

**The housing of low-income multi-child families
in Astana, Kazakhstan**

by

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Abstract

This study was conducted to investigate the housing conditions of low-income multi-child families in Astana. The main motivation of the research is to study the effectiveness of government programs aimed at improving the situation of multi-child families. This topic is important because it involves children forced to live in difficult economic conditions and often have limited access to basic needs. A qualitative research design was used to study housing programs of multi-child families. The primary data collection is interviews and official correspondence from government agencies, Otbasny Bank and NGOs. We used secondary data from government agencies and the Bureau of National Statistics. The analysis in this paper tries to find out what programs and measures exist and whether programs such as "Nurly Zher", "Bakytty Otbasny" and rental housing without the right to redemption meet the housing needs of multi-child families. The results of our study can be used to (re)examine the state's housing policy towards multi-child families. There is no assessment of state support for multi-child families in Kazakhstan in any existing literature and this is a new contribution to the literature. Our finding indicates significant changes in the housing policy. The government increased the number of housing programs, changed the application process and separated multi-child families from other vulnerable groups. It led to a decrease in waiting time and made the application system more transparent and digitalized. The article argues that the housing policy for multi-child families was improved, yet the policy has some shortcomings.

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1. Introduction

1.1. Problem statement

In Kazakhstan, a multi-child family is a family composition consisting of a minimum of 4 children under the age of 18. Low-income multi-child families (hereinafter referred to as multi-child families) are a vulnerable category whose housing and living conditions constitute a major problem. The year 2019 became important for the adoption of certain reforms in this area. The reason for this was several key events. First, there was a change of ruling power that year. In place of Nursultan Nazarbayev, Tokayev Kasym-Jomart Kemelevich took the presidential post. The election program always includes a large number of innovations in the social sector, especially in the sector of multi-child families. Against the background of the change of power, there were many protests and public demonstrations, which included the protests of multi-child parents (Tengrinews, 2019). August 2019 was marked by the death of 5 children in a temporary shelter, which was the result of a fire and poor housing conditions of a multi-child family. This also caught the public's attention and was a definite sign that work must begin immediately.

This study finds that Kazakhstan has undertaken reforms and modernized existing programs that protect the interests of multi-child families. The effectiveness of such programs as "Nurly Zher", "Bakytty Otbasy" and rental housing without the right of redemption has increased due to the fact that the transparency and standardization of the application process for the housing queue has been increased and simplified.

According to the Ministry of Industry and Infrastructural Development (2022), the most recent data available for 2022, there were 51,000 multi-child families registered with local executive bodies who sought to improve their living conditions. According to the Applied Economics Research Centre (2021, p. 68), 27% of all multi-child families do not have apartments, and most of them live in urban areas. Such families often live with relatives, rent apartments/rooms, or live in makeshift sheds, barracks, or special dormitories. In addition, 3.7% of all multi-child families live in dilapidated housing (Applied Economics Research Centre, 2021, p. 72). Multi-child families often complain about cramped apartments (21%), inadequate water supply (13.3%), lack of centralized sewerage (9.5%), inappropriate sanitary conditions (3.5%), and lack of access to drinking water (2.8%) (Applied Economics Research Centre, 2021, p. 72). These statistics show that many multi-

child families in Kazakhstan do not have adequate housing and living conditions. The high cost of living and housing problems push many multi-child families into poverty, even hunger sometimes (Khamatkhanova & Khusnutdinova, 2017, p. 6). The tragic fire incident in Astana in 2019, when five girls from the same family died in a temporary shelter, sheds light on the problems of multi-child families in the country (Informburo, 2019).

It is important to note that there are root causes that have also negatively affected the problem of living conditions of multi-child families. First, it is important to consider the growth of the birth rate, as according to the information from the Bureau of National Statistics (2023) the dynamics of births from 2012 to 2022 increased by more than 6%. The birth rate peaked in the post-quarantine period and amounted to more than 446,000 children in 2021 (Bureau of National Statistics, 2023). This complicates the work of local authorities in providing people with good housing conditions, because resources are limited and insufficient to cover the demands of all families in need, while the options provided do not meet the standards required to house families with many children.

Second, the increase of multi-child families in big cities is provoked by the lack of support for such families in the periphery. People see that there is no work to improve their living conditions, and labour activity is not supported in their native villages, so they stop trusting local authorities. This leads to the fact that the population rapidly moves to large cities, hoping that the system there works more transparently and stably, and the volume of housing provided is larger. Thus, migration significantly increases the queue for housing in the capital and the length of waiting time accordingly. The waiting periods of 5 to 10 years are agonizing for families with many children, who during these years may grow up in conditions that do not meet the child's living standards. The resulting problems include a lack of space for child development, a lack of proper nutrition, and a lack of a private place where children can study or spend leisure time separately not only from each other but also from their parents (Shakhmatova, 2013). This can lead to psychological and physical health problems for the family (Zelinskaya et al., 2016).

Third, the complexity of residence registration of multi-child families is another issue. The need to have an official 3-year residence registration in Astana for each member of the family further limits the opportunities of multi-child family parents, who face not only refusals from the owners of the apartments they rent to obtain registration, but also from

fraudsters, who sell fake registration papers, and subsequently get even more deeply stuck in debt. High levels of debt are a barrier for many families. Paying debts on household loans, parents have no resources left to save money for future housing and find themselves in a poverty trap from which it is almost impossible to get out on their own. The housing that is provided under the programs is primary, that is, it is bought from the housing developer, not on the secondary market, where people already owning their houses put them up for sale. These are mostly small apartments that do not meet the requirements for living, 18 m² per person (Rolnik, 2011). Often, multi-child families agree to receive such apartments, and out of necessity, they find themselves in a situation where 7-8 people live in 60 m² apartments. This limitation again causes various problems, such as a lack of space for children's activities.

In response to housing problems, the government of Kazakhstan has implemented housing programs to support socially vulnerable groups, including multi-child families. However, the question of the effectiveness of state efforts in the housing and living conditions of multi-child families remains open. Therefore, the purpose of this study is to evaluate the effectiveness of the state housing programs for multi-child families, in particular, "Nurly Zher" and "Bakytty Otbasy" and rental housing program without the right to redemption. The study will assess how these programs are implemented and what their impact is on solving the housing problems of multi-child families. Based on the analysis, this study aims to provide recommendations for improving the housing conditions of multi-child families in Kazakhstan.

1.2 Research questions

This research aims to analyze the situation extensively, so the following research questions will best reflect the main motivations for conducting this work:

1. What are the existing policies concerning solving housing issues of multi-child families?
2. How are they being implemented?
3. To what extent do state programs like "Nurly Zher" and "Bakytty Otbasy" and rental housing programs with and without the right to redemption cope with addressing the housing issues of multi-child families?

1.3 Structure of the thesis

This study was organized according to the following structure. First, a literature review was conducted to collect existing expert opinions and general information on the research topic. Second, the research methodology was selected and the reasoning behind the choice of interviews as the main source of information for analysis was given. Third, the obtained results were analyzed and presented in a separate paragraph, so that in the fifth paragraph it was possible to make a discussion of the results. Sixth, it is important to consider the importance of the concluding paragraph, which summarizes all the information and outlines the limitations of the study, recommendations and the overall agenda of the results. The paper concludes with a reference list and appendix

2. Literature review

The existing research focuses on what is done to support multi-child families. Even though the literature covers a large scope of topics, this review highlights the topics that repeatedly appear in the literature. The topics are social protection, living conditions and poverty, lifestyle, behaviour, habits and values, health and behavioural problems, housing conditions, attitude towards multi-child families and importance for the demography. Even though the existing literature articulates these topics in a variety of ways, this review focuses on its application to the housing of multi-child families.

A substantial part of research on multi-child families concentrates on the social protection of such families. The research by Arkhangelski et. al (2017), Buribaev et al. (2015), Emelianenko (2013), Golubeva (2013), and Tuzubekova et al. (2022) posit that current social protection policies of the state make many families choose between material wealth and children. Arkhangelski et. al (2017, p. 102) highlight that having another child is a huge financial burden and a major “hindrance in improving well-being”. Arkhangelski et. al (2017), Emelianenko (2013) and Tuzubekova et al. (2022) indicate that a social policy of protection of vulnerable categories of the population could be done more effectively. Azarova (2014) and Baibakhov et al. (2022) discuss social protection and admit the existing problems in getting this social support. While Azarova (2014) proposes new ways of solving problems of social support.

