

HOUSING ACCESSIBILITY IN KAZAKHSTAN'S AGGLOMERATIONS: ANALYZING ITS IMPACT ON SOCIAL MOBILITY AND INTEGRATION

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Abstract. This study focuses on assessing housing affordability in the major agglomerations of Kazakhstan—Astana, Almaty, and Shymkent—and its impact on the social mobility of the population. The aim of the research is to analyse housing affordability and identify its role in social advancement opportunities. The main directions of the study include a quantitative analysis of data on average wages and housing costs, as well as the calculation of the Housing Affordability Index (HAI). The scientific and practical significance of the research lies in identifying significant differences in housing affordability across cities and their impact on social mobility. Specifically, housing in Astana and Almaty remains unaffordable relative to average wages, hindering social mobility, while the situation in Shymkent is somewhat different. The research methodology involves the collection and analysis of statistical data, allowing for a detailed examination of current trends in housing policy. The key findings highlight the need for a deeper analysis of housing policies and their impact on social integration. This study contributes significantly to understanding the relationship between housing affordability and social processes in Kazakhstan, which can be utilized in the development and adjustment of public policy in this area. The practical significance of the work lies in providing recommendations for improving housing policy to promote social mobility.

Keywords: *housing affordability, social mobility, urbanization, Housing Affordability Index, Kazakhstan.*

ҚАЗАҚСТАН АГЛОМЕРАЦИЯЛАРЫНДАҒЫ ТҰРҒЫН ҮЙГЕ ҚОЛЖЕТІМДІЛІК: ӘЛЕУМЕТТІК МОБИЛЬДІЛІК ПЕН ИНТЕГРАЦИЯҒА ЫҚПАЛЫН ТАЛДАУ

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Андатпа. Бұл зерттеу Қазақстанның ірі агломерациялары – Астана, Алматы және Шымкент қалаларындағы тұрғын үйдің қолжетімділігін және оның халықтың әлеуметтік мобильділігіне әсерін бағалауға арналған. Жұмыстың мақсаты – тұрғын үйдің қолжетімділігін талдау және оның әлеуметтік өрлеу мүмкіндіктеріне әсерін анықтау. Зерттеудің негізгі бағыттары орташа жалақы мен тұрғын үй құны туралы деректерді сандық талдауды, сондай-ақ тұрғын үйдің қолжетімділік индексі (NAI) есептеуді қамтиды. Зерттеудің ғылыми және практикалық маңыздылығы әртүрлі қалалардағы тұрғын үйдің қолжетімділігі мен әлеуметтік мобильділікке әсер ететін айырмашылықтарды анықтауда жатыр. Атап айтқанда, Астана мен Алматыда тұрғын үй орташа жалақы есебінен қарағанда қолжетімсіз болып қалып отыр, бұл әлеуметтік мобильділікке кедергі келтіреді, ал Шымкентте жағдай біршама өзгеше. Зерттеу әдістемесі статистикалық деректерді жинау және талдауды қамтиды, бұл тұрғын үй саясаты саласындағы қазіргі үрдістерді егжей-тегжейлі қарастыруға мүмкіндік береді. Негізгі нәтижелер тұрғын үй саясатын және оның әлеуметтік интеграцияға әсерін тереңірек талдау қажеттілігін көрсетеді. Жүргізілген зерттеу тұрғын үйдің қолжетімділігі мен әлеуметтік процестер арасындағы байланысты түсінуге елеулі үлес қосады, бұл осы саладағы мемлекеттік саясатты әзірлеу және түзету кезінде пайдаланылуы мүмкін. Жұмыстың практикалық маңыздылығы – әлеуметтік мобильділікті қолдауға арналған тұрғын үй саясатын жетілдіру бойынша ұсыныстар беру.

Түйін сөздер: тұрғын үйдің қолжетімділігі, әлеуметтік мобильділік, урбанизация, тұрғын үйдің қолжетімділік индексі, Қазақстан.

