

The Impact of Parental Educational Attainment and
Income on the Expenditure for Children's
Education:
Case of Child Money Program in Mongolia

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The Impact of Parental Educational Attainment and Income on
the Expenditure for Children's Education:
Case of Child Money Program in Mongolia

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Abbreviations

CMP	Child Money Program
CM	Child money
MNT	Mongolian currency
RILSP	The research institute of labor and social protection
NSO	National statistical office
UNICEF	The United Nations Children's Fund
UNDP	The United Nations Development Program
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
GoM	Government of Mongolia
FSP	Food Stamp Program
SES	Socioeconomic Status

Abstract

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With the globalization of the world, we have more choices than ever before. On the one hand, the most important responsibility for children's education in modern times is not the responsibility of teachers, schools, or the state, but the time has come when parents take more responsibility for their children's education and health. There are a variety of social factors that can have a positive or negative impact on a child's health, education, and overall well-being; however, the socioeconomic status of the parents is the element that has the most significant impact.

However, it is the nation's primary responsibility to guarantee that its residents lead happy and fulfilling lives. Around the world, there are twenty-three countries that offer Child Benefit to families with children. The Mongolian Child Money Program (hereinafter CMP) is widely recognized as one of the most successful social protection programs in Asia for reducing poverty and social inequality. Since 2005, Mongolia has

distributed children's funds in phases as part of its population development, child protection, and child development strategy, which plays an important role in reducing income poverty today. We were obliged to face challenging economic circumstances in 2020 due to the global pandemic of COVID-19. However, the government has taken several measures to combat the COVID-19 pandemic, including the increase in child benefits from MNT 20,000(\$7.7) to MNT 100,000(\$35) for each child (aged 0-17) every month.

This study aims to learn how parents put their Children's Money to use, whether or not the benefit is adequate for their children's well-being, particularly for their children's education, and how that investment in education impacts the children's academic performance. The purpose of this study was to examine the correlation between parents' Socioeconomic Status (SES; i.e., their level of education and income) and their spending habits with respect to their children's Child Money.

The Hayes Process Bootstrapping Model was utilized to analyze data collected for the study, which included 207 participants who spent the CM entirely and saved for their children's future. Factors that were significantly related to spending money on children's education, included parents' income and region. Variables are significantly related to how much was allocated to children's education.

Many studies have found that one of the most significant determinants of child schooling is parental education. Therefore, it is essential, in light of the benefits that come from investments in education, to identify the factors that are at the root of decisions made by households regarding the education of children, and particularly decisions made regarding the schools and extracurricular activities that children attend.

Keywords: CMP, Socioeconomic Status, Parental income and educational level, child's education, children's educational performance

Chapter 1

1.1 Introduction

In light of global trends in population aging and declining birth rates, fertility policies and their impact on parents and children have become a priority for governments around the world. Similarly, Mongolia has implemented a Child Money Program (hereafter CMP) under the policy of supporting population growth and child development. The program, while providing cash transfers, was originally aimed to increase family investment in children's well-being, including human capital defined by education, health, and nutrition. Nearly all (96.6%) children of Mongolia are benefiting from the Child Money Programme (CMP), which is universal for eligible children to receive MNT 20,000 (\approx USD 7) a month.

After the spread of COVID-19, the Government of Mongolia has made an imperative decision to TOP UP the monthly child benefit by increasing the amount 5 times (MNT 100,000 or USD 35). It was designed to support families in coping with the economic consequences of the pandemic and to avoid negative replication strategies, such as reducing the cost of food and other necessities that have long-term negative effects on children's health, development, and well-being (UNICEF Social Policy and Social Protection, 2021).

According to the Public sector initiatives for reducing inequality survey¹, when the child benefit was MNT 20,000, it was not widely reasonable to households or

¹ Public sector initiatives for reducing inequality survey from UNESCAP (cooperated with the RILSP), 2021

children. A small percentage had accumulated savings in the child's name. In terms of the right to dispose of child money, participants noted that child money often goes into the mother's account and is administered by mothers. In terms of CMP expenditure, 57.8% of the respondents spent it on household food and 33.2% on children's savings. The remaining very small percentage is spent on children's education, health, and regular needs such as shoes, and clothing.

According to this, if a small percentage is spent on children's education, this study aims to investigate how much family socioeconomic status affects.

Structure of Child Money Program

The child Money Programme (CMP) is one of the country's flagship programs and the universal income program of the social protection system in Mongolia. In January 2003, the Government of Mongolia approved a Masterplan for the social welfare sector. In line with this, **in 2005 the "CMP" in the form of conditional cash transfers for target group children was launched to sustain population growth, reduce poverty and improve the well-being of children**². The program officially began in January 2005, offering a monthly cash allowance of MNT 3,000 (USD 2.49 in 2005) per child to families with 3+ children living under the MSL. By June 2005, the program had reached 61 percent of all its targeted children aged 0 to 18 years old.³

Between 2010 and 2012, child allowances were discontinued. In September 2012, the newly elected Government issued a resolution to re-introduce the CMP and approved a procedure for giving child benefits from the Human Development Fund, providing a cash transfer of MNT20,000 (\$14.78 in 2012) per month to all children under 0-18 years of age or citizens of Mongolia who have legitimate rights to represent him/her covered by the Living Standard Measurement Survey/LSMS/⁴. By June 2016, the program had reached 95 per of all children aged 0-17 years old.

² The CMP is designed to cover poor households with children aged 0-18. The CMP also conditioned receipt of these cash transfers contingent upon the families' compliance with several behavioral requirements. Families had to provide evidence that 1) the children continue living with the parents, 2) are kept up-to-date with vaccinations, 3) are not involved in harmful forms of child labor, and 4) were enrolled in formal or informal schooling.

³Social protection assessment based national dialogue: Definition and cost of a social protection floor in Mongolia, 2015.

⁴ Resolution of the government of Mongolia, Issue 70, 2019.09.29

Between 2017 and 2020, the government retargeted the beneficiaries by using PMT(Proxy means testing) methods. At that time some children who lived with reasonable families were excluded from the CMP. At the end of 2019, the total number of children aged 0-18 in Mongolia was 1 197 924, of which 1 000 557 children were covered by the “CMP MNT20,000(\$7.77 in 2020) for each child” at cost of MNT 229.5 billion⁵.

During the Covid-19 pandemic, the livelihoods of the people are getting affected by repeated quarantine and other economic factors. In response, the government has implemented several measures, including taxes, social insurance, and welfare funds, in the framework of social protection, employment retention, and assistance to business and business continuity. Among the measures, CMP makes up a large share of this expansion, reaching 1.2 million children under the age of 18 (reached 99% of total children) and MNT 1,455,205.5 billion⁶ only in 2021. This is the largest contribution to the increase in social welfare expenditures in the general budget of Mongolia from 2019 (5.9) to 2021 (12.6). Its share in GDP also increased from 2019 (4.2) to 2021 (4.58). Therefore, it is important to examine how it affects children, and whether it achieves its goal of reducing poverty and improving the well-being of children.

⁵ Statistic of labor and social protection - 2018

⁶ National Statistical Office

Table 1. Summary of Mongolia's CMP

Duration	Amount of the benefit	Coverage number	Target group condition
2005.01.01 – 2005.06.01	MNT 3,000 (2 \$ at the that time exchange) for every month	350,000	<ul style="list-style-type: none"> • The proxy means test method is used to determine the target population, which is "children living in low-income households." • Households consisting of at least three kids
1 June 2005 – 1 July 2006	MNT3,000 per month	650,000	<ul style="list-style-type: none"> • Poverty-stricken households found through means testing • Vaccination • Not involved in the worst forms of child labor • Enrolled in school • Living with parents
1 July 2006 – 1 Jan 2010	MNT3,000 per month	932,000	<ul style="list-style-type: none"> • Universal coverage conditioned to school enrolment • Living with parents
1 July 2007 – 1 Jan 2010	MNT25,000 per quarter	932,000	
Since 1 Oct 2012	MNT20,000 per month	967,900	<ul style="list-style-type: none"> • Universal coverage without any conditionality

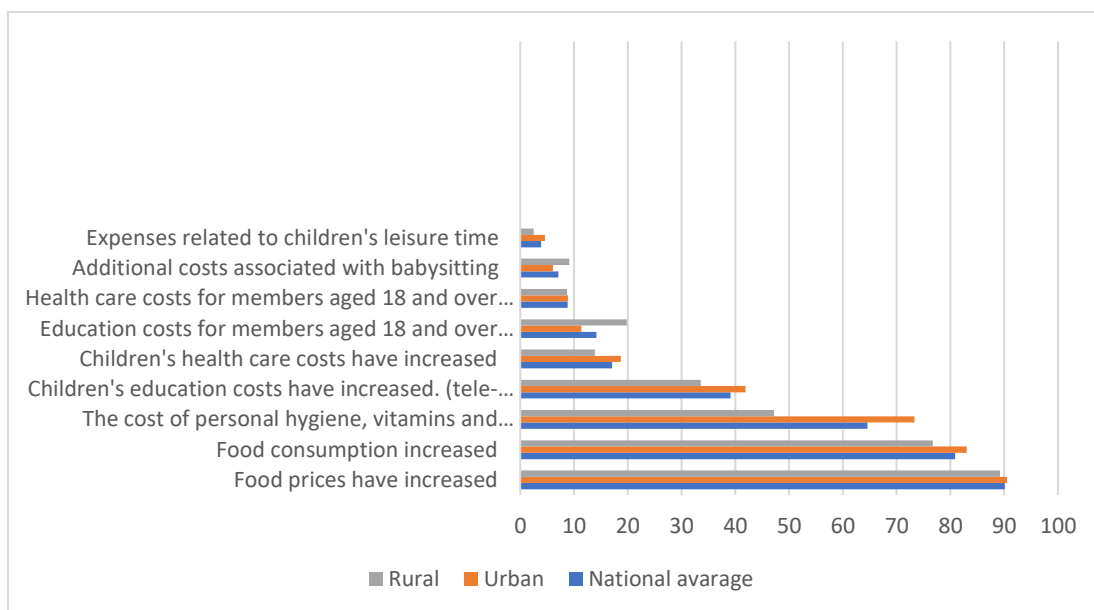
Source: Ministry of Population Development and Social Protection, 2015.

The changes in consumption of child money during the Covid-19

The impact of the Covid-19 pandemic has resulted in changes in household income as well as expenditure.

The main factor negatively affecting household spending is the increase in product prices. For 89 percent of households, the increase in the price of food products is a problem. There is no difference in the location of households. 73 percent of urban households spend more on hygiene and vitamins than before the pandemic, while almost 50 percent of rural households have this problem. 42 percent of urban households said that the cost of children's education has a negative impact on their finances, while 34 percent of rural households have problems. On the contrary, the cost of education of an adult member is more difficult in rural areas (Figure 1).

Figure 1. Changes in household spending due to the impact of the Covid pandemic



Source: NSO

Quote:

"I am a single mother with a family of 3. I work as a sales manager in a private company and I get paid based on my sales. Since the outbreak of Covid-19, sales in general have deteriorated, so I can only take 30-50% of my bonus salary. But in the curfew month, they get even less. During this period, I only got my basic food consumption with the Child Money. I only buy and eat meat, flour, rice, potatoes, and onions... 200,000 MNT of Child Money per month is 50 percent of my salary. In the future, only if people's purchasing power improves, will I be able to earn the same salary as before."