However, other studies have highlighted the living conditions and poverty of multi-child families. The existing research on multi-child families mostly focuses on the poverty

rate and identifies them as a socially vulnerable category, which faces financial difficulties. Butrim (2012), Kazibekova et al. (2015), and Khamatkhanova and Khusnutdinova (2017) discuss the living conditions and poverty of such families. Specifically, Khamatkhanova and Khusnutdinova (2017) mention that with every new child, the spending rises, making many of these families financially insecure. Even with high employment of multi-child parents where both parents are employed their incomes are not sufficient (Khamatkhanova & Khusnutdinova, 2017, p.6). Sivoplyasova and Sigareva (2022, p. 94) also support the view that such factors as socioeconomic status and having a child depend on each other. Namely, they found out that with every new child, the socioeconomic status of the family drops from 10 to 30%.

The living standards have a direct link to the lifestyle, behavior, habits and values of such families. Dorofeeva (2019) indicates that multi-child families have differences in behavior and habits in terms of budget planning, taking more part-time jobs and more involvement in farming. Afsar et al. (2018) found that the financial literacy of the parents affects the financial behavior of their children. When parents are financially literate it positively influences their children's saving behavior in comparison to those who do not have financial literacy. Ildarkhanova and Ibragimova (2021) add that multi-child families more often have some family traditions or certain practices in their families than families with 1 or 2 children. While Grudina (2014) agrees that they are more family values orientated.

Bubnova and Rerke (2019), Shakhmatova (2013) and Zelinskaya et al. (2016) focus on the health and behavioural problems of children in multi-child families. Shakhmatova states (2013) that children in multi-child families have weaker health and often poor nutrition. Children in such families are lagging in physical development because of the lower rate of hospital visits than other families (Zelinskaya et al., 2016). Moreover, some teenagers in such families have deviant behaviour which is the result of upbringing and support problems (Bubnova & Rerke, 2019). Consequently, teenagers in multi-child families do not always graduate from high school (Shakhmatova, 2013).

Another part of the research focuses on housing conditions. Shalin and Pancenko (2019) write that state efforts to provide housing in Russia are one of the ways to support the birth rate and reduce inequality. Yet, Matveeva et al. (2019) hint that despite the existing housing support measures, the problem is not resolved yet. Besschetnova (2020) and

Miryukova and Sokolova (2015) write that the issue of housing conditions in multi-child families is not always adequate. Often dilapidated apartments do not meet the normative rules, and these families can't afford to purchase new apartments. Rice et al. (2019) agree that in the USA housing issues among low-income families remain one of the significant problems as well. The US government provides child care and housing assistance, although it does not meet the needs of low-income families because of inadequate funding (Rice et al., 2019).

According to Bannykh et al. (2019), Bukhtiyarova and Grudina (2017), Melikhova (2011) and Smoleva (2019), there is an ambiguous attitude towards multi-child families. On the one hand, there is a growing negative attitude towards multi-child families because of the dependence on social benefits and other privileges. Multi-child families are associated with being dysfunctional, living in poverty and having various material deprivations. On the other hand, multi-child families are associated with being happy, friendly, caring and respectful. Yet, Ananyeva (2015), and Bodrov and Boyarova (2016) focus on a mostly positive attitude towards multi-child families in society in Russia.

Kapitonov et al. (2012), Klimanov and Tyurin (2023), Kunnilova et al. (2015) and Lysov and Shatrov (2018) focus on the importance of multi-child families for the demography of Russia in the long term. Kunnilova et al. (2015) view multi-child families as a way to solve existing demographic problems with birth rate, life expectancy, ageing of the population and others, and therefore, encourage more support for such families.

3. Policy process

Figure 1 illustrates the policy process for housing of multi-child families. It is based on the housing policy formulation for multi-child families. It is seen that having Tokayev as a new President and the death of 5 girls were triggering events to the change in the housing policy. Pre-existing conditions were already present. Promises and reforms of the new President, protests, media coverage, and public opinion were additional inputs to the change of the housing policy. Public pressure on the government and the realization of the social policies promised by the President have resulted in a new housing policy afterwards.

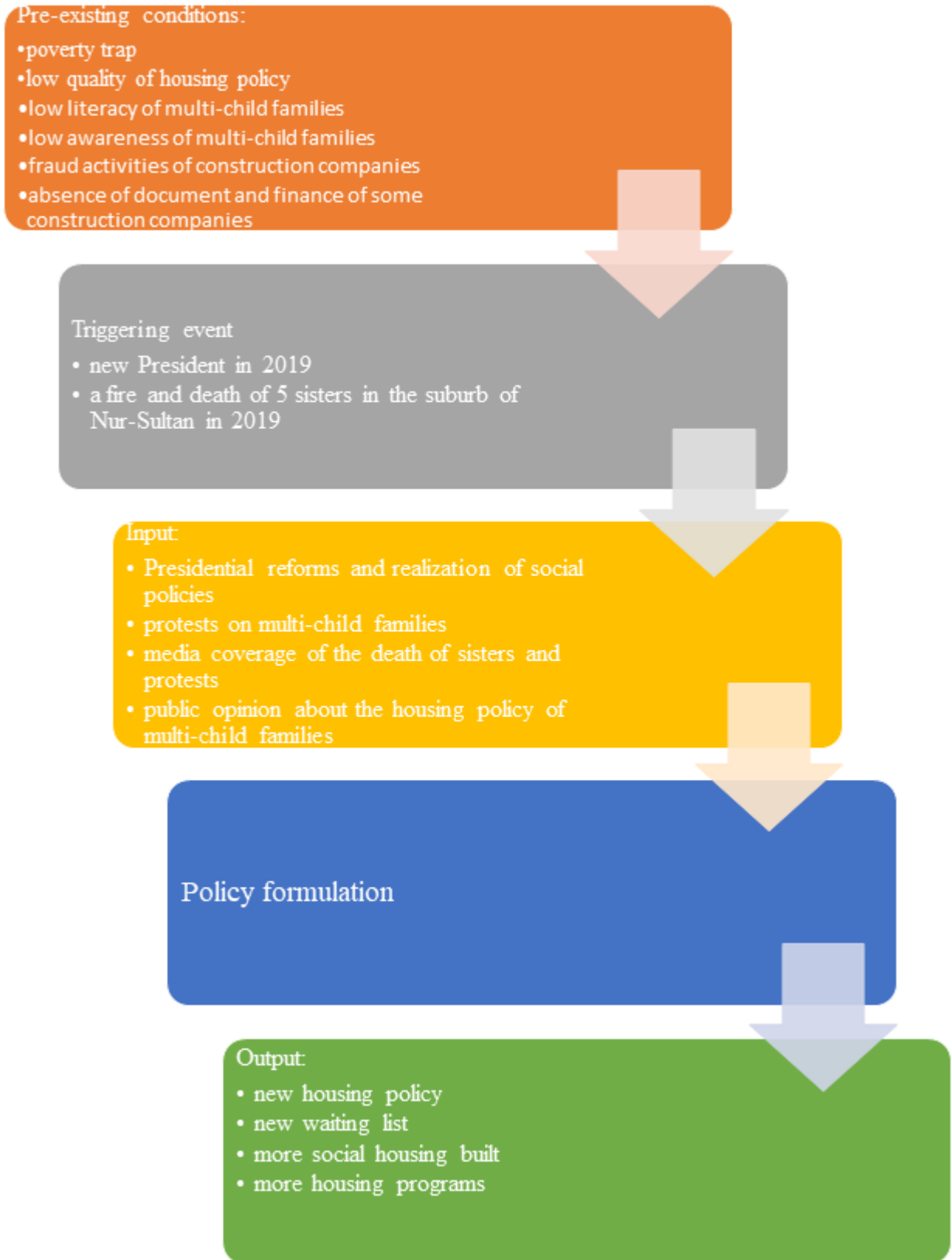


Figure 1: Policy process for housing of multi-child families

4. Methodology

Our study of programs to improve housing conditions of multi-child families in Astana was conducted using a qualitative research design. This was necessary to assess the effectiveness of government efforts and was also suitable for an in-depth study of policy implementation and a comprehensive analysis of the situation with housing for multi-child families in Kazakhstan. The form of data collection was interviews and official letters, but secondary data provided by government agencies and statistical bureaus were also used. A total of 7 recorded interviews were conducted in person between October 2023 and February 2024. Interviewees were representatives of the Otbasay Bank, Housing Fund, NGO, Institute of Family and Gender Policy, Zhanuya Center under the Astana Akimat (2) and a lawyer. A total of 5 official letters were received from the Ministry of Labour and Social Protection, Ministry of Industry and Infrastructure Development and Akimat of Astana (3). The official letters were received between October 2023 and February 2024 using the electronic government platform. All participants of the research were civil servants involved in the implementation of housing policy. Interviews and official letters were analyzed to identify patterns and trends, which were supported by secondary data. The secondary data was taken from the Housing Fund's official website and Instagram, Akimat of Astana's official website, Otbasay Bank's official website and Kezekte digital platform (Shanyraq information service). All of this information is on free access to the Internet. The secondary data provides statistical information concerning the housing quantity, waiting lists, year and quantity of applications by program, rejections and restorations. Statistical information was analysed using Microsoft Excel software and Google Sheets. Yet, some of the information was counted manually because of the limits of the software. In this research, we included only the data where it was known how many multi-child families received housing. The data where the number of housing received by multi-child families was unknown was not included. During the research, it was important to control the data to avoid double counting. It was done by controlling the dates and exact quantities. The study focuses most attention on changes in the number of housing units or lack thereof, as well as the speed of advancement of multi-child families in the queues under state programs.