ДОСТУПНОСТЬ ЖИЛЬЯ В АГЛОМЕРАЦИЯХ КАЗАХСТАНА: АНАЛИЗ ВЛИЯНИЯ НА СОЦИАЛЬНУЮ МОБИЛЬНОСТЬ И ИНТЕГРАЦИЮ

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Аннотация. Настоящее исследование посвящено оценке доступности жилья в крупнейших агломерациях Казахстана — Астане, Алматы и Шымкенте — и ее влиянию на социальную мобильность населения. Цель работы заключается в анализе доступности жилья и выявлении ее роли в возможностях социального продвижения. Основные направления исследования включают количественный анализ данных о средних заработках и стоимости жилья, а также расчет индекса доступности жилья (ИДЖ). Научная и практическая значимость работы заключается в выявлении существенных различий в доступности жилья между городами и их влияния на социальную мобильность. В частности, в Астане и Алматы жилье остается недоступным, что препятствует социальной мобильности, тогда как в Шымкенте ситуация несколько иная. Методология исследования включает сбор и анализ статистических данных, что позволяет детально рассмотреть текущие тенденции в области жилищной политики. Основные результаты показывают необходимость более глубокого анализа политики в области жилья и ее влияния на социальную интеграцию. Проведенное исследование вносит значительный вклад в понимание взаимосвязи между доступностью жилья и социальными процессами в Казахстане, что может быть использовано при разработке и корректировке государственной политики в этой области. Практическое значение работы заключается в предоставлении рекомендаций по улучшению жилищной политики для содействия социальной мобильности.

Ключевые слова: доступность жилья, социальная мобильность, урбанизация, индекс доступности жилья, Казахстан.

Introduction

Urbanization has been a key driver of social and economic development for centuries, with cities serving as hubs for political, economic, commercial, cultural, and scientific life. As the world continues to urbanize, the proportion of people living in cities has dramatically increased. According to the United Nations, the global urban population grew from approximately 30% in the mid-20th century to 55% in 2018, and it is expected to reach 68% by 2050 [1]. This rapid urban growth has been a defining feature of modern civilization, shaping both the opportunities and challenges faced by urban populations. Kazakhstan, like many other countries, is experiencing a similar trend.

One of the most significant challenges that has arisen from urbanization is the issue of housing affordability. As cities expand, housing demand often outstrips supply, pushing up property prices and rents. In Kazakhstan's largest agglomerations—Astana, Almaty, and Shymkent—this issue has become particularly pronounced. Urban growth, combined with rising construction costs and stagnating wages, has made it increasingly difficult for large segments of the population to access adequate housing. Housing affordability is a key determinant of quality of life and social mobility, directly influencing individuals' ability to improve their economic standing and integrate fully into urban society.

Kazakhstan's housing market demonstrates a strong responsiveness to economic shifts. Escalating prices for construction materials, labour, and equipment have contributed to a steady increase in housing costs, while wage growth has lagged behind. This growing disparity has made home ownership increasingly unattainable

for many citizens, particularly those with lower incomes. In response, the government has launched a range of housing initiatives designed to improve access to affordable homes for targeted groups. Nevertheless, the overall impact and efficiency of these programs remain uncertain, warranting further investigation.

This research focuses on assessing housing affordability in Kazakhstan's three major metropolitan areas: Astana, Almaty, and Shymkent. More precisely, it aims to examine the connection between affordable housing options and the capacity for social advancement, analyzing how the availability of budget-friendly homes affects people's chances of improving their economic and social standing. The study will also investigate the economic factors that determine housing affordability, such as average wages and construction costs, and explore the implications of these factors on social integration and economic advancement.

The objectives of the study include:

1. Analysing the trends in housing costs and wages over time.
2. Evaluating the housing affordability index for Astana, Almaty, and Shymkent.
3. Investigating how access to affordable housing influences opportunities for social advancement, focusing on how housing access influences the socio-economic opportunities available to urban populations.

The main research question is: How does housing affordability affect social mobility in Kazakhstan's urban agglomerations, and what are the underlying economic factors contributing to the housing affordability crisis?

The hypothesis guiding this research is that higher housing costs relative to wages limit social mobility and contribute to socio-economic stratification in Kazakhstan's largest cities. The study will utilize quantitative analysis, including the calculation of housing affordability indices, as well as the analysis of socio-economic data from government reports and surveys.

This research aims to provide valuable insights into the current state of the housing market in Kazakhstan, with a focus on its implications for social mobility. The findings of this study are expected to contribute to the development of more effective housing policies that can help ensure equitable access to affordable housing, promoting greater social integration and economic advancement for all citizens.

Literature review

The process of urbanization throughout history has demonstrated a steady trend of urban population growth. At the beginning of the 19th century, only 3% of the world's population lived in cities [1]. By the beginning of the 20th century, this figure had increased to 15%, and in the 21st century it reached about 47%. This trend is expected to continue, and by 2050 the number of urban residents may reach 6.3 billion [2].

