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## **Using Maternity Capital: Citizen Distrust of Russian Family Policy**

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### **Abstract**

During the last decade Russian politics have aimed at stimulating the birth rate, most famously by the maternity capital program. This article provides results from the first extensive study of citizen use and attitudes to this benefit and concludes that Russian women and families harbor a deep distrust of the program and Russian social policy, as it sends contradictory messages combining paternalistic and liberal trends. Many eligible mothers have not activated their capital due to various bureaucratic obstacles they encounter. Contrary to the expectations of economists and sociologists, the results indicate that middle-class families have more resources to use their capital.

### **Introduction**

The maternity capital program is arguably the most prominent measure of Russian family policy in recent years. It was proudly introduced by the President in 2006 as the core element of a set of ideological and institutional arrangements aimed at encouraging women to give birth to more children. According to the program, any woman who has given birth to a second (or a subsequent child) after January 1, 2007 receives a certificate for a substantial amount of money (originally 250 000 roubles), which is to be spent on purposes predefined by the policymakers. As the flagship of the new Russian family policy, maternity capital has reflected the main features of the state

approach in this sphere. On the one hand, it was intended as a financial incentive for parents (in particular, mothers), who comply with the two-child reproductive norm formulated by the authorities. It has, therefore, been interpreted as part of a strengthened paternalist attitude in family and gender policies and a statist welfare model (Kashina and Yukina, 2009, Chernova, 2010, 2011). On the other hand, the monetary benefit coexists with state neglect in the development of social services for families with children. Contemporary Russian policies pay little attention to the reconciliation of work and family and there is a shortage of pre-school day care institutions, flexible working times, etc. These inconsistencies contradict a general paternalistic trend in family policy and are exacerbated by bureaucratic obstacles in the implementation of social programs (Ovcharova, 2010, Avdeyeva, 2011, Chernova, 2011).

Discussions on the implementation of the maternity capital program thus relate to attempts to classify Russian family policy within the social-democratic, liberal or corporatist welfare paradigm (Esping-Andersen 1990), or as following its own "special way". Previous analyses of family policies in countries of Eastern Europe often describe them as "mixed" or "transitional," i.e. as combining elements of paternalistic social care with new liberal trends in welfare (Deacon, 2000, Pascall and Manning, 2000). The need for more nuanced and contextualized accounts of post-socialist family policy has also been stressed (Pascall and Lewis, 2004 Teplova, 2007, Cook, 2011).

Some studies employ a macro-level perspective and assess family policy on the basis of the state's attitude and obligations towards citizens (Szelewa and Polakowsky, 2008; Avdeyeva, 2011; Chernova, 2011; Cook, 2011). Very little research, however, has adopted a micro-level perspective to study how families interact with welfare structures and how they understand and use specific measures of social support (Jäppinen, Kulmala and Saarinen, 2011; Carlback, Gradszkova and Kravchenko, 2012). This article contributes to the corpus of micro-level studies by analyzing choices made

by the recipients of the maternity capital (i.e. Russian parents with two or more children) and their interpretation of these choices. We believe that a careful consideration of how recipients adopt the new family support programs can help us in assessing the actual effects of supposedly liberal or paternalistic social policy arrangements.

The structure of the article is as follows. First, we describe the content of the Russian maternity capital program in its social and family policy context. We then present the research design, data and methods. The results section provides an analysis of the practices developed by families eligible for this benefit and places citizen attitudes towards the conducted social policy in a broader perspective. The concluding discussion assesses Russian social and family policies through the prism of the maternity capital program implementation.

### **Content and criticism of the maternity capital program**

Since the 1960s, when the total fertility rates of Soviet Russia fell below the hypothetical replacement level, Soviet and Russian rulers have been concerned with the birth rate. Although policy makers propagated larger families, the population embraced the two child family as the general ideal. Most Russians wished for at least two children, but, while rates of childlessness were low, more than one in three women born in the 1960s had only one child in their lives (Zakharov 2008: 914, 956). Family policies aimed at stimulating the birth rate in the 1970s and 1980s affected the timing of first births, but did not increase overall fertility (Maleva and Sinyavskaya, 2006, Avdeyeva, 2011, Rotkirch and Kesseli, 2012).

