
The Characteristics of the Formation of Income of Multi-Child Households under Conditions of a Financial Crisis

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Abstract:

This paper represents a study of the material and social status of multi-child families across Russia. The authors provide a rationale for methodologically setting multi-child families apart into a separate social group. The authors' analysis of multi-child families' income levels, material status, standard of living, and levels of satisfaction is predicated on a series of surveys and data from specific Internet resources.

The findings characterize the current material status of multi-child families as low, which signals the need for greater attention on the part of the authorities and nongovernmental organizations. In recent years, there have been sharp declines in the real income of multi-child families, which has resulted in greater expenditure on food and less spending on all other items. There is a need to conduct operational monitoring in the course of providing social assistance to multi-child families.

This kind of research should help generate the right decisions, domesticate new technology faster, and achieve desired changes in the status of multi-child families.

Keywords: *income, standard of living, material status, multi-child family*

JEL Classifications: *J10, J13, J17*

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Introduction

The problems with population reproduction in Russia provide a rationale for special attention on the part of society and the government to the social-economic status of families with children. Worthy of special attention are families belonging to a category that has become a rare phenomenon these days – multi-child families. The significance of the family's effect on the formation and existence of a person, its complexities, multi-faceted nature, and being hard to define all combine to provide a rationale for the existence of a large number of different approaches to the study of the family, as well as of different kinds of definitions found in the literature.

A.I. Antonov and V.M. Medkov construe the family as being predicated on the uniform common family practices of a community of people bound by ties of marriage, parenthood, and kinship, whereby it facilitates population reproduction and continuity between family generations, as well as the social adjustment of children and maintenance of the existence of family members (Antonov and Medkov, 1996).

A.G. Kharchev views the family as an “institutionalized community that develops based on the marriage and resulting legal and moral responsibility of the spouses for the health of their children and their upbringing” (Kharchev, 2003). The scholar asserts that the family is not limited by marriage solely but is a concept that is more complex and multi-faceted than that, since, as a rule, it joins together not just the spouses but their children too, as well as other relatives or just loved ones and those needing each other, who may sometimes not necessarily be bound by blood.

Sociologist A.V. Mudrik construes the family as a small group based on marriage or kinship whose members are connected through living together, engaging in common everyday routines, assuming mutual moral responsibility, and helping and assisting each other. It possesses a set of norms, sanctions, and behavior models regulating the interrelationship between the spouses, parents and children, and other relatives (Mudrik, 2003).

The concept's diversity is additionally redoubled when it comes to defining the multi-child family. Today, a multi-child family is normally a family that has 3 or more children. Researchers have to yet to arrive at common ground as to what kind of family is to be regarded as multi-child. Thus, for instance, sociologists A.I. Antonov and V.M. Medkov think of a multi-child family as one that has 5 or more children, while in the practice of social work it is common to consider as multi-child families those that have 3 or more children ages up to 16 or 18.

Below are the major angles that are fundamental for the definition of the multi-child family:

1) The everyday (ordinary) component: there are more children than usual, in alignment with norms and rules accepted by society and the government. Currently, it, predominantly, is a family with three children.

2) The demographic component: a family with 1 or 2 children (a few-child one), 3 or 4 children (a regular one), and 5 children (a true multi-child family). There is a saying that may apply in this regard: “one child is no child, two children are half a child, and three children are a child”. This implies that only the third child in the family will nominally be considered as the first one, and, accordingly, the fourth child as the second one and the fifth one as the third one. This is why having a minimum of 5 children makes a large family – a multi-child one.

3) The social-psychological component: there are so many dependents for the wage earner to support that this hampers the optimum communication of the family members and hinders the family functioning as a smaller group.

4) The economic component: a multi-child family is where the birth of every new child worsens the status of the family and its members.

Research indicates that multi-child families are distinguished by maximum risk and poverty depth levels, although they do not constitute a large share among the poor: just 3.5% based on the indicator of the family’s observed income and 5.2% based on the indicator of resources in its possession. If it is about the family’s income observed, virtually all multi-child families fit into the category of the poor. When it is possible to take into account all the cash and non-cash receipts, the poverty level for this group of families is a bit lower, although the poor still prevail. In the deficit of income and resources in possession, families with 3 or more children account for 9.6% and 13% of the overall volume of these cost indicators respectively. Families with 3 and more children also have the greatest poverty depth, which is indicated by the group’s relative share in the overall income deficit and the size of the average income deficit. The average income deficit for this group is 61.2% of the poverty line, i.e. the income of the majority of multi-child families is less than half of the cost of the minimum consumption basket (*Natsional’noe obsledovanie blagosostoyaniya*, n.d.).