This is a long-term phenomenon, which, according to Berry, was accompanied by the processes of industrialization, which were most clearly manifested in the countries of Western Europe and North America [3]. Later, this phenomenon spread to other regions of the world, where there was a "demographic explosion" and an "urban boom", also known as the "urban revolution" of the 1950s and 1970s. In Latin America and Southeast Asia, urbanization began with the emergence of colonial cities, which preceded industrialization. This led to a faster process of

urbanization compared to industrialization, which in turn caused unemployment and the formation of slums in urban areas. Consequently, in these regions, urbanization occurred not only as a result of industrialization, but also as a direct consequence of changes in social and economic structures.

During the period of the urban boom, the Southeast Asian vector in global urbanization has been strengthening. This phenomenon is connected not only with the well-known phenomenon of post-war Japan, but also with the increase in the urban population in the second half of the 20th century in China, India and other countries of East and South Asia. Between 1970 and 1990, the region experienced rapid growth of large urban agglomerations with a population of over 5 million people.

Basic Concepts of Urbanization

There are several key concepts of urbanization, each of which focuses on certain aspects of this process. The first concept is “urbanization of the population”. Within the framework of this theory, urbanization is defined as the process of transformation of the rural population into an urban one or, more broadly, as a transition from an agricultural lifestyle to a non-agricultural one. According to some scientists, such as H. Eldridge, the main point of urbanization is to concentrate the population in cities [4]. In turn, Clarke argues that urbanization is a process of reducing the number of people in the agricultural sector and increasing the number in the industrial and service sectors of the economy. In addition to this concept, spatial urbanization focuses on changes in the socio-economic structure, where the urbanization process is an interdependence of various factors, including population size and infrastructure development [5].

The second concept is “spatial urbanization”. Proponents of this view argue that urbanization is a dynamic process involving the transformation of many factors such as population size, economic structure, management methods, and living conditions. Urbanization in this context is understood as the interaction and interdependence of various elements that gradually change, leading to the overall development of the territory. Japanese sociologist Eiichi Isomura, dividing urbanization into several stages, identifies the dynamic process, the transformation of the social structure and the development of thoughts and feelings as key elements of the urbanization process [6].

The third concept is “rural urbanization”. According to this theory, urbanization is seen as a natural process of transition from a traditional, backward rural society to a modern, developing urban one. L. Wirth in his research emphasizes that urbanization includes qualitative changes that occur with the rural lifestyle, turning it into an urban one [7]. This concept can be called an abstract theory that combines various aspects of urbanization in one approach.

Modern research on urbanization is also related to the concept of “modernization”. According to S. Huntington, the modernization of nations presupposes a transition from agriculture to a modern society, and urbanization serves as an indicator of this transformation. He argues that urban development is an indicator of the scale of modernization, and the city itself is becoming a new centre of economic activity, education and cultural change. It also creates fundamental differences between the city and the countryside, which highlights the need to move from a traditional

society to a modern urbanized one [8].

Marshall asserts that “traditional agricultural society could not effectively provide for this,” suggesting that urbanization and housing accessibility are crucial for social mobility, which enables a smooth transition from one concept to another. He argues that urbanization contributes to the creation of a new cultural and consumer space that gives everyone the opportunity to choose and fulfil their needs within the framework of multidimensional values. Unlike a traditional rural society, urbanization makes it possible to more effectively meet the social and cultural needs of the population [9].

Thus, urbanization is a multifaceted process that affects various spheres of society, including economic, social and cultural aspects. It is important to emphasize that housing affordability and social mobility are closely related to urbanization processes, which makes it possible to make a smooth transition from a theoretical understanding of urbanization to an analysis of the impact of these processes on public relations and social mobility. Consequently, social mobility, as one of the consequences of urbanization, exacerbates the need to analyse housing affordability, as it affects the possibilities of movement within the social and economic structure of society.

Housing affordability is an important topic in urban studies and is closely related to the ratio of household income to housing costs [10]. Ndubueze defines housing affordability as the ability to own a home [11]. Meanwhile, various researchers offer their own interpretations of the relationship between housing costs and income levels. For example, in the United States, housing costs are set to be no more than 30% of income, whereas in Canada, a range of 20% to 25% of household income is used for these purposes [12]. In his work, Ndubueze proposed a concept of housing affordability that includes three key aspects:

1. Affordability for housing purchase: This aspect of affordability concerns the possibility of obtaining sufficient credit to purchase a home. The most important barriers to housing acquisition, as noted by Ndubueze, include difficulties in obtaining a mortgage loan, the ability to pay the initial payment, as well as the cost of housing maintenance [11]. Particular attention is paid to the borrower’s financial stability, where three aspects that affect housing affordability are identified: housing price, household income, and mortgage interest rates. Additionally, according to Yates, the affordability of housing purchase depends on the level of real estate prices and loan rates, as these factors significantly affect the total cost of mortgage financing [13].