As indicators, we used the number of approved applications, waiting time in the queue and the level of transparency. First, we assessed changes in the number of approved

applications. This is useful for understanding the convenience and popularity of certain programs and reforms among the population. The growth in numbers here suggests how well the state has done in highlighting the existence of opportunities and programs for multi-child families. This is especially evident in the progress of the Bakytty Otbas program. Second, waiting time in the queue is important because it reflects how well the internal structure and its basic idea work. The longer the waiting time, the more difficulties and dangers the family and children face. Over the course of the study, the trend of the waiting time for apartments from 10-7 years to 5 years on average was examined. Thirdly, in the process of studying multi-child housing programs, it is necessary to pay attention to such indicator as transparency. Transparency itself is assessed in order to understand the credibility and legitimacy of the program. Transparency has increased relative to previous years, as new waiting lists are made freely available to the public. Thus, we used three indicators to assess the success of programs and reforms.

Some limitations of this research should be noted. The main one is the impossibility of collecting information directly from multi-child families, as they are among vulnerable groups that require special permission to conduct research. It would have required a long time to obtain such permission which was not feasible within our study program. In addition, some government officials and agencies were not forthcoming with information, while others provided unclear answers and data, indicating not much interest in the study. Regarding confidentiality, a consent form was signed by the participants before each interview and full information about the protection of their data from third parties was provided.

5. Results

This section was organized according to the following structure. To begin with, a description of the housing process and changes to the housing policy are discussed. Then, housing programs and requirements are analyzed. Moreover, the section includes information on the implementation challenges of housing programs, rejection in housing and restoration to the waiting list. In addition, problems on behalf of multi-child families are evaluated as well to give a wider picture of the housing situation in Astana.

5.1. Description of housing programs

Multiple programs were created to solve the housing problem of multi-child families. According to the Center for Research in the Field of Family and Gender Policy (Interview #1, February 6, 2024), there are 2 types of housing: mortgage (Nurly Zher, Bakytty Otbas) and rent (without redemption, local executive body). It is important to note that these programs are initiated and financed by the government, while Otbas Bank is responsible for the operations of programs.

First, Nurly Zher (meaning Bright Place in English), was a state program designed to provide affordable housing under the Otbas Bank. It was launched in 2017 but was terminated in 2022 by the initiative of the government (housing that was already built before termination in 2022 was delivered in 2023). The program was designed specifically for those who couldn't take a bank loan due to low income among the applicants on the waiting list, including multi-child families (Otbas Bank, 2024a). The procedure was as follows. Applicants applied for a loan and paid for it. The terms were a 5% interest rate and 20% as a downpayment. The mortgage was up to 25 years. The program offered tax benefits and a right to choose an apartment at the final stage of construction (Otbas Bank, 2024a). It was required to have an income from labour or entrepreneurship activity which was 3.7 times the subsistence rate per family member for half a year (Otbas Bank, 2024a). After the required checks and verification process, the housing would be awarded within the Nurly Zher program (Otbas Bank, 2024a). Full ownership was possible under this mortgage program after paying all the sums to the bank.

Second, there is a Bakytty Otbas (meaning Happy Family in English) program by Otbas Bank as well. This program was launched in 2019 by the initiative of the government and continues till nowadays. It is specifically designed for people from vulnerable categories including, multi-child families. The terms are an interest rate of 2% and 10% of downpayment up to 20 years. The candidates can buy housing on loan from local executive bodies. To participate in the Bakytty Otbas program, applicants need to apply to the local government (Akimat) to get on the waiting list. Applicants need to enter into a housing savings agreement with the Otbas Bank. Applicants must apply for participation in the real estate portal of the bank. Next, the bank assesses applicants for their solvency. In this case, if applicants have other credits or overdue loans, it will negatively affect their solvency. One

of the main criteria in the Bakytty Otbasý program is the ability to pay through main income, which is labour or enterprise income (Otbasý Bank, 2024b). Full ownership of the housing is possible under this mortgage program after paying all the sums to the bank.

Third, rent with a subsidy is another government-initiated program conducted by the Otbasý Bank. The program was launched in 2022 and is active till nowadays. Under the conditions of this program, the applicant pays half of the rent cost to the landlord, while the next half of the rent cost is paid by the state. Importantly, housing is chosen independently by the applicant (Otbasý Bank, 2024d). Despite the readiness of the multi-child families and Otbasý Bank for this program, it is difficult to find landlords who would agree to program conditions. Landlords do not want to rent their housing to multi-child families because of fear of damage or low trust in banks (Interview #2, January 31, 2024). Therefore, the existing data is not sufficient to evaluate and draw informative conclusions because of the unpopularity of the program.

Fourth, rent without redemption is a state housing program, which was established in 2016 and is still ongoing, and provides residential premises for rent through the local executive body to meet the housing needs of the vulnerable population. The housing is offered for 5 years with the right to prolong the term of stay until the family saves enough to buy housing on its own (Interview #3, January 24, 2024). The monthly payment for rent starts from 5000 tenge up to 10000 tenge (Housing Fund, 2024a). In the case of receiving an apartment using this program, the applicant is withdrawn from the waiting list for other state housing programs. Applicants who received housing are not owners of the housing. They are allowed to live there, but the ownership remains with the government.

To participate in the rent without a right for redemption program, multi-child families have to apply for a waiting list for housing offers. To be eligible for registration on the waiting list, all members of the family (parents and children) should not have had any housing for the last 5 years and must have valid permanent residence (*propiska* / *прописка* in Russian) for the past 3 years in the location where they are seeking to obtain housing (e.g., Astana city). Applicants with an earlier application year are prioritized. If awarded, the contract is signed for 5 years with the possibility of unlimited extensions. In case of death or incapacity of the person, the contract can be signed with other members of the family (Housing Fund, 2024a). Rented apartment without the right of redemption is perceived as the most popular

program among multi-child families because of their availability. It does not require financial contributions on behalf of a multi-child family.

5.2 Changes to the housing policy

In 2019 president Tokayev in his speech to the nation admitted that the existing housing programs like 7-20-25 and others were not available for the socially vulnerable categories of people (Tokayev, 2019). Yet initially these programs were intended to cover the most socially vulnerable categories with housing. Therefore, he stressed the importance of the availability of housing especially for low-income families. The president announced a need to create a “ unified housing development model” because existing housing programs did not meet the needs of the most vulnerable (Tokayev, 2019). Tokayev has instructed the government to cover low-income multi-child families with housing within 3 years. He emphasized the creation of criteria and strict regulations that cover only those who need housing (Tokayev, 2019).

After presidential reforms and an initiative to strengthen social protection, the government has changed its housing policy. The new president and the realization of his promises were politically a major triggering event to change housing policy. The fire and death of girls was an emotionally triggering event for the public. At the same time, protests, media coverage and public pressure were additional factors that contributed to the change. According to an interview with a representative of an NGO working with mothers of multi-child families, state policies have become more directed at solving housing problems for multi-child families after presidential reforms and the protests in 2019 (Interview #2, January 31, 2024). One of the major changes after 2019 was the creation of the new affordable housing programs which include programs like Bakytty Otbas, rent with a subsidy, and rent without a right for redemption. Before 2019, housing programs were not available or affordable for multi-child families because of the small number of housing or required financial savings for application. The analysis of data suggests that housing programs have become more effective than in the past.

One piece of evidence is the rise in the number of social housing units built since 2019 (Figure 2). Social housing is one of the most affordable housing options for socially

vulnerable categories of people. This rise in the housing built explains the need for housing among vulnerable categories of people in Astana.