On the other hand, the current policy with respect to support for multi-child families makes it possible to make use of the actual means at hand. Allowances, benefits, and state programs may help ease some of the strains associated with the economic component.

5) The legal component: there are no definitions of the terms ‘family’ and ‘multi-child family’ in the Family Code of the Russian Federation No. 223 of December 29, 1995. At the same time, in practice the family, in a legal sense, is a community of persons mainly living together who are bound by mutual rights and obligations arising by way of marriage, kinship, adoption, or some other form of raising children in a family (Klimantova, 2004; *Semeinyi kodeks Rossiiskoi Federatsii*, n.d.).

Based on the above scholarly definitions of family and in light of the fact that there is currently no uniformly accepted definition of the term ‘family’ in science, the authors venture the assertion that a family is a specific smaller social-psychological-pedagogical group of people of different generations who live together and engage

in common everyday routines, with a characteristic special system of interpersonal relations that, to a greater or lesser extent, is regulated by laws, moral norms, and traditions.

From a methodological standpoint, it is possible to set multi-child families apart into a separate social group. Based on the definition by G.S. Antipina, a social group is a collection of people possessing a common social attribute and performing a socially necessary function in the overall structure of the social division of labor and activity (Antipina, 1982).

Multi-child families are a special social-demographic group, as common to them are the boundaries of age, there being a little child (little children), as well as their being a set of typical social-psychological and spiritual-moral characteristics, a body of similar social experience, and a similar lifestyle. Working out and implementing an effective demographic and social policy aimed at support for families is complicated due to the lack of a legislatively instituted definition of the multi-child family.

Presidential Decree No. 431 of May 5, 1992, vests regional authorities across the Russian Federation with the right to independently determine the number of children it takes for a family to qualify as a multi-child one. Here, one takes into account the region's national and cultural characteristics. As has been the trend the last few years, the overwhelming majority of the Federation's constituents tend to regard as multi-child parents those who are raising three and more children. The draft program for state support for multi-child families in the Russian Federation for the period 2008–2015 construes a multi-child family as follows:

- for the constituents of the Russian Federation with negative population increase, it is a family with 3 or more children (including adopted ones), inclusive of: children under 18 years of age attending institutions of general learning; children under 22 years of age attending institutions of secondary and higher daytime vocational learning with any organizational-legal form of incorporation;

- for the constituents of the Russian Federation with positive population increase, it is a family with 4 or more children (inclusive of the above categories of persons) (Zamurii, 2008).

Based on data provided in Table 1, the share of multi-child families is low at the moment, but there have been signs of steady, if slow, growth.

Table 1: Share of Multi-Child Families in the RF

Year	2002	2010	2013
Share, %	2.6	5.8	6.0

Based on data from the 2002 population census, the share of multi-child families among all cells within society, including those with no children, was about 2.6%. In

2010, it reached 5.8%. In 2013, the number of families with 3 or more children totaled around 6% (*Mnogodetnye sem'i v Rossii*, n.d.). Research indicates that most families with children have just one child: in 2002 and in 2010 the share of these families among all family cells with children under 18 years of age was almost the same – about 68%. Also stable is the share of families with 2 children – 27%.

In Russia, multi-child families are mainly families with 3 children (75%). Families with 4 children constitute 17.3% of all families and those with 5 and more – 7.7%. That said, having a multi-child family is normally a “regional thing”. Here, it is worth noting the republics of the North Caucasus, mainly their rural population (Khamatkhanova, 2013). It is somewhat difficult to provide an accurate tally of multi-child families due to the fact as of 1998 civil registry offices no longer keep track of the order in which children are born in Russian families, while social welfare agencies will do the counting only for those who actually go to them for help.

2. Methodology

In the period 2015–2016, the authors conducted some research into multi-child families that are members of a non-governmental organization in the city of Tyumen. At the time of the survey, the organization included 224 families in 2015 and 352 families in 2016 (Table 2).

Table 2. *Average Number of Children in a Family that is a Member of a Non-Governmental Organization*

Number of children in family, people	Share of families, %	
	year 2015	year 2016
3	50.9	53.1
4	23.2	25.9
5	14.7	12.2
6	4.9	3.7
7	3.6	2.8
8	1.8	0.6
9	0	1.0
10	0.4	0.3
11	0.4	0.3
Average number of children in family	4	4

Over half of respondents are families with 3 children and a fourth of them have 4, with the number of these families having increased in the current year. Families with 5 or more children are exhibiting a reverse trend, their numbers decreasing. Less than 10% of respondents have 6 or more children. Based on data provided in Table 2, at the moment the nation is witnessing a decline in the number of families with 5 or more children.