2. The availability of mortgage repayment: This aspect of affordability is related to the household’s ability to cope with the burden of paying off a mortgage loan. According to a study by Yates, a household can cope with paying off a mortgage if it is able to pay off the loan by deducting other mandatory expenses not related to housing [13]. It is important that mortgage payments do not create additional financial burdens on the household, which will ensure financial stability and security for homeowners. In some countries, such as Malaysia, property owners also face other mandatory costs such as land tax, property tax, and property management fees, which are regulated by relevant laws such as the National Land Code of 1965 and the Local Government Act of 1976.

3. Income-based accessibility: Income-based housing affordability implies a household’s ability to purchase housing, which depends on the ratio of house price

to median annual income. This indicator directly affects the type of housing that a household can afford, as well as its ability to purchase or rent real estate. When the ratio of housing price to household income is high, the possibility of home ownership decreases significantly.

There is also a clear link between housing affordability and social mobility. Social mobility can manifest itself in both positive and negative forms and encompasses both horizontal and vertical mobility. Horizontal mobility means moving or transitioning from one social group to another at the same level, while vertical mobility describes the transition from one social level or stratum to another. These processes are also related to housing affordability, as improving housing conditions can contribute to social advancement and increase the opportunity to move to a higher social and economic level.

The rapid urban development in Kazakhstan has led to significant social transformations in the urban environment. Urban communities offer much more opportunities for social mobility compared to rural areas. Economic growth and technological developments often open up new opportunities in urban life. However, along with this, there are social inequalities that need to be overcome, such as discrimination based on race, gender, or ethnicity, in order to create equal opportunities for all. These changes have led to various transformations in the social structure and patterns of interactions between individuals and groups of the urban community, which are characterized by technological advances, knowledge perception, economics, socio-political sphere, culture and education in an open and dynamic society.

Ivanter notes that with the development of these processes, people's social life continues to evolve, as change and development know no boundaries in the life that surrounds people [14]. One of the key aspects associated with this transformation is the pattern of social mobility. Social mobility or social movement is the movement within the social structure or administrative model of a group. Mobility can occur among all members of society at different rates, depending on the system used by the community to shape its social life.

According to Harton and Hunt, social mobility is the transition from one social class to another. Cities are places of economic surplus, where many people earn high incomes, as they are the centres of accumulation of human wealth. Urban communities or urban societies are rich in mobility opportunities due to economic, social and cultural diversity, which creates a dynamic structure of life. However, despite these opportunities, mobility in urban communities also depends on a number of factors, such as complex social, economic, and political circumstances.

Materials and Methods

This study focused on the analysis of housing affordability in the largest agglomerations of Kazakhstan and its impact on social mobility of the population. To achieve the objectives of the study, a step-by-step plan was developed and implemented, including data collection, processing and analysis.

The research materials included statistical data on average wages, housing costs and other economic indicators in the cities of Astana, Almaty and Shymkent. The data used in this study were obtained from both governmental and independent organizations, ensuring their accuracy and relevance. The information was gathered

in quantitative form, enabling a thorough and comparative analysis.

The research methods included quantitative analysis using the Housing Affordability Index (HAI), which was calculated on the basis of the ratio of the average cost of housing to the average annual salary. The analysis identified levels of housing affordability in different agglomerations and compared them with the level of social mobility of the population.

The research question was how the level of housing affordability affects the opportunities for social mobility in the largest cities of Kazakhstan. The hypothesis of the study suggested that low housing affordability limits opportunities for social inclusion and mobility, especially in more economically developed regions.

The stages of the study included:

- Collection and systematization of data on housing costs and average wages;
- Calculation of the housing affordability index for each agglomeration;
- Comparing the results with data on social mobility and analyzing the obtained dependencies.

The findings indicate that limited housing affordability in Astana and Almaty poses a substantial barrier to social mobility and access to broader opportunities for residents. In Shymkent the situation is somewhat better, which is due to relatively lower housing prices. These findings confirm the need to revise housing policy to increase social mobility in the country.

