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### **Analysis of the living standards of the population in Kazakhstan in the context of assessing the potential for inclusive growth and creative diversification of the economy**

#### **Abstract**

**Object:** Determine trends in changes in living standards, the structure of household income and expenses in the Republic of Kazakhstan in recent years (2016–2022) to identify the potential for inclusive growth and creative diversification of the domestic economy.

**Methods:** The methods of statistical analysis, comparison and the method of tabular and graphical representation of data are used.

**Findings:** The conducted research revealed the following conclusions: steady increasing trends in the observed seven-years dynamics of income and expenses of the population of Kazakhstan (from 2016 to 2022) have been identified. The hypothesis of uneven growth of incomes and expenditures of the population of Kazakhstan has been confirmed, with the rate of income growth outstripping the rate of expenditure growth. The refractive dynamics of elements in the structure of household incomes in Kazakhstan was found, expressed in a reversal of their trends, which gave reason to distinguish two stages in the monitored period within the framework of the study: until 2020, first, the stage of reducing the share of income received from active activity in the labor market and increasing the share of social transfers received, then starting from 2021, the stage increasing the share of income from employment and reducing the share of social benefits from the state. In the structure of monetary expenditures, there was also a stage of increased growth in expenditures on food products (2016–2020), in the last two years these expenditures began to decrease again, but so far remain at a higher level than at the beginning of the period under review. There is a differentiation of incomes in the regional context and a significant gap in the monetary expenditures of urban and rural households. In addition, there are significant differences in the income structure by region and in the context of “city/village”.

**Conclusions:** When pursuing a policy of regulating incomes and improving the well-being of the population, both nationally and at the regional level, it is necessary to focus on the peculiarities of the formation of household incomes and the specifics of the distribution of monetary expenses. In addition to macroeconomic parameters, it is necessary to understand in the “people-centric” model of public administration the influence of policy measures on the components of the well-being of the population, which will make it possible to develop more “targeted” support and incentive measures aimed at reducing inequality of income and opportunities, developing consumer demand, and creating conditions for the growth of human capital in the country, for the inclusion of the innovation and activity potential of youth and the reserves of economic activity of older people. Sustainable improvement of the well-being of the population and economic growth in the context of the widespread paradigm of inclusive growth is achievable under conditions of socio-economic diversification of creative industries and activation of civil society and social partnerships, which is associated with an increase in the overall socio-economic indicators of internal reproduction. Inclusive economic growth in the Republic of Kazakhstan needs to build an integration model for the development of creative industries, including institutional and economic elements for involving young people and the elderly in economically active activities in creative industries.

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**Keywords:** standard of living, average per capita income of the population, average per capita expenditure of the population, creative economy, inclusive economic growth.

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### ***Introduction***

Kazakhstan's transition to a human-centered development model implies increased attention to monitoring demographic indicators, living standards, income inequality and quality of life of the population (Akorda.kz, 2023). Improving the well-being of the population and the quality of its life is the most important criterion for evaluating the effectiveness of socio-economic policy (Mukayev et al., 2023). Along with the analysis of the characteristics of the financial situation of the population, when assessing the parameters of well-being, statistical analysis of the sources of formation of monetary income and their use — monetary expenses play an important role.

To assess the quality of life of the population, the most significant parameter is the amount of income and expenditure of the population (households) per capita. The analysis of this parameter becomes the main one in forming a judgment about the socio-economic situation of various groups of the population in society and assessing the social policy of the state (Ilter, 2017).

Incomes are the basis for ensuring people's living needs, the main motivating factor of people's economic activity. Income refers to the totality of all material resources received by households as a result of economic activity, the sale of their factors of production, as well as redistributed income (social transfers, personal transfers as assistance from relatives). Wages take precedence in the structure of income of the population.

The income of the population is characterized by differentiation at the global, national and regional levels, which can be measured by indicators of the distribution of income per capita by decile, quintile groups, the Gini coefficient, the Tail index, the coefficient of funds, the division of the population by income according to interval criteria (Huchmazova, 2022).

Consumer spending accounts for the main share of household spending, in the structure of which expenses for the purchase of goods and payment for services are allocated. At the same time, household expenses include mandatory payments and taxes, as well as voluntary contributions. Research sometimes also highlights the costs of buying housing, currency, and money for making transfers (Costa, M.A.S. et al, 2022). There have been situations when the consumption of the population does not coincide with the models of traditional theories, which makes it difficult to develop a public policy strategy (Ibbih, 2018). The size of government expenditures and their structure largely determine the image and lifestyle of the population, which then determines the level of well-being and the amount of consumer spending on goods and services, as well as creates conditions for a decent standard and quality of life of the population (Buneeva et al., 2016).

With the positive dynamics of income and expenses of all households, the level and quality of life of the population will increase (Holopainen et al., 2023). But if positive dynamics are observed only in some population groups, while in others there will be a decrease, then the principle of inclusivity or “leave no one aside”, which is fundamental in the implementation of the Sustainable Development Goals (SDGs), may be violated here. Inclusive growth is economic growth accompanied by the creation of favorable conditions for improving the quality of life and ensuring equal opportunities for all groups of the country's population. At the same time, the development of a post-industrial economy into a creative one is determined precisely by the growing inclusiveness of the market environment in the context of an emerging stable pattern: the higher the degree of creativity of production, the stronger the trends of its inclusivity as an opportunity to realize the potential of all social groups, especially young people and older people, to maximize social, including inter-generational well-being (Kumah, 2013).

### ***Literature Review***

In socio-economic research, controversial issues often arise when considering data on monetary incomes and expenditures of the population. Such discrepancies are related to the difficulties of comparability of monetary income indicators in dynamics, the methodology for measuring the differentiation of the population by income and consumption, as well as the implementation of a comprehensive comparison across different regions (Tolmachev, 2019).

The comparison of the size and structure of household income and expenditure is widely used in the analysis by international organizations and government agencies in the development of socio-economic development measures (Tukhtabaev, 2022; Dabbicco, 2023).

A number of economists have devoted their research to the issues of income formation, their distribution and the study of the causes of inequality. G. Becker proved the existence of a direct link between the cost of human capital and household well-being, the most important factor of which is the level of income (Bekker, 1993).

Berhanu S. came to the conclusion: the use of a generally accepted methodology for measuring income inequality makes it possible to detect specific features in labor markets, but at the same time, the obtained indicators of income inequality cannot form complete data to characterize the distribution of wealth in society. The analysis based on the calculation of the Gini coefficient in measuring household income inequality is based on the assumption of equal provision for households with equal income before taxation. The values of total expenses may not be equal to the values of total income. According to this author, consumption, rather than income, may be a better indicator of a household's actual economic well-being than its current income. Berhanu S. came to a conclusion in which he proves a more effective policy of developing a strategy for the differentiated regulation of incomes of various subgroups of the population on the basis of inequality that is created when spending changes in household budget components (Berhanu et al., 1999).

Edinak E. A., Sayapova A. R., Shirov A. A. in the study, they found that income growth in population groups with different income levels affects the structure of social production in different ways. Thus, the growth of income and consumption of low-income households has a stronger impact on the growth of production in the real sector, while the growth of income and consumption of high-income households has a stronger impact on the growth of production in the service sector (Edinak et al., 2022).

