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REAL INCOMES OF THE POPULATION: CURRENT TRENDS AND CAUSES OF INEQUALITY

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Abstract. The article is devoted to the study of modern trends and factors influencing the formation of real incomes of the population in Kazakhstan, with a focus on the causes and manifestations of social and economic inequality.

In this regard, the aim of the study is to identify the factors affecting the income level of the population and to analyze the cause-and-effect relationships underlying social and economic inequality. The article employs factor analysis methods, which have made it possible to determine the impact of inflation, wage dynamics, and other macroeconomic factors on the real incomes. In research, based on domestic and foreign scientific sources, using bibliographic analysis, key trends and conceptual aspects related to the income level and quality of life of the population were identified. Through institutional analysis, regulatory documents and strategic programs aimed at increasing incomes and reducing their uneven distribution among the population of the country and its regions have been studied.

The analysis of secondary data provided by the Bureau of National Statistics of the Agency for Strategic Planning and Reforms was carried out using statistical

methods. The research is also based on systematic and logical approaches, as well as universal scientific methods of cognition. The research results are of practical importance and can be useful for a wide range of stakeholders involved in improving incomes and the quality of life of the population.

Keywords: nominal incomes, real incomes, income structure, income inequality, uneven income distribution, quality of life.

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ХАЛЫҚТЫҢ НАҚТЫ КІРІСТЕРІ: ТЕҢСІЗДІКТІҢ ҚАЗІРГІ ТЕНДЕНЦИЯЛАРЫ МЕН СЕБЕПТЕРІ

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Аннотация. Мақала Қазақстан Республикасында халықтың нақты табыстарын қалыптастыруға әсер ететін заманауи тенденциялар мен факторларды, сонымен қатар әлеуметтік және экономикалық теңсіздіктің себептері мен көріністерін зерттеуге арналған. Осыған орай зерттеудің мақсаты – халықтың табыс деңгейіне әсер ететін факторларды анықтау және әлеуметтік, экономикалық теңсіздіктің негізінде жататын себеп-салдар байланыстарын талдау. Мақалада факторлық талдау әдістері қолданылып, инфляцияның, жалақы динамикасының және басқа макроэкономикалық факторлардың халықтың нақты табыстарына әсері анықталды.

Зерттеу барысында библиографиялық талдауды қолдана отырып, отандық және шетелдік ғылыми дереккөздерге сүйеніп халықтың табыс деңгейі мен өмір сүру сапасына байланысты негізгі тенденциялар мен тұжырымдамалық аспектілер анықталды. Бұл осы саладағы ағымдағы жағдайды тереңірек түсінуге мүмкіндік бере отыра ақпараттандырылған және нәтижелі зерттеу жүргізуге негіз болады. Институционалдық талдау арқылы кірістерді арттыруға және олардың ел халқы мен оның өңірлері арасында біркелкі бөлінбеуін

азайтуға бағытталған нормативтік құжаттар мен стратегиялық бағдарламалар зерделенді. Стратегиялық жоспарлау және реформалар агенттігінің ұлттық статистика бюросы ұсынған қайталама деректерді талдау статистикалық әдістерді қолдану арқылы жүзеге асырылды.

Зерттеу нәтижелері практикалық маңызы бар және мүдделі тараптардың, соның ішінде мемлекеттік және жеке ұйымдардың, сондай-ақ халықтың табысы мен өмір сүру сапасын арттыру мәселелерімен айналысатын сараптамалық және ғылыми қауымдастықтардың өкілдері үшін пайдалы болуы мүмкін.

Түйін сөздер: номиналды кірістер, нақты кірістер, кірістер құрылымы, кірістердің теңсіздігі, кірістердің біркелкі бөлінбеуі, өмір сапасы.

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РЕАЛЬНЫЕ ДОХОДЫ НАСЕЛЕНИЯ: СОВРЕМЕННЫЕ ТЕНДЕНЦИИ И ПРИЧИНЫ НЕРАВЕНСТВА

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Аннотация. Статья посвящена изучению современных тенденций и факторов, влияющих на формирование реальных доходов населения в Республике Казахстан, с акцентом на причины и проявления социального и экономического неравенства.