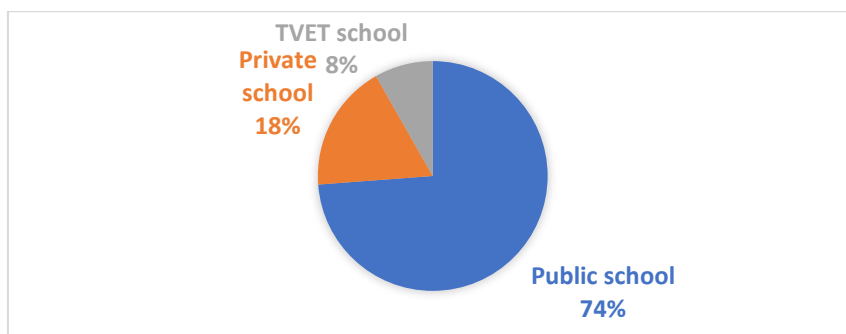
The educational system in Mongolia

The educational system in Mongolia has achieved great results in the past decades in the areas of preschool, primary and secondary education, curricula and vocational education and training, and higher education.

The Ministry of Education, Culture, Science, and Sports collects data on preschool education, general education, and tertiary education, while the Ministry of Labor and Social Protection compiles data on technical and vocational education. These two ministries provide compiled education data to the National Statistics Office. The number of educational institutions, number of students, enrolled students, graduates, and teachers is compiled by Mongolia's education classification, region, province, capital, soum, and district.

Mongolia's education classification was approved in 2014, and the education is categorized as 0-8 levels.

Figure 2. Number of General Educational Schools by percent



Source: NSO, 2021

Childhood education not only affects achievement and happiness at the individual level but also shapes the labor force quality and capacity for innovation (Heckman [2011](#)) to determine the potentiality of the development of a nation.

In the 2021/2022 school year, 3.0 percent of all children aged 6-10, or 11.4 thousand children are eligible for primary education, and 3.7 percent or 9.2 thousand children are eligible for middle school. Of all children not enrolled in middle school, 59.4 percent were boys.⁷

1.2 Statement of Problem

The Household consumption during Covid-19 pandemic

The global community's ability to react to economic shocks that affect large swaths of the population is being put to the test by the current COVID-19 pandemic. The Government of Mongolia (GoM) has enacted a sizable set of measures to aid households, such as a variety of social protection measures that cover both the poor and vulnerable, who have traditionally been the focus of non-contributory social assistance, and the broader groups covered by contributory social insurance schemes, and subsidies. In this report, we show the results of an evaluation of the GoM's emergency vertical expansion of two major social assistance programs: the Child Money Program (CMP), a nearly universal child grant, and the Food Stamp Program

⁷ NSO

(FSP), a voucher program that primarily serves low-income households. As a result, the overwhelming majority of FSP recipients also got the CMP.

GoM Social Protection Response to the Shock:

The package of interventions to help households to cope with the shock that were introduced by the GoM included a wide range of measures, including the following social protection measures:

1. Vertical expansion of the CMP;
2. Vertical expansion of the FSP;
3. Increased Social Welfare Fund benefits;
4. Increased benefits for children in care below 16 years of age;
5. Cashmere subsidy (purchased by government from herders in response to collapsing prices);
6. Deferral of mortgage loan repayments;
7. Social insurance subsidy of contributions;
8. Individual income tax subsidy;
9. MNT 200,000 per employee allowance from the Unemployment Insurance Fund.
10. Exemption for imports from customs duties and VAT.

The CMP was increased from the usual payment of 20,000 MNT per child per month, which is equivalent to seven dollars USD, to a payment of 100,000 MNT per child per month. (USD 35). The vast majority of children (97%) aged 0 to 17 years old participate in this initiative. The top-up was initially implemented in April 2020, and it is anticipated that it will remain in place until June 2021. From May 2020 through October 2020, the amount of the FSP voucher will be increased to MNT 32 000 per month for adults and MNT 16 000 per month for children; however, this increase will only apply to adults until December 2020. By employing a proxy-means test (PMT), the Food Stamp Program (FSP) seeks to assist the Integrated Household Database's (IHD) most economically disadvantaged households⁸.

Effects of Covid-19 on Household Income and Expenditure:

The top-ups were put into place to help households recover from the economic hit they took as a result of the epidemic. During the pandemic, an overwhelming majority of CMP households (84.4%), as well as FSP households (90.3%), were affected by challenging financial circumstances.

⁸ PMTs are econometric models that are used to calculate a household's poverty 'score' based on 'proxies' such as assets or household characteristics that are able to be easily verified by survey enumerator. These proxies are typically identified based on existing nationally representative household income and expenditure surveys. PMTs are frequently utilized in the process of targeting national social assistance programs.

Income:

Households with children, those in Ulaanbaatar, those led by men in FSP households, and single women in CMP households were more likely to see a decline in income compared to the previous year (64.3 and 48.3 percent, respectively). Workplace closures, layoffs, reduced working hours, decreased company profits, decreased salaries, and decreased cashmere prices in rural soums⁹ were the primary causes of the decline in disposable income. The self-employed, those working for daily wages, seasonal workers, and those in the underground economy were hit the hardest.

Expenditure:

The supplemental payments are meant to keep families from cutting back on necessities as a means of dealing with the shock, so rising costs are a result of both the supplemental payments and the price and behavior changes that resulted from the shock. With the typical number of children per family in Mongolia being 2, the monthly CMP supplement amounts to about 14% of a family's regular income. Meanwhile, the FSP is a voucher program that can only be redeemed for limited food products at participating retailers. 58% of CMP households reported a rise in spending as a result of the pandemic. The categories of food, health and medical checkups, and personal hygiene and domestic cleaning products saw the greatest increases in expenditure. The percentage of FSP households reporting a rise in spending on both food and health and personal hygiene rose to 73.6%. Though food costs rose significantly, only 16.6% of

⁹ Sub-administrative of province

households increased their food intake as a result of the top-up, suggesting that most of the rise in food costs was attributable to price increases rather than an increase in consumption. This was especially noticeable in the capital city of Ulaanbaatar, where the number of stores is relatively high and the possibility of price fixing is low, in contrast to the province centers and rural soums, where the number of stores is significantly lower and the possibility of shops artificially inflating prices is higher. Price hikes were cited by many CMP households as a reason for their increased spending in some areas; these hikes were more common for non-food products than for food ones. Ulaanbaatar was the least impacted by food price increases (8.4%) compared to countryside soums (11.1%) and province centers (14.4%). Non-food item price increases affected countryside soums (34%), province centers (37%), and Ulaanbaatar (27%). There was less variation in food price increases by location of residence for FSP households (Figure 1): 66.1% in the countryside, 70.8% in province centers, and 69.5% in Ulaanbaatar. FSP vouchers can only be spent on a limited list of permitted food items and only in shops contracted by the program. This demographic also spent more on food because kids who would have gotten free lunches at school were instead buying them. This trend was slightly more pronounced in Ulaanbaatar (60.25 percent) than elsewhere (54 percent). Location made a difference here, with the cost of living rising more in rural and province-center soums than in Ulaanbaatar. There was no statistically significant difference in spending between CMP and FSP households based on gender or whether the household was single-headed¹⁰.

¹⁰ Assessment of the Government of Mongolia's Shock-Responsive Vertical Expansion of Social Assistance in Response to Covid-19,2021

Estimates by the Asian Development Bank showed that the increase in CMP reduced the poverty rate (28.4%, NSO, 2018) by 4 percentage points. But there are still children suffering from hunger and faced with poverty.

According to the existing evaluation surveys, for many families, CM subsidy resulted in improved housing food consumption, and arguably to a lesser extent, better access to child education and childcare.

According to some follow-up surveys on the implementation of CMP, demonstrate during the pandemic of covid-19, the majority of households reported that it was beneficial, even though, food consumption and commodities' price had increased¹¹. According to an evaluation study on the implementation of the child money program during Covid-19, 65 percent of households reported a decrease in household income due to the measures in response to the pandemic such as repeated quarantine, border closures, etc., while the loss was offset by a CMP of more than 25 percent. In 2020, the Covid-19 pandemic affected not only household income but also expenditure. To overcome the financial difficulties of households, 68% of the surveyed households used CM, and half of the households used government assistance other than child allowance. And cutting food consumption is followed. 18% of households cut back on food consumption due to financial difficulties. Of these households, 60% cut food consumption for all members, including children, while the remaining 40% cut only adult consumption. 30 percent of the children of the households who reduced food

¹¹ Evaluation study on the implementation of child money program during Covid-19, UNICEF, 2021

Public sector initiatives for reducing inequality survey from UNESCAP, (cooperated with the RILSP), 2021

intake reported that their children had no dinner (which accounts for 3.3% of the surveyed households).

Economists have focused on parental expenditures on and investments in children primarily on major expenditures such as food, clothing, shelter, transportation, and health care. They have also examined the time parents allocate to their children (Espenshade, 1973, 1984; Haveman & Wolfe, 1995; Hill & Stafford, 1974; Lazear & Michael, 1988; Leibowitz, 1974, 1977; Olson, 1983; Robinson, 1987; van der Gaag, 1982).

Some research exists on parental investments in children's college education (Olson, 1983; Steelman & Powell, 1991; Turchi, 1975). However, direct expenditures or investments in a child's primary and secondary education have received little attention.

Thus, empirical research on the relationship between parental education and income and its spending on children's education is needed to understand how the child's money reaches the children's education.

The Mongolian study of Household income and expenditure has often included education expenses as a general level. Only one study was found that looked at household expenditures on educational goods and services.

The increased CM (MNT 100,000) is granted temporarily to people for overcoming the financial difficulties caused by the pandemic but is not likely to continue for a long time. The study is timely as the country faces an economic recession and policymakers discuss how to further the distribution of child benefits.

- Not enough budget for CMP
- A new approach to grant CM to the children and improve its effect on children's well-being
- Contribution to the expansion of research in this area.

We mostly expect to have a positive impact, but in reality, the impact can be two-sided. It is very essential to measure the impact of any program, and it helps to strengthen what is working and change (or eliminate) what is not.

1.3 Research Purpose and Research Questions

The objective of the study is to examine, at the micro level, how the socioeconomic status of the family (level of education and income of the parents) affects the expenditure of the "child money" on children's education. Meanwhile, to define how parents use the child benefit for their children's education in order to develop policy proposals that make the child benefit program more accessible and create an environment that supports children's education.

This study asks four interrelated questions about the child subsidy spending of parents on the education of children under 18 years of age.

1. To what extent does parents' education influence the spending of child benefits for children's education?
2. To what extent does parents' income influence the spending of child benefits on children's education?

3. To what extent do marital status and parents' age, location, child number, and amount of CM received to influence the spending of child benefit on children's education?
4. What are the policy recommendations to improve the Child Money program?

1.4 Significance of the Study

Existing surveys were conducted at the household level covering parents or caregivers and examined the social impact at the macro-level (impact on household livelihoods and poverty reduction), even though, there is less study that what factor influences the expenditure of child benefit, and the relationship between parents' socioeconomic status and children's education.

Two interrelated questions are addressed in order to examine differences in family expenditures on children's education: (1) to what extent are parents' socio-economic factors related to the decision to spend or not spend money on children's education, or the probability of spending money on children's education; and (2) to what extent are influence on child educational performance to spend child benefit. Both of these questions are addressed in order to investigate the variations in the amounts of money that families spend on their children's education.

The child money program accounts for a large percentage of the state budget consumption, and the budget cannot provide MNT 100,000 per child per month in the future. Accordingly, there is unofficial information that policymakers are working on how to distribute child allowances in the future (including a reduction in the allowance

amount, grant by household living standard, provided by the state in the form of savings.)