The study by L. Kurmangaliyeva, E. Aimagambetov, B. Spanova, A. Myrzykbayeva concluded that in the CIS countries, wage labor remains the main source of income, therefore, factors and employment opportunities have a serious impact on income inequality. Income inequality has deepened in recent years due to the effects of the global financial crisis and the coronavirus pandemic (Kurmangaliyeva et al., 2023). The basis for this is both technological progress and innovations, which, along with improving the organization of production and increasing labor productivity, lead to a decrease in demand in the labor market as a whole, and increase the requirements for job applicants.

According to Zheng, J. and Shen, C., at the regional level, citizens' incomes determine the capacity of the domestic market, which, provided with effective demand, acts as a powerful incentive for the development of domestic production (Zheng et al., 2019). Currently, this factor can be considered a fully unclaimed reserve that could be effectively used to improve the socio-economic situation of the country and its regions while implementing an effective import substitution policy.

Researchers Waelign, S.Z., Pouliot, M., Larsen, H.O. and Smith-Hall, C. in their work examined the sources of household income at the micro level, including labor income and income from investment activity. Household expenditure flows and the mechanism of formation of personal savings, investment objects of personal finance are also considered (Waelign et al., 2017). The functioning of household finances is also considered in the work of Akhunova Y. In her opinion, clarifying the actual model of the dynamics and structure of household spending is the basis for the formation of a mechanism for fiscal policy measures, the development of state programs of financial assistance to the population, and the construction of a system of financial instruments and services for targeted use by the population (Akhunova, 2022).

In the work of Hariyanto, W., Suhendrata, T. and Jauhari S., the influence of state regulation on incomes and expenditures of the population, the role of direct and indirect taxes, social transfers in income redistribution is considered (Hariyanto et al., 2021).

The World Economic Forum's Inclusive Growth and Development Report 2017 focuses on the problem of involving the entire population, including exclusive actors, in creating economic growth and distributing its achievements (The Inclusive Growth and Development Report, 2017). In this light, inclusivity becomes a yardstick in assessing all aspects of social production (CAFOD; Alfredsson, Wijkman, 2014), including the multi-vector development of the creative economy in the world economy (Kelly et al., 2016; Vial, 2019). The synergy of the effects of the creative economy provides additional GDP growth, enhances post-industrial dynamics and its inclusiveness, increasing the level and quality of life of the population.

### **Methods**

The methodological basis of the study was theoretical and practical developments and approaches used by experts to assess the current state of household income and expenditure, to identify trends in their dynamics, to describe income distribution and highlight issues of income and expenditure inequality. In studying the problematic issues of the formation and use of income of the population, a dialectical method of cognition and a systematic approach were used, revealing the possibilities of scientific research of socio-economic phenomena in the development of their interrelation and interdependence. The data sources for the analysis were the information resources of the Bureau of National Statistics of the Agency of the

Republic of Kazakhstan for Strategic Planning and Reforms, the National Bank of the Republic of Kazakhstan, as well as the Ministry of Finance of the Republic of Kazakhstan.

### Results

According to the National Bureau of Statistics in the Republic of Kazakhstan, the average per capita monetary income of the population amounted to 157 thousand tenge in 2022, having increased by a little more than 2 times since 2016 (Fig. 1) from 76.6 thousand tenge. The average per capita monetary expenditures of the population as a whole for the period 2016–2022 under review were lower than monetary incomes, and at the same time this gap increased, since by 2022 the value of this indicator increased by less than 2 times (1.85 times).

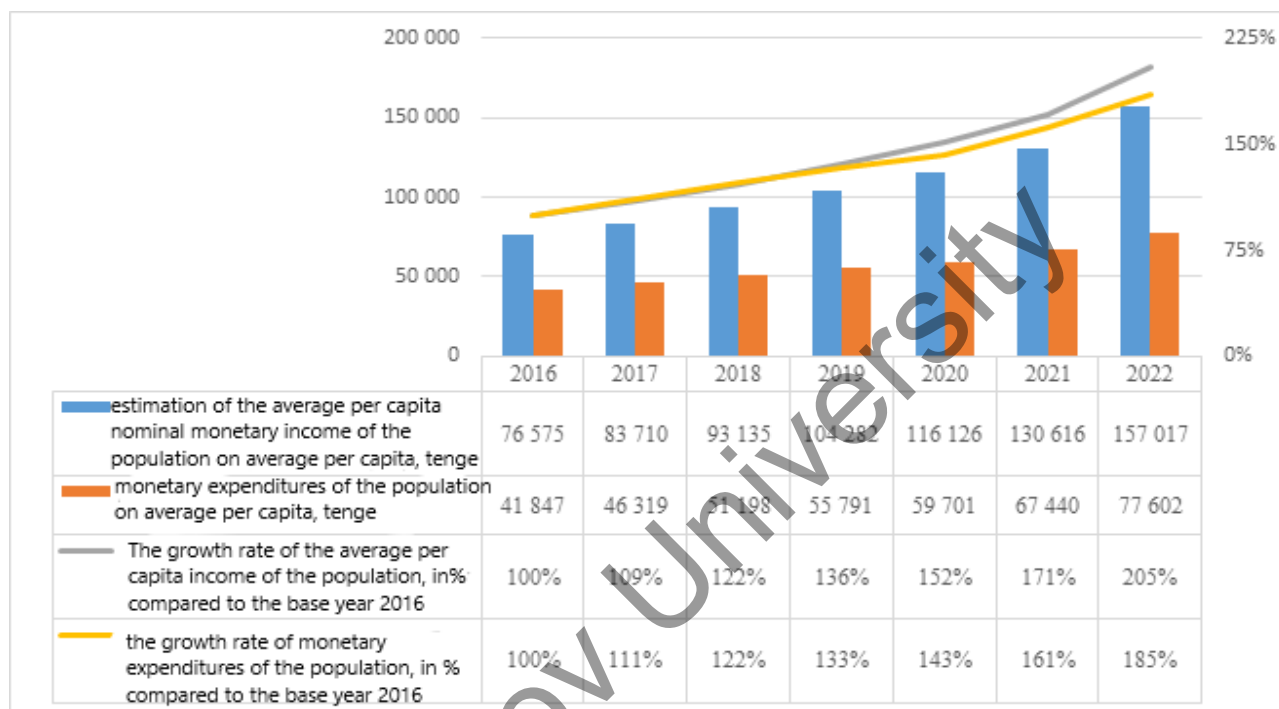


Figure 1. Dynamics of growth of per capita monetary income and expenses of the population in the Republic of Kazakhstan in 2016–2022

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

In the structure of household incomes of the Republic of Kazakhstan in 2016–2022, there were the following trends: income from work fell from 78.3% in 2016 to 67% in 2020, then in 2021 it increased to 70% of all incomes, in 2022 it grew to 73.2%. At the same time, the share of income from employment decreased from 68% in 2016 to 57.9% in 2020, then in 2021 it increased to 60.7%, in 2022 to 64%. The share of self-employed income (including self-employment) increased from 10.3% in 2016 to 10.9% in 2018, but then fell to 9.1% by 2020. In 2021 and 2022, respectively, the share of income from self-employment increased slightly to 9.3 and 9.2% (Fig. 2). It should be concluded that the dynamics of income of the population of Kazakhstan was influenced in different ways by changes in their structural components.