В этой связи целью исследования является выявление факторов, влияющих на уровень доходов населения, и проведение анализа причинно-следственных связей, лежащих в основе социального и экономического неравенства. В статье применены методы факторного анализа, что позволило выявить влияние инфляции, динамики заработных плат и других макроэкономических факторов на реальные доходы населения. В ходе проведенного исследования, основываясь на отечественных и зарубежных научных источниках, с использованием

библиографического анализа, были выявлены ключевые тенденции и концептуальные аспекты, связанные с уровнем доходов и качеством жизни населения. Посредством институционального анализа изучены нормативные документы и стратегические программы, направленные на повышение доходов и снижения неравномерного их распределения среди населения страны и его регионах.

Анализ вторичных данных, предоставленных Бюро национальной статистики Агентства по стратегическому планированию и реформам, выполнен с применением статистических методов. Исследование также опирается на системный и логический подходы, а также универсальные научные методы познания. Полученные результаты исследования имеют практическую значимость и могут быть полезны для широкого круга заинтересованных сторон, включая государственные и частные организации, а также представителей экспертного и научного сообществ, занимающихся вопросами повышения доходов и качества жизни населения.

Ключевые слова: номинальные доходы, реальные доходы, структура доходов, неравенство доходов, неравномерное распределение доходов, качество жизни.

Introduction. Real income of the population is one of the key indicators of a country's economic well-being and the living standards of its citizens. It represents the purchasing power of income, adjusted for inflation, and directly reflects economic stability, the effectiveness of government policies, and the social processes taking place in society.

Current trends in income distribution in Kazakhstan and other countries are characterized by increasing social and economic inequality. The growing gap between the wealthy and the poor has become a global issue, negatively impacting social stability, public trust in governmental institutions, and the potential for sustainable economic development. The causes of such inequality are multifaceted and include both structural features of the economy and disparities in access to education, labor resources, and social benefits. Significant influences also come from factors like globalization, digital transformation, and regional disparities in economic development. For Kazakhstan, as for many developing countries, there are issues with unbalanced income growth between urban and rural areas, which further exacerbates social inequality.

The relevance of this topic is driven by the need to develop strategic measures aimed at increasing income levels and reducing inequality among the population to ensure a fair distribution of economic benefits. In the context of global challenges, including rising inflation, increasing energy prices, and the consequences of various geopolitical disagreements, understanding the factors that shape real incomes and ways to reduce inequality becomes especially important for the development of effective social and economic policies.

In this regard, the aim of this study is to analyze current trends and identify the

factors influencing real income levels, as well as to develop practical recommendations for reducing inequality, contributing to the creation of a sustainable and inclusive economy. The results of the conducted research are aimed at practical application by informing government bodies, economists, and the expert community about the reasons for the decline in real incomes and the measures to reduce their uneven distribution in society. Furthermore, the findings of this study are of interest to academic science, highlighting new directions for future research.

Research on the issues of monetary income of the population and the reduction of its uneven distribution in society, including on a regional scale, is covered in the works of many domestic and foreign researchers. The issue of increasing household income, being a relevant task for any economy, especially one focused on raw materials, requires the implementation of a balanced macroeconomic policy in the country. This policy should focus on maintaining a balance between monetary and fiscal policies, strengthening the national currency, and enhancing currency hedging mechanisms. According to the authors of the study, such measures contribute to the stability of the economy and protect household incomes from external shocks (Spano, 2022: 18).

Further research has revealed the pattern of balancing tax-budget and monetary-credit policies combined with employment policies, as well as the rule of law to combat inequality. The measures for their implementation are effective in high-income countries, while they do not play a statistically significant role in income inequality in low-income countries (Batuo, ets, 2022: 14).

Further research has concluded that the use of macroeconomic regulation tools, such as holding government bonds, would lead to the devaluation of the national currency and a chronic economic downturn, manifested in rising inflation, reduced real incomes, and increased unemployment (*Samedova*, ets*,* 2022: 11).