Therefore, this study is that it focuses more on children's education and it would be a timely study to come up with an innovative way to provide child benefits. Contribute to knowledge in the literature of social welfare policy

There is limited study addressing these issues, as evidenced by the literature section below. Human capital theory and empirical literature on families' investment in children's human capital were used to guide the conceptual framework in order to address the research questions presented. While no study has been conducted to demonstrate a link between educational attainment or performance and educational expenditures, it is possible that the determinants of children's attainment are comparable to those related to parents' willingness to spend on one aspect of human capital development.

Chapter 2. Literature Review

2.1 Introduction

In order to address the research questions posed, human capital theory and empirical literature on the influence of parental socioeconomic status (SES) on children's education, particularly parental expenditure on children's education, were used to guide the conceptual framework.

Scientists from countries such as the United States, Canada, England, Australia, Japan, Singapore, Hong Kong, and South Korea have conducted many studies on parental factors that affect children's success. Parental education: in addition to the level of academic education, it also includes parents' knowledge of child rearing and general psychological characteristics. Some studies have shown that the higher the level of knowledge of parents, the more attention they pay to their children's education and the more they invest in their children's education. The education level of parents and their children has a strong correlation (Bjrkland and Salvanes (2011)).

Numerous studies have established a connection between one's socioeconomic standing and their level of physical and mental health, as well as their level of success in achieving socially and culturally motivated objectives. Both theoretical and practical research has pointed to the fact that a family's socioeconomic status has an effect on the way its parents bring up their children.(Bronfenbrenner and Morris, 1997; Elder and Conger, 2000; Khon 1977).

In addition to the direct impact that socioeconomic status has on the outcomes that are important to families and children, socioeconomic status may also interact with other variables, which may moderate or mediate the effect that other key variables have. (Conger, Ge, Lorenz, and Simons, 1994; McLoyd Jayartine, Ceballo, and Borquez, 1994; Sampson and Luad, 1194). For example, having a mother who has completed at least their high school education increases the likelihood that a male child will complete their high school education, even if the child did not perform well in the first grade or did not have great educational expectations as a teenager.

In the research that I looked at, the researchers all seemed to be conscious of how important it was to describe their study population using a variety of indicators of socioeconomic status (SES), the most common of which were education and income, while occupation was less common. There was a lower level of interest in, and conversation regarding, the potential influence of SES on the outcome variables that were being evaluated.

This is possible that this is less of a concern in articles where socioeconomic status is used to describe the people who participated in the research. On the other hand, when socioeconomic status is used as an independent variable, the origin of the data as well as the type of measurement used could conceivably be quite important. Finally, the literature on child rearing and parenting contains very little speculation or conversation as to who or why socioeconomic status (SES) may be relevant.

The types of SES measures that were utilized were analyzed for each individual publication. I organized the SES indicators into categories according to the types of measurements that were applied: (1) education; (2) income.

2.2 Concept of Parental educational attainment and Income

Although the review indicates that researchers are aware of the need to characterize their study population in terms of SES, the review also indicates that researchers are paying much less attention to SES as a causal influence. In the body of research that we examined, we came across a few particularly compelling illustrations of this phenomenon; however, given Bronfenbrenner's emphasis on the significance of setting, we must keep in mind that (1979). In spite of this, relatively little attention has been paid to the ways in which the children's health and development are affected by the broader social environment, which includes both neighborhoods and schools, in addition to the family's resources.

There has been some study done on the topic of parental contributions to their children's college education. (Olson, 1983; Steelman & Powell, 1991; Turchi, 1975). However, little consideration has been given to the investments or expenditures that are made directly in the primary and secondary schooling of a child. The few studies that have been conducted on the topic of expenditures on the schooling of young children have, for the most part, combined these expenditures with those on other types of goods and services. (Edwards, 1981; Lazear & Michael, 1988; Lino, 1995).

Young-Clark's (2014) study found that there is a positive association between parents' academic achievement and emerging adults' perceptions of their parents' socio-economic status in the United States. The study used a linear regression and a Pearson chi-square analysis to analyze the correlation between the two factors. There was a significant correlation found between the educational level of parents and the level of education attained by their adult children. Particular attention was paid to the father's level of education because it was shown to have a stronger magnitude, which was consistent with the family investment model that was used. (Young-Clark, 2014).

Family structure appears to be more essential than other parts of life in determining children's well-being, as shown by research evaluating the effects of family structure on individuals' well-being. (e.g., Amato, 1987; Hetherington & Arasteh, 1988). School-aged children's psychological difficulties may worsen during times of family upheaval, such as a divorce, although these effects may be short-lived and disappear once the children reach adulthood (Axinn, Duncan, & Thornton, 1997; Hauser & Sweeney, 1997). Children's behavior issues at school have also been shown to suffer as a result of these factors. (McLanahan, 1985; Sandefure et al., 1991). Several theories have been examined to determine if and how single parenting impacts children in the long run. The methods of raising children are the subject of one of these speculations. Some research has shown, for instance, that children living in single-parent households are less likely to be subjected to consistent parenting and less likely to be subjected to social control. (Hetherington, Cox, & Cox, 1978; Steinberg, 1987). Parental traits (such as parenting style) are said to play a significant role in children's results in the human capital theory and the household production theory as well.

It would appear that poorer family income is the primary contributor to this educational disadvantage, which may explain for as much as one half of the lower accomplishment among children who are raised in single-parent households. (Hanson, McLanahan, & Thomson, 1996; Hill & Duncan, 1987; McLanahan & Sandefur, 1994; Shaw, 1982).

Indeed, research into the role of family structure in explaining the lower educational attainment of children has found that parental monitoring and supervision are lower in single-parent families than in those with two parents. This, in turn, has led to less involvement, which has contributed to children's poorer academic performance. (Astone & McLanahan, 1991). The negative consequences of family structure (by the effects of parental monitoring and supervision) may, however, be attributable to the parents' low socioeconomic level, which in turn affects the parents' mental health and how they raise their children. If this is the case, then it stands to reason that the primary cause of all these unfavorable outcomes is low household income. Astone and McLanahan (1991) discovered, however, that regardless of one's socioeconomic background, changing one's marital status is connected with adopting less positive parenting styles. It appears that children's behavioral and affective alterations, rather than their cognitive ability, are most strongly linked to the negative shifts in parental methods. Poor academic performance is linked to the unfavorable changes in children's conduct at school. (McLanahan & Sandefur, 1994).

Furthermore, family structure still has a significant detrimental effect on children's educational performance, even after controlling for family socioeconomic status (Astone & McLanahan, 1991). These results suggest that disparities in children's educational outcomes can be attributed, at least in part, to differences in family

structure. While family disturbance is more influential than family income for behavioral and psychological difficulties, McLanahan's (1997) meta-analysis of 12 studies found that financial stability had a bigger overall impact on academic success. In a nutshell, the empirical data suggests that a child's educational success is affected by their family's structure and financial status. However, it is important to note that studies in the United States have only focused on single mothers because there are so few single fathers in the data. No prior research has addressed the question of whether or not children from single-father families have lower educational attainment than those from single-mother families, or if the mechanism leading to this lower attainment is the same. Several studies have been done up till recently to compare and contrast single-mother and single-father households. (e.g., Downey, 1994; Harris, Cavanagh, & Elder, 2000; Thomson, McLanahan, & Curtin, 1992). Studies have shown that, on average, children from single-father households had the same academic outcomes as those from single-mother households. (Downey, 1994; Harris et al., 2000). Possible causes include disparities in financial support between single mothers and single fathers.

Credit constraints are a major contributor to the impact of parents' income on their children's school performance in the United States. (Mayer 2002, p.40). The college education of a child of low-income parents is out of reach. *Years Spent in School as a Function of Parental Income and Educational Attainment in Ghana*, by Dinah Ani-Asamoah Marbuah. The budget allocates \$7, which is above-average money for education. When parents have more disposable income, they are able to make more informed choices about the type of education their children get, which in turn affects

their children's academic performance and future opportunities. (Mayer 2002, p. 41). Her research also indicates that a rise in parental wealth has a greater impact on male children than female ones, and that affluence matters more throughout the teenage years than in the early years.

Chapter 3. Qualitative Interview Result

3.1 Introduction

Some results from “A study to determine the effectiveness of the CMP”, which is conducted by the RILSP coordinating with UNESCAP in 2020.

Interview with the specialist in charge of CMP at the Ministry of Labor and Social Protection:

Child benefit is paid for out of the state's general fund and will remain on the schedule as well as the budget of the federal government until 2024. As a result, we are working hard to provide it without lowering the percentage of people who are covered. The sum of the monetary advantage will not be determined until further notice. Instead of being supplied in the form of social assistance, it is planned that in the future it will be in the form of an allowance for child development. Obviously, this caused a significant strain to be placed on the state's financial resources. In the past, when the CM was 20,000, a total of 240 billion MNT was allocated for the yearly budget. Now, 20,000 is a fivefold increase from when it was originally predicted, and the budget is estimated to be trillions.

3.2 Interview

Specialist in charge of CMP at the General Agency of Labor and Social welfare service:

As an individual and as a member of the working community, I do not support the idea of providing child benefits on a nationwide scale to all children. There are those who require child assistance, but there are also those who do not have that requirement. On the other hand, there are some individuals who are awaiting the payment of the child benefit, and there are others who are not even aware of whether or not the money has been disseminated. In my opinion, it is very essential to either adjust the "child benefit" so that it more accurately reflects the cost of living or to better regulate how the money can be spent. For instance, fifty percent of the child's one hundred thousand MNT should be set aside as an investment and savings for the child's future. Another illustration: during a gathering, a specialist from the Nalaih District Welfare Office shared the story of a family with five children who had saved the money each child had earned over the course of two months in order to purchase a ger. (Mongolian traditional yurts). That was such wonderful news to hear. Therefore, the families that are struggling the most are in greater need of this money. It is given to the person who deserves it, while the person who should not get it does not get it. To tell you the truth, I believe that it should go to those people who have the greatest need for child support, and not because of any political interests.

3.3 Conclusion

Experts who work at the level of policymakers and implementation coordination pointed out that increasing the child benefit to MNT 100,000 is a heavy burden on the state budget and that it cannot be further disseminated in this form. They pointed out that this is because the benefit cannot be further distributed in this form. In addition, households that were not eligible for the child benefit when it was 20,000 MNT began to register for and receive the child benefit after it was increased to 100,000 MNT. These households are now receiving the child benefit. The significance of the difference in the amounts of money is demonstrated by this fact. Policymakers continue to make alternative proposals on how the child benefit should be provided in the future despite the fact that there is no control mechanism to determine whether or not the child benefit is spent on children.

Chapter 4. Methodology

4.1 Hypothesis

As recent studies have shown, households (HH) with higher living standards tend to accumulate CM in children's savings or give the right to spend CM to their children by themselves, while shown that middle- and lower-income households use CM for household food consumption. The effect on household consumption diminishes rapidly as incomes rise for evident reasons. When the benefit is restricted to households with children ages 0 to 5, the effect is significantly diminished. This lower consumption effect is likely a result of fewer children aged 0 to 5 residing in recipient households (Mongolia's child money program, 2021, UNESCAP). Based on this, I make the following hypothesis.

Affluent families can purchase additional educational products and services for their children (such as homeschooling, tutoring classes, etc.), thus strengthening the effect of family SES on children's academic achievement. The socioeconomic status, resources, and capabilities of parents have an impact on their educational expectations and behavioral support for their children (Zhonglu Li & Zeqi Qiu. 2018).