The approaches applied and the findings achieved provide valuable insights into how housing affordability interacts with socio-economic dynamics, offering essential knowledge for developing effective government policies.

Results and Discussions

This study employed a quantitative approach to assess housing affordability in Kazakhstan's major agglomerations, including Astana, Almaty, and Shymkent. The primary objective was to analyse the relationship between housing affordability and social mobility in these cities.

This study used regional data on income and housing prices to calculate the Housing Affordability Index (HAI) for key cities. The HAI served as a metric to assess how income levels align with housing costs, offering insight into affordability and its effect on social mobility.

1. Average salary — monthly average income data was obtained from official sources such as the Bureau of Statistics of the Republic of Kazakhstan.
2. Cost of housing — information on the cost per square meter of housing was collected on the basis of real estate reports and publications that reflect the market value of housing in Astana, Almaty and Shymkent.

The following formula to measure housing affordability index is used:

$$HAI = \frac{\text{Median Home Price}}{\text{Annual Household Income}} \times 100$$

The average monthly income and the price per square meter of housing were assessed in Kazakhstani tenge (KZT). To evaluate housing affordability, the Housing Affordability Index (HAI) was used, expressed as a percentage. This index indicates the proportion of monthly income required to purchase one square meter of housing

– with a higher value signifying greater affordability.

Astana, Almaty, and Shymkent were selected as case studies due to their status as Kazakhstan’s largest urban centres. These cities not only represent the most economically developed regions but also exhibit notable disparities in income levels and housing prices. Moreover, as key hubs of urbanization and internal migration, they offer valuable insight into the dynamics of housing affordability.

A comparative analysis was conducted using the collected quantitative data to identify differences in affordability among the three cities. The HAI was calculated for each city and its year-over-year changes were examined. This methodology provides a clearer perspective on how housing affordability influences social mobility and the integration of populations within Kazakhstan’s major urban agglomerations.

Table 1. Average Salaries, Housing Costs per Square Meter, and Housing Affordability Index (HAI) in Major Cities of Kazakhstan

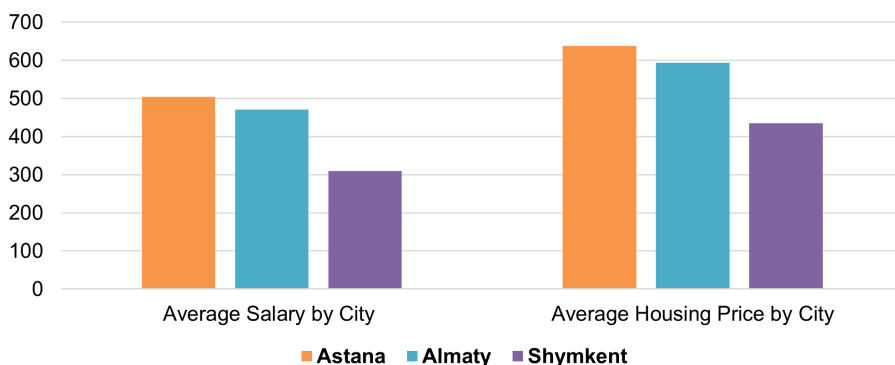
City	Average Salary (KZT)	Average Housing Cost per 1 sq. m (KZT)	Housing Affordability Index (HAI)
Astana	504,212	637,980	79.06
Almaty	471,264	593,855	79.35
Shymkent	309,733	435,005	71.20

Note: Compiled by the author based on the source (Bureau of Statistics, 2024).

Table 1 shows Almaty as well as Astana shares the same housing affordability. However, since both indices fall below the benchmark value of 100, housing remains financially inaccessible for many. This implies that the average household would need to exert considerable additional financial effort to afford a home.

The situation is different in Shymkent. The housing affordability index is significantly lower here (71.2), which indicates a greater financial strain for local residents than in Almaty and Astana. Despite the lower cost of housing, its accessibility remains problematic due to the lower average salary in Shymkent. Thus, although housing affordability in Almaty and Astana is similar, the difference with Shymkent is obvious. This confirms that housing affordability in agglomerations has a significant impact on social mobility and integration.

Figure 1. Average Salaries and Housing Prices in Kazakhstan’s Major Agglomerations



Note: Compiled by the author based on the source (Bureau of Statistics, 2024)

Figure 1 shows the ratio of average wages and housing costs in the largest agglomerations of Kazakhstan: Astana, Almaty and Shymkent. It can be seen that housing prices in Almaty and Astana are significantly higher than in Shymkent, which creates a large financial burden on local residents in these cities.