After the dissolution of the Soviet Union in 1991 total fertility rates fell sharply. However, this drop was largely due to postponement of first births to a more advanced age. Fertility rates have recuperated somewhat in recent years, and the completed

fertility rate is expected to be around 1.6-1.7 among the women who are now in their reproductive age (Scherbakova 2013). Despite this development, Russian authorities have continued to employ a Soviet-style rhetoric of “demographic crisis” and the “dying out of the nation” (Rivkin-Fish, 2010: 710). The maternity capital was named one of the key measures in a package of birth stimulating policies, proposed as a solution for these problems.

The starting point for the introduction of the maternity capital program was Russian President Vladimir Putin's annual address to the Federal Assembly on May 10, 2006. In this message, the President defined birth rate stimulation as a core element of new family policy. He declared the necessity of governmental support for mothers who had at least two children, and proposed a comprehensive approach to state aid to “young families”. This included increased child care allowances until the child reaches 1.5 years, compensation of the costs for pre-school education (progressive subsidy of day care costs depending on the number of children), ameliorated reproductive health care services, and the new maternity capital program (Annual Address, 2006).

These measures bear a resemblance to late Soviet family policies in the 1970-1980s, which also offered numerous benefits for mothers as means of solving crisis of low fertility. However, the new model of governmental support for families with children relies on a partially different gender ideology. During the Soviet period, the state promoted the “working mother” gender contract and social policy arrangements were aimed at facilitating the combination of wage work with motherhood. Contemporary Russian authorities, by contrast, appear to acknowledge that child care inevitably weakens women's position in the labour market. The state no longer promises to fully reconcile wage work with motherhood, but rather to provide a monetary compensation for women's losses in the public sphere (Chernova, 2013:190).

Putin's announcement that the maternity capital is a help from the state to the "degraded housewife" exemplifies this attitude.

The maternity capital program stipulates that any woman who has had a second (or a subsequent) child between January 1, 2007, and December 31, 2016, is issued a certificate verifying her right to receive a monetary sum subjected to regulated spending and inflation indexing. It amounted to 250,000 rubles in 2006. In 2012 it was indexed to 387,640 rubles (approx. 12000 USD), which was equivalent to 14,5 of the average monthly salaries in Russia. After the second child has reached the age of three, the mother (or in some cases another caretaker) can use the maternity capital in three different ways: to improve living conditions, to invest in her pension, or in the education of the children. The regulations define this governmental arrangement as family support, and officially the program is called "maternity (family) capital". However, it is commonly referred to as simply the "maternity capital" and is mostly aimed at mothers. The father receives the right to manage this capital only in unusual circumstances such as the death of the mother, deprivation of her parental rights or her being convicted of a crime against the child.

The implementation of the maternity capital program started in 2007. In 2008-2010, due to criticism and the global financial crisis, some amendments were made. First, families were allowed to use the capital to shorten the housing mortgage immediately after the birth of the second child. Second, mothers were entitled to take 12000 rubles of the maternity capital. Third, fathers received the right to use the benefit to improve their living conditions if the housing mortgage was in their name and they were living in a registered marriage with a woman entitled to the maternity capital. These amendments, although responsive to family needs and economic pressures, did not alter the overall design of the program. The mother still remains the main recipient of the funds and their manager and the gamut of areas in which the maternity capital could be spent has not been expanded.

Following its introduction in 2006, maternity capital immediately became the focus of public debate. At the start of the program, the sum corresponded to around five square meters of living space in Moscow and did not fully cover the increasing costs for child education. Liberal-minded experts predicted that the alleged monetary payment would not be sufficient to encourage middle-class families to have more children. They warned that the benefit would be attractive only to low-income parents, and that the increase of the birth rate in this group would intensify social problems.