Lazear and Michael (1988), found that higher-income families spent more on their children's schooling and less on their adults' schooling. In addition, it was found that the child's gender and age do not significantly affect the child's education costs. The total expenditure on family education has increased with the number of children. Head

of household education and household income had a strong positive effect on total education expenditure.

Houston (1995) examined the determinants of the share of household non-needs budgets allocated to educational goods and services over the life cycle. This rate, or the so-called education ratio, was related to the age of the household head (a measure of the life cycle), family size, education level of the household head, race, and region of the country.

Hill and Duncan (1987) found that family income levels were related to the educational and occupational levels of sons and daughters.

Haveman and Wolfe (1994) concluded that family financial resources have a positive effect on children's educational progress.

Haveman et al. (1991) found that having a large number of siblings in the family had a significant negative effect on the probability of completing high school after controlling for other factors.

Ribar (1993) found that additional siblings reduced educational attainment after controlling for other factors. Lazear and Michael (1988) found that an additional child increased the total household expenditure on schooling a child. In an empirical study of parenting costs, each additional child increased the total cost per child but decreased the cost per child. The results show that as family size increases, total spending on children's education should increase, but given resource constraints, education spending per family member will decrease. Parents' educational experience and the

return on investment in their education may be related to their willingness to spend on their children's primary and secondary education.

Research on the relationship between parental educational attainment and child outcomes appears to support the human capital perspective. Haveman et al. (1991) found that higher educational attainment of parents, especially mothers, had a significant positive effect on the likelihood of a child completing high school. In a joint decision model, Ribar (1993) found that as parents' educational attainment increased, children's high school graduation increased and adolescent parenthood decreased.

Some empirical studies have found that growing up in a single-parent household negatively affects high school graduation, GPA, and school attendance (Astone & McLanahan, 1991; Ribar, 1993; Sandefur, McLanahan, & Wojtkiewicz, 1992).

There are differences in willingness to spend and the amount spent on children's education between single-parent mothers and single-parent fathers (Teresa Mauldin & Yoko Mimura). Expenditures on children's primary and secondary education may be influenced by the age of the child. Usually, demand for expenditures on children's activities, books, and tuition increases as a child's age increases (Teresa Mauldin & Yoko Mimura).

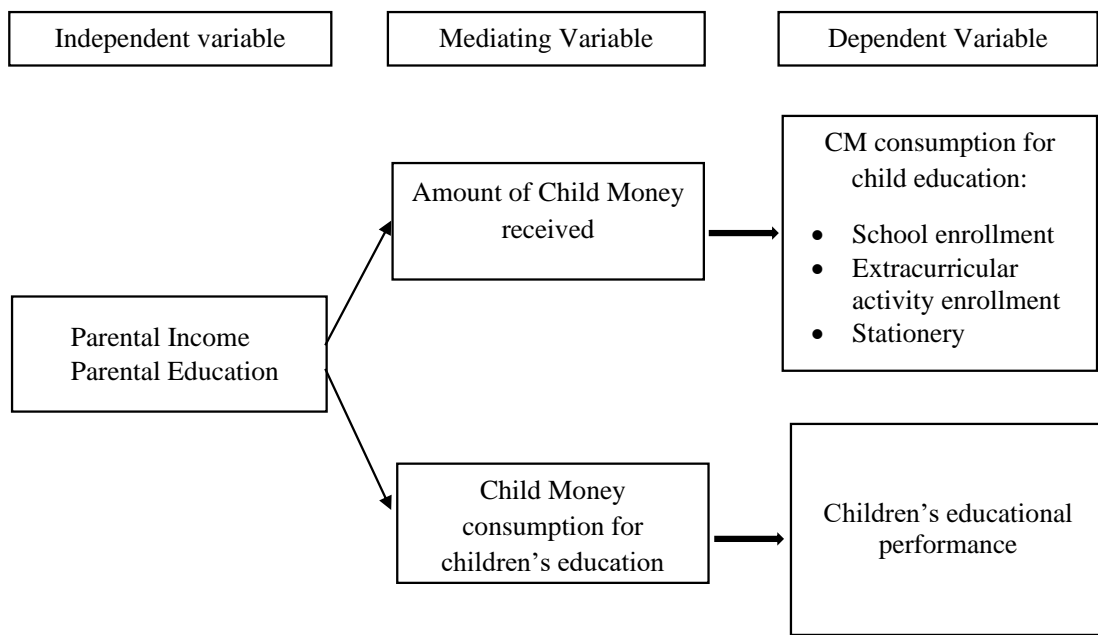
Based on the above discussions, this research proposes six research hypotheses:

- H1: The higher the level of education of the parents, the more they spend the CM on children's school enrollment
- H2: The higher the level of education of the parents, the more they spend the CM on children's Extracurricular activities.
- H3: The higher the parents' education level, the more they spend the CM on children's stationery.
- H4: Parents with lower income are more likely to spend the CM on children's school enrollment
- H5: Parents with lower income are more likely to spend the CM on children's Extracurricular activities.
- H6: Parents with lower incomes are more likely to spend the CM on children's stationery.
- H7: When low-income parents spend the CM on their children's education, their academic performance is more likely to improve.
- H8: When parents with a higher educational level spend the CM on their children's education, their academic performance is more likely to improve.
- H9: The lower-income parents have more children than those who have high incomes, and are more likely to receive CM.
- H10: The lower the parents' education level, the more children they have and the more CM receives.

4.2 Analytical Framework

Based on extant study, this paper examines how family socioeconomic status influences CM spending on children's education at the micro level.

Figure 3. Analytical framework



Control Variables: Age of parents
Marital status
Location
Number of children

4.3 Sampling size and Techniques

The data collection for this paper was conducted by an online survey form, KOBOToolbox, according to pre-prepared questionnaires.

4.3.1 Sampling Framework

The survey was conducted nationwide. As of 2021, there are a total of 920,165 households in Mongolia, of which 530 thousand HHs are covered by the CMP¹². Out of total HHs, 45 percent are in the capital city and 55 percent are in regional areas¹³. Ulaanbaatar, the capital city, and rural provinces were considered indicators in the survey.

The survey was conducted using a Quantitative survey method and used **convenience sampling and quota sampling methods**. As the survey is household-based, the sample unit is the household that receives the Child benefit. According to the below sampling size formula, between 220 -250 households are planned to be covered. (This means 223 or more measurements/surveys are needed to have a confidence level of 95% that the real value is within $\pm 5\%$ of the measured/surveyed value). However, 207 out of the 220 distributed questionnaires were returned as detailed below Table 4.1.

¹² Universal Child Benefit, 2020, UNICEF

¹³ National statistical office

Sampling size determination formula:

Unlimited population: $n = \frac{z^2 \times \hat{p}(1-\hat{p})}{\epsilon^2}$

Finite population: $n' = \frac{n}{1 + \frac{z^2 \times \hat{p}(1-\hat{p})}{\epsilon^2 N}}$

z is the z score
ε is the margin of error
N is the population size

Source: <https://www.calculator.net/sample-size-calculator.html?type=1&cl=95&ci=5&pp=50&ps=920&x=0&y=0>

Table 2. Sampling size by area

Sampling area	Target number	Number returned	Rate (%)
Ulaanbaatar	110	96	46.4%
Provinces	110	111	53.6%
Total	220	207	100%

4.4 Measurement

Parental socio-economic status is one of the main explanatory variables in this article. In the measurement analysis, the following two indicators were used. The first indicator is net household income in 2021; the second is the educational level of the respondents (father or mother).

Table 3. Operationalization of the Variables

Variables	Type	Measures
Independent variables		
Income of parents	Category	1= Up to \$156 2= \$157 - \$311 3= \$312 - \$467 4= \$468 - \$622 5= \$623 - \$778 6= \$779 - \$933 7= Above \$934
The educational level of parents	Category	1= Uneducated 2= Primary educated 3= Secondary educated 4= Higher educated
Mediating Variable		
CM received by the number of children	Continues	Amount of CM received
Spending on child education (MNT 100,00)	Continues	1= None 2= Low 3= Moderate 4= High 5=All
Dependent Variables		
Spending on child education (MNT20,00)	Category	1= None 2= Low 3= Moderate 4= High 5=All
Spending on child education (MNT 100,00)		

Spending on child school enrolment/ extracurricular activities/ stationery needs		
Children's academic performance	Category	1= Much worse 2= Somewhat worse 3= Stayed the same 4= Somewhat better 5= Much better
Control variables		
Age of parents	Category	1= 18-29 2= 30-39 3= 40-49 4= 50-59 5= 60-69 6= 60<
Marital status	Category	1= Married 2= Single
Location	Category	1= Ulaanbaatar 2= Provinces
Number of children	Continuous

Source: Researcher's computation, 2022

4.5 Method of Analysis

This chapter presents the results of the primary data, which included 207 respondents. The results are explained using the data collected through the questionnaire, the perspective of the study area, and the subsequent interpretations obtained by using SPSS version 25 to analyze the data set. The process of data analysis begins with

descriptive statistics, Chi-square tests, One-way ANOVA tests, F-test for the main comparison, and Hayes Process Bootstrapping for mediation analysis.

Chapter 5. Results and Discussions

5.1 Introduction

This chapter begins with a brief overview of parental child money expenditure. Since 2020, the CMP has been provided as an unconditional cash benefit and has been increased five times, providing children with equal social opportunities without discrimination while also putting a strain on the state budget. However, while this cash benefit has been a great help in the lives of citizens during the COVID-19 pandemic, the data analyzed how it is spent on the main goal of the program, which is to promote the well-being and development of children. Because of the widespread prohibition that has been in place for a considerable amount of time, educational institutions, including kindergartens, have begun holding classes online for the very first time. Due to the long-standing national quarantines, the school and kindergarten began online classes for the first time. Therefore, the findings demonstrate how respondents invested in their children's education, including whether they used child support to do so.

5.2 Data Analysis

5.2.1 Profile of Respondents

The socio-demographic characteristics examined in this study included parents' age, education level, income of households, marital status, and location. The distributions of these characteristics are summarized in Table 5.1.

Table 4. Socio-demographic Characteristics of Respondents

Variable	Category	Frequency	Rate (%)
Respondents	Father	77	37.20
	Mother	122	58.90
	Guardian	8	3.90
Age of parent	18-29	25	12.10
	30-39	96	46.4
	40-49	79	38.20
	50-59	7	3.40
	60<	-	-
Education of parent	Uneducated	8	3.90
	Primary educated	10	4.80
	Secondary educated	32	15.50
	Higher educated	157	75.90
Employment status of parent	Employed in the public sector	66	31.9
	Employed in the private sector	74	35.70
	Self-employed NGOs (Non- governmental organizations)	35	16.90
	International organizations (projects, programs, etc.)	5	2.40
	Retired	1	0.50
	Student	2	1.00
	Part-time employee	1	0.50

	Herder	8	3.9
	Unemployed	15	7.20
Marital status	Married couple	144	69.60
	Single parent	63	30.40
Income of household	Up to \$156	7	3.40
	\$157 - \$311	45	21.70
	\$312 - \$467	62	30.00
	\$468 - \$622	40	19.30
	\$623 - \$778	27	13.00
	\$779 - \$933	13	6.30
	Above \$934	13	6.30
Location	Ulaanbaatar	96	46.40
	Province	111	53.60

Source: Researcher's computation, 2022

From the above result, 77 fathers (37.20%), 122 mothers (58.90%) and 8 guardians (3.9) are represented in the sample, giving a total number of 207 respondents. Of the total number of respondents, 46.4% live in the capital city of Ulaanbaatar, while 53.6% live in other provinces.