Based on macroeconomic tools such as economic growth, investments, and income distribution, combining a structuralist perspective with a post-Keynesian approach that emphasizes a sequential view of financial flows and assets on a macroeconomic scale, researchers have concluded that this combination leads to stagnation in economic growth, rising debt, and a high level of inequality, considering both personal and functional distribution of income and wealth (Abeles & Pérez, 2022: 38).

The horizons of ongoing research on improving income levels and the welfare of citizens, continuing to expand, are reflected in studies focusing on the analysis of the state's social policy development. These studies promote the idea of increasing the population's income through social support in the form of benefits, payouts, privileges, and various subsidies (*Hollander*, ets*,* 2024: 11). However, the findings from other researchers confirm the ineffectiveness of benefit payouts in increasing income and societal well-being, negating the relationship between subsidies and real income, as well as the multiplicative effect of such connections (Adrian & Tibor, 2022: 25).

Further research directions have been realized in the study of the impact of

various factors on population income, analyzing their dynamics through correlation with environmental components, the transportation sector, and scientific research developments (*Zhang*, ets*,* 2019: 7), population size, energy intensity, energy consumption structure, and carbon intensity (Rüstemoğlu, 2022: 22), income inequality (Czelleng & Losoncz, 2022: 10), (*Asogwa*, ets*,* 2021: 7), including on a global scale (Galbraith, 2019: 5), as well as the crime rate in the country (*Ikhsan & Amri,* 2023: 17). In this context, income inequality arises due to the stratification of social classes in society (Haddon & Wu, 2022: 22), and it affects the vulnerability of society to natural disasters (Lindersson, ets, 2023: 10), thus leading to either an increase or a decrease in real income levels.

As a continuation of the ideas from previous studies, this research aims to deepen the analysis of the dynamics of monetary income and the reduction of its uneven distribution in the economy, which creates inequality among the population of the country, including in its regions, by exploring the causes specific to the Kazakhstani economy and the characteristics of its manifestation.

Materials and methods

This research is based on desk research methods, which include conducting statistical analysis of official secondary data from the Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan, as well as other domestic and foreign electronic sources accessed through the internet.

The method of systematic bibliographic analysis of scientific literature, based on domestic and international databases, allowed for the identification of trends in the study of conceptual provisions related to income levels and the improvement of quality of life.

The use of systematic and logical approaches in this research facilitated the selection of statistical indicators to evaluate income levels of the population in the country and its regions. Furthermore, the factor analysis of income, correlated with indicators such as nominal and real income, average monthly and median wages, the Gini coefficient, the fund coefficient, the minimum living wage, and the structure of income and expenditures, including regional breakdowns, allowed for the presentation of the current situation regarding the population's income and provided insights into the causes of income inequality and its regional manifestations.

The identification of priority areas for increasing the income levels of the population and reducing their uneven distribution is based on the use of general scientific research methods, aimed at employing a dialectical approach to studying economic phenomena and processes. This approach assumes a comprehensive identification of changing patterns, trends, and interdependencies.

Results

The monetary income of the population, against the backdrop of rising nominal values (from 110.9 thousand tenge in 2019 to 203.1 thousand tenge in 2023, an increase of 1.8 times), has been decreasing in real terms over the past five years (from 6.4% in 2019 to 0.9% in 2023, a decline of 5.5 percentage points). This indicates

a decrease in the population's well-being due to rising prices. In other words, the money available is no longer sufficient to cover the same needs as before (Figure 1).

