously received the title "Mother Heroine", as well as awarded with the orders of "Maternal Glory" of the I and II degrees; – large families with four or more minor children living together (including children studying in higher and secondary specialized educational institutions, - after they reach the age of majority - until they graduate from educational institutions).
2001	Resolution of the Government of the Republic of Kazakhstan dated June 27, 2001 No. 886 "On approval	Social protection - a system designed to provide a certain level of access to vital benefits and a certain level of well-being	The social protection system based on social risks will include the following elements of protection:	Targeted social assistance will be provided only to the most vulnerable segments of the population based on real criteria of need. In addition, special programs will be developed

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
	of the Concept of social protection of the population of the Republic of Kazakhstan"	of citizens who, due to circumstances (old age, health status, loss of a breadwinner or job, and other legitimate reasons), cannot be economically active and provide themselves with income by participating in decent paid work.	<ul style="list-style-type: none"> – state payments from the budget to all citizens at the same level, depending on social risks; – compulsory social insurance at the first stage at the expense of employers' contributions and in the future also at the expense of employees; – accumulative pension system; – social assistance and special state programs to support certain categories of citizens at the expense of the budget. 	aimed at providing additional protection to a certain group of people – war veterans, disabled people and mothers with many children.
2005	Law of the Republic of Kazakhstan dated April 13, 2005 No. 39-III "On Social protection of disabled persons in the Republic of Kazakhstan"	Regarding the social protection of disabled people in the Republic of Kazakhstan and the conditions for ensuring social protection of disabled people, creating equal opportunities for them to live and integrate into society	Social protection of the disabled – a set of measures for social assistance, rehabilitation, and integration of disabled people into society	Social assistance to persons with disabilities includes payments in the form of state allowances, compensations and other payments provided for by the legislation of the Republic of Kazakhstan. Local executive authorities and the employer have the right to provide additional types of social assistance.
2005	Law of the Republic of Kazakhstan dated June 28, 2005 No. 63-III "On State allowances to families with children" (with amendments and additions as of 02.01.2021)	The Law regulates public relations related to the provision of social support in the form of state allowances to families with children	state allowances to families with children (hereinafter referred to as allowances) – cash payments, including electronic money, in the form of:	Article 10. The amount of allowances (2 917 2-1) allowance for a large family: for four children - 16.03 of monthly calculation index; (46 759 tenge) for five children – 20.04 of monthly calculation index; (58 456.68 tenge) for six children - 24.05 of monthly calculation index; 70 153 for seven children - 28.06 of monthly calculation index; 81 851 for eight or more children - 4 monthly calculation indices for each child; 93 344

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
2008	Code of the Republic of Kazakhstan No. 95-IV dated December 4, 2008.	Budget Code of the Republic of Kazakhstan	Regulates budgetary, inter-budgetary relations, establishes the basic provisions, principles and mechanisms of functioning of the budgetary system, education and use of budgetary funds, as well as the formation and use of the National Fund of the Republic of Kazakhstan	3) allowance for a mother with many children – 6.40 of monthly calculation index; 18 668 tenge monthly state allowance assigned and paid to large families with four or more minor children living together, including children studying full-time in organizations of secondary, technical and vocational, post-secondary, higher and (or) postgraduate education, after they reach the age of majority until the time of graduation of educational organizations (but not more than before reaching the age of twenty-three);
2013	Law of the Republic of Kazakhstan dated June 21, 2013 No. 105-V "On pension provision in the Republic of Kazakhstan"	Regarding the legal and social foundations of pension provision of citizens in the Republic of Kazakhstan, the participation of state bodies, individuals and legal entities in the implementation of the constitutional right of citizens for pension provision	Citizens of the Republic of Kazakhstan have the right for pension provision in accordance with the procedure established by the legislation of the Republic of Kazakhstan	Women who have given birth (adopted) 5 or more children and raised them up to the age of eight are entitled to pension payments from the Center upon reaching 53 years of age
2015	Law of the Republic of Kazakhstan dated November 16, 2015 No. 405-V "On compulsory social health insurance"	Regarding the system of compulsory social health insurance in order to implement the constitutional right of citizens for health protection	Compulsory social health insurance - a set of legal, economic and organizational measures to provide medical care to consumers of medical services at the expense of the assets of the social health insurance fund	State contributions to compulsory social health insurance are paid monthly during the first five working days of the current month in accordance with the procedure determined by the budget legislation of the Republic of Kazakhstan for the following persons: <ul style="list-style-type: none"> – children; – mothers with many children, awarded with the pendants "Altyn Alka", "Kumis alka" or previously received the title "Mother Heroine", as well as awarded with the

Year	Name	Scope of regulations	Short description	Relevance for the issue of large and low-income families
				orders of "Maternal Glory" of the I and II degrees;

ANNEX 2. DETAILED RESULTS OF ANOVA-TEST OF MODEL FACTORS

TABLE 38. The results of checking the coefficients for the significance of ANOVA by the life satisfaction model factors test

Variable	F-value	Prob. (>F)
X_{car} (Availability of a car)	34.2795	0.0000 ***
X_{PC} (Availability of a personal computer)	32.0113	0.0000 ***
$X_{Internet}$ (Availability of Internet access)	0.0143	0.9047
$X_{Children}$ (Number of children (more or less than 4))	0.7796	0.3774

TABLE 39. The results of checking the coefficients for the significance of ANOVA by the factor test of the life situation assessment model

Variable	F-value	Prob. (>F)
$X_{ed,male}^j$ (j-th level of education of the male respondent)	25.6746	0.0000 ***
$X_{ed,female}^k$ (k-th level of education of the female respondent)	4.7658	0.0086 **
$X_{Children}$ (Number of children (more or less than 4))	0.7158	0.3977

TABLE 40. The results of checking the coefficients for the significance of ANOVA by the test of factors of the model of satisfaction with the place of residence

Variable	F-value	Prob. (>F)
$X_{marital\ status}$ (Family status)	2.3403	0.09659.
$X_{Children}$ (Number of children (more or less than 4))	0.0391	0.84331

TABLE 41. The results of checking the coefficients for the significance of ANOVA by the factor test of the model of expectations of state support for large families

Variable	F-value	Prob. (>F)
$X_{marital\ status}^j$ (j-th respondent's family status)	4.7465	0.0088 **
$X_{social\ benefit}$ (The respondent is/is not a recipient of social benefits)	17.5346	0.0000 ***
$X_{Children}$ (Number of children (more or less than 4))	0.6856	0.4078

TABLE 42. The results of checking the coefficients for the significance of ANOVA by the test of the factors of the model of the presence/absence of social benefits

Variable	F-value	Prob. (>F)
$X_{ed.male}^j$ (j-th level of education of the male respondent)	24.449	0.0000 ***
$X_{ed.female}^k$ (k-th level of education of the female respondent)	20.472	0.0000 ***
$X_{Children}$ (Number of children (more or less than 4))	1415.588	0.0000 ***

TABLE 43. The results of checking the coefficients for the significance of ANOVA by a test of the factors of the model that the income per 1 family member is below 22 000 tenge

Variable	F-value	Prob. (>F)
$X_{ed.male}^j$ (j-th level of education of the male respondent)	25.6793	0.0000 ***
$X_{ed.female}^k$ (k-th level of education of the female respondent)	7.0948	0.0009 ***
$X_{Children}$ (Number of children (more or less than 4))	0.0105	0.9184
$X_{social\ benefit}$ (Respondent receives social allowance)	20.5172	0.0000 ***

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