In 2016–2020, the share of social transfers in the structure of monetary incomes of the population increased from 18.1% to 28.6%, decreased to 25.8% in 2021 and continued to decrease to 22.8% in 2022. In all likelihood, the increase in the share of social transfers is due to the fact that pensions and benefits were increased twice in 2020, and at the same time, wages fell amid the introduction of quarantine due to the coronavirus pandemic.

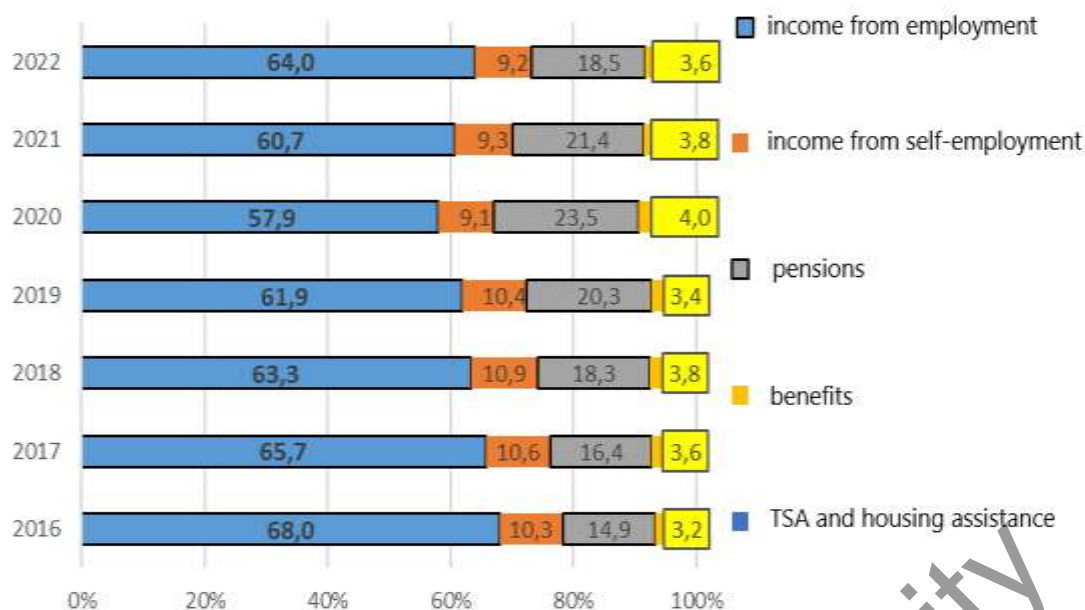


Figure 2. Structure of cash income of households in Kazakhstan

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

According to the data for 2021-2022, there is a significant differentiation in the size of the income of the population by region, the highest value is noted in the Atyrau region and amounts to 315.4 thousand tenge, the lowest is in the Turkestan region 82.9 thousand tenge, the gap between these values was 3.8 times (Fig. 3). Following the leader, the regions with the highest incomes of the population should include such cities as Astana, Almaty, Ulytau region, Mangystau region and Pavlodar region. The regions with the lowest incomes of the population, following the Turkestan region, included other regions located in the south of the country. As can be seen from Figure 3, higher incomes in regions with developed industrial production, low incomes in regions with agricultural specialization and high demographic burden.

Table 1 shows the rating of regions in terms of average per capita income in comparison with the ratings of regions in terms of gross regional product (GRP) per capita and average monthly salary (the higher the value of the indicators, the higher the place in the rating).

Thus, in all three indicators, the Atyrau region occupies a leading position (20 th place in the ratings) – high incomes of the population correlate with very high values of GRP per capita and average monthly wages. Although the Turkestan region is among the outsiders in terms of average per capita income and GRP per capita, it is in 5th place in terms of wages. This discrepancy is most likely due to the fact that in the income structure of the population in the Turkestan region, income from employment amounted to 48.5% of monetary income, and income from self-employment amounted to 26.4% of monetary income. Accordingly, the average monthly wage calculated by employees covers a relatively smaller part of income and has less influence on the amount of per capita income than in other regions. The low income in the city of Shymkent (2nd place “from below”) is influenced by both relatively low values of GRP per capita and wages (both ratings are 4th place “from below”), and similarly to the Turkestan region, a low share in the income structure of wages for employees (54.3% of monetary income) and a significant share self-employed wages (19.8%).

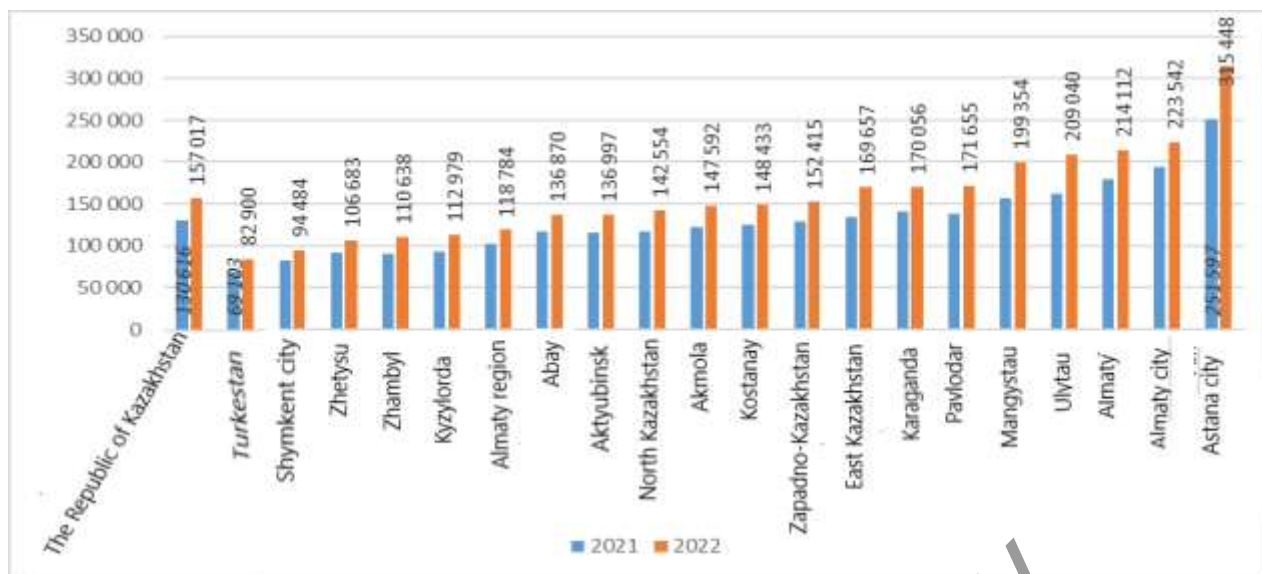


Figure 3. Regional differentiation of the per capita monetary income of the population in 2021-2022.

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

The North Kazakhstan region (North Kazakhstan region), despite the fact that it lags behind in terms of average monthly wages and has the lowest indicator by region, however, in the ratings on average per capita monetary income and GRP per capita, it is in the middle positions, taking 9th and 8th places. This can be explained by the fact that the income from employment in the named region is relatively low — 57.5%, therefore, the wage level has little effect on the level of average per capita income, besides, the low wage level is offset by the low demographic burden on the working-age population from children. The demographic burden on the part of the elderly in North Kazakhstan region is high, so the share of pensions in the monetary income of the population is 25.5%.