Housing affordability in Kazakhstan's agglomerations such as Astana, Almaty and Shymkent is an important factor determining opportunities for social mobility and integration of the population. In the cities studied, the indicators of the housing affordability index (HAI) vary, which has a different impact on the ability of the population to improve their living conditions and move up the social ladder.

High housing costs are one of the main barriers to social mobility in these agglomerations. In an environment where a significant portion of income is spent on renting or buying housing, low-income people have fewer resources to invest in education, professional development, and skills improvement. This limits their opportunities for career growth and, as a result, for improving their social status. In Astana and Almaty, where the cost of housing is much higher, but wages are also higher, this barrier seems to be somewhat less pronounced, but it remains a serious problem for people at the lower end of the income spectrum.

As HAI's calculations have shown, in both agglomerations — Astana and Almaty — housing affordability is still a problem for the majority of local residents. Despite the high salaries, the real opportunities for obtaining housing that meets the needs of an average family remain limited. Citizens who are unable to buy or rent housing in the city centre are forced to move to the outskirts, which reduces their access to important social and economic resources such as jobs, quality education and medical services.

This factor is especially pronounced in Shymkent. Here, lower incomes combined with the high cost of housing in the central areas of the city force people to choose more remote areas with fewer opportunities for employment and professional growth. This restricts their access to social elevators and reduces their chances of improving their living conditions.

Another important barrier to social mobility is the cost of transportation. In large cities such as Astana and Almaty, significant transportation costs make important social and economic centres such as places of work, educational institutions, and medical centres difficult for low-income people. In the case of Shymkent, despite the shorter distances, the low level of housing accessibility in the city centre also contributes to the need to use transport to reach the necessary infrastructure facilities, which further complicates social mobility.

Based on the analysis, several key problems related to housing affordability in Kazakhstan's agglomerations can be identified:

1. High cost of housing: In all three cities, the cost of housing significantly exceeds the income level of the population. This creates a serious obstacle for those who do not have sufficient funds to purchase or rent housing in the city.
2. Limited access to city centres: For low-income residents, access to housing in strategically important areas is limited, forcing them to move to more remote areas, which reduces opportunities for better living.
3. Differences in housing affordability: Although the HAI indicators

in Astana and Almaty are similar, lower index values in Shymkent indicate significant differences in the socio-economic situation of the population in different agglomerations.

As part of this study, which explored housing affordability and its influence on social mobility in Kazakhstan's major urban agglomerations, several recommendations were developed to help improve the current situation and enhance access to housing for various population groups.

- One key recommendation is the development of new affordable housing programs specifically aimed at priority social groups, including young families and households with multiple children.

- Introduce new affordable housing programme targeting certain social groups such as young families and large families, which will promote an equal access to the market for those who are most at risk;

- Introduce state-supported mortgage assistance tailored to low- and middle-income households, helping them access home ownership without excessive financial strain;

- Design and execute an integrated urban development strategy that promotes residential construction in suburban zones of major cities, easing demand in central districts and expanding access to more cost-effective housing options.

- Increase housing education among the population so that people can be more informed about buying a home and using mortgages, and be aware of government support programmes;

- Establish a platform to monitor and analyse housing prices in real time, enabling prompt action to be taken to regulate prices and encourage the construction of affordable housing in response to changing market conditions.

Conclusion

The study analysed housing affordability in three large agglomerations of Kazakhstan: Astana, Almaty and Shymkent. The study revealed a notable variation in housing affordability among Kazakhstan's megacities, which directly impacts the social mobility of residents.

In Astana and Almaty, housing remains unaffordable for most people, especially those with low incomes. This makes it difficult for them to improve their social situation, as they have to spend most of their earnings on housing, food, and transportation. It is especially difficult for young people and families with children to find suitable housing in these cities. High housing prices limit opportunities for growth and development, which also affects access to quality education and better jobs. The situation in Shymkent is somewhat different: housing prices are lower, which makes it more affordable for residents. However, in this city there are still problems with the availability of housing for some of the population, especially for those who are just starting their careers or living on low incomes.

To address challenges related to housing affordability and enhance social mobility, it is crucial to expand and strengthen support systems, adopt new regulatory tools for the housing market, and encourage greater investment in the development of affordable residential infrastructure. The recommendations presented in this research can provide a strategic framework for shaping housing policies and advancing social reform initiatives in Kazakhstan.

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