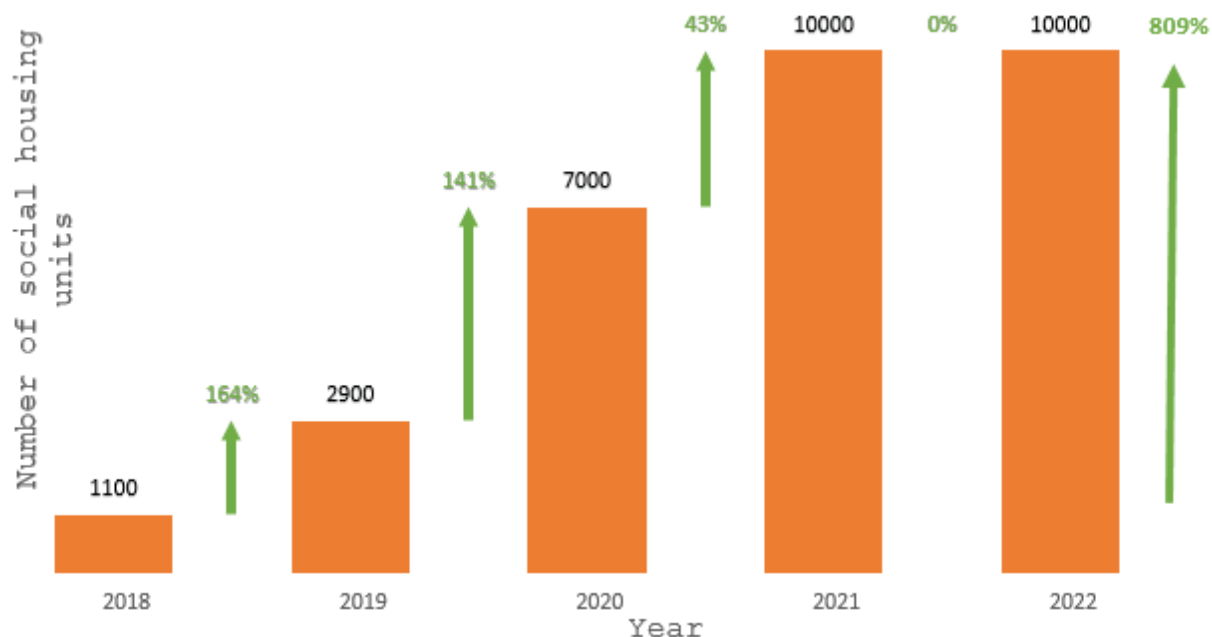


Figure 2: Number of social housing units built via state programs in Astana

Source: Akimat of Astana, 2021a; Akimat of Astana, 2021b.

Figure 2 indicates that there is a huge rise in the number of social housing units built by year. Namely in 2018, there were 1100 apartment units built, while in 2022 already 10000 apartment units were built. It is an impressive change of 809%, showing a substantial increase in housing in Astana.

In addition to building more housing, the government has imposed more control (legal, and financial) and more stringent requirements for housing developers and construction companies (Akimat of Astana, 2022a). In the past, there were many cases when housing developers and construction companies could illegally attract money from shareholders. These construction companies did not have documents or finances for construction and were allegedly involved in fraudulent activities (Akimat of Astana, 2020b). This situation has left thousands of shareholders without their housing for decades, including multi-child families. Akimat of Astana (2022a) has solved the problem of defrauding shareholders by finishing construction and allocating housing. As a result of the construction of “90 multi-apartment residential complexes”, “13000 shareholders out of 16000” have

received their housing in Astana by 2022 (Akimat of Astana, 2022a). It substantially contributed to solving housing issues in Astana.

Moreover, before 2019 multi-child families were included in the general list of housing for the socially vulnerable category together with people with disability, single-parent families, veterans, and others. Because of the small quantity of housing and the huge number of applicants, multi-child families had to wait for decades to receive housing. After the presidential reforms and protests of multi-child families all over Kazakhstan, a separate waiting list was created and more housing was built. It decreased the waiting time substantially (Interview #2, January 31, 2024).

Another important change is more control over the waiting list. Before 2019, the procedure for housing application had many drawbacks and loopholes that allowed some ineligible people to apply for and receive housing. There were many blurred lines which caused complaints by the applicants that the waiting list was not moving or ineligible people receiving housing. The process was not transparent, giving Akimat a lot of power in distributing housing. After 2019, the control was strengthened. The waiting list was shortened and ineligible people were excluded after official checks. Cases of being on the two waiting lists at the same time and receiving two apartments decreased substantially. More control and official checks helped to decrease falsifications and corruption that existed before 2019 in the housing waiting lists (Interview #2, January 31, 2024).

This positive shift is observed in the waiting list for housing (Figure 3). As in 2019 and earlier the waiting list was not publicly available and included other groups, it is difficult to know how many multi-child families were there. Therefore, in our research, the analysis of the waiting list starts in 2020. From Figure 3 it is clear that in the 2020 waiting list, there were many applicants from 2006 onwards. It means that these applicants had to wait for over a decade to receive housing. Yet, the majority of the applicants were registered in 2019. On the waiting lists for 2022 and 2023, the number of applicants in the early 2000s is decreasing substantially every round. In the 2022-2023 waiting lists, most of the multi-child families applied only a few years ago. It means that the waiting time has decreased significantly from 10 years on average to 5 years. There are some outliers, but in general, there is a positive trend in the waiting list for multi-child families. Outliers (applicants registered in 2007 onwards) in the 2022-2023 waiting lists could be explained by the voluntary and consensual

nature of receiving housing. It means that applicants can accept or reject housing applications if they want. Another possible explanation is that these multi-child families might have a place to live and thus, experience no urgent need for housing. Therefore, such multi-child families may have opted to keep waiting (Interview #2, January 31, 2024).

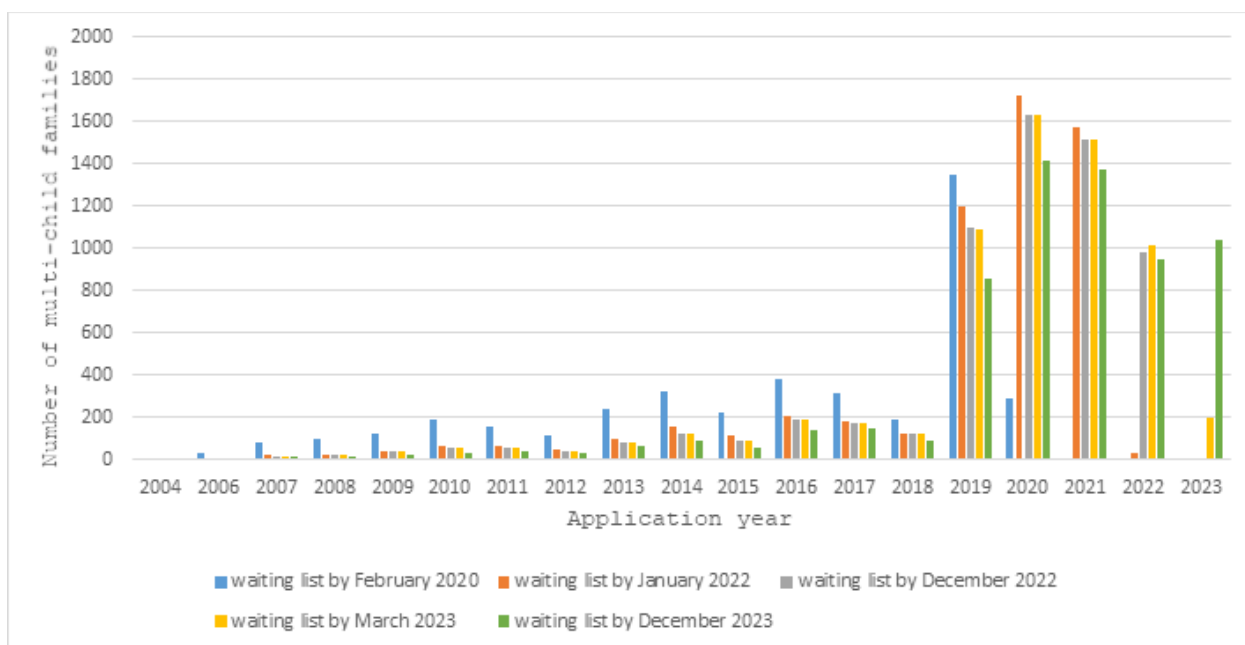


Figure 3: Waiting list by years

Source: Akimat of Astana, 2020a, 2022b, 2023; Housing Fund, 2022, 2023.

Another important trend is the number of applicants over the years (Figure 3). From Figure 3, it is seen that the number of applicants has skyrocketed in 2019 and onwards. It means that more multi-child families managed to apply in 2019 and onwards. Figure 4 in more detail illustrates the number of applicants after 2019. For example, in February 2020 there were around 4000 applicants, while between December 2022 and December 2023, there were more than 6000 applicants.