Table 1. Interrelation of regional income inequality with differentiation of GRP per capita and the level of wages in the regions (2022)

	2022						
	Rating of the region in terms of per capita monetary income	Rating of the region in terms of GRP per capita	Rating of the region in terms of the average monthly salary	Share of income from employment	The share of income from self-employment and entrepreneurship	Share in the monetary income of pensions	Share in the cash income of benefits
Turkestan	1	1	5	48,5	26,4	15,2	7,2
city of Shymkent	2	4	4	54,3	19,8	18,8	4,4
Zhetisu	3	2	2	58,4	10,3	22,9	3,6
Zhambylskaya	4	3	3	62,7	12,8	16,6	5,2
Kyzylorda	5	6	10	62,8	9,2	16,9	7,1
Almaty	6	5	7	62,3	12,7	19,3	3,2
Abai	7	7	8	57,5	6,8	24,6	3,9
Aktobe	8	10	12	70,7	7,5	13,7	4,1
North Kazakhstan	9	8	1	57,5	7,3	25,5	3,3
Akmola	10	9	6	61,4	7,9	21,6	3,5
Kostanay	11	11	7	63,0	7,3	21,4	2,4
West Kazakhstan	12	16	13	66,1	8,3	18,2	3,5
East Kazakhstan	13	12	15	61,6	3,8	28,2	2,4
Karaganda	14	15	14	66,3	6,5	14,9	4,3
Pavlodar	15	13	11	69,9	7,5	14,5	3,2
Mangystau	16	14	19	77,3	4,7	8,9	6,3
Ulytau	17	17	17	72,7	3,7	14,3	4,6

	2022						
	Rating of the region in terms of per capita monetary income	Rating of the region in terms of GRP per capita	Rating of the region in terms of the average monthly salary	Share of income from employment	The share of income from self-employment and entrepreneurship	Share in the monetary income of pensions	Share in the cash income of benefits
Almaty city	18	19	16	69,4	7,1	14,7	2,4
Astana city	19	18	18	65,9	4,9	23,0	1,5
Atyrau	20	20	20	74,0	4,7	15,5	3,8

*Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan*

In the structure of income of the population, the largest share of income from employment is in the Mangystau region (77.3% of all income), followed by Atyrau region (74%), Ulytau (72.7%), Aktobe region (70.7%).

As previously mentioned, in the Turkestan region, income from self-employment and entrepreneurship account for about 26.4% of all household income. This is probably a consequence of the fact that in the Turkestan region the largest number of self-employed is 364.8 thousand (46% of all employed). The same situation is with a high share of income from self-employment and entrepreneurial activity in the city of Shymkent, Zhambyl and Almaty regions.

At the regional level, the correlation between the level of monetary income and the median salary is about 79.2%, which exceeds 50%. In other words, the correlation analysis also reveals a significant relationship between wages and the level of income of the population.

Using the method of least squares (OLS), we obtain the following regression equation (Fig. 4):

$$Y = 214\,980 + 3,63402 * X,$$

where Y is cash income (cash\_income);

X is the median salary (me).

According to the obtained equation, with an increase in the median wage index by 1%, the monetary income of households increases by 3.63 percentage points (Fig. 5).

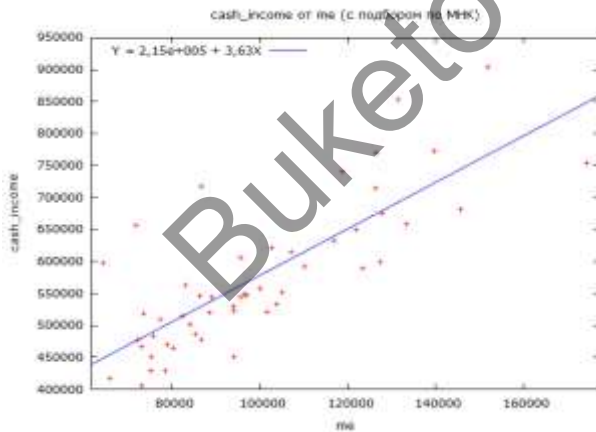


Figure 4. Correlation between the parameters of household monetary income and median wages (Multiple R) = 0.79157665

	coefficient	st.error	t-statistics	P-value
const	214980	41020,2	5,241	<0,0001 ***
me	3,63402	0,400762	9,068	<0,0001 ***
The average head changes	576160,7		Art. off. head of changes	113426,6
The sum of the square balances	2,40e-11		St. error of the model	70015,25
R-square	0,626594		Serviceable R-mode	0,618973
F(1, 49)	82,22432		P-value (F)	4,67e-12
Logical plausibility	-640,3256		Akaike criterion	1284,651
Schwartz Criteria	1288,515		Harman-Quinn criterion	1286,128

Figure 5. Regression between the parameters of household monetary income and median wages

The State pays special attention to the issues of social security and support for the population by increasing the amount of pensions and benefits, which gives results in the form of providing more than 31 percent of the population's income through social contributions. The share of social transfers, including pensions, benefits, housing and targeted social assistance, increased from 18.1% in 2016 to 28.6% in 2020, decreasing to 22.8% by 2022. The share of financial assistance and alimony from relatives is also increasing.

Thus, the average income of the population in recent years has increased dependence on state support in the form of social transfers, and paternalism is strengthening. This leads to the spread of an unproductive reproduction model by suppressing private initiative, which forms the basis of market competition, and also forms dependent attitudes. As a result, household members prefer to apply for targeted social assistance and other types of benefits than to get low-paid jobs (taking into account the low qualifications of low-income segments of the population and the shortage of well-paid jobs in the regions).

There is also a problem of spatial inequality in the Republic of Kazakhstan: regions with agricultural specialization are characterized by a worse financial situation of households (Turkestan, Zhambyl, Kyzylorda, Almaty, North Kazakhstan, Akmola region) than regions with a developed industrial sector and a service economy. In addition, the weak income position of the population is due, on the one hand, to the low productivity of the region's economy, and on the other hand, to the high population density.

Let's turn to the analysis of the structure of household spending in Kazakhstan. As can be seen from Figure 6, during the study period, the largest part of the population's spending was directed to food, while this figure increased from 45.8% of spending in 2016 and reached its highest peak of 53.9% in 2020, then showed a decrease to 51.1% in 2022.



Figure 6. Structure of cash expenditures of households in Kazakhstan

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

The share of non-food products in household cash expenditures decreased from 25.2% in 2016 to 22.9% in 2019, and increased again in 2020–2022, reaching 24.4% in 2022 (Fig. 6). The share of paid services against the background of rising costs for non-food products decreased from 21.8% in 2016 to 15.7% of total household cash expenditures in 2020, increased again to 16.5% in 2021, and to 17.1% of cash expenditures in 2022. The share of other expenses was approximately the same — about 7% (within 6.8–7.4%) of the monetary expenses of Kazakhstani households.

A comparative analysis of the structure of expenditures in the city and in rural areas (Fig. 7 and 8) shows that the share of expenditures on food in rural areas is higher than in the city: in 2020, 52.3% in the city, 56.8% in rural areas — a difference of 4.5%; in 2021, 51.2% in the city, 56.2% in rural areas — the difference is 5%; in 2022, 49.3% in the city, 55.1% in the countryside — a difference of 4.8%.