Feminists pointed out that, by addressing the benefit solely to mothers, the Russian government evoked the old Soviet gender contract, in which the woman was seen as the main provider of child care as well as a passive object of paternalistic state support. They also claimed that the priority given to monetary forms of family welfare provision (including maternity capital) helped authorities to avoid more pressing issues of family policy such as the improvement of healthcare for children and access to pre-school institutions (Rotkirch, Temkina and Zdravomyslova, 2007; Kravchenko, 2008).

Country-wide statistics show that less than one quarter of eligible recipients had used their maternity capital by the end of 2012. The by far most popular use of the benefit was the “anti-crisis” amendments to the program: 24,4% of all applications were filed for mortgage loans repayment (), and 78% of the families with a certificate received the smaller sum. Among those parents who used the benefit according to one of the three originally defined ways of investment (524,144 applications by the end of 2012), the vast majority (around 470,000 applicants) spent it on improving housing conditions. The second most popular choice was to invest in children's education (53,207 applicants). The third option (investing in mothers' retirement) was used only marginally.

Existing evidence also indicates that the program hardly directly contributed to the increases in fertility. A longitudinal panel study conducted by Russian Independent Institute for Social Policy found that the maternity capital may influence the timing of the second child, but scarcely affects the overall intended numbers of children. Only 0,8% of the interviewed families who originally did not intend to have more children had changed their minds after the introduction of the maternity capital and declared that they were planning to have another child within three years (Ovcharova, 2010: 139-141).

The study data was collected in 2011-2012. Altogether 41 interviews were conducted in the cities of Volgograd and St. Petersburg as well as in the Moscow and Leningrad (St Petersburg) regions. The informants were parents that were eligible to apply for the maternity capital. Among them there were 36 women aged 22 to 45 years, 5 men aged 23 to 48 years (including three married couples).

Initially we planned to interview only mothers, who are the main addressees of the maternity capital program. However, three families indicated that the decision on how to use the benefit had been the mutual decision of spouses and insisted on being interviewed together. . In two cases all the actions concerning the usage of the benefit had been fathers' responsibility. The wives reported that they could say nothing about the benefit, which is why only the fathers were interviewed.

Among our informants were middle class parents, that is, highly educated professionals (doctors, journalists, managers, engineers etc.), and respondents from poor and lower class families (N=18). The participants had between two and seven children. All the spouses lived in heterosexual couples and were ethnically Russian.

<b>Table of sample characteristics</b>			
		% or mean (sd)	N

Sex	Women	88	36
	Men	12	5
Age		32 (5,6)	41
Numbers of children		2,4 (1,15)	38
Education	Higher	63	26
	Professional	27	11
	Basic	10	4
Family type	Married	88	36
	Cohabiting	5	2
	Single mothers	7	3
Housing conditions	Share apartment with relatives (parents, siblings)	32	13
	Live separately from parental family or other relatives	68	28
Region	St Petersburg	37	15
	Leningrad region	34	14
	Moscow region	7	3
	Volgograd	22	9
Use of the maternity capital	Housing	15	6
	Child education	7	3
	Mother's retirement	0	0
	Cashing small sum	51	21
	Cashing whole sum illegally	2	1

The interview guide covered a wide range of issues concerning respondents' experiences of using family support programs. The main thematic blocks of questions were: description of current family situation (housing conditions, occupation etc.); the family's economic and childbearing plans; respondents' experience of applying for and using different forms of state social allowances and benefits (including the maternity capital program); family practices related to using state social services (child health care, pre-school education etc.). Each interview typically lasted for 1-1,5 hours. The interviews were transcribed and thematically analyzed in terms of (i) the specific practices by which the legal provision of the maternity capital is put into use, (ii) how the program appears to relate to reproductive and economic family strategies (iii) the program's position among other measures of state support for families with children, and (iii) how social class affects the use of resources.