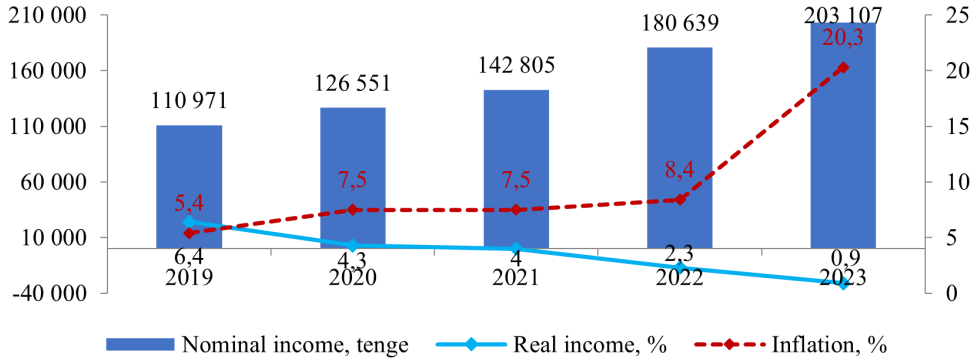

Figure 1 – Dynamics of nominal and real monetary incomes of the population of Kazakhstan in 2019-2023, tenge/% compared to the previous period

Note – Compiled using data from the Bureau of National Statistics of the Agency for Strategic Planning and Forecasting.

In the structure of household income, earnings from labor activities dominate, accounting for 74.5% in 2023, up from 72.3% in 2019 (an increase of 2.2 percentage points), making it a more significant source of income for the population (Figure 2).

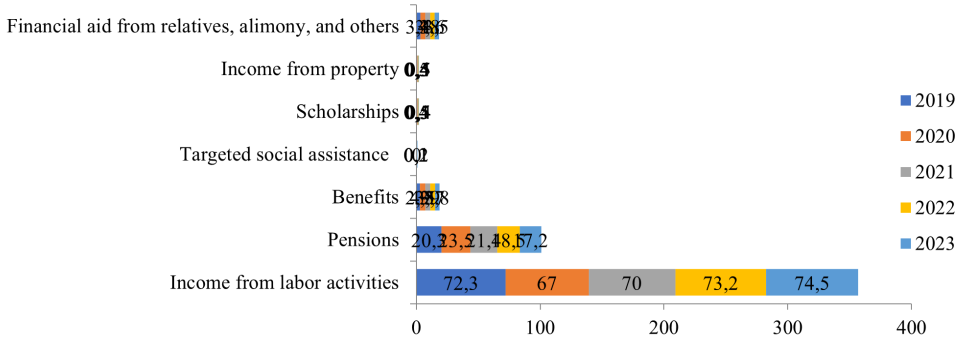

Figure 2 – Structure of monetary incomes of the population of Kazakhstan in 2019-2023, %

Note – Compiled using data from the Bureau of National Statistics of the Agency for Strategic Planning and Forecasting.

In the structure of earnings from labor activities, a significant share is made up of wages (on average, 61.92% over the last five years). Earnings from self-employment, derived from entrepreneurial activities, account for an average of 9.48% over the past five years (Figure 3).

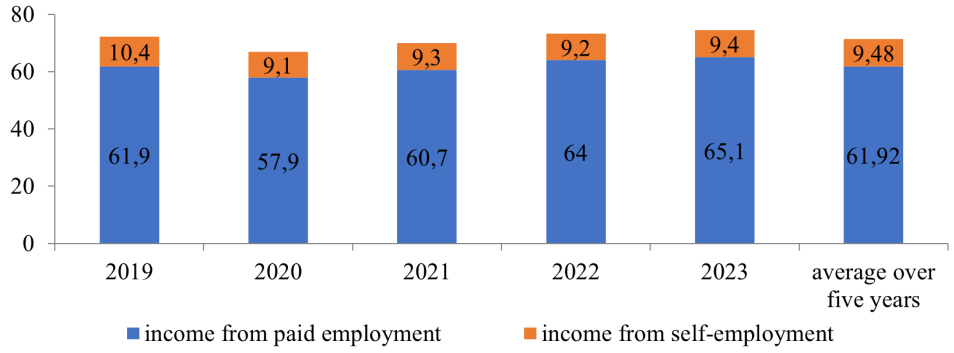

Figure 3 - Structure of the population's income from labor activities in Kazakhstan in 2019-2023, %

Note – Compiled using data from the Bureau of National Statistics of the Agency for Strategic Planning and Forecasting.