Spending on non-food products accounted for a slightly different share in the structure of monetary expenditures of both urban and rural households — in the city it grew from 22.7 in 2020 to 24.1% in 2022; in rural areas it amounted to 24.6% in 2020, 24.3 in 2021 and 24.9% in 2022.

The cost of paid services was significantly higher in the city as a share of household monetary expenditures (increased from 17.4 in 2020 to 18.8% in 2022) than in rural areas — 12.3% in 2020, 12.9% in 2021 and 13.3% in 2022.

In 2020–2022, financial assistance to relatives in rural areas accounted for the same share of monetary expenses in the amount of 2.1%, in urban areas they differed less and showed a decrease from 1.9% to 1.7% in the period from 2020 to 2022.

Taxes, payments and other payments accounted for insignificant shares in both the budget of urban and rural households, but in the city they were higher than in rural areas (0.2% vs. 0.1%).

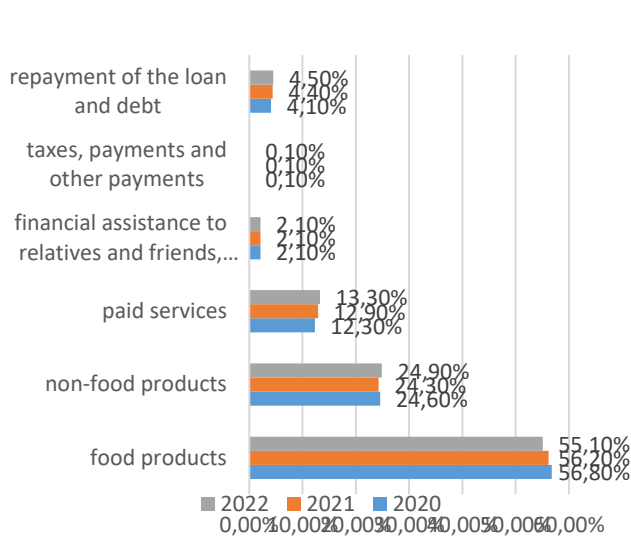


Figure 7. The structure of the average monetary expenditure of a household in the Republic of Kazakhstan by type of locality, city

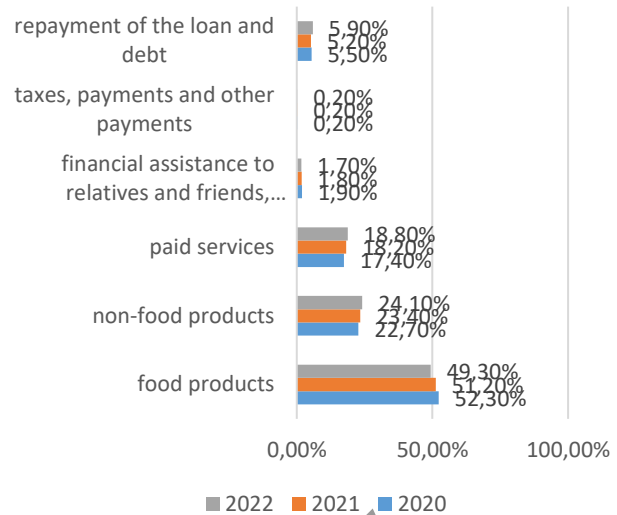


Figure 8. The structure of the average monetary expenditure of a household in the Republic of Kazakhstan by type of locality, village

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

Loan and debt repayment costs were higher in the city, where they rose from 5.5% in 2020 to 5.9% in 2022. In rural areas, they accounted for 4.1% in 2020 and grew to 4.4% in 2021 and 4.5% in 2022. Most likely, the population has a higher credit burden in the city, since they are more likely to have a loan approved by banks, since there are more employees in the city who can confirm their solvency in databases (mandatory pension contributions are made, which show a regular and fairly high income). In rural areas, there is a relatively high proportion of the self-employed population, which often does not make pension contributions, besides, the rural population has a low collateral base (low estimated value of property).

As we can see from Figure 9, the gap in the amount of monetary expenditures of households in the city and in the countryside is the smallest under the article “financial assistance to relatives and acquaintances”: rural households spend only 87.3% of the expenditures under this article of urban households on it (lagging by 12.7%). There is also a less significant gap in the article “expenditures on food products”: rural households spend 84% of urban household expenditures on it under this article (a lag of 16%).

The most significant gap in the amount of household monetary expenditures between urban and rural areas in Kazakhstan was noted in 2022 in terms of expenditures on paid services: rural households allocated slightly more than half — 53% of the amount of similar expenditures of urban households to paid services. This may be due to both a smaller range of services offered to rural households and low availability of services, as well as a lower price for paid services in rural settlements. Repayment of the loan and debt amounted to only 57.6% for rural households, taxes, payments and payments — only 54.5% of the amount of monetary expenditures of urban households in the relevant areas.

The lag in monetary expenditures in aggregate terms for rural households was 25%, that is, by ¼ of the monetary expenditures of urban households.

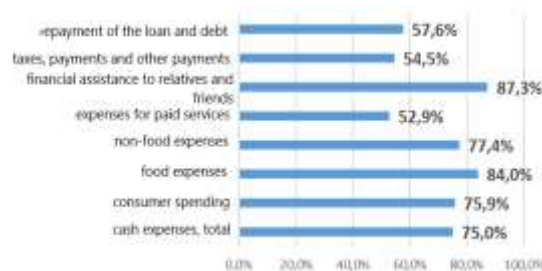


Figure 9. The ratio of cash expenditures of rural households and cash expenditures of urban households in 2022, in %

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

Rural households lagged behind urban households in terms of monetary income by the end of 2022 by only 6%. This suggests that, all other things being equal, rural households have a higher average propensity to save than urban households, since their per capita income is on average slightly lower than that of urban households, but their expenses lag by 25%, respectively, they spend less and have more opportunity to save for savings.

### Discussions

The following table shows a summary of the parameters of the standard of living of the population for the period under review (2016–2022).

Table 2. Indicators of the standard of living of the population for the period from 2016 to 2022.