### **Uses of the maternity capital program**

What kind of choices do Russian citizens make in the framework of maternity capital program? The use of the capital is conditioned by family resources, institutional arrangements, and the overall design of Russian social policy. On the basis of our interviews, we distinguished the five most common usages of the benefit.

#### *Improving living conditions*

As mentioned above, country-wide statistics show that among three initially defined ways of using the maternity capital, the most popular one was to invest in improving the living conditions of the family. This was also clearly reflected in our interviews. Our informants considered the housing situation to be a key factor when

making a decision about having a child. Describing the conventional standard of the urban family home, they pictured it as an apartment with several rooms in a 'good' area with child care and health services at close distance. Owning this kind of apartment was often seen as a prerequisite for having several children. In order to achieve this housing standard, families were ready to pool all available resources — their own savings, support from relatives, bank loans, and social benefits. One of our informants described a typical situation: *“We got into debt and, actually, took loans to buy a three-room apartment, so as to really... we really wanted two kids”* (female, 33 years old, St. Petersburg).

The maternity capital was thus one of several elements in a complex financial scheme aimed at improving the living conditions of families. Although the amount of the benefit is substantial, it was the least significant in comparison to parental support and bank loans.

Respondents described using the capital for purchasing an apartment as very complicated. They reported lack of clear instructions on program implementation and existence of numerous bureaucratic barriers. The most significant of these barriers was that according to the legislation, applications for the benefit are processed with decisions being issued twice a year. An applicant may therefore have to wait for the transfer of money for up to six months. One of the informants in St. Petersburg (male, 34 years old) told how this delay caused a suspension of another, larger social benefit which the family had planned to use to pay for a new apartment. This father concluded that *“this certificate, it is just a piece of paper...it can't be taken for money”*. The maternity capital thus often constituted the weakest and most unpredictable link in a complicated financial chain for improving housing conditions. Sometimes the benefit even jeopardized the purchase of a house.

Families from low-resource groups, who need the state support more than middle-class families do, often had fewer actual opportunities to use the benefit. A waitress married to a factory worker described her family situation as one in which they desperately longed to have an apartment of their own, but could not invest capital into buying one because they lacked enough savings to get a mortgage.

*“So we can’t use it (the maternity capital). We do not have these 500 or 300 thousand roubles for the first mortgage payment. We just don’t have the money! And we can’t use the maternity capital to cover this first payment! So they are very cunning, they pretend to introduce the benefit, but you can’t really use it.”* (female, 30 years old, Leningrad region)..

#### *Investing in children's education*

The second most popular way to spend the maternity capital was investment in education of children. This option was chosen by families who prioritized their children’s good education and had either solved the housing problem or lacked resources to solve it anyway. Parents who used the benefit to cover educational expenditures mostly invested in the pre-school education of their children. They did not consider paying for their children's professional or higher education.

Parents explained this choice by indicating that the instability of Russian economy and current changes in the education system did not allow for long-term plans. Educational savings could become irrelevant within a decade. Respondents also emphasized general distrust toward sustainability of family support measures. Given these deliberations, when investing in children's education, they preferred to spend the money here and now.

*“I don’t trust our state. And I have decided to spend the maternity capital on anything as soon possible, because otherwise I could lose it. Our authorities, they can take back all these benefits at any moment. I was planning to wait for six years and keep this certificate till my son enters a university, but there is inflation, and once again I don’t trust the state”* (female, 35 years old, St. Petersburg).