Social transfers also constitute a significant share in the structure of the population's income, accounting for 24.5% over the past five years. Within social transfers, pensions make up the largest share (an average of 20.18% over the past five years), followed by allowances (average of 3.76%), scholarships (0.46%), and AWP (0.1%) (Figure 4).

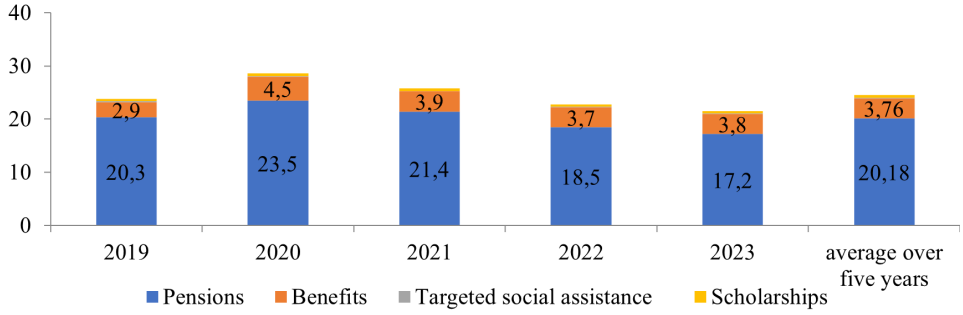

Figure 4 - Structure of social transfers in the overall structure of the population's monetary income in Kazakhstan in 2019-2023, %

Note – Compiled using data from the Bureau of National Statistics of the Agency for Strategic Planning and Forecasting.

As a result, the average five-year values of the structure of monetary income for the population are presented as follows (Table 1).

Table 1 - Structure of monetary income of the population of Kazakhstan on average for 2019-2023, %

Income from labor activities	of which		Social transfers				Income from property	Financial aid from relatives, alimony, and others
	income from paid employment	income from self-employment	pensions	benefits	targeted social assistance and housing assistance	scholarships		
71	62	9	20	4	0	0	0	4
Note – Calculated by the authors based on data from the Bureau of National Statistics of the Agency for Strategic Planning and Forecasting.								

The level of income received by the population affects the quality of life and well-being of individuals, which in turn depends on the country's economic development, availability and quality of social services, employment levels, income distribution, and inflationary processes along with purchasing power. A decrease in real monetary income worsens living conditions, access to education, healthcare, housing, and other basic needs, intensifying social inequality and lowering the standard of living.

One of the key indicators of income levels is the average and median wages of workers. The widening gap between these indicators points to the unequal distribution of income in society, indicating the growth of economic inequality.

The disparity between median and average wages in Kazakhstan has been growing annually and currently stands at 1.4 times, while in OECD countries, this ratio is 1.1 times (OECD, 2024).

In regional terms, the largest gap between average wages and the median over the last three years has been observed in the Zhetisu region (2.5 times), the Ulytau region (2.3 times), and the Atyrau region (1.9 times). Such a gap negatively affects the well-being and social stability of society, as individuals are restricted in accessing better education, healthcare, and other resources. The smallest gap is observed in the Abai region (1.2 times).

The Gini coefficient, a key tool for measuring income distribution among different segments of the population, evaluates inequality across decile groups in numerical terms. A Gini coefficient of "0" represents perfect equality in income distribution between the rich and poor, while "1" signifies maximum inequality. In Kazakhstan, the Gini coefficient reached 0.290 in 2023, reflecting an increase of 0.005 compared to 2022, indicating a rise in income inequality between the wealthy and the impoverished. Regionally, in 2023, the Gini coefficient increased to 0.319 in the Ulytau region, 0.290 in the East Kazakhstan region, and 0.289 in the Pavlodar and Karaganda regions. The lowest Gini coefficient was recorded in the Mangystau region at 0.161.