3. Discussion and results

Despite their quite high employment levels, multi-child parents manage to make time for bringing up and developing their children. Over half of children in multi-child families engage in extra activities in addition to regular school and pre-school learning. Thus, for instance, children in multi-child families born before 2010 do sports (33%), dancing (6.4%), music (6.5%), singing (3.7%), drawing (3.2%), and circus and theater (1.9%).

At present, the birth of a child in a family tends to cause a significant decline in its standard of living, with families with 3 or more children classifying in the overwhelming majority of cases as poor ('Krizis dushit em'i,' n.d.). The financial strain is especially severe for single-parent families, where one person has to bear all the brunt (Vovchenko *et al.*, 2017). In point of fact, right now the level of the material status of most Russian multi-child families is such that even the combined income of both parents is sufficient to ensure just the physical subsistence of the family members.

That being said, things are worse when it comes to families with little children (Khusnutdinova, Vorob'ev and Khairullina, 2015; Cipovová and Dlasková, 2016; Topcu *et al.*, 2015; Novokreshchenova *et al.*, 2016; Akopova and Przhedetskaya, 2016; Gorina, 2016). The birth of a child may sharply worsen the family's material status, as it simultaneously leaves one of the parents without a paycheck and increases the number of dependents in the family. Things are especially hard for multi-child families. Research data indicate that 18% of families within the non-governmental organization are single-parent families, i.e. the 3 or more children in them are being raised and provided for by just 1 parent. In a situation of this kind, there is relevance regarding support for multi-child families on the part of the state. The characteristics of the interaction of multi-child families with the state and the level of state support for them are reflected in the results of the authors' study into multi-child families residing in the city of Tyumen.

According to 76% of respondent parents, their multi-child families are having significant financial problems in raising their children. It is true – the current financial crisis is putting a severe financial strain on these kinds of families. Data provided in Table 3 substantiate this based on what these parents think of it personally.

Table 3. *Impact of the Financial Crisis on the Daily Life of Multi-Child Families*

What kind of impact is the crisis having on your family?	Distribution of answers, %
the crisis <i>is</i> reflecting on the daily life of our family	54
the crisis is not having much impact on the daily life of our family at the moment	34
undecided	4

the crisis is not having any impact on our family	8
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Multi-child families are often perceived as “social dependents” (Khusnutdinova, 2015). However, this public view is refuted by the results of the authors’ survey, with over 75% of respondents saying they made their decision to have another baby regardless of the prospects for state support they are eligible for.

In today’s society, many people still uphold the traditional view that being a woman is all about raising kids and taking care of home, while others assert that there is more to a woman’s life than just kids and home, meaning that every woman has the right to realize all of her potential. And, no matter how hard it may be to self-actualize professionally being a multi-child parent, some respondents claimed to have achieved a certain degree of success in that respect. Thus, for instance, among the respondents there were 2 doctors of sciences, 17 candidates of sciences, 3 individuals working on their doctoral dissertation, a member of Russia’s Olympic judo team, and a member of the Tyumen branch of the Union of Russian Writers. 58% of parents had a higher education.

The liberal economic reforms carried out in Russia have altered the system of social-labor benefits, developed and implemented as part of the Soviet socialist economy. Accordingly, this has also brought change in the attitude of the population and employers toward the way maternity leave should be granted and used, which can be summed up as “the employer does not feel like granting childcare leave, while the worker is simply unable to make full use of it”.

Prior to the launch of Russia’s sweeping economic reform associated with the shift to a market economy, the overwhelming majority of families preferred using the social benefit all the way, despite experiencing tangible financial strain due to one of the spouses taking childcare leave. Back then, early returns to work from this kind of leave were regarded an exception rather than a rule. The findings of a specialized study conducted by O.M. Zdravomyslova in 1991 revealed that during a period like this only 6% of women with children up to 3 years of age taking maternity leave were willing to cut their vacation short and return to work ahead of time. 75% of respondent females found this kind of life scenario to be unacceptable, by all means.

They were convinced that maternity leave should be used all the way. That being said, there were virtually no barriers to this on the employer’s part. And, despite the fact that one being granted maternity leave and being guaranteed to retain one’s job later on required additional organizational effort on the part of the senior management (having someone fill temporary vacant job openings), there were hardly any violations of labor legislation by the employer.