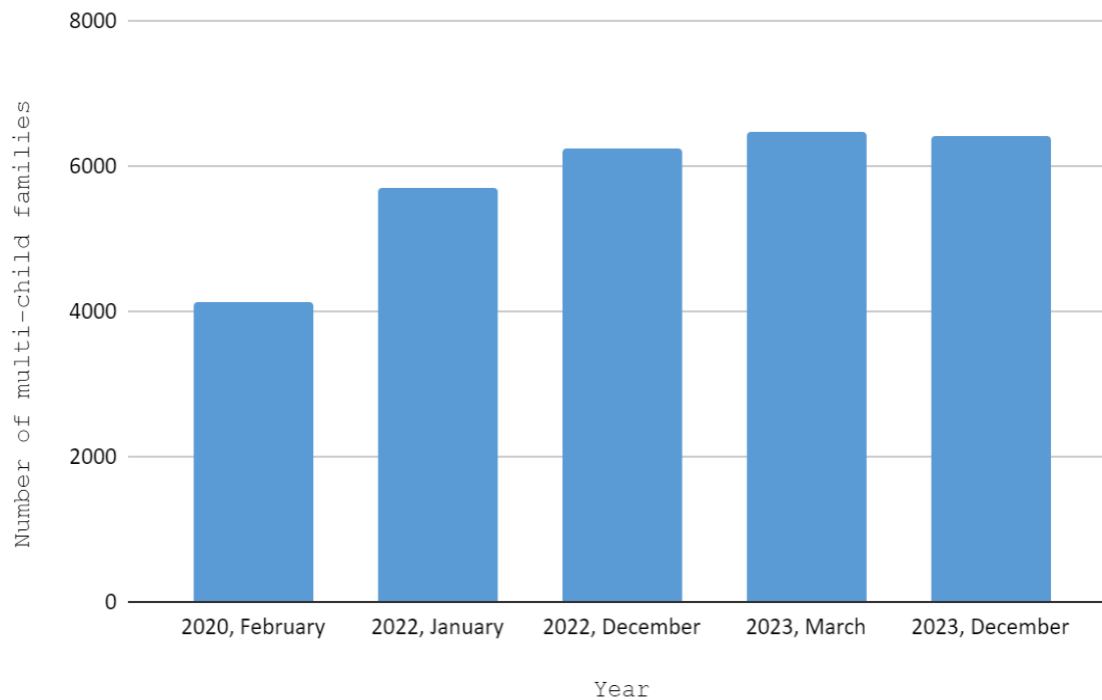


Figure 4: Number of multi-child families in the waiting lists by years

Source: Akimat of Astana, 2020a, 2022b, 2023; Housing Fund, 2022, 2023a.

This rise could be explained by urbanization, migration, and the idea of some multi-child families that the waiting list in Astana is moving faster and fairer than in other cities or regions (Interview #2, January 31, 2024). Lack of opportunities and low quality of life in rural areas also explain the rise in the number of applicants on the waiting list. Moreover, the registration system of housing has become faster, more transparent, and digitized. It made more multi-child families apply for housing. The creation of a separate waiting list also contributed to the rise of applications of multi-child families as in the past some multi-child families were scattered across different categories. Nonetheless, this rise creates a lot of pressure on the provision of housing and makes the system overloaded in Astana (Interview #3, January 24, 2024).

5.3 Analysis of housing programs

It is important to consider each housing program separately and analyze the housing allocated to multi-child families. First, we discuss the Bakytty Otbasyy program by Otbasyy

Bank. Then other programs like rent without redemption, Nurly Zher and the local executive body are discussed as well.

The number of mortgage applications to Bakytty Otbasy program is presented in Figure 5. Importantly, the data is grouped in the way the bank stores it. It is not annual data because some bars do not cover one year. Therefore, it is difficult to make annual comparisons. Despite this, in general, there is a positive trend. Each year the number of accepted mortgage applications is rising. Yet, there is some fall between June 2020 and July 2021. This fall could be explained by the strict COVID measures and frequent changes in the calculations of financial support for multi-child families which could have affected the ability to apply for a mortgage. Moreover, the huge rise during July 2021- January 2022 could be a result of the easing of COVID restrictions and fixed financial support for multi-child families. Notably, December 2022-February 2024 has the highest number of accepted applications. It is likely a result of the post-COVID normalization of the economy and established policies to support multi-child families during this time.

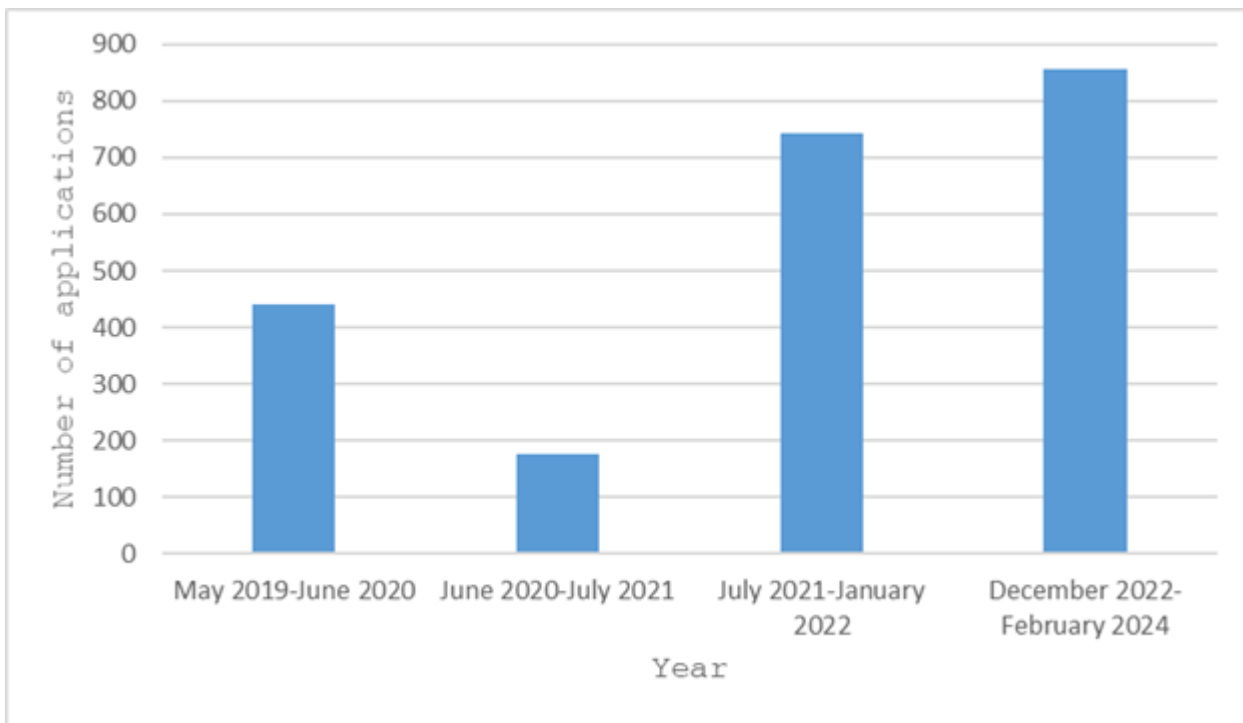


Figure 5: Bakytty Otbasy accepted mortgage applications

Source: Otbasy Bank, 2024c.

The housing distributed by other programs is presented in Table 1. Table 1 indicates the annual allocation of housing by program. It is clear that the number of apartment units provided across programs fluctuates annually. This can be explained by the variations in the budget allocated. It is difficult to realize the housing programs as the budget is limited and fluctuates every year (Interview #3, January 24, 2024). Therefore, predicting how much housing would be built is difficult. Moreover, it is up to the government to decide how much housing to build. It is often the case when the number of houses built does not correspond to the number of applicants. There are many more applicants than housing. It results in a situation where applicants have to wait for years.

Table 1: Housing programs and accepted applications by year

Program name	2019	2020	2021	2022	2023
Rented apartment without right of redemption	498	287	379	139	446
"Nurly Zher" program (was terminated in 2022)	-	250	652	247	70
Local executive body	-	209	3	-	-

Source: Housing Fund 2024b; Shanyraq 2024.

Figure 6 represents the allocation of housing under the rent without redemption program.