№	Indicators	2016	2017	2018	2019	2020	2021	2022
1	2	3	4	5	6	7	8	9
1	Share of the population with incomes below the subsistence level (poverty level), %	2,5 <sup>2)</sup>	2,7 <sup>2)</sup>	4,3 <sup>3)</sup>	4,3	5,3	5,2	5,2
	city	1,2 <sup>2)</sup>	1,2 <sup>2)</sup>	2,5 <sup>3)</sup>	2,7	3,7	3,8	4,0
	village	4,2 <sup>2)</sup>	4,6 <sup>2)</sup>	6,7 <sup>3)</sup>	6,6	7,6	7,2	7,3
2	Share of the population with incomes below the cost of the food basket, %	0,1	0,1	0,1	0,1	0,2	0,1	0,1
	city	0,0	0,1	0,1	0,1	0,1	0,1	0,1
	village	0,1	0,3	0,2	0,2	0,2	0,2	0,1
3	Depth of poverty %	0,4	0,4	0,7	0,7	0,8	0,8	0,8
4	Poverty severity, %	0,1	0,1	0,2	0,2	0,2	0,2	0,2
5	Household income (used for consumption), average per capita, tenge	44 198	48 619	53 224	57 725	61 358	69 038	79 223
	city	49 023	54 659	60 034	66 207	67 591	76 024	86 252
	village	37 731	40 502	43 919	45 829	52 398	58 863	67 899
6	Ratio of income used for consumption to the cost of living, %	204,5	204,4	196,6	195,7	185,8	185,3	181,8
7	Average per capita nominal monetary income of the population, tenge	76 575	83 710	93 135	104 282	116 126	130 616	157 017
8	Real cash income index, %	99,3	101,8	105,0	106,4	104,3	104,0	104,5
9	Cash expenditures of the population on average per capita, tenge	41 847	46 319	51 198	55 791	59 701	67 440	77 602
	city	48 138	53 753	59 296	64 128	67 229	75 683	85 836
	Village	33 415	36 331	40 132	44 097	48 878	55 434	64 338
10	Ratio of 10% of the most and 10% of the least affluent population (funds ratio), times	5,6	5,9	6,0	6,0	5,9	6,0	5,7
11	Income concentration ratio (Gini index)	0,278	0,287	0,289	0,290	0,291	0,294	0,285
12	Average household size, persons	3,4	3,4	3,4	3,4	3,4	3,4	3,4
	city	3,1	3,1	3,1	3,1	3,1	3,1	3,2
	village	3,9	4,0	3,9	3,9	3,9	3,9	4,0
13	Share of the population with incomes below 60% of the median income level, %	9,5	10,1	10,0	9,7	9,9	8,7	8,7

Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan

Thus, an analysis of the dynamics and structure of monetary income and expenses of households (population) in Kazakhstan for the period 2016–2022 showed the following:

- the monetary incomes of the population grew faster than the monetary expenditures of the population, which had a favorable effect on the ability of the population to save;
- in general, real incomes of the population grew, although there was an inflationary jump in 2022 during the period under review;
- during the period under study, structural data on household incomes in terms of their sources had refractive trends in two stages: from 2016 to 2020, the importance of social transfers increased and the contri-

bution of income from employment decreased, then from 2021 to 2022, another trend began in the opposite direction — the share of social transfers decreased, the share of income from employment increased;

- Kazakhstan has a significant regional differentiation of monetary income per capita (the gap between the maximum and minimum values in 2022 was 3.8 times): the highest rates were observed in regions with developed industries, the lowest in regions in the south of the country, characterized by specialization in agriculture and a large demographic burden;

- as a result of the analysis of income distribution between different regions of the country, a high correlation of the level of monetary income with the amount of wages was found, which follows from a fairly high share of wages in the income structure by sources of their formation;

- the structure of household monetary expenditures shows the overwhelming share of food expenditures in them, which, according to the data for the studied period, increased significantly both in absolute terms and in relative terms — their share in the structure of consumer spending increased until 2020, then gradually began to decrease;

- there is a significant difference in the structure and amount of expenditures of urban and rural households, especially for food products and paid services.

In general, in 2016–2020, an increase in the share of social transfers and a decrease in income from work in the income structure and an increase in the share of food products in the structure of household monetary expenditures indicated a decrease in the level of well-being of the population in Kazakhstan and a deterioration in the stability of their socio-economic situation. But in 2021–2022, the dynamics of these indicators made a “U-turn”, which indicates an improvement in nominal indicators of living standards and conditions. However, inflation, which accelerated by 2022, “ate up” most of the increased income and expenses.

In March 2023, the main statistical body of the state conducted a sociological survey on the topic “Quality of life of the population” in order to identify the values of the level and quality of life of the population based on the subjective assessments of respondents, which included 11,956 households aged from 15 years and older, living in the regions of the republic, the cities of Astana, Almaty and Shymkent. As an option to answer the questions, a satisfaction scale was used (from 1 to 10: scales 1–3 — “not satisfied”, scales 4–7 — “partially satisfied” and scales 8–10 — “satisfied”), generally accepted in international statistical practice of Eurostat and OECD. Below we present the results of this survey by age group regarding respondents’ assessments of satisfaction with their financial and economic situation, their assessments of their own level of material security (wealth), as well as the reasons for the low level of household security (Table 3).

Table 3. The results of the survey “Quality of life of the population” by age

	By age group					
	15–17	18–28	29–38	39–48	49–57 (62)	58 (63) and older
<b>Respondents’ opinions on satisfaction with their financial and economic situation</b>						
Total respondents	100,0	100,0	100,0	100,0	100,0	100,0
including satisfaction with one’s financial and economic situation						
satisfied	25,4	35,8	41,0	34,3	34,2	28,8
partially satisfied	46,2	57,1	58,3	64,8	64,9	70,0
not satisfied	0,4	0,6	0,4	0,5	0,5	0,2
Difficult to answer/not applicable	28,0	6,5	0,3	0,4	0,4	1,0
<b>Respondents’ assessment of their level of material security (wealth)</b>						
Total respondents	100,0	100,0	100,0	100,0	100,0	100,0
including the level of material support:						
low level of wealth (low-income)	0,4	0,4	0,3	0,4	0,4	0,1
security below average	2,0	1,9	1,9	1,7	1,7	2,3
average level of wealth (middle class)	69,7	65,6	68,6	72,7	73,2	77,6
security is slightly above average	22,0	25,8	21,9	18,9	19,3	16,6
sufficient level of wealth (relatively wealthy)	5,0	5,4	5,5	5,2	4,4	3,0
<b>Reasons for low and below-average levels of household wealth</b>						
Total respondents	100,0	100,0	100,0	100,0	100,0	100,0
including for reasons:						
lack of any paid work	0,9	1,1	0,8	1,2	1,0	0,4

inability to find permanent paid work at the place of residence	0,9	0,6	0,8	1,3	0,9	0,2
insufficient level of qualifications and/or work experience	0,5	1,4	0,7	0,7	0,5	0,2
low wages	94,7	92,6	93,0	92,7	93,3	1,8
low pension	0,1	0,5	0,6	0,3	0,5	94,3
low social benefits	1,4	0,9	1,3	1,1	0,7	0,5
the presence of excess debt burden associated with the payment of loans and borrowings, including mortgages	0,2	0,8	0,9	1,4	1,0	0,6
insufficient level of education to obtain a suitable job	0,9	1,0	0,4	0,6	0,5	0,2
poor health	0,1	0,2	0,6	0,6	1,1	1,4

*Note – compiled by the authors based on the Bureau of national Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan*

As can be seen from Table 3, in terms of the level of satisfaction with their financial and economic situation among respondents, representatives of the age group 29–38 years are in the lead (41% of them are satisfied with their financial and economic situation), in second place are representatives of the age group 18–28 years (35.8%), followed by the age groups 39–48 years (34.3%) and 49–57 (62) years (34.2%). The last places in terms of satisfaction with their financial and economic situation are occupied by representatives of the age groups 58 (63) years and older (28.8%), as well as 15–17 years (25.4%). At the same time, these same age groups take first place when assessing their wealth below the average level: in the group of 58 (63) years and older (2.3%), in the group of 15–17 years (2%). Respondents indicate low wages and low pensions as the main reason for low and below-average levels of security.