Under conditions of legal nihilism, employers now find it possible to ignore, and just get away with it, the nation’s labor legislation and offer no social guarantees prescribed by the law for workers with family-related duties, including maternal/childcare leave. In fact, right now the only forms of social protection of

workers that are still mandatory for all enterprises to honor are sick pay and vacation pay. Whether or not the rest of the forms of social worker protection and support are used depends on the employer's notion of social fairness and the way the interests of shareholders, wage workers who need social support, and those who do not correlate with each other (Sobolevskaya, 2013; Liapis *et al.*, 2013; Thalassinos *et al.*, 2012; 2015; Xanthopoulos, 2014).

Checks conducted by the Federal Service for Labor and Employment indicate that cases of firing women illegally while they are taking maternity/childcare leave are not singular. The frequency of these violations varies across enterprises with different forms of ownership. As a rule, most of the time these kind of violations are committed by private companies, while the most law-abiding in this respect are state-owned, municipal, and joint-stock enterprises (Khusnutdinova *et al.*, 2015; Anikina *et al.*, 2016; Breckova, 2016; Firescu and Popescu, 2015; Guskova *et al.*, 2016). The authors' survey of multi-child families revealed that 77% of respondents were working parents (both fathers and mothers). This item warrants special attention, as quite often multi-child families are looked upon as dependents who do not want to work and are just after the allowances. It is worth noting here that many of the female respondents within the non-working mother group stated that they were not entitled to social support because their husbands earned well and, therefore, their family did not classify as financially troubled. The data from the authors' survey are substantiated, to a degree, by official figures. The employment level for females (ages 20–49) with preschool-age children (0–6 years old) was 64% in 2015, while the unemployment level for females (ages 20–49) with preschool-age children (0–6 years old) was 6.4% (Russian Federal State Statistics Service, n.d.).

Multi-child parents tend to choose work based on several factors, including the possibility of leaving the child with relatives, the availability of a place for the child in the preschool institution, one's work schedule, etc.

On the other hand, a major portion of families with a little child do not have the financial capacity to use their leave all the way. Things get tougher when more children are born in the family. Here, it is worth noting that the minimum subsistence level as of the second quarter of 2016 has been established pursuant to the Resolution of the Government of the Russian Federation No. 902 of August 28, 2015, at an average of 9,956 rubles per capita, 10,722 rubles for the working population, and 9,861 rubles for children (Postanovlenie Pravitel'stva, 2015). At the same time, the authors' survey of multi-child families found that over half of respondents are happy with their income level being higher than the living wage (Table 4).

Table 4. *Minimum Income Required per Person in Multi-Child Families*
(“*Kakim dolzhen byt'*,” n.d.)

What is the minimum income per person required for a family to live good?	Distribution of answers, %
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less than 5,000 rubles	1
5–8,000 rubles	11
8–10,000 rubles	16
10–15,000 rubles	19
15–18,000 rubles	7
15–20,000 rubles	17
more than 20,000 rubles	30

Poor material status is the major reason behind the desire of many parents taking maternity leave to return to work ahead of time. It, however, is extremely hard to do this due to the disrupted state of Russia's system of institutions for the care of children under 3 years of age, which was dislocated back in the 1990s.

Upon answering the question about the gross income of respondent families, most of them got into the range of 20–50,000 rubles (48%), followed by those earning less – 10–20,000 rubles (15%), while 27% of respondents estimated their family income to be higher than the average – 50–100,000 rubles. Closely associated with income is the 'quality of life' category, the survey producing the following results: families perfectly happy with their quality of life – 6%, just satisfied – 62%, and clearly unhappy with it – 32%. Curiously, families with an income of 20–50,000 stated they were in massive debt or lived from paycheck to paycheck more often than those earning 10–20,000 rubles. It could be the habit of saving money or it could be paying a mortgage that consumes a major portion of the income, although, based on existing regulations, a family paying a mortgage does not classify as financially troubled.

The primary source of income for multi-child families is a payroll job, as stated by over half of respondents. This is followed by social support, which is testimony to its major significance to the subsistence and financial security of multi-child families. An important role is also played by subsidiary household plots as a source of food for the family (Table 5).