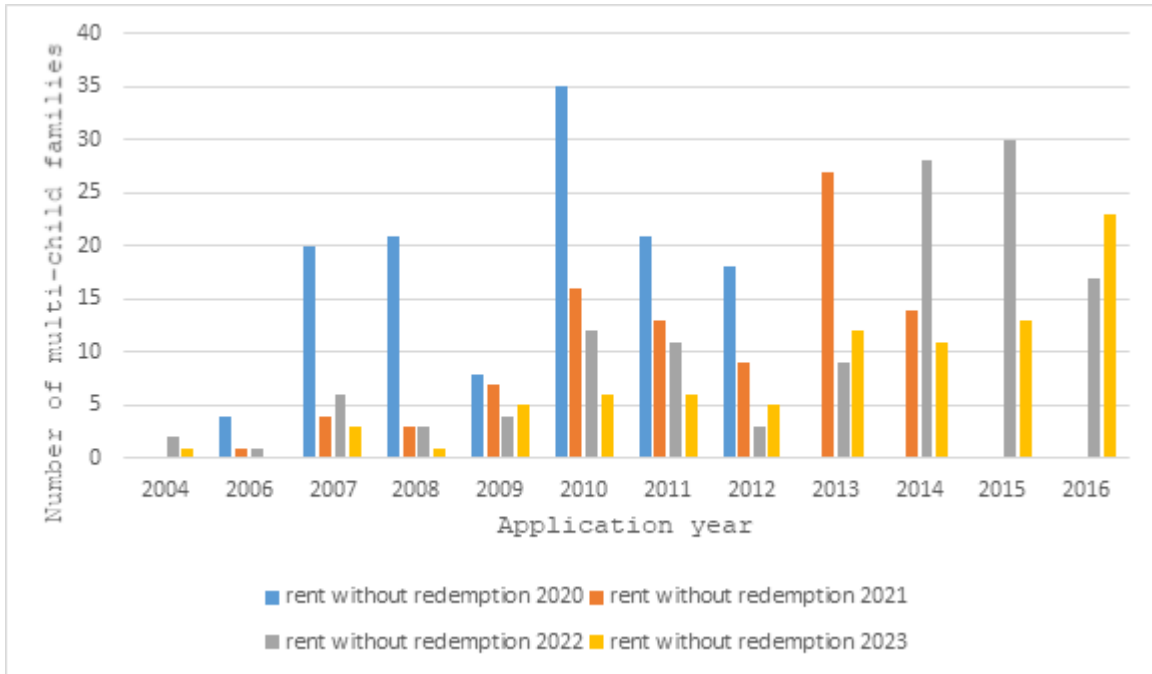


Figure 6: Rent without redemption program

Source: Housing Fund 2024c.

According to Figure 6, in the 2020 program housing was distributed among applicants of different years. Yet, most of the applicants were registered between 2006 and 2009. Between 2021 and 2022 the number of applicants from the early 2000s has decreased substantially, as most of the applicants were from 2013 onwards. Generally, there is a positive trend, as the application year is moving.

Now it is important to evaluate the availability of these programs. We calculate the availability by taking the number of successful applications (Figure 5 and Table 1) dividing it by the number of applicants in the waiting list (Figure 4) and multiplying it by 100%. This shows how many percent of applicants could take the housing successfully in one of the housing programs. We calculated the data where the accepted housing applications match the waiting list period. Therefore, we could calculate the availability only for the last 2 years. It is important to note that data on Bakytty Otbasy shows a range (Figure 5). We calculated the availability by taking a range that matches the waiting list period (Table 1).

Table 2: Percent availability of housing programs

Program name	% of availability in 2022	% of availability in 2023
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Nurly zher	0,04	0,01
Bakytty Otbası	0,13	0,13
Rent without redemption	0,02	0,07

From Figure 2 it is seen that percent of availability of the Nurly Zher program is declining because the program was terminated by the government. The availability of Bakytty Otbası is constant. While the rent without redemption’s availability is rising. It is difficult to find the most available program among all because each program has different terms and conditions. It is up to the multi-child family to choose the program that matches their financial and personal preferences.

5.4 Housing requirements

It is important to consider the housing itself received through the housing programs. According to paragraph 1 of Article 75 of the Law “On Housing Relations”, housing from the state can be provided between 15 square meters and 18 square meters per person (Electronic Government of the Republic of Kazakhstan, 2024). It is called a standard living space per person. To analyze the standard living space per person requirement, we have taken the number of family members and calculated the targeted (18 square meters per person) and the actual area of housing distributed for rent without a redemption program (Table 3).

Table 3: The difference in targeted and actual areas in rent without redemption program

Number of family members	Targeted (area in square meters)	Actual (area in square meters)
6	108	53-77
7	126	53-97
8	144	97
9	162	97
10	180	97

Source: Housing Fund 2024b

Table 3 indicates that there is a huge difference between the actual and targeted areas. It means housing allocated to multi-child families does not meet the standard living space per person requirement under the rent without redemption program.

Similarly, the housing distributed by the state can be analyzed using the family members and number of rooms. The number of rooms is an important indicator because children should have a place to study, eat and sleep on time. It is about hygiene as well. Ideally, a kitchen should be separate from all other rooms. Also, the separation of boys and girls into different bedrooms should be considered (Interview #4, October 6, 2023). It means that ideally there should be a kitchen, a bedroom for boys, a bedroom for girls, a bathroom, a bedroom for parents and/or a living room. Therefore, the housing for multi-child families should have at least 3 or 4 rooms. Yet, it also depends on the number of family members. Bigger multi-child families should have even more rooms in the apartment. In practice, it is often the case when the same room is used as a kitchen, a bedroom and a living room. It leads to the situation when children do not have a space to study, eat in a hurry and share a room with their parents and siblings. It violates hygiene and privacy and might affect the health and psychological well-being of children (Interview #4, October 6, 2023).

The analysis was conducted on the rent without redemption program as the information concerning the family members and number of rooms was publicly available (Figure 7).

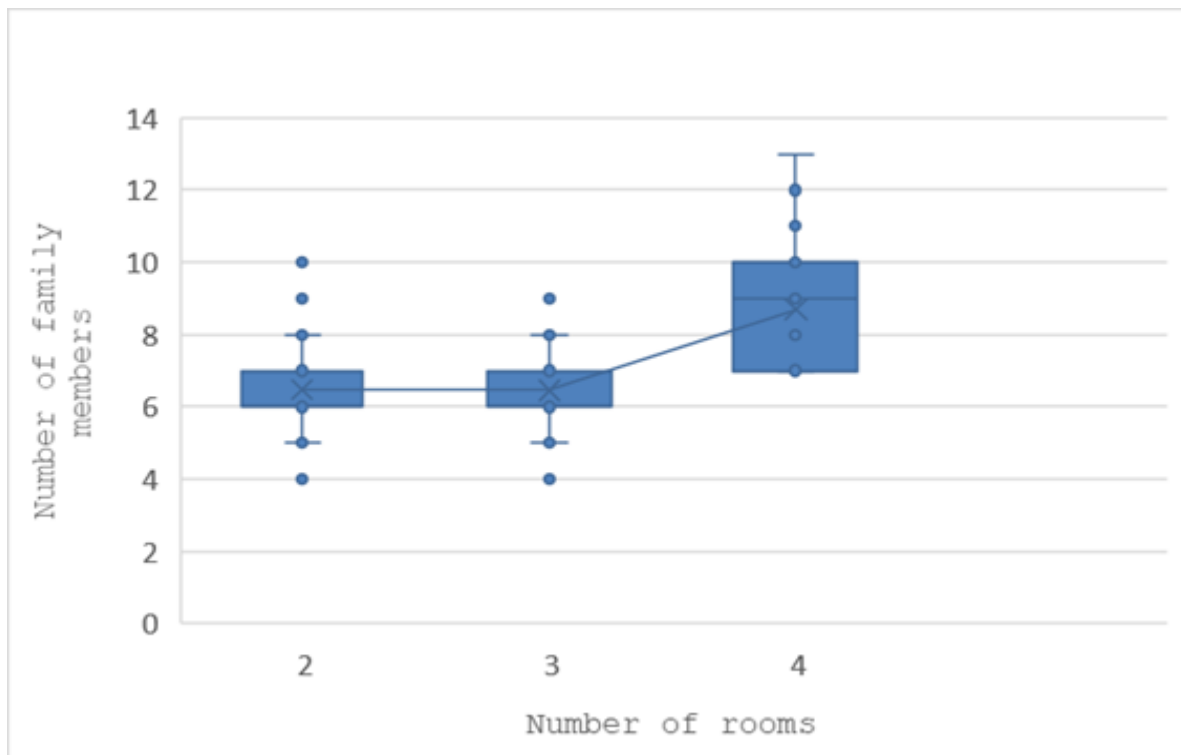


Figure 7: Number of family members and rooms in rent without redemption program
 Source: Housing Fund 2024c

Figure 7 shows that a multi-child family of 6 to 8 can be given an apartment with 2 or 3 rooms with equal likelihood. Multi-child families with even bigger family members are given 4-roomed housing. It is clear that this housing is not eligible for some of these multi-child families as there should be more rooms in the apartment. The same is true for other housing programs, as was communicated by a representative of an NGO (Interview #2, January 31, 2024). This distribution of housing results in a situation where a big family lives in a small apartment. It directly violates the standard living space per person requirement. Yet, many multi-child families take up even a tight apartment because they fear that no other alternative will be provided. For multi-child families, even a tight apartment is better than living in barracks or temporary shelters. Such tight apartments the state provides are explained by the limited budget and high costs of big apartments (Interview #2, January 31, 2024).