Using the maternity capital on early child education was, like investing it in improving housing conditions, connected to a number of difficulties. Families who chose this path also encountered bureaucratic obstacles primarily caused by insufficiently developed or absent relevant institutional arrangements. Below is an excerpt from the interview with a mother who managed to use the benefit to pay for a private kindergarten:

*“I don’t even know who came up with the idea that we can pay for the kindergarten that way. I asked this question in the municipal office: ‘How to proceed?’ They said: ‘Yes, it is allowed, but we still don’t know anything.’ And there was even another mum who managed to present this issue before me. Therefore my documents went for the second time, and it was easier to ask for the necessary papers.”* (female, 37 years old, St. Petersburg).

Families had to find information about the necessary legal procedures and deal with the bureaucratic hurdles on their own. As a result, the particular mechanisms of the program’s implementation were quite often figured out during the interaction between local officials and the most stubborn or resourceful parents.

Middle-class families had more chances to overcome the various obstacles related to applying for the maternity capital. A higher education helped to better understand the legal requirements. Many of respondents with higher education were working at managerial positions and had experience with bureaucratic transactions. Parents from

lower social background encountered significant difficulties when trying to understand and follow the stipulations of family policy arrangements, including the maternity capital program. A shop assistant from St. Petersburg suburbs described how the intricate rules of the program implementation, coupled with bureaucratic inefficiency and the respondent's lack of juridical competence prevented her from using the benefit.

*"It's very difficult to use this capital. Because when you come to them, they tell you: 'And here we have this law and here we have this by-law, and so you can't use it right now, but you should do this and that and bring us a bulk of different documents'. And after you bring them these documents, they will tell you: 'No, you can't use it, because your case still does not fit in this minor amendment'." (female, 27 years old, Leningrad region)*

*(Not) investing in retirement and deferred use.*

The third legal option of the maternity capital use is investment in the mother's pension. However, this was not seriously considered by any of our informants. As described above, respondents characterized family life through a short-term horizon of planning, arising from instability, the ongoing reforms and also their early stage of the family life cycle. Our informants did not consider themselves to be sufficiently informed about the operation of Russian pension system, which was undergoing changes, and they all had more pressing problems. One of the informants from Volgograd (female, 35 years old) said: *"And given all of these economic defaults and denominations, what sum will it be when I'm retired? In short, the money lies idle"*.

Parents who lacked sufficient basic resources and did not invest the maternity capital in retirement chose a strategy of deferred use. They obtained a certificate

proving their eligibility to receive maternity capital and then waited. The benefit was rarely taken into account when the family economy was considered, and it was used only in the case of favorable circumstances. *"It's not a capital; it is a piece of paper that has some words about the capital!"* — in such terms the capital was described by a 28-year-old mother from the Moscow suburbs.

*Taking a small payment.*

Finally, the by far most wide-spread use of the maternity capital was obtaining a lump-sum payment (12,000 rubles). As described above, this temporary option was made possible by a legal amendment to the original version of the law caused by the financial crisis. One respondent commented on this as follows:

*"They seem to have introduced that we may take twelve thousand rubles. Naturally, we immediately grabbed them, because, as they say, you should 'take a tuft of wool from the black sheep', 12 thousand at least"* (female, 35 years old, Volgograd).

The respondent was referring to a traditional Russian saying which describes gaining at least something (a tuft of wool) from a useless thing (a black sheep). Although this one-time payment was equivalent to a half of the Russian average monthly salary, she obviously did not consider the resulting "tuft" a substantial addition to the family budget. Other respondents also emphasized that this sum is insufficient compared to the costs of raising a child:

*"I would say that this money, it doesn't ease the situation. These 12000, you take them. But what are 12000? Do you know how expensive children boots are? 800 roubles, 1000 roubles, 1500 roubles. And we have spent 1000 roubles just to buy stuff for a morning performance in the kindergarten"* (male, 30 years old, Volgograd).

However, admitting that this payment covers only minor everyday expenses on childcare, most of the families preferred to receive this money. Parents wanted to use at least this small part of the benefit as they wished, since the legally defined ways of maternity capital investment did not always correspond to current family needs and were difficult to realize.