The socio-demographic characteristics of the respondents are analyzed accordingly. Out of the 207 respondents, 46.4% are 30-39 years old, followed by 40-49 years old, who account for 38.2%, and 18-29 years old, who account for 25.10%. Only 3.4% of the overall population was made up of people aged 50 to 59 years old.

The majority of respondents (75.9%) had a high level of education, followed by those with secondary education (15.5%). 4.8% of the respondents reported having attended only primary school, while 3.9% of the respondents had no school education.

Similarly, the majority of respondents (35.7%) are employed in the private sector, followed by those working in the public sector (31.9%), while 16.9% are self-employed. In addition, 7% of the respondents are unemployed, while 8% of the total number of respondents are herders.

As for marital status, the majority of respondents (69.6%) were married, while the minority (30.4%) were single parents.

In terms of monthly income, the results show that of the 207 respondents, 30% are in the \$312 to \$467 income bracket, followed by incomes between \$157 and \$311 (21.7%). In addition, 13% have a monthly income between \$623 and \$778. Individuals with incomes between \$779 and \$933 and above \$934 each account for 6.3%, while those with incomes below \$156 account for 3.4%.

5.2.2 Descriptive Statistics: Mean Comparison

The following sections present the results of the Independent Chi-Square and Analysis of Variance (ANOVA) on the relationship between socio-demographic, independent, and dependent variables. Moreover, the Hayes Process Bootstrapping methodology was used to analyze mediating variables.

Table 5. Relationship between respondents' characteristics when the CMP was 20000MNT Use Cross- Tabulation and Chi-Square Tests

Variable		Expenditure on children's education		χ^2 (Exact)
		No O(E)	Yes O(E)	
Age of parents	18-29	8(7.4)	7(7.6)	0.483
	30-39	33(33.5)	35(34.5)	
	40-49	24(24.6)	26(25.4)	
	50-59	3(2.5)	2(2.5)	
	60<	-	-	
The educational level of parents	Uneducated	4(2.5)	1(2.5)	2.276
	Primary educated	4(3.4)	3(3.6)	
	Secondary educated	11(12.3)	14 (12.7)	
	Higher educated	49(49.8)	52(51.2)	
Income level of parents	Up to \$156	3(3.4)	4 (3.6)	7.345
	\$157 - \$311	21(17.7)	15 (18.3)	
	\$312 - \$467	15(21.2)	28 (21.8)	
	\$468 - \$622	11(11.3)	12 (11.7)	
	\$623 - \$778	11(8.9)	7(9.1)	
	\$779 - \$933	2(2.0)	2(2.0)	
	Above \$934	5(3.4)	2(3.6)	

Marital status	Married	42(44.3)	48(45.7)	0.704
	Single	26(23.3)	22(24.3)	
Location	Ulaanbaatar	28 (30.1)	33(30.9)	0.498
	Provinces	40(37.9)	37(39.1)	

Source: Researcher's computation, 2022

The Chi-square method is used to examine the relationship between respondent characteristics and the amount of money spent on children's education (school enrollment, extracurricular activities, and stationary) when the amount of CMP was 20,000 MNT. According to the table above (Table 5.2.1), there is no statistically significant relationship between respondents' characteristics, including age, education, income, marital status, and household location. The discrepancy is very small and not statistically significant.

Table 6. Relationship between respondent's characteristics when the CMP increased to 100,000 MNT Use Cross- Tabulation and Chi-Square Test

Variable		Expenditure on children's education		χ^2 (Exact)
		No O(E)	Yes O(E)	
Age of parents	18-29	9 (6.6)	11(13.4)	1.921
	30-39	25(25.5)	52(51.5)	
	40-49	23(23.9)	49(48.1)	
	50-59	1(2.0)	5(4.0)	

The educational level of parents	Uneducated	4(2.7)	4(5.3)	2.405
	Primary educated	2(3.3)	8(6.7)	
	Secondary educated	11(9.3)	17(18.7)	
	Higher educated	41(42.8)	88(86.2)	
Income level of parents	Up to \$156	2(2.3)	5 (4.7)	16.930**
	\$157 - \$311	20 (12.9)	19 (26.1)	
	\$312 - \$467	10 (18.9)	47 (38.1)	
	\$468 - \$622	12 (11.6)	23 (23.4)	
	\$623 - \$778	11 (7.0)	10 (14.0)	
	\$779 - \$933	2 (3.0)	7 (6.0)	
	Above \$934	1 (2.3)	6 (4.7)	
Marital status	Married	38 (38.8)	79 (78.2)	0.070
	Single	20 (19.2)	38 (38.8)	
Location	Ulaanbaatar	24 (23.5)	47 (47.5)	0.023
	Provinces	34 (34.5)	70 (69.5)	

Source: Researcher's computation, 2022

After the CM increased to 100,000 MNT, there is a significant difference between only income of parents and the expenditure of CM on children's education.

Table 7. Relationship between respondent's characteristics and expenditure on children's school enrollment Use Cross- Tabulation and Chi-Square Test

Variable		Expenditure on children's education (100,000 MNT)		χ^2 (Exact)
		No O(E)	Yes O(E)	
Age of parents	18-29	8 (8.2)	12 (11.8)	0.643
	30-39	34 (31.7)	43 (45.3)	
	40-49	28 (29.6)	44 (42.4)	
	50-59	2 (2.5)	4 (3.5)	
The educational level of parents	Uneducated	4 (3.3)	4 (4.7)	5.161
	Primary educated	1 (4.1)	9 (5.9)	
	Secondary educated	10 (11.5)	18 (16.5)	
	Higher educated	57 (53.1)	72 (75.9)	
Income level of parents	Up to \$156	2 (2.9)	5 (4.1)	14.851*
	\$157 - \$311	20 (16.0)	19 (23.0)	
	\$312 - \$467	14 (23.5)	43 (33.5)	
	\$468 - \$622	16 (14.4)	19 (20.6)	
	\$623 - \$778	14 (8.6)	7 (12.4)	
	\$779 - \$933	3 (3.7)	6 (5.3)	
	Above \$934	3 (2.9)	4 (4.1)	
Married	46 (48.1)	71 (68.9)	0.468	

Marital status	Single	26 (23.9)	32 (34.1)	
	Ulaanbaatar	31 (29.2)	40 (41.8)	0.313
Location	Provinces	41 (42.8)	63 (61.2)	

*Note: SD is Standard Deviation: **p<0.01 Source: Researcher's computation, 2022*

Similarly, after increasing the amount of CM 5 times, there is a significant difference ($P < 0.05$) between only the income of parents among the characteristics and CM expenditure on children's school enrollment.

Table 8. Relationship between respondent's characteristics and expenditure on children's extracurricular activities in 2021 Use Cross-Tabulation and Chi-Square Tests

Variable		Expenditure on children's education 100,000 MNT		χ^2 (Exact)
		No O(E)	Yes O(E)	
Age of parents	18-29	11 (7.4)	9 (12.6)	5.059
	30-39	31 (28.6)	46 (48.4)	
	40-49	21 (26.7)	51 (45.3)	
	50-59	2 (2.2)	4 (3.8)	
The educational level of parents	Uneducated	4 (3.0)	4 (5.0)	0.890
	Primary educated	3 (3.7)	7 (6.3)	
	Secondary educated	10 (10.4)	18 (17.6)	
	Higher educated	48 (47.9)	81 (81.1)	
Income level of parents	Up to \$156	5 (2.6)	2 (4.4)	12.757*
	\$157 - \$311	22 (14.5)	17 (24.5)	
	\$312 - \$467	16 (21.2)	41 (35.8)	
	\$468 - \$622	11 (13.0)	24 (22.0)	
	\$623 - \$778	7 (7.8)	14 (13.2)	
	\$779 - \$933	2 (3.3)	7 (5.7)	

	Above \$934	2 (2.6)	5 (4.4)	
Marital status	Married	41 (43.5)	76 (73.5)	0.662
	Single	24 (21.5)	34 (36.5)	
Location	Ulaanbaatar	31 (26.4)	40 (44.6)	2.175
	Provinces	34 (38.6)	70 (65.4)	

Source: Researcher's computation, 2022

The main comparison among characteristics, there is a statistical significance difference (p-value <0.05*) between parents' income level and expenditure on children's extracurricular activities.

Table 9. Relationship between respondent's characteristics and expenditure on children's stationery needs in 2021 Use Cross-Tabulation and Chi-Square Tests

Variable		Expenditure on children's education 100,000 MNT		χ^2 (Exact)
		No O(E)	Yes O(E)	
Age of parents	18-29	9 (5.3)	11 (14.7)	4.732
	30-39	21 (20.2)	56 (56.8)	
	40-49	15 (18.9)	57 (53.1)	
	50-59	1 (1.6)	5 (4.4)	
	Uneducated	4 (2.1)	4 (5.9)	3.434

The educational level of parents	Primary educated	1 (2.6)	9 (7.4)	
	Secondary educated	7 (7.4)	21 (20.6)	
	Higher educated	34 (33.9)	95 (95.1)	
Income level of parents	Up to \$156	2 (1.8)	5 (5.2)	14.064*
	\$157 - \$311	13 (10.3)	26 (28.7)	
	\$312 - \$467	7 (15.0)	50 (42.0)	
	\$468 - \$622	8 (9.2)	27 (25.8)	
	\$623 - \$778	10 (5.5)	11 (15.5)	
	\$779 - \$933	4 (2.4)	5 (6.6)	
	Above \$934	2 (1.8)	5 (5.2)	
Marital status	Married	34 (30.8)	83 (86.2)	1.402
	Single	12 (15.2)	46 (42.8)	
Location	Ulaanbaatar	25 (18.7)	46 (52.3)	4.912*
	Provinces	21 (27.3)	83 (76.7)	

Source: Researcher's computation, 2022

Similarly, a statistically significant difference ($p < 0.05^*$) between income level and location of respondents and expenditure for school stationery needs.

Table 10. One-way ANOVA for the mean comparison of the CM across the groups of respondents

Variable	Age				Sig
	18-29	30-39	40-49	50-59	
Number of children in the HHs	1.40	2.11	1.89	1.43	.004**
Amount of CM received (MNT)	140,000	211,458	188,607	142,857	.004**

Source: Researcher's computation, 2022

Regarding the above (Table 6), there is a statistically significant difference ($p < 0.05$) between the categories of parents' age in terms of the number of children.

There is a statistically significant difference between the categories of parents' age in terms of the amount of child CM received.

Table 11. One-way ANOVA for the mean comparison of the CM across the educational levels of the respondents

Variable	Education				Sig
	Uneducated	Primary educated	Secondary educated	Higher educated	
Number of children in the HHs	1.25	2.70	2.28	1.83	0.001***
Amount of CM received	125,000	270,000	228,125	182,802	0.001***

***<0.001 level of significance computation, 2022

Source: Researcher's

Regarding the above (Table 7), there is a statistically significant difference ($p < 0.05$) between the categories of parents' educational level in terms of the number of children.

There is a statistically significant difference between the categories of parents' educational level in terms of the amount of child CM received.

Table 12. One-way ANOVA for the mean comparison of the CM across the household income

Variable	HH income							Sig
	Up to \$156	\$157 - \$311	\$312 - \$467	\$468 - \$622	\$623 - \$778	\$779 - \$933	Above \$934	
Number of	2.86	1.87	1.71	2.00	2.00	2.15	1.92	0.09

children in the HHs	Amount	285571	186666	170967	200000	200000	215384	191787	0.09
of CM received									

Source: Researcher's computation, 2022

Regarding the above (Table 8), there is no statistically significant difference ($p < 0.05$) between the categories of household income level in terms of the number of children.