5.5 Implementation challenges of housing programs

A major challenge is the accountability problem. Housing in Astana is managed by the Ministry of Industry and Construction of the Republic of Kazakhstan, Akimat of Astana, and the “Housing Fund” communal government agency. During our research, it was often the case when one of the state bodies referred to the other state body as being responsible for one of the housing aspects. It was sometimes unclear which state body was responsible for what. Such a blame game hinders the effectiveness of housing policies.

What is more, there is a problem of rising housing construction costs. Every year the housing cost increases. It makes the state build less than what was actually planned or build housing with lower-quality materials to stay within the budget. It is a major challenge because it undermines the housing quantity and quality of housing necessary to cover the needs of multi-child families in Astana. It makes multi-child families agree on a lower quality of housing or wait longer.

There is a problem of illegal registration on the waiting list for housing as well. Illegal registration cases cover incidents of falsification of documents, absence of confirmation of status after official checks, deceased person being registered, owning/alienation of housing (transfer of housing into the property of another person), and others. For example, there are cases when well-off multi-child families pretend to have low incomes and apply for housing. They buy housing but register it in the name of their relatives (showing the latter are the owners). Despite having housing, these families remain on the waiting list for housing. It is nearly impossible for the government to possibly detect such irregularities because housing is registered for someone else. It results in a situation of some multi-child families having multiple housing. After receiving housing illegally, they can resell the housing for a higher price. It means that the problem is not with the government only. The public is also involved in different types of activities, including gaming the system, to receive housing. These falsifications hinder the effectiveness of the housing programs (Interview #2, January 31, 2024).

5.6 Rejection in housing and restoration to the waiting list

Despite the efforts of the state to supply the population with affordable housing, applicants can be rejected for multiple reasons (Figure 8). Our findings indicate that the most

common reason for rejection is not enough apartments left. It indicates the insufficient number of affordable housing in Astana. Interestingly, owning housing or alienation of housing are only secondary or tertiary reasons respectively for rejections. In cases of owning or alienation of housing, there are cases of having inheritance or share of housing.



Figure 8: Reasons for not receiving housing

Source: Housing Fund 2023b,c, 2024c.

It is important to note that there were multiple cases when multi-child families were expelled from the waiting list. There are several reasons for being expelled from the waiting list. It includes the incomplete package of documents, no confirmation of the status as a multi-child family and others. Later some multi-child families were restored to the list by the decision of the court or protocol of housing inspection (Figure 9).

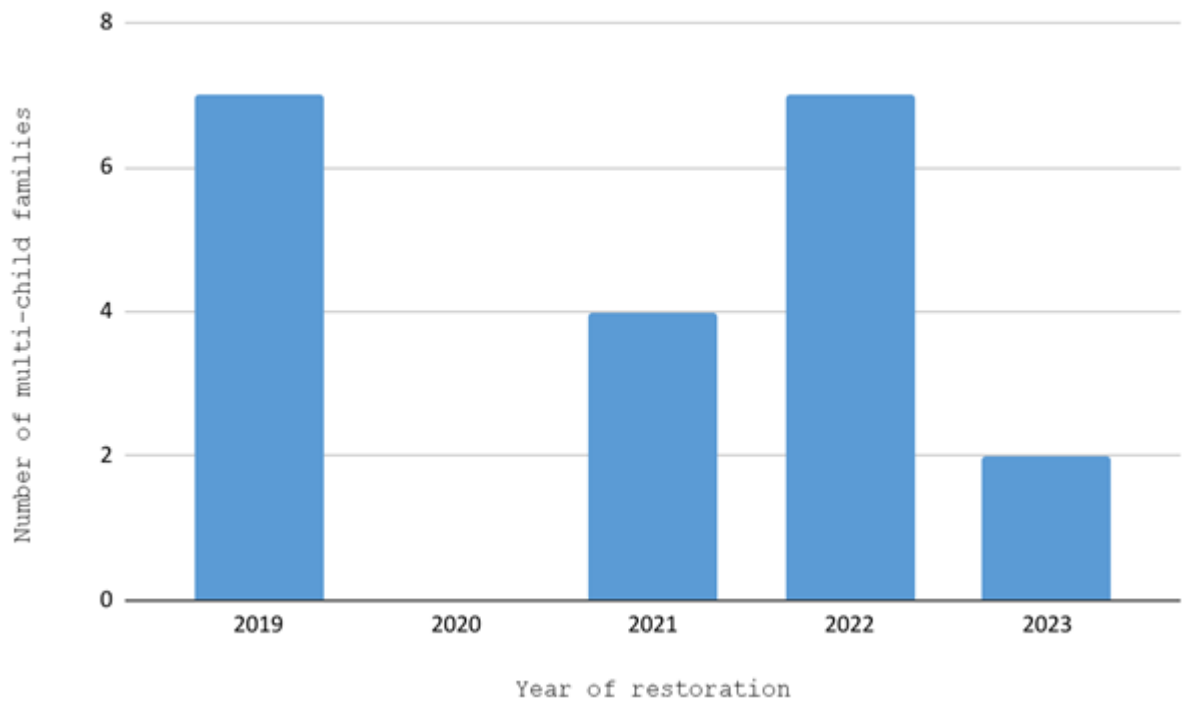


Figure 9: Restoration to the waiting list

Source: Housing Fund 2023d

The number of multi-child families restored to the waiting list is relatively low (Figure 9). According to Figure 9, there were between 2-7 cases of restoration of the waiting list. Even though the cases are very few, it can be detrimental to the multi-child families. This expulsion from the waiting list can undermine the financial and social conditions of the multi-child family.

5.7 Problems of multi-child families

Many multi-child families have low literacy (educational, financial, legal, digital) rates. First, many parents in multi-child families have only a secondary school education. Having secondary professional education or even higher education is rare among multi-child families (Interview #5, February 6, 2024). Second, low digital literacy (inability to use e-government, electronic bureaucracy and documentation) causes problems in the application (Interview #4, October 6, 2023). Then, legal and financial illiteracy results in procedural problems in housing benefits assigned to multi-child families (Interview #6, February 1, 2024). All of these factors become a major barrier during housing application.

Furthermore, there is low awareness concerning the housing programs among multi-child families. Multiple interviewees have confirmed that many do not know the requirements, conditions and benefits of housing programs. Because of the low awareness rate, some multi-child families face fraudsters who trick them by promising help in housing applications. There were cases of giving money to strangers even when a multi-child family financially struggled (Interview #4, October 6, 2023). In fact, banks and state bodies offer financial advisors free of charge and provide instructions and consultations on housing applications online and offline. Despite these efforts, multi-child families do not always come to the bank or state officials for advice (Interview #4, October 6, 2023).

It is important to mention that there are families that can not afford housing programs even with the most favourable conditions. Overdue loans and debts to banks, micro-financial organizations, and money lending companies do not allow multi-child families to apply for housing programs in the banks. Many multi-child families are blacklisted in the banks for these reasons and thus can not apply for housing (Interview #2, January 31, 2024). This situation leads to the poverty trap. Thus, such multi-child families can not get out of the vicious cycle without the external support of the state.

Moreover, the Soviet mentality, arguably, of the state being responsible for complete citizen support creates problems in an existing capitalist order (Interview #2, January 31, 2024). Many multi-child families believe that it is the responsibility of the state to provide them with all basic needs, including housing. Therefore, some multi-child families pay little attention to family planning and the financial burden of having children. Some people are reluctant to work, earn money, or make major changes because they believe that the state should be doing it, not citizens. Many expect housing from the state for free (Interview #6, February 1, 2024). Yet, there are some families where parents work three jobs, take night shifts, and agree to any possible job to provide for their families. These parents take complete responsibility for their children without blaming the government (Interview #4, October 6, 2023). Hence, generalizations about multi-child families are misplaced because a lot depends on parents too.

6. Discussion

It can be said that the provision of housing is one of the most important social policies. It was stated by the representative of the NGO that the provision of housing would solve poverty, social inequality, education of children, employment of women and many other issues in the country (Interview #2, January 31, 2024). Yet, the existing situation creates a lot of inequality that could backfire in the future. Importantly, the housing policy involves hundreds of thousands of children who are in multi-child families all over Kazakhstan, including Astana. These children are the future of Kazakhstan. Therefore, the state has to solve the housing policy to prevent inequality (social, economic, educational, employment, and gender) in the future.

Having investigated the housing and living conditions of multi-child families in Astana through analysis of data and interviews with different agencies, our results showed that there was a major shift in housing policies after 2019 especially for multi-child families. The government created more housing programs, made changes in the application process, and separated multi-child families from other vulnerable categories of waiting lists for housing programs. Most importantly, the findings demonstrate that the distribution of housing within the programs does not match with required standard living space per person.