*Illegal or 'shadow' use.*

A fifth solution was to appeal to the semi-legal or illegal 'shadow' schemes of cashing in the maternity capital certificate. One of our respondents reported personal experiences of this kind. Other parents discussed such options, although not everyone approved of this practice.

The respondents stressed that they would be happy to spend the maternity capital on other family needs not provided for in the law, for instance, renovation of the apartment, buying a land parcel, or child health care. A variety of life situations and related needs not covered in the rules of using the benefit made many Russians interested in cashing in the capital through illegal maneuvers. Often this 'shadow' strategy meant obtaining a bank loan secured by the maternity capital (this option was provided by Russian legislation). Next, the loan was followed by the sham purchase of dilapidated housing. After the deal was made, the 'seller' took around 25% of the sum and returned the rest to the family. There were several firms in Russia that helped to implement such semi- or illegal operations. Citizens might also exercise it on their own by 'buying' housing from their relatives or friends. Some parents were sentenced for such illegal transactions (see e.g. Ermakova, 2012; Kamaeva and Kozlova, 2012).

Overall, our respondents reported major bureaucratic and legislative obstacles in using maternity capital. Because of these obstacles, families could scarcely take the benefit into account while developing their economic strategies and planning childbearing. The maternity capital program was not perceived by parents as a measure that eases their burden of upbringing or as a stimulus to give birth to more children. One of our informants summarized this attitude as follows:

*“We gave birth to two children not for the sake of the maternity capital, I would say. And we didn't really count on this piece of paper”* (male, 30 years old, Volgograd).

It is also worth noting that, although the maternity capital was designed specifically to support mothers, our respondents perceived it as a family benefit. Couples jointly discussed ways to invest this money and made joint decisions about whether and how to use it. This can be partly explained by the fact that successful investment of the benefit required the pooling of substantial resources and extensive bureaucratic efforts. Few mothers could use the capital alone without financial and organizational help from their spouses or other kin.

### **Criticism of the social state**

The maternity capital program was readily perceived by our informants in a broader context of state-citizenship relationship. It was framed in responses as a social right alongside access to public education and healthcare, a variety of children's allowances, or support programs for specific groups of citizens provided by the state. During the interviews, the conversation about the maternity capital became an incentive for discussing family policy in general. We can distinguish between three main lines of criticism that appeared in these discussions: the instrumental, civic and gender-related critiques.

*Instrumental criticism.*

The instrumental criticism of family policy was most pronounced and was mentioned in every interview. It was voiced by pragmatically oriented respondents who intended to use all types of support — benefits and allowances — provided by the state to parents. Such criticism did not question the need for state support of families and its right to influence the reproductive behavior of citizens. Rather it focused on the imperfections in the implementation of specific social measures.

Our informants claimed that in significant number of cases the authorities failed to fulfill their promises and to provide adequate support for parents due the lack of competence among the state officials. Nine informants of fifteen who tried to use the benefit, faced this kind of obstacle, and, as a result, five families had to abandon their plans to invest this money. Due to bureaucratic inefficiency, the maternity capital, as well as other benefits, were more easily used by citizens who were willing and able to "fight", "beat or wring out" and "struggle on [their] own" against inefficient bureaucracy.

Informants also singled out state paternalism as exemplified by rigid regulations on expenditure of the maternity capital and some other allowances. In the following example, a woman described how the inflexible rules of the local family support program ignored the real needs of mothers:

*"The regional allowance was the only benefit, which I really counted on when I gave birth to the second child, because that was substantial money. But they transferred this money to the special bank card and you couldn't spend it on anything, except child goods. I tried to buy nursing pads. But they said: 'No, that's not a child good!' And I*

*said with bitter humor: ‘Oh, yes, of course, I just use it for my own delight!’*” (female, 33 years old, St. Petersburg).

Thus from the families’ point of view, the narrow range of legal opportunities of using the support showed how alienated the state was from their everyday problems. Parents also considered this rigid regulation as a sign of the state distrust towards citizens.