Discussion. The indicator reflecting the degree of social and economic inequality in income distribution is the "funds coefficient," which measures how many times the average income or consumption level of the top 10% of the wealthiest population exceeds the corresponding indicator for the bottom 10%. In 2023, this coefficient was

6.0, increasing by 0.3 from the 2022 value. This means that the average income or consumption level of the top 10% wealthiest individuals is six times higher than that of the bottom 10% (in 2022, it was 5.7 times, and in 2021, it was 6.0). Regionally, the highest values of the funds coefficient in 2023 were observed in the Ulytau region (8.0), Karaganda region and Almaty city (both 6.7), and North Kazakhstan region (6.6). The income levels of the population and their equitable distribution in society directly affect poverty levels and quality of life. In Kazakhstan, the poverty rate, determined by the proportion of the population earning below the poverty line, increased from 4.3% in 2019 to 5.2% in 2023 (a growth of 20.9%). A significant increase in poverty has been observed in urban areas (doubling), while in rural areas, the poverty rate rose by 6.1%.

Negative trends in the dynamics of real income, influenced by price increases, reflect on the level and quality of life, as seen in the quality of consumption. This is reflected in the significant portion of food expenditures in the consumption structure, where food costs accounted for 51.3% in 2023 (an average of 51.7% over five years). This means that more than half of household income is spent on food, which is several times higher than in developed countries (OECD – no more than 10%, Russia – around 30%).

In the regional breakdown, the share of food products in household expenditures is also high. The top five regions with the largest share of food expenditures in 2023 are Turkestan and Mangystau regions (60.1% of total expenditures), Zhambyl (59.6%), Almaty (58.6%), and Zhetysu (55.1%). The lowest food expenditure rates are observed in Karaganda (42.1%), Astana (44.5%), Ulytau (44.8%), Akmola (45.5%), and Kostanay regions (46.2%). The decline in income levels forces households to seek loans from credit institutions, which directly impacts the population's level of indebtedness, showing a growth trend in recent years. Over five years, loans to the economy totaled 97.4 trillion tenge, of which 53.8 trillion tenge (55.2%) were loans to the population for non-business-related purposes. This suggests that the population is using borrowed funds to cover current expenses, such as purchasing durable goods, education, medical services, or even basic needs. This indicates that income levels are insufficient to maintain a stable standard of living, leading people to resort to loans. However, there has been a noticeable increase in savings, from 8.6 trillion tenge in 2019 to 20.4 trillion tenge in 2023 (a 2.4-fold increase). This situation reflects a dual financial behavior model in society, where citizens borrow money for short-term needs or improving quality of life while also saving to ensure long-term financial stability. In this scenario, the population saves primarily out of concern for future price increases, but also takes loans to spend now while goods and services are cheaper. The situation, where people attempt to protect their savings while fulfilling current needs through loans, reflects a lack of trust in economic stability and a low level of social security.

Conclusion

The analysis of the dynamics of Kazakhstan's population income over the past five years reveals concerning trends. While nominal income has grown, it does not

offset the decline in real income, which is linked to inflation and rising prices. The decrease in real incomes worsens the welfare of citizens by reducing access to basic needs such as education, healthcare, and housing, while also exacerbating social inequality.

The income structure shows the dominance of earnings from labor, highlighting the importance of wage stability and levels in ensuring a good standard of living. At the same time, growing inequality, reflected in the widening gap between average and median wages, as well as the rising Gini coefficient, indicates the need for a review of income distribution and social policies.

The increase in poverty levels and growing household indebtedness reflect the insufficiency of current income to maintain a stable standard of living. While the growth in savings indicates efforts by citizens to ensure long-term financial stability, the dual behavior model—active borrowing for current needs and saving for the future—underscores a lack of confidence in economic stability.

To increase population incomes and improve quality of life, it is essential to: stimulate employment and wage growth through the development of infrastructure projects such as transport, energy, and communications, which can create jobs, boost productivity, and ultimately increase income; stimulate economic activity, particularly in regions with high poverty and inequality levels; implement macroeconomic balancing policies in monetary and fiscal areas, ensuring price stability and budgetary balance, which will positively influence welfare and income growth. These measures will help build a more resilient economic system where population incomes align with their needs, and economic inequality is minimized.

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