There is no statistically significant difference between the categories of household income level in terms of the amount of child CM received.

Table 13. One-way ANOVA for the mean comparison of the CM across the marital status of respondents

Variable	Marital status		Sig
	Married	Single	
Number of children in the HHs	2.12	1.46	.000***
Amount of CM received	211805	146031	.000***

*** < 0.001 level of significance

Source: Researcher's computation, 2022

Regarding the above (Table 9), the result showed a statistically significant difference between the categories of parents' marital status in terms of the number of children.

There is a statistically significant difference between the categories of parents' marital status in terms of the amount of child CM received.

Table 14. One-way ANOVA for the mean comparison of the CM across the location of respondents

Variable	Location		Sig
	Ulaanbaatar	Provinces	
Number of children in the HHs	2.05	1.8	.064
Amount of CM received	205208	180180	.064

Source: Researcher's computation, 2022

Regarding the above (Table 10), the result showed there is no statistically significant difference ($p < 0.05$) between the categories of respondent's location in terms of the number of children and the amount of child CM received.

Table 15. F-test for Pairwise Comparisons of the changes in the CM expenditure on children's education

Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig. ^a
Same as old- Decreased	12.042	21.621	.557	.578	1.000
Same as old- Increased	-42.933	9.212	-4.661	.000	.000

Decreased-Increased	-30.891	20.464	-1.510	.131	.393
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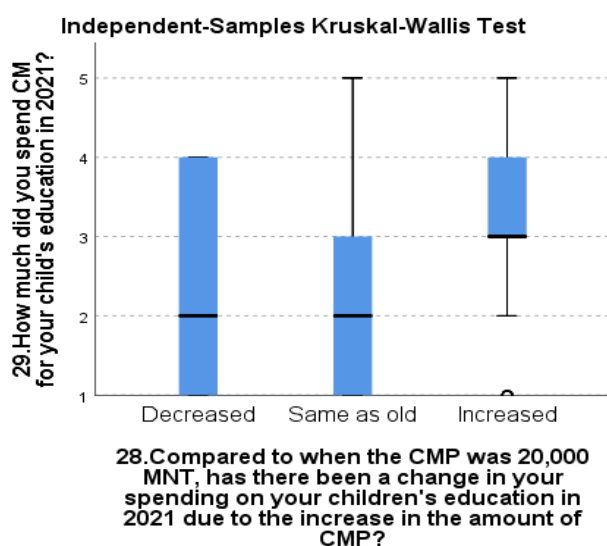
Source: Researcher's computation, 2022

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.

Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

a. Significance values have been adjusted by the Bonferroni correction for multiple tests.

Table 16. F-test for Pairwise Comparisons of the changes in the CM expenditures on children’s education



Source: Researcher’s computation, 2022

There is a statistical difference between the categories of decreased, same as old-increased in terms of how much parents spend CM on their children’s education in 2021.

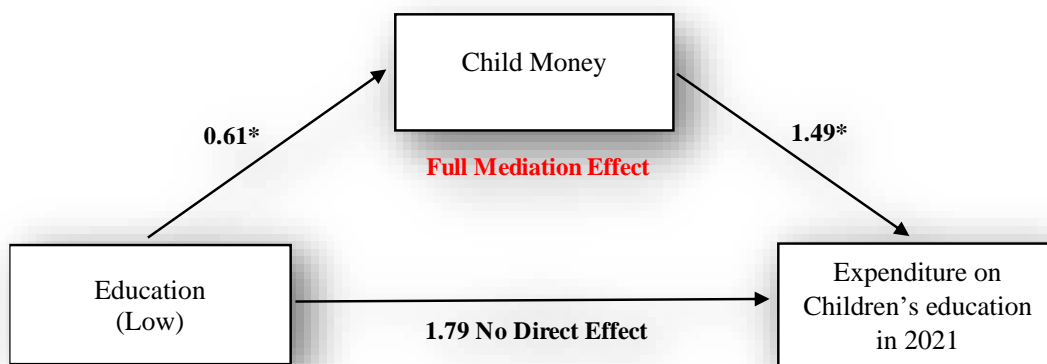
Table 17. Hayes Process Bootstrapping for the mediation analysis on expenditure on child education (mediator: amount of CM received)

Variable	Expenditure on education 2021	Expenditure on school enrolment	Expenditure on extracurricular activities	Expenditure on stationary needs
----------	-------------------------------	---------------------------------	-------------------------------------------	---------------------------------

	MV (CM)	DV (odd ratio)	DV (odd ratio)	DV (odd ratio)	DV (odd ratio)
Educational level	- 0.61**(.18)	1.79 (0.43)	0.84 (0.40)	1.05 (0.40)	1.75 (0.45)
Income level	0.38* (.16)	0.63 (.36)	0.54 (0.34)	1.65(0.36)	0.41 (0.39)
Age	- 0.01 (.16)	0.19 (.34)	1.20 (0.33)	1.77(0.34)	1.45 (0.37)
Location	-0.34* (.16)	1.17 (.36)	1.11 (0.34)	1.65(0.35)	2.20 (0.38)
Child Money		1.49*(.69)	1.25 (0.17)	1.40 (0.18)	1.28 (0.19)
Constant	0.54**(.19)				

Source: Researcher's computation, 2022

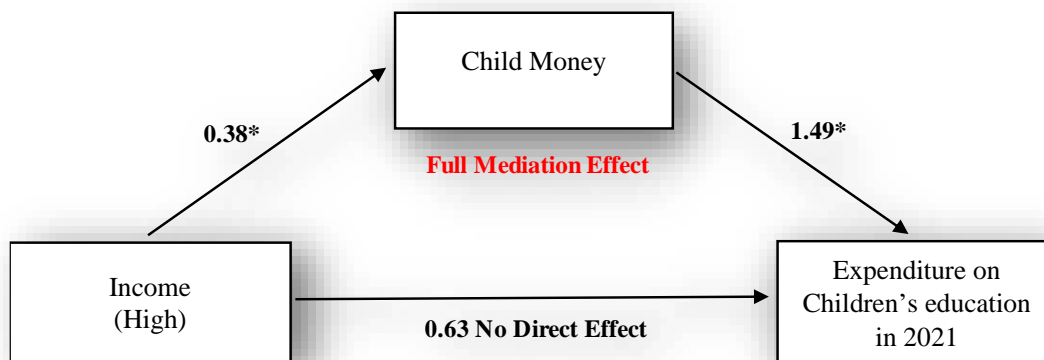
Figure 4. In terms of Education



Source: Researcher's computation, 2022

Lower educated parents are 0.6 times more likely to get CM and the more they get child money, the more they spend on child education by 1.49 times.

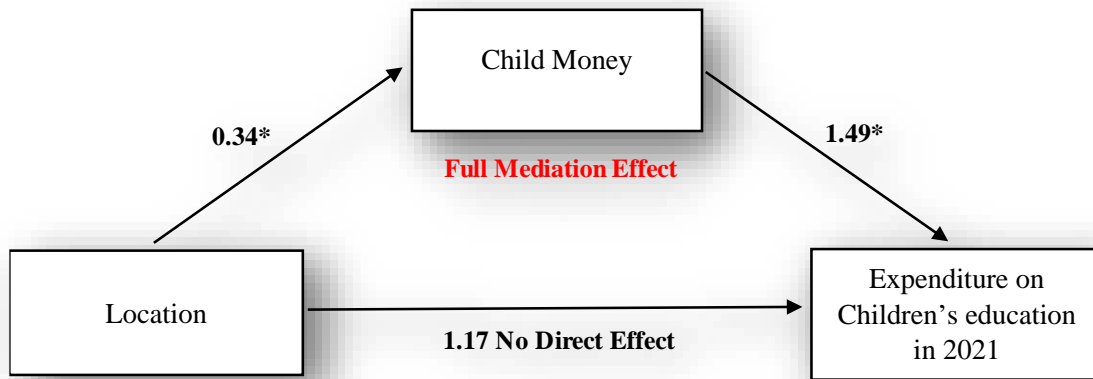
Figure 5. In terms of Income



Source: Researcher's computation, 2022

Higher-income parents are 0.38 times more likely to get CM and the more they get CM, the more they spend on child education by 1.49 times.

Figure 6. In terms of Location



Source: Researcher's computation, 2022

People living in Ulaanbaatar are more likely to receive CM than those who live in other Provinces the more they spend on child education by 1.49 times.

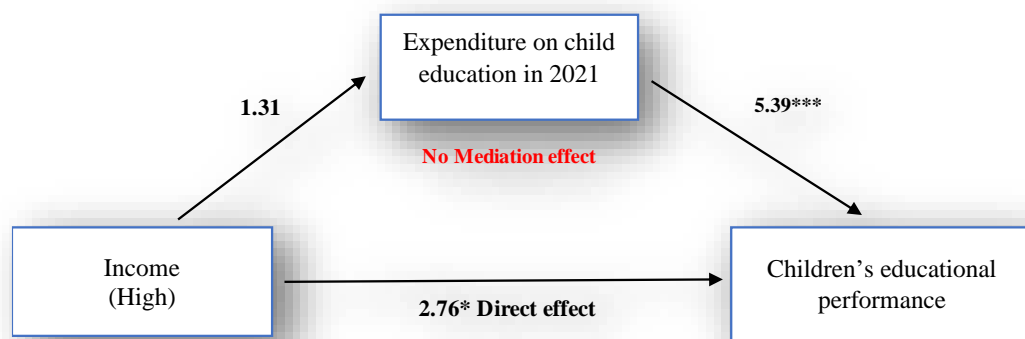
Table 18. Hayes Process Bootstrapping for the mediation analysis on children's educational performance (mediator: expenditure for child education)

Variable	Children's academic performance after CM is spent on their education	
	MV (Expenditure of CM)	DV (odd ratio)
Educational level	1.25 (.17)	1.89 (.50)
Income level	1.31 (.19)	2.76* (.50)

Age	0.22 (.16)	1.29 (.41)
Location	1.12 (.16)	1.34 (.42)
Expenditure on child education		5.39*** (.26)
Constant	18.30***(.19)	

Source: Researcher's computation, 2022

Figure 7. Mediation analysis for children's educational performance



Source: Researcher's computation, 2022

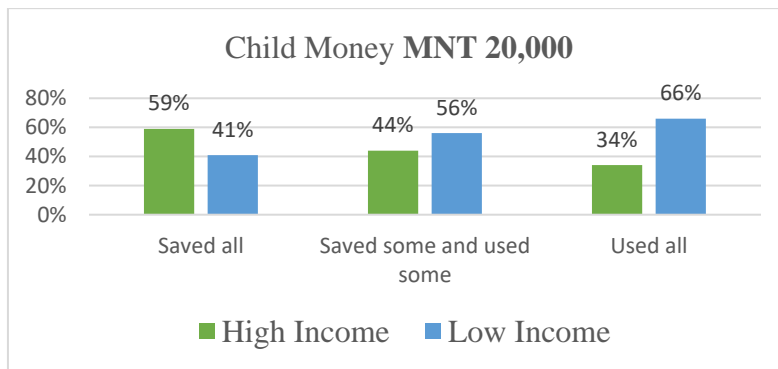
According to the above analysis, there is no mediation effect in terms of parents' education and income. However, there is a direct effect between income and children's educational performance. Parents with high income are more likely to allocate money to their children's education by 2.76 times than those who have low income. When child money is spent on children's education, the performance of child education increases by 5.39 times.