In this context the maternity capital was perceived by Russian families as another paternalistic social benefit which was distributed by the government at its discretion. Receiving the benefit was fraught with bureaucratic red tape and reproduction of passive citizenship, which one had to fight against.

#### *Civic criticism*

The second leitmotif of the criticism is closely connected to the instrumental aspect. We view it as a deeply disillusioned macro-critique of the relations between Russian citizens and Russian state. In this context the state was seen as an entity in itself, the impersonal monstrous Leviathan, well known for an insincere paternalistic rhetoric combined with corruption and poor institutional support. Here is an example of this attitude:

*“In our country, one has to spend everything the state gives at once. I strongly believe so! If they give you something, you have to take it quickly. Otherwise they will change their mind. One hand gives, and the other takes away.”* (female, 31 years old, Moscow oblast’)

At this level of generalization, the state was designated by expressions such as "this government", "this state", "they", "rulers", "elite". A boundary was drawn between “them” – the ruling elite and the bureaucracy – and “us”, the people and the citizens. The abstract government was positioned as unfriendly or even hostile. The interests of

the state were constructed as being at odds with the interests of individuals and families. The authorities were suspected of manipulation and exploitation of citizens, while the maternity capital was seen as one of the sources of profit for the bureaucrats:

*“The question is what the government really wants, whether they just amass benefits from this demographic policy. It's clear that there are many kickbacks, they may make money on these payments, too... or do they really want to improve the demographic situation”* (female, 31 years old, St. Petersburg)

The alienation and distrust towards the state were aggravated by the risks associated with the inflation, and the instability of employment and earnings in market economy. Several respondents emphasized that in contemporary Russia, one had to be responsible for one's life and manage it without relying on governmental support and care:

*“No one cares for us! No one cares for us, and it doesn't matter how many children we have! We haven't seen any initiative or help from the state. We are all on our own; we are working and struggling on our own”* (female, 30 years old, Leningrad region)

Comparing the current situation to the late 1990s and early 2000s, some informants noticed positive changes in social policy, particularly an increase in the amount of parental allowance and the availability of regional programs. However, these changes were not perceived as stable and reliable. State support was rather viewed by citizens as a certain temporal "bonus" on which one could not count on in a long term perspective.

These distrust and alienation towards the state institutions may frame and justify the illegal practices of immediately cashing in the maternity capital.

### *Gender regime and ideology*

The third leitmotif of criticism relates to the gender regime and ideology behind the benefit. The government declared a pronatalist ideology of motherhood, intertwined with special support of women who dedicated themselves to child care . However, from the perspective of our informants, these statements were not supported by relevant programs. Respondents complained that family benefits were far from adequate in case of unemployment or should the mother wish to stay at home.

The sole breadwinner family is by definition totally dependent on the husband's earnings which are not always guaranteed and sufficient. Our respondents saw the family model of a breadwinning husband and a housewife as an economically and psychologically vulnerable unit. This is obviously far from a liberal social policy, in which families are expected to be able to cope on their own. Instead, respondents would have wished for more state support:

*“Our dad is working alone and carrying us all on his shoulders (...). There is no possibility for me to get a job because my little child is undergoing medical treatment”* (female, 41 years old, Volgograd). The father, accordingly, not only took on all or most of the burdens for supporting the family, but also became alienated from everyday parental concerns.

*“Well, he (the father) also participates somehow. He babysits our children, if I really need to do something else. But usually we see him only at night, when he is sleeping. He works a lot”* (female, 22 years old, Leningrad region).

The role balance of the waged working mothers also produced great difficulties for women in Russia. Informants highlighted a vital lack of preschool childcare services and very limited possibility for mothers to work flexible hours.