By Decree of the Government of the Republic of Kazakhstan dated April 14, 2022 No. 218, the Comprehensive Plan “Program for Increasing Population Incomes until 2025” was approved. At the same time, by Decree of the Government of the Republic of Kazakhstan dated March 28, 2023 No. 246, changes were made to it, including the title of the document was approved in the following new edition “On approval of the Comprehensive Plan “Program for Increasing Population Incomes until 2029”

This Comprehensive Plan covers activities in the following five areas:

- 1) creation of jobs in the real sector of the economy within the framework of regional employment cards;
- 2) increasing the income of the rural population as part of the implementation of the “Auyly Amanaty” project;
- 3) systemic measures to ensure increased income levels and government support measures;
- 4) obligations to increase wages from the budget;
- 5) state social support to the population.

Table 4. Directions and activities of the Comprehensive Plan “Program for increasing population incomes until 2029”

Directions	Events within the direction
1	2
1. Creation of jobs in the real sector of the economy within the framework of regional employment cards	1) Providing the population with employment within the framework of: national projects (including “Comfortable School”, “Modernization of Rural Health Care”); free vacancies within the electronic labor exchange; creating jobs through private initiatives up to the city and district level; subsidized jobs. 2) Providing support for entrepreneurial initiatives (grants for socially vulnerable segments of the population, preferential microloans for youth at 2.5% per annum; loans in rural areas within the framework of the “Auyly Amanaty” project)
2. Increasing the income of the rural population as part of the implementation of the “Auyly Amanaty” project	Increasing labor income in rural areas as part of the implementation of the “Auyly Amanaty” project.
3. Systemic measures to ensure increased income levels and government support measures	1) Increasing the income of the population, the level of employment, and the social responsibility of business: - increase in the wage fund;

	<ul style="list-style-type: none"> <li>- stimulating job creation.</li> <li>2) Development of methodological approaches to determine the level of the minimum wage.</li> <li>3) Development of proposals for revising the methodology for calculating the cost of living in an upward direction.</li> <li>4) Creation of jobs in manufacturing enterprises by: <ul style="list-style-type: none"> <li>- financial support for export-oriented manufacturing enterprises;</li> <li>- creating high-paying vacancies by stimulating innovation activity: industrial grants; commissioning of at least 100 projects in the manufacturing industry; implementation of social investment projects by large oil and gas companies.</li> </ul> </li> <li>5) Motivation of entrepreneurial activity of the population through: <ul style="list-style-type: none"> <li>- provision of government support in the form of subsidies for repayment of part of the interest rate and loan guarantees;</li> <li>- development and implementation of instruments of state support for the development of creative industries.</li> </ul> </li> </ul>
4. Obligations to increase wages from the budget	<ul style="list-style-type: none"> <li>1) Increase in the average salary of civil servants in accordance with strategic documents for the development of relevant industries.</li> <li>2) Increase in the average salary of production personnel of natural monopolies in the public utilities sector.</li> </ul>
5. State social support to the population	<ul style="list-style-type: none"> <li>1) Development of a regulatory mechanism (including issues of social and health insurance, pensions, taxation) of new forms of employment, including those carried out on the basis of Internet platforms.</li> <li>2) Proactive use of social support tools for families with incomes below the poverty line.</li> <li>3) Introduction of a proactive format for providing and providing social support measures to the population by crediting them to the “social wallet”</li> <li>4) Implementation of systemic measures of social partnership on the regulation of labor relations within the framework of industry and regional agreements in terms of fulfilling the obligations of the parties to take measures aimed at ensuring employment, as well as establishing: <ul style="list-style-type: none"> <li>- minimum tariff rates (salaries) in the industry;</li> <li>- limit values of inter-digit coefficients;</li> <li>- a unified procedure for establishing additional payments to employees engaged in heavy work, work with harmful and (or) dangerous working conditions.</li> </ul> </li> <li>5) Increasing the incomes of the employed population by increasing the level of education and professional competencies through: <ul style="list-style-type: none"> <li>- implementation of a nationwide project on industry certification in the context of various professions, in cooperation with educational organizations, certification agencies, participation in massive open online courses, silver age programs (Waleign, 2022);</li> <li>- training of specialists commissioned by enterprises of the real sector of the economy, dual education;</li> <li>- professional development of practitioners at enterprises in other countries, exchange of experience.</li> </ul> </li> </ul>

*Note – compiled by the author on the basis of the Comprehensive Plan “Program for Increasing Population Incomes until 2029”*

As can be seen from Table 4, a special place in the activities of the Comprehensive Plan “Program for increasing population incomes until 2029” is occupied by the development of creative industries.

The creative economy has significant opportunities to improve the level and quality of life of the population, especially young people and older people. Thus, youth business activity, due to the socio-psychological characteristics of youth as the most active, creative, reflective part of society, contributes to the realization of the innovative potential of the economy. In this regard, the possibility of realizing and converging the innovative activity potential of youth in the development of creative industries and their clustering requires further methodological research with further applied implementation. As for the elderly population, whose age limit according to the WHO classification is 60–75 years, their effective socio-economic inclusion is currently an urgent task, especially in developed countries, due to the increase in life expectancy and the number of representatives of the “silver generation”. The significant socio-economic potential that

older people have can be realized on several levels in the creative economy. First, the accumulated social and intellectual capital of the elderly, as well as their residual labor reserves, can be realized through direct participation in creative production, in particular in cultural and creative industries. Secondly, older people have economic potential as key consumers of creative industries, especially those related to leisure activities, cultural institutions, and recreational services. Creative industries and creative practices of social partnership can be considered as “rappor points” for reducing the “social distance” between the young and “silver” generations.

The above highlights the need for further research in the field of diversifying the use of the socio-economic potential of older people in the development of creative industries. At the same time, creative clusters can be built through the use of participatory practices based on social partnership between the young and the “silver” generation as producers and consumers of creative goods through building their intersubjective communications, taking into account the creative capabilities of both groups.

### **Conclusions**

Summarizing the results of the analysis, it can be concluded that the problem of financial instability of households in the Republic of Kazakhstan in recent years is associated with a low level of income sufficiency to ensure consumer spending, which is proved by an increase in loans to the population (respectively, an increase in the cost of paying loans and debts) and a decrease in opportunities for the formation of savings among the population. The differentiation of expenditures and incomes of the population in the regional context is connected, on the one hand, with differences in the level of average wages by region, and these differences, in turn, with the sectoral specialization of the regions and with different levels of wages in industries and types of economic activity. In addition, the structure of income and expenses and their differences both by region and in the context of “city-village” are also influenced by demographic characteristics in the regions (gender and age composition, aging processes, the level of demographic burden, etc.).

When pursuing a policy of regulating incomes and improving the well-being of the population, both nationally and at the regional level, it is necessary to focus on the peculiarities of the formation of household incomes and the specifics of the distribution of monetary expenses. In addition to macroeconomic parameters, it is necessary to understand in the “people-centric” model of public administration the impact of policy measures on the components of the well-being of the population — on the elements of the structure of income and expenses. This will make it possible to develop more “targeted” support and incentive measures aimed at reducing inequality of income and opportunities, developing consumer demand, creating conditions for the growth of human capital in the country, and including the innovation and activity potential of young people and the reserves of economic activity of older people. In addition, it is necessary to develop an integration model for the development of creative industries in the Republic of Kazakhstan with the implementation of institutional and economic elements of inclusion of the activity of youth and older people, which will increase the overall socio-economic performance of domestic reproduction, will contribute to the socio-economic diversification of creative industries and the activation of civil society and social partnerships in the context of inclusive growth. From a macroeconomic perspective, this project will help to improve the level and quality of life of the population, reduce youth unemployment, involve older people in the post-industrial environment, sustainable development and expansion of the creative sector, increase public welfare and socialization of the Kazakh economy as a whole.