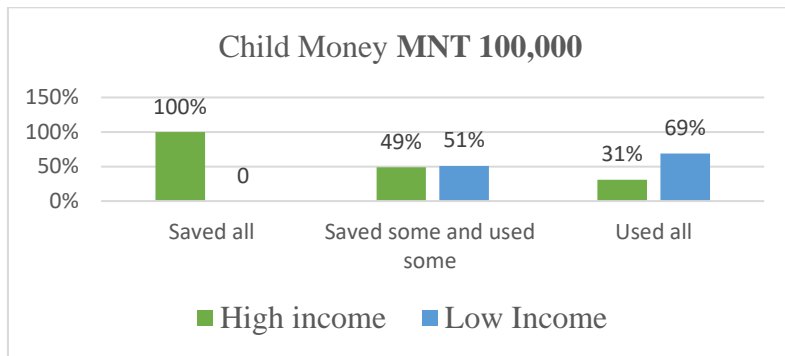
5.3 Summary of Key Findings and Discussions

Theoretically, the increase in CMP expands the opportunities for child care, reduces income restrictions, and increases purchasing power, so it should be used more for creating a better-quality living environment for children and providing access to health services, and education. In order to confirm this, I aimed to find out how parents spent CM on their children's education.

The results of statistical analysis show that household income is the main factor influencing expenditures on children's education; Children's poor life is not due to family status (single or couple parenting), parents' age, or education, but to the low income of the household. As CM increased, consumption and spending also experienced significant changes (Figure 5).

Figure 8. Changes in the expenditure of Child Money





Source: Researcher's computation, 2022

The CMP is also important for boosting the consumption capacity of households, with a positively skewed impact toward the lowest deckles (figure 3). A universal benefit of MNT 100,000 to households with children aged 0-17 would increase consumption by almost 60 percent for the lowest income deckle, falling to 7 percent for the richest deckle. (Results from ESCAP's Social Protection Simulation Tool, 2021).

Hayes Process Bootstrapping Model estimates show that people with low education have used CM more for their children's education since the child benefit has increased to MNT 100,000.

The Hayes Process Bootstrapping model results for CM expenditures on children's education are reported in the above analysis. This Model allowed her to examine both the statistical significance and the direction of the relationship between whether child money received led to more spending on children's education. Moreover, it allows studying how the spending of CM on children's education affects the children's

academic performance. The result indicated that increased CM has positively related to CM expenditure on children's education in 2021.

Parents with low education have more children and thus receive more amount of subsidies than those with higher education. Moreover, parents with low education are using more of the CM to spend on their children's education.

According to the analysis, higher-income parents are 0.38 times more likely to get CM and the more they get CM, the more they spend on child education by 1.49 times. The proposed hypothesis predicted that people with low incomes would use more child money, but this was rejected by regression calculations. Children with higher incomes have used more child support for their children's education. However, low-income families mentioned that their income was reduced due to repeated quarantines in 2021 caused by the pandemic, and they used the Child money for the family's livelihood. When children's money is spent on education, particularly on extracurricular activities, the children's educational performance increases by 5.39 times. Spending money on children's education, according to this, is very effective.

The other characteristics such as parents' age and marital status were not significantly related to either the CM expenditure on children's education or children's academic performance. However, households living in Ulaanbaatar are 0.34 times more likely to receive CM than those who live in other Provinces, and the more they spend on child education by 1.49 times.

5.4 Hypothesis testing

The following summary displays the relationships between the independent variables and the dependent variables via the mediating variables, as predicted by the researcher's hypotheses.

Hypothesis 1 (H1)

The higher the level of education of the parents, the more they spend the CM on children's school enrollment

Hypothesis 2 (H2)

The higher the level of education of the parents, the more they spend the CM on children's Extracurricular activities.

Hypothesis 3 (H3)

The higher the parents' education level, the more they spend the CM on children's stationery.

Hypothesis 4 (H4)

Parents with lower income are more likely to spend the CM on children's school enrollment

Hypothesis 5 (H5)

Parents with lower income are more likely to spend the CM on children's Extracurricular activities.

Hypothesis 6 (H6)

Parents with lower incomes are more likely to spend the CM on children's stationery.

Hypothesis 7 (H7)

When low-income parents spend the CM on their children's education, their academic performance is more likely to improve.

Hypothesis 8 (H8)

When parents with a higher educational level spend the CM on their children's education, their academic performance is more likely to improve.

Hypothesis 9 (H9)

The lower-income parents have more children than those who have high incomes and are more likely to receive CM.

Hypothesis 10 (H10)

The lower the parents' education level, the more children they have and the more CM receive.

Table 19. Hypothesis Testing

Hypothesis number	Rule of thumb	P-value		Decision
		Mediating		
H1/H2/H3	<0.5	-0.61**	1.49*	Not Supporting
H4/H5/H6	<0.5	0.38*	1.49*	Not Supporting
H7	<0.5	1.31	5.39***	Not Supporting
H8	<0.5	1.25	1.89	Not Supporting
H9	<0.5	0.38*	-	Supporting
H10	<0.5	-0.61**	-	Supporting

Source: Researcher's computation, 2022

Chapter 6. Conclusions and Policy Implications

Taking into account recent CMP policy debates, the above analysis result can be interpreted to deliver the following implications for future CMP policy improvement.

CMP is currently unconditional, covering all households with children aged 0-17. Whether this policy meets the real needs of children, it is highly likely that the children's money is not spent appropriately and does not reach the children. Therefore, it is appropriate to specify certain conditions for participation in the program or to include a possible option for spending the money.

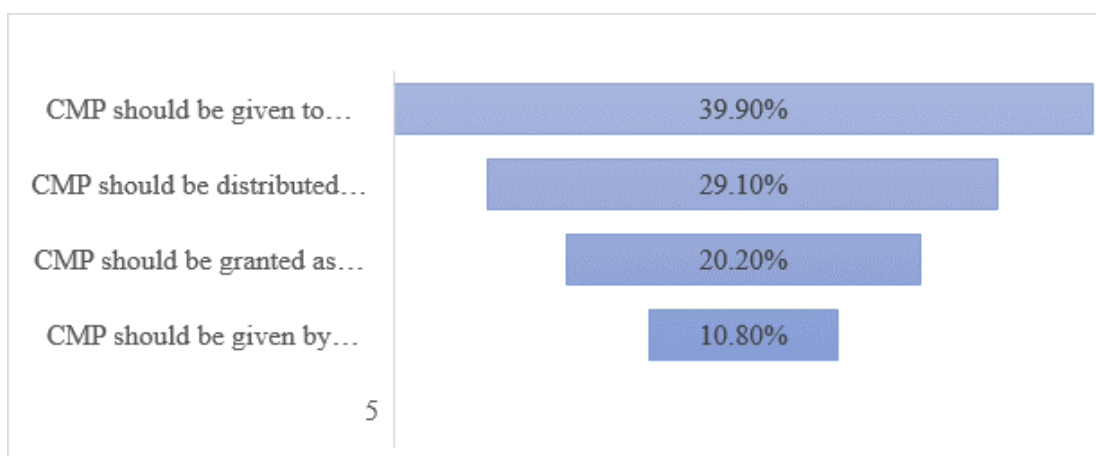
Some economic experts believe that reducing the amount of CM may lead to sudden poverty. Especially at a time of economic recession and the growing disparity in the income levels of citizens, the method of universally providing CM, on the one hand, supports the livelihood of citizens, but on the other hand, it is not optimal for access to child well-being. The existence of such consequences is an important reason for providing the benefit without deduction, especially for low-income and/or low-educated households. Therefore, it is necessary to change the existing system of financial support to focus more on addressing real needs rather than covering high-income households - the reality is that subsidies do not significantly affect them. Most importantly, the experience of other countries shows that it is possible to vary the amount of CMP based on where and who needs it most.

When distributing child benefits to the lowest income families, alternative methods should be developed to ensure real investment from the CM in the education of their

children. The main objective of the policy should be focused on strengthening the quality of the service. When the child benefit was 20,000 MNT, this money was very little, and it was not enough to spend on the child's education. At the policy level, if we believe that child benefits should reach children, this money should be given to the most vulnerable children rather than cut off.

In addition, the majority of study participants agreed that it is appropriate to provide CM to children from families with average and below-average incomes and that CMP should be distributed differently depending on the age of the children (for example, 0-5 / 6-11 / 12-18). While the answer that CMP should be provided by voucher/credit card received the least number of votes (Table 20).

Table 20. Policy recommendation from respondents, by percent



Source: Researcher's computation, 2022

More research is needed to determine whether CM is achieving its primary goal of promoting child well-being and how the money is reaching children. Furthermore,

future research is needed to determine the factors influencing household functioning and whether care overdependence occurs. Such knowledge is important for developing comprehensive methods that can provide CMP directly to beneficiaries, or through substantial premiums and vouchers, based on the preferences of families and communities.

Within a few months, the Child Money Program had grown to become the largest social welfare program in terms of national budget spending on social security programs. This rapid expansion of the program's coverage raises concerns about the program's financial sustainability as well as the possibility of an issue with its coverage. Based on the evidence gathered thus far in improving CMP planning and execution, the rapid increase in the number of CMP beneficiaries may jeopardize the program's future financial stability. Furthermore, it is essential to improve the formula for determining program planning and scope, so that the program reaches the poor and very poor while minimizing errors in inclusion and exclusion from the program.

According to administrative data, if the Poverty Risk Factor was used correctly, 35 percent more households than the number of households anticipated to be included in the program instantly engaged in the program's first year of implementation.

It is difficult to tell how much of that number is due to implementation errors versus programming errors, but it's obvious that the program has some significant flaws. If the program had been executed flawlessly, the number of households enrolled in the program would have been 35% higher, indicating that implementation issues were to

blame. Based on the foregoing findings, it is clear that the formula for determining CMP beneficiaries requires improvement.

To improve program enrollment accuracy, additional criteria must be input. But how precisely should the formula be improved?

- a) The formula can now be replaced by an application-based equation that contains the variables that enter it, based on the available data. To describe differences in usage, a set of variables will be helpful.
- b) Despite the fact that the new MMF policy is a relatively new program, program participants are already under the idea that they all have the right to receive child support. As a result, any shift in the scope of coverage may be unpopular because it will exclude a large number of households from the program. According to international experience, the political feasibility of such changes is dependent on the transparency and credibility of measures targeted at reaching the very poor. It has also been demonstrated that such changes must be implemented gradually.
- c) The more information a household gathers in order to participate in a Program, the less likely it is that program applicants will provide false responses in order to participate. This is less expensive because program participants can obtain the information when they visit the program portal to claim their benefits. This also provides for control over administrative data.

The following information can be supplemented to the current data. These include: (i) more comprehensive information about the head of the household, spouse; (ii) whether

the household is eligible for public services; (iii) extra information about housing; and (iv) property ownership. This extra information, on the other hand, should make the formula for determining program coverage more local and flexible.

However, it should be emphasized that no matter how much the formula for determining the scope of the program is improved, the program will be successfully implemented only if there is an effective and flexible mechanism for the implementation of the program, as well as a good monitoring and evaluation system.

Two issues related to the development of the program need to be further refined. First: since 90 percent of children aged 8-13 are enrolled in school, the potential of CMP to have a positive impact on children's education is limited. For this reason, if the CMP includes the goal of contributing to the family's investment in their child's education, it is necessary to set the conditions for the child's enrollment in school and monitor its implementation.