Results indicate that there is a relationship between the literacy levels of parents in multi-child families and savings. This finding is in line with the studies investigating the relationship between financial literacy and the saving behaviour of parents, which have found a positive correlation. Afsar et al. (2018) found that financially literate students have saving behaviour in comparison to those who do not have financial literacy. It is determined that the financial education of parents positively impacts their children's savings.

Another result shows that the lack of available apartments is the most common reason for housing rejections. It points out that there is a high demand for housing for multi-child families and a lack of sufficient supply of affordable housing in Astana. It is interesting to see that having an apartment or not having one are secondary factors of rejection.

Despite the positive shift in the housing policies, some drawbacks still were found. The requirement of having officially registered permanent residence in Astana is problematic. Multi-child families apply for housing because they do not have a roof over their heads. However, they are required to have registered permanent residence in Astana.

How can a family have registered permanent residence in Astana if they have no housing? To apply for housing it is necessary to have registered permanent residence in Astana. This is a dilemma. The absence of registered permanent residence in Astana does not allow many people to apply for housing. It leads to the issue of searching for registration for permanent residence through relatives, acquaintances, and other ways. Some families may live in Astana for decades and still be unable to register somewhere. It means that the most vulnerable who do not have registered permanent residence in Astana are excluded from the system.

Also, the distribution of housing with the violation of standard living space per person creates many issues. Yet, this practice could be explained by the fixed budget and resources allocated. Constructing big apartments is costly for the state budget. Therefore, the state provides 2-room or 3-room apartments for multi-child families.

We also found that public housing programs might negatively affect the mentality of dependence on the government. In recent years, housing assistance policy has been shaped by concerns about social dependency. Bukhtiyarova and Grudina (2017), and Smoleva (2019) claim that multi-child families are often characterized as a struggling, dysfunctional category of the population. They tend to rely on social subsidies and other privileges from the government and the public's negative stereotypes about multi-child families are growing. In this case, the time of the waiting list for getting housing would be less than 5 years, which could lead to an increase in the number of multi-child families and demand for housing programs.

Housing programs have to be reconsidered too. The Nurly Zher program was terminated, while the rent subsidy program is not popular. Bakytty Otbasyy requires financial savings, despite having a constant percent of availability of 0,13. Only rent without redemption does not require savings and thus the percent of availability is rising (Table 2). It exacerbates the situation of the most vulnerable multi-child families who do not have any savings with few housing options. The existing programs are better than what was available in the past, but it is not enough.

It is important to highlight the positive shift in housing policies. The housing policies concerning multi-child families are important because they cover thousands of children nationwide. By solving the housing issue, the state is contributing to many future generations.

Also, housing policy for multi-child families substantially reduces the poverty rate in the country, as housing remains the most acute problem among such families.

7. Conclusion

7.1 Research summary

Housing for multi-child families in Astana was a three-sided problem. There were problems from the housing developers and construction companies which were involved in fraudulent activities, states which did not regulate housing policy for years and multi-child families that placed the responsibility on the government for their own lives. Our findings indicate that there was a shift in the housing policies concerning multi-child families after 2019. The government has created better conditions to support multi-child families. Improvements are observed in all three indicators (number of approved applications, waiting time in the queue and the level of transparency). Existing programs like Nurly Zher, Bakytty Otbasay and rent without redemption work only if multi-child families meet the requirements (permanent residence) and have all necessary documents. More programs and housing were built, and separate waiting lists for housing for multi-child families and others were created. These measures enhanced support for multi-child families substantially. It resulted in more housing coverage and a faster-moving waiting list. Our findings show that people used to have to wait an average of 10 years for housing. Now the wait time has been reduced to an average of 5 years. This is a significant shift in housing policy outcomes. It means that the housing policy was improved, yet some shortcomings remain. The poverty trap, the high debt load of many multi-child families, low literacy, low awareness and others are the reasons for the inability to apply for housing. Furthermore, multi-child families without permanent residency are overlooked by the system. Therefore, more improvements are still needed to develop the housing policy for multi-child families.

7.2 Recommendations

As for the recommendations that came out of the study, it is recommended that the state increase the budget allocation for housing. This will increase housing coverage and meet the standard of living space per person. Moreover, multi-child families without official

residence should be offered at least temporary registration by the local executive body to be included in the system. The main reason is that such families are the most vulnerable and cannot expect any kind of state support. Moreover, raising awareness and literacy (legal, financial, digital) rates are needed for housing programs to work. Many multi-child families are not even aware of what kind of housing support to expect, how to apply, and what to do. Therefore, more targeted consultations and advisory support are needed. The next recommendation is family planning for multi-child families due to the financial responsibilities associated with raising children. It is significantly important to consider financial, social and living conditions when planning the number of children parents want to have. Parents should be able to take responsibility for their children and address the needs of their children and their living conditions. It is needed to change the Soviet mentality of the population to prevent complete dependence (*izhdivenchestvo* / *ИЖДИВЕНЧЕСТВО* in Russian) on the government.

Another important recommendation is more attention to social protection and housing, in particular in rural areas. Many multi-child families move from the rural areas to Astana for more opportunities. The number of applicants on the waiting list is rising every year in Astana. If there were more opportunities in the rural areas, the housing system would not be so difficult to address. In addition, the state should have tighter control of the applicants on the waiting list. If some applicants are illegally admitted or expelled from the waiting list, it means that the checks and control system most certainly needs improvement. It undermines the entire housing distribution system and results in low trust in the government. This situation hints at the existence of a problem with social justice and social security concerning the multi-child families.

7.3 Limitations of the study

This study also encountered some limitations. First, application for housing programs is completely voluntary. It implies that applicants can accept or reject housing if they wish. It misrepresents the data. Applicants who are still on the waiting list since 2006 do not necessarily show the inefficiency of the housing programs. It is difficult to see the whole effect of housing programs right away as applicants have a right to reject housing for some reasons they want.

Second, we can not compare waiting lists of the housing programs before and after 2019 because they were not publicly available until 2020. A lot of information concerning housing for multi-child families is not available. The state bodies and banks that have all the information are not eager to share it. Some of the information received was very vague and did not shed any light on the actual situation with the housing. Therefore, our research is based on the available information. Our request to provide waiting list statistics before 2019 was officially rejected by the state bodies.

Third, banks or state programs sometimes do not keep a record of the exact number of housing received by multi-child families or combine them with the socially vulnerable category. The exact number of housing received by multi-child families becomes unclear. Therefore, it is difficult to assess the effectiveness of programs as only officially recorded cases of receiving housing were included.

Fourth, housing programs are more focused on urban areas and cities of republican importance (Astana, Almaty and Shymkent). More attention to the housing problems in the rural areas has to be paid. Little attention to the housing problems in other locations is one of the reasons for migration and urbanization flow to Astana.

Lastly, it is interesting to find that civil servants in the Ministries, Akimat, and other state bodies were reluctant to answer interview questions and share any kind of information. Some of the replies were very vague and did not make any substantial contributions. Many civil servants were not willing to comment on the effectiveness of the existing housing programs. The attitude towards multi-child families was negatively biased by some. Many interviewees have admitted that it is difficult to work with multi-child families. This finding could be explained by constant face-to-face meetings with multi-child families who often blame, shout and even apply physical force against the state representatives. In addition, the protests in 2019, when state buildings were physically stormed by mothers of multi-child families also have contributed to such an attitude. Future research is needed to conduct large-scale studies to understand housing issues in other cities and regions of Kazakhstan.

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9. Appendix

Questions for an interview in English:

1. What are the existing problems concerning housing and living conditions of multi-child families?
2. What measures are taken to improve the housing and living conditions of multi-child families in Kazakhstan in general, and in Astana specifically?
3. What are the measures for the assistance of public organizations in solving the housing and living problems of multi-child families?
4. What barriers exist for multi-child families to receive state support?
5. What changes have been made in the policy of solving the housing and living problems of multi-child families in recent years?
6. What alternatives exist for solving the housing and living problems of multi-child families, in addition to government programs?
7. In your opinion, how effective are those measures?
8. What are your recommendations to improve housing and living conditions of multi-child families?

Additional questions for all:

1. What obstacles you face while working with the multi-child families?
2. How long can it take to receive housing assistance from the state?
3. How is the sufficiency of the housing provided to multi-child families assessed?
4. What results have been achieved by the state programs "Nurly zher" and "Bakytty Otbasy" and others in solving the housing problems of multi-child families?

Additional questions for Bankers only:

1. What criteria are used to select families that receive housing assistance?
2. What are the advantages and disadvantages of using private investment to solve the housing problems of multi-child families?