### **Complementary Data**

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**Ж.С. Хусайнова, Н.Н. Ескендир, Н.Б. Куттыбаева, М.К. Асанова, Г.М. Абауова**

### **Инклюзивті өсу және экономиканы шығармашылық әртараптандыру әлеуетін бағалау тұрғысында Қазақстан халқының өмір сүру деңгейін талдау**

#### **Аңдатпа:**

**Мақсаты:** Отандық экономиканың инклюзивті өсу және шығармашылық әртараптандыру әлеуетін анықтау үшін Қазақстан Республикасындағы соңғы жылдардағы (2016-2022 жж.) үй шаруашылықтарының өмір сүру деңгейінің, кірістер мен шығыстар құрылымының өзгеру үрдістерін айқындау.

**Әдісі:** Жұмыста статистикалық, эконометрикалық талдау, салыстыру әдістері және деректерді кестелік және графикалық ұсыну әдісі қолданылды.

**Нәтижесі:** Зерттеу нәтижелері негізгі тұжырымдарға келіп тіреледі: Қазақстандағы халықтың кірістері мен шығыстары соңғы жылдары (2016-2022 жж.) едәуір өсті, ал кірістер озық қарқынмен өсті. Қарастырылып отырған кезеңдегі кірістер құрылымында жалданудан түскен кірістер үлесін төмендету және әлеуметтік трансферттер үлесін ұлғайту кезеңі (2016-2020 жж.) және жалданған кірістер үлесін ұлғайту және трансферттер үлесін төмендету кезеңі (2021-2022 жж.) болды. Ақшалай шығыстар құрылымында азық-түлік тауарларына (2016-2020 жж.) арналған шығыстардың күшейтілген өсу кезеңі де атап өтілді, соңғы екі жылда бұл шығыстар қайтадан төмендей бастады, бірақ әзірге қарастырылып отырған кезеңнің басына қарағанда жоғары деңгейде қалып отыр. Аймақтық бөліністе кірістердің саралануы, қалалық және ауылдық үй шаруашылықтарының ақшалай шығыстарында елеулі алшақтық байқалады. Бұдан басқа, аймақтарда, «қала/ауыл» бөлінісінде, сондай-ақ халықтың жас топтары бөлінісінде өмір сүру деңгейі мен сапасында айтарлықтай айырмашылықтар бар.

**Қорытынды:** Елдің ауқымында да, өңірлік деңгейде де кірістерді реттеу және халықтың әл-ауқатын арттыру саясатын жүргізу кезінде халықтың кірістерін қалыптастыру ерекшеліктеріне және ақшалай шығыстарды бөлу ерекшелігіне бағдарлану қажет. Макроэкономикалық параметрлерден басқа, мемлекеттік басқарудың «адамға бағытталған» моделінде және саясат шараларының халықтың әл-ауқатының құрамдас бөліктеріне әсерін түсіну қажет, бұл кірістер мен мүмкіндіктердің теңсіздігін төмендетуге, тұтынушылық сұранысты дамытуға, елдегі адами капиталдың өсуіне жағдай жасауға, инклюзияға бағытталған қолдаудың, ынталандырудың неғұрлым «нүктелік» атаулы шараларын әзірлеуге және жастардың инновациялық-белсенді әлеуеті мен қарттардың экономикалық белсенділігінің резервтеріне мүмкіндік береді.

Бұдан басқа, отандық ұдайы өндірістің жалпы әлеуметтік-экономикалық тиімділігін арттыратын, шығармашылық индустрияларды әлеуметтік-экономикалық әртараптандыруға және инклюзивті өсу контекстінде азаматтық қоғам мен әлеуметтік әріптестікті жандандыруға ықпал ететін жастар мен қарт адамдардың белсенділігін инклюзиялаудың институционалды-экономикалық элементтерін имплементациялай отырып, Қазақстан Республикасында шығармашылық индустрияларды дамытудың интеграциялық моделін әзірлеу қажет.

**Кілт сөздер:** өмір сүру деңгейі, халықтың жан басына шаққандағы орташа табысы, халықтың жан басына шаққандағы орташа шығысы, креативті экономика, инклюзивті экономикалық өсу.

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### **Анализ параметров уровня жизни населения в Казахстане в контексте оценки потенциала инклюзивного роста и креативной диверсификации экономики**

#### **Аннотация:**

**Цель:** Определить тенденции в изменении уровня жизни, структуры доходов и расходов домохозяйств в Республике Казахстан в последние годы (2016–2022 гг.) для выявления потенциала инклюзивного роста и креативной диверсификации отечественной экономики.

**Методы:** В работе использованы методы статистического, эконометрического анализа, сопоставления и метод табличного и графического представления данных.

*Результаты:* Результаты исследования сводятся к основным выводам: доходы и расходы населения в Казахстане значительно выросли в последние годы (2016–2022 гг.), причем доходы росли опережающими темпами. В структуре доходов в рассматриваемый период наблюдались этапы снижения доли доходов от найма и увеличения доли социальных трансфертов (2016–2020 гг.) и увеличения доли доходов от найма и снижения доли трансфертов (2021–2022 гг.). В структуре денежных расходов также отмечался этап усиленного роста расходов на продовольственные товары (2016–2020 гг.), в последние два года вновь данные расходы начали снижаться, однако они остаются на более высоком уровне, чем на начало рассматриваемого периода. Наблюдаются дифференциация доходов в региональном разрезе и существенный разрыв в денежных расходах городских и сельских домохозяйств. Кроме того, есть существенные различия в уровне и качестве жизни по регионам, в разрезе «город/село», а также в разрезе возрастных групп населения.

*Выводы:* При проведении политики регулирования доходов и повышения благосостояния населения как в масштабе страны, так и на региональном уровне необходимо ориентироваться на особенности формирования доходов населения и специфику распределения денежных расходов. Помимо макроэкономических параметров, необходимо понимать в «человекоцентричной» модели государственного управления и влияние мер политики на составляющие благосостояния населения, что позволит вырабатывать более «точечные» адресные меры поддержки, стимулирования, направленные на снижение неравенства доходов и возможностей, развитие потребительского спроса, формирование условий для роста человеческого капитала в стране, на инклюзию инновационно-деятельностного потенциала молодежи и резервов экономической активности пожилых людей. Кроме того, необходима разработка интеграционной модели развития креативных индустрий в Республике Казахстан с имплементацией институционально-экономических элементов инклюзии активности молодежи и пожилых людей, которая повысит общую социально-экономическую результативность отечественного производства, будет способствовать социально-экономической диверсификации креативных индустрий и активизации гражданского общества и социального партнерства в контексте инклюзивного роста.

*Ключевые слова:* уровень жизни, среднедушевые доходы населения, среднедушевые расходы населения, креативная экономика, инклюзивный экономический рост.