Based on the findings of this research, I infer that the program's participation conditions are presently canceled and should be reinstated. A critical question is whether CMP is meant to assist the poor or to increase overall school enrollment. If the aim is to boost educational enrollment, the program's eligibility criteria should be more detailed and refined. For example, transition courses from elementary to middle school should be prioritized because dropout rates are high.

The second issue is connected to the amount of the benefit. It will be necessary to determine whether families are able to provide enough money to create behaviors that prioritize their children's health and education. This issue has yet to be answered.

Furthermore, there is no information about such issues because the renewed CMP was implemented without any testing or monitoring plan across the nation. The program's operational and organizational issues will also have a direct impact on how the CMP achieves its pro-poor objectives.

It is necessary for there to be a formal system in place to monitor whether or not the parents are adhering to these conditions. For instance, there should be consistent monitoring of enrollment to identify children who withdraw from school in the middle of the academic year. Additionally, there should be monitoring of vaccinations for toddlers. Furthermore, it is essential to conduct regularly monitor to determine whether or not the program participants satisfy the requirements necessary to be eligible for the benefit.

In addition to this, it provides an incentive for households to retain some of the money for themselves, and flexible policies are required to ensure that individuals will have access to banking and other financial services in the future.

Survey Questionnaire

GENERAL QUESTIONS

Contact details: Tel:,

Q. Address (province/district):
.....

1. Respondent: Who are you for your child/children? (category)

Father	1
Mother	2
Guardian	3

2. What is your age group?

18-29	1
30-39	2
40-49	3
50-59	4
60-69	5
60<	6

3. What is your highest level of education?

Uneducated	1
Primary educated	2
Post-primary educated	3
Secondary educated	4
Tvet educated	5
Higher educated	6

4. What is your profession? :(If you do not have a profession, you can write down "NO")

5. What is your employment status?

Employed in the public sector	1
Employed in the private sector	2
Self-employed NGOs (Non-governmental organizations)	3
International organizations (projects, programs, etc.)	4
Retired	5
Student	6
Part-time employee	7
Herder	8
Unemployed	9

6. What is your marital status?

Married	1
Engaged/partner	2
Divorced/separated	3
Single	4
Widow	5

→ Skip to Q10

7. What is your spouse's highest level of education?

Uneducated	1
Primary educated	2
Post-primary educated	3
Secondary educated	4
Tvet educated	5
Higher educated	6

8. What is your spouse's profession? : *(If your spouse does not have a profession, you can write down "NO")*

9. What is your spouse’s employment status?

Employed in the public sector	1
Employed in the private sector	2
Self-employed NGOs (Non-governmental organizations)	3
International organizations (projects, programs, etc.)	4
Retired	5
Student	6
Part-time employee	7
Herder	8
Unemployed	9

10. How many people are in your family?

11. What is the estimated average monthly income of the household earned by all members of the household?

(Select the income of all paid workers in your family, including pensions, social welfare allowances such as child money, etc, and other income)

Up to MNT 500,000	Up to \$156	1
MNT 500,001-1,000,000	\$157 - \$311	2
MNT 1,000,001-1,500,000	\$312 - \$467	3
MNT 1,500,001-2,000,000	\$468 - \$622	4
MNT 2,000,001-2,500,000	\$623 - \$778	5
MNT 2,500,001-3,000,000	\$779 - \$933	6
Above MNT 3,000,001	Above \$934	7

12. Another income resource: Does your family covered by any social welfare program or international organization’s donation except CMP?

Yes	1
No	2

→ Skip to Q13

If yes, 12.1 What type of social welfare are you covered? :

12.2	How regularly do you get paid?:	
	Monthly	1
	Once in every quarter	2
	Once every year	3
	Once in 2021	4

12.3 How much is the amount size of the allowance?:
.....

KEY QUESTIONS

Questions for education of children

13. How many children aged 0-18 do you have?

14. What ages do you think are very important periods of childhood development to pay attention to, especially for education?

0-5 age	1
6-11 age	2
12-14 age	3
15-18 age	4
All	5

15. Do you think that your children need to be covered with extracurricular activities such as art or sports courses?

Yes	1
No	2

16. Did your child/children enroll in the extracurricular study, art, or sport in 2021?

Yes	1
-----	---

Some of the children	2
No	3

16.1 If yes, please fill in the following table.

Art	1
Sport	2
Foreign Language	3
Additional class	4

17. What were the factors you consider when you choose your children's schools?

Affiliated district school	1
Quality in structure	2
Tuition fee	3
Reputation of school	4
Skills of teachers	5
Other	6

18. How often did you care about your children's education in 2021? (Please circle one of the answers you have chosen)

I attended a parent meeting at school	Never / Once a term / More than once a term
I knew my child's grading	Never / Once a term / More than once a term
I hired a tutor for my child if she/he needs extra help	Never / Once a term / More than once a term

I took attention to my child to do her/his homework	Never / Once a term / More than once a term
I bought uniforms, textbooks, and other learning materials or stationery for my child	Never / Once a term / More than once a term
I enrolled my child in the extracurricular activities she/he is interested in	Never / Once a term / More than once a term(whole study year)

Questions for child money consumption

19. Since when has your child/children been covered by the Child Money Program?

20. Who makes the most decisions about spending CM in your family?

Father	1
Mother	2
Caregiver	3
Children themselves	4

21. In 2021, has CM affected your family to enroll your children in school or extracurricular activities?

Yes	1
No	2

22. How did your family spend the child benefit in 2021?

Used all the CM	1	→ Skip to Q25
Spend some and save some	2	
Saved all the CM	3	

23. If you saved your child's money, for what purpose did you save it?

24. Have you ever gotten a children's savings secured loan in 2021?

Yes	1
No	2

25. How did your family spend the child benefit when it was MNT 20,000?

Used all the CM	1
Spend some and save some	2
Saved all the CM	3

26. How much did you spend CM for your children's education when it was MNT 20,000?

None	1
Low	2
Moderate	3
High	4
All	5

27. Has the increase in the amount of CMP affected your expenditure on your children's education in 2021 compared to when the CMP was 20,000 MNT?

Decreased	1
Same as old	2
Increased	3

28. How much did you spend CM for your child's education in 2021?

None	1
Low	2
Moderate	3
High	4
All	5

29. How much did you spend CM for your children's school enrollment in 2021?

None	1
Low	2
Moderate	3
High	4
All	5

30. How much did you spend CM for your children's extracurricular activities in 2021?

None	1
Low	2
Moderate	3
High	4
All	5

31. How much did you spend CM for your children's stationery needs in 2021?

None	1
Low	2
Moderate	3

High	4
All	5

32. How much improved your child's academic performance after you spent the CM on extracurricular activities in 2021?

Much worse	1
Somewhat worse	2
Stayed the same	3
Somewhat better	4
Much better	5

33. Did you pay the extracurricular fee with the CM?

Yes	1
No	2
Did not enroll even	3

34. What did your family spend the CM on in the following months in 2021?

	August - October	November - January	February - April	May- July
Food	Yes / No	Yes / No	Yes / No	Yes / No
Electricity, water, and heat bills	Yes / No	Yes / No	Yes / No	Yes / No
Firewood and coal	Yes / No	Yes / No	Yes / No	Yes / No
For household use	Yes / No	Yes / No	Yes / No	Yes / No
Kids clothes	Yes / No	Yes / No	Yes / No	Yes / No

Medicines/ health services	Yes / No	Yes / No	Yes / No	Yes / No
Children's school supplies/stationary	Yes / No	Yes / No	Yes / No	Yes / No
Children's kindergarten and school fee	Yes / No	Yes / No	Yes / No	Yes / No
Fees for children's training courses or extracurricular	Yes / No	Yes / No	Yes / No	Yes / No
Saved some of CM	Yes / No	Yes / No	Yes / No	Yes / No
Others	Yes / No	Yes / No	Yes / No	Yes / No

Questions for policy recommendations

35. In the future, do you think the CMP should be granted to all children aged 0-18 unconditionally and in cash?

Yes	1
No	2
No idea	3

36. In the future, do you think the CMP should be granted under a condition to target group children or children aged 0-18?

Yes	1
No	2
No idea	3

37. What would you like to suggest about the method/policy of providing CMP for future sustainability?

CMP should be given to children from lower and middle-income families	1
CMP should be distributed differently based on age limit (for instance: 0-5 / 6-11 / 12-18)	2
CMP should be given by Voucher/Credit card	3
CMP should be granted as a children future savings	4

Other:

Thank you for your participation

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Abstract in Korean

부모의 학력과 소득이 자녀 교육비에 미치는 영향: 몽골 아동 자금 프로그램 사례

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세상이 더욱 글로벌화됨에 따라 우리는 그 어느 때보다 더 많은 선택권을 갖게 되었다. 한편으로 현대에 와서 자녀 교육의 가장 중요한 책임은 교사, 학교, 국가의 책임이 아니라 자녀의 교육과 건강에 대해 부모가 더 많은 책임을 지는 시대가 왔다. 어린이의 건강, 교육 및 전반적인 복지에 긍정적이거나 부정적인 영향을 미칠 수 있는 다양한 사회적 요인이 있다. 부모의 사회경제적 지위가(socioeconomic status of the parents) 가장 큰 영향을 미치는 요소이다.

그러나 국민의 행복하고 풍요로운 삶을 보장하는 것은 국가의 일차적 책무이다. 전 세계적으로 23 개국이 Child Benefit 을 제공한다. 몽골 아동 자금 프로그램 Child Money Program (이하 CMP)은 빈곤과 사회적 불평등을 줄이기 위한 아시아에서 가장 성공적인 사회 보호 프로그램 중 하나로 널리 알려져 있다. 2005 년부터 몽골은 인구 개발, 아동 보호 및 아동 개발 전략의 일환으로 어린이 기금을 단계적으로 분배했으며 이는 오늘날 소득 빈곤을

줄이는 데 중요한 역할을 한다. 2020 년 우리는 COVID-19 의 세계적 대유행으로 인해 어려운 경제 상황에 직면하게 되었다. 그러나 이 기간 동안 몽골 정부의 COVID-19 전염병에 대한 여러 조치의 시행으로 인해 2020 년 child money 는 20,000(7.7 USD)에서 100,000(35 USD)로 인상되었다.

이 연구는 부모가 child money 를 어떻게 사용하는지, 혜택이 자녀의 복지, 특히 자녀 교육을 위해 적절한지 여부와 교육에 대한 투자가 자녀의 학업 성과에 어떤 영향을 미치는지 알아보는 것을 목표로 한다. 본 연구의 목적은 자녀의 돈에 대한 부모의 사회경제적 지위 (교육수준 및 소득수준)와 소비습관과의 상관관계를 알아보는 것이다.

Hayes Process Bootstrapping Model 은 연구를 위해 수집된 데이터를 분석하는 데 활용되었으며, 여기에는 CM 을 전적으로 사용하고 자녀의 미래를 위해 저축한 207 명의 참가자가 포함되었다. 자녀 교육비 지출과 유의미한 관련 요인은 부모의 소득과 지역이었다. 변수는 자녀 교육에 얼마나 할당되었는지와 유의미한 관련이 있다.

많은 연구에서 자녀의 학교 교육을 결정하는 가장 중요한 요소 중 하나가 부모의 교육이라는 사실이 밝혀졌다. 따라서 교육에 대한 투자로부터 오는 편익에 비추어 볼 때, 자녀 교육에 관한 가정의 결정, 특히 자녀의 학교 및 과외 활동에 관한 결정의 근간이 되는 요인을 파악하는 것이 필수적이다.

핵심 단어: 글로벌, 사회경제적 지위, 상관관계, 소득빈곤