Table 5. Sources of Income for Multi-Child Families

Which sources form most of your family's income?	Distribution of answers, %
payroll job at state-owned enterprises and institutions	54
payroll job at privately owned enterprises and institutions	41
entrepreneurial activity	19
renting out a property	7
trading securities	2
individual work activity	9
farming	2
keeping a garden plot, a vegetable lot, a dacha	36
children's allowance, unemployment benefit, pension, scholarship	45

As for the rest of the sources of income, the choice is rather limited: work from home, agency work, sale of products of one's own production/manufacture in the market, dealership (network marketing), interest income on a bank deposit. Multi-child families tend to distribute their accumulated income as follows (%):

- household appliances – 72;
- furniture – 38;
- vacationing overseas – 10;
- vacationing in Russia – 10;
- having one's child attend a college – 12;
- upper clothing made from natural fur – 21;
- domestic automobile – 14;
- foreign automobile – 21;
- dacha – 2;
- apartment – 13.

All the families that had acquired an apartment noted that they had it by way of mortgage or through the 'Young Family' program. All had different household appliances. Some said it was a dishwasher and some had a teapot for 300 rubles. At the time the survey was conducted, 70% of the families had a car, with a fourth of them having bought their car on loan. Many of the families commented on the above question, noting it was advisable to make a number of amendments to legislation – in the way of, say, allowing a family to use its maternal capital to purchase a car or providing some other form of government support for families with more than three children (one will need a five-seater car to transport three children).

Much relief in the way of easing the strains on a family's financial status comes from property owned by multi-child families, with, however, just half of the respondents owning a dwelling and a car (Table 6).

Table 6. Property Owned by Multi-Child Families

Does your family own?	Distribution of answers
a private house	43
an apartment	59
a car	68
a small business, equipment for it, specialized machinery	12
a plot of land	36
a dacha	25
shares/stocks	1

To conclude, Table 7 displays the survey results characterizing the material status and standard of living of the respondent multi-child families. None of the respondent multi-child families is able to live large. Just one in five multi-child families may be considered financially secure. The rest are not doing too well financially.

Table 7. *Characterization of the Level of the Material Status of Multi-Child Families*

What is the money you have every month normally enough for in your family?	Distribution of answers, %
right now we are able to live large	0
we can afford costly purchases	2
we have no problem purchasing most durable goods, but a car and a dacha are something we cannot yet afford at this time	18
we have enough money, but we have to borrow funds to purchase some durable goods	24
we have enough money to cover our daily expenses, but we may have some difficulty buying clothes	14
we live from paycheck to paycheck	23
we are in massive debt	18

The majority of respondents admit that they have a long way to go before they can be considered financially secure.

4. Conclusion

Testimony to the government being aware of the seriousness of the above issue is the adoption of the Concept for the Demographic Policy of the Russian Federation for the Period through to 2025 (adopted October 9, 2007), which has among its major objectives boosting the birth rate (achieving a 1.5-times increase in the gross indicator of natality) via the birth of the second child in the family, and then more children (*Kontseptsiya demograficheskoi politiki*, n.d.).

Resolving the above objective involves stepping up government support for families with children, including support in the way of raising children. For this purpose, the government intends to implement a set of measures aimed at facilitating multi-child parents with little children being employed in a such a way as would enable them to combine their parental and family duties with professional activity. Under the Concept, these measures include:

- creating for women resuming normal activity after child-care leave the right conditions conducive to their proper return to work activity; putting in place an efficient system for their career enhancement and retraining them to help them retool for occupations that are currently in demand in the labor market;
- expanding the use of flexible forms of employment (e.g., working from home and part-time employment) that make it possible to combine work with family duties;
- developing special programs enabling women to acquire a new profession in the event they have to be transferred (released) from a job with hazardous and hard working conditions to a new one (e.g., the Concept for the Demographic Policy of the Russian Federation for the Period through to 2025).

The overwhelming majority of respondents representing multi-child families deem the current levels of state support for them to be insufficient. Every multi-child family gets to face both issues that are specific to this particular family and issues that are inherent to any other family (families with one or two children or single-parent ones). It bears all the “illnesses” of a standard family, but in this kind of family these illnesses are experienced in a much more acute fashion. And this is one of the most significant characteristics of multi-child families one may think of.

The financial crisis has caused sharp declines in the real income of multi-child families, which has resulted in greater expenditure on food and less spending on all other items. The share of children’s allowance in household income is not big, but it does add something to the family budget. This difficulty impacts both on intra-family relations and on the family’s social relationships occurring outside the home. There is a need to conduct operational monitoring in the course of providing social assistance to multi-child families. This kind of research should help generate the right decisions, domesticate new technology faster, and achieve desired changes in the status of multi-child families.

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