*“And talking about returning to work, I think that it’s very problematic when you have children. My children don’t attend kindergarten, because in Volgograd it is very problematic to get place in a kindergarten. I’m working at home. I work as a sales manager at a press, and they pay me sale charges. Generally, this is not much money. But it makes sense for me to gain at least something and be at home with children, because I have no chance to have a proper flextime job”* (female, 29 years old, Volgograd).

In sum, the critique by our respondents indicated a lack of institutional support for combining employment and parenthood. The critique concerned both male and female roles. The current situation was seen as weakening women’s position on the labour market and leaving almost no room for involved fatherhood.

## **Discussion**

This article has explored how Russian citizens use and interpret family support measures and, in particular, the maternity capital program. As the flagship of contemporary Russian family policy, this benefit is indicative of the trends of post-socialist welfare transformation in the country.

The maternity capital program can be considered a measure that continued the legacy from Soviet family policy. It resembled late-Soviet welfare arrangements in two main ways. First, a significant characteristic of the program is its implicit gender traditionalism, as women are symbolically framed as the main parents and natural care providers. The current policy trend appears to be even more conservative than during Soviet times, as the authorities heavily emphasize the maternal role, while issues of work and family balance for women are almost entirely ignored. Contemporary social

policy measures have provided no institutional opportunities for involved fathers (Rivkin-Fish 2010; Avdeyeva 2011).

Second, the maternity capital program exemplifies the return of Russian family policy to a paternalistic and statist trend. This presumes a recentralization of welfare state after the previous stage of neoliberal social policy, increasing state responsibility for citizens' wellbeing and an interventionist role of the state, while selectively rewarding citizens who demonstrate the behavior promoted by the authorities (Cook, 2011: 21-23).

Our results only partly support these arguments. The research shows that Russian parents mostly adopt the paternalistic ideology and do not question the need for state support for families. Mothers often explain that they are ready to quit wage work for at least three years in order to stay at home with the children. However, they stress the practical difficulty or even impossibility of implementing a traditional male-breadwinner family model. In the context of inconsistent and unreliable social policies, single breadwinner households constitute a highly vulnerable economic unit.

Institutional inefficiencies and bureaucratic hurdles also demonstrate that the authorities cannot follow a statist line consistently. Instead of producing disciplined citizens who comply with the reproductive norm of having two children, the actual outcome of the policy arrangements (including the maternity capital) may be to foster demanding and critically oriented individuals who are ready to fight or cheat the system in order to protect their family interests.

The maternity capital may be seen as supportive of all mothers with two or more children regardless their socio-economic status, and thus resembling socialist welfare. However, our study indicates that urban middle-class families is the group that can actually benefit the most from the implementation of this program. The program design

better corresponds with the expectations of this social stratum, as low-income parents usually do not have sufficient financial resources to use the money, or needs which are not met by the legally defined ways of using the capital investment (e.g. to purchase a land parcel).

Moreover, middle-class representatives are not only willing to criticize the government, but also to demand that it fulfills its obligations. Educated parents apply their cultural and professional capital (e.g., accounting and legal competence) to access and optimize available social benefits and programs. As we know from previous studies, middle-class social networks also allow a person to approach the gatekeepers of social programs and negotiate with them formally or informally (Ledeneva, 1998, Lonkila, 2011). People from the low-resource groups, who reside outside the central cities, experience significant limitations in access to social benefits, as they do not have sufficient skills or capabilities to be the subject of critical action.

While the rhetoric and ideology of the maternity capital program thus appears to partially restore the late-Soviet approach to family policy, the actual practices surrounding its implementation do not adhere to this line. Furthermore, Russian middle-class parents (the main targets of the program) are not willing to reproduce model of passive citizenship, but actively demand the state to fulfill its promises.

This study provides the first overview of how citizens use and explain the maternity capital. Among its strengths are the relatively large amount of in-depth interviews from several regions and different social classes. Our study is limited by the research sample being non-representative and relatively small. Nevertheless we believe the results can contribute to the discussion about the trend of Russian family and welfare policies and encourage further research.

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