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RETIREMENT PREPAREDNESS AMONGST WORKING ADULTS IN KAZAKHSTAN

Abstract. Today, the topic related to the retirement planning and the future of a person at retirement age is relevant, because the aging of the nation is going on all over the world. All countries of the world are engaged in the study of this topic. However, for Kazakhstan, this topic is still not sufficiently developed, and there is a great potential for research and improvement. In Kazakhstan, the number of elderly people is also increasing, and retirement planning is important. This study aims to determine how the citizens of Kazakhstan plan for their retirement; their long-term care and what level of financial literacy they have in relation to pension accrual. In addition, it was clarified on what factors the final decision of people regarding retirement planning. The study was conducted in the form of interviews with 10 respondents. Each of them shared their opinion, experience and perspective on their financial matter in responding to retirement planning.

Keywords: retirement preparedness, Kazakhstan, working adults, financial literacy.

Introduction. Over the past fifty years, retirement planning is the main personal and social problem in the world. To ensure adequacy in the planning of a retirement, a profound and critical reflection is needed in the future means that they have in the household [1]. The Republic of Kazakhstan gained its independence in 1991 after the collapse of the Soviet Union. In 1998, the pension reform was implemented, replacing the PAYG system of the former Soviet Union, which was aimed to address the deteriorating government budget and creating an independent and self-financing pension system. The accumulative pension system after this reform began to develop before the crisis, which was in 2008. After the crisis, pension system performance deteriorated significantly, which raised questions about the ability of pension funds to provide adequate benefits in the future. Therefore, in 2013, a new version of the pension law was signed, which consists of two parts: 1) increasing the retirement age of women from 58 to 63 years; and 2) creating the SiAF (single accumulated pension fund) the only legitimate fund to collect mandatory pension contributions. The only legitimate fund for collecting mandatory pension contributions is the SiAF. The only shareholder of SiAF is the government, and the National Bank manages the company SiAF. But the National Bank has an option, not an obligation to delegate management of pension assets to the NSAF [2].

The pension system of Kazakhstan is divided into three level, where there is a solidary and funded system. The first level is a solidarity pension accrued to persons who worked before 1998 not less than six months. The basic pension, which increases annually and, as of 2018, is 15,274 tenge (National currency of Kazakhstan). All pensioners receive basic pension payments, regardless of deductions and length of service. Since July 1, 2018, a new concept of the appointment of a basic pension, not fixed by a certain indicator and depending on the length of service and the amount of the subsistence minimum (PM), has been introduced. Second level compulsory accumulative pension system with a fixed 10% pension tax. Third level accumulative system based upon voluntary occupational pension contributions. A complete transition to accumulative scheme will be completed by 2040. Present and future Kazakhstan pensioners are concerned about the effectiveness of the Single Accumulated pension Fund (SiAF) pension system which leads to new risks. Planning for retirement in Kazakhstan is poorly organized. Most of the elderly

depend on the pension, as well as on the income of their children. This allows thinking about the pension fund even more to ensure future [2].

In Kazakhstan, men can retire at the age of 63, for women - 58 years. From 2018 on the basis of the legislation of the Kazakhstan, the retirement age for women will increase every year for 6 months. Such an increase will occur until 2027 upon reaching the threshold of 63 years. Raising the retirement age to 63, which is related to life expectancy and about 70% is made up of women's [3]. Although the article by G. A. Taspenova concluded that "In the country, the average duration of life has reached 69 years" [4, p. 100]. In 2017, the proportion of the population in Kazakhstan at the age of 65 years and over is 7.65%, which is 1418 million people [5]. In Kazakhstan, the nation is aging, so it will lead to the problem of the social life of older people who will receive inadequate income in the future.

Another problem in financial literacy. In article T. K. Bekzhanova says that "Kazakhstan has adopted a state program for the development of education for 2011-2020, where it is written that investment in human capital is essential for creating a technically progressive, productive workforce that can adapt in a rapidly changing world" [6, p. 127]. But at the same time, Botagoz Zhumanova, a financial analyst of Kazakhstan noted that "If take a ten-point scale, the overall level of financial literacy in Kazakhstan is at the third level". The bulk of the population has no understanding of many financial concepts. In general, people with an income above the average are financially literate. They know how and where to invest, control expenses, increase incomes and orientate themselves in services. But there are not so many [7].

In addition, Due to the rapidly aging population in Kazakhstan, there may be a problem with the high level of medical care requirements. The elderly will have a high demand for outpatient, inpatient, and chronic care. Another problem is long-term care for very old people. This care will be costly, as it will have great opportunity costs. For example, if young people spend time caring for the elderly, instead of working. Thus, the expenses for medical care and health care will increase as the population grows.

Research questions and significance of study. According to the above purpose statements, the study is seeks to explore the following research questions:

1. How the citizens of Kazakhstan plan their retirement planning?
2. At what level of financial literacy regarding retirement planning are residents of the Republic of Kazakhstan?
3. How the employees of the Republic of Kazakhstan plan their long-term care after the retirement age?

This study will examine the current situation of people's retirement planning in Kazakhstan and add knowledge future retirement planning. The purpose of this study is to help those younger generations, to plan their retirement goals when these people are employed at work, and to prevent social and economic burdens in Kazakhstan. An important factor for people themselves is their recognition of the need for income during the retirement age. They thus can save or postpone a certain amount before the retirement.

Methodology. In this study, the theory will be developed using the inductive approach. The study will be qualitative with a phenomenological strategy. In the research, the philosophy of interpretivism was taken. To collect the data, semi-structured individual in-depth interviews with the size of ten target samples will be applied. Answers to the interview will be received from various organizations, where adults aged 35 to 63 years old work. The interview will be conducted with the help of Skype and WhatsApp application.

RESEARCH RESULTS.

Descriptive Statistics. The interview was taken from 10 working citizens of Kazakhstan randomly. Of the respondents, 70% of women and 30% of men. All respondents have higher education. And 9 out of 10 respondents have children.

Knowledge of the Pension System. The results of this research, it was clarified that people living in Kazakhstan are partially know of the pension system of Kazakhstan. One of them explained that "*We give 10% of the salary for a special fund...After retirement, the pension fund gives us this money every month... There are 2 types of accumulation of pensions... Men retire at 63, and women at 58. But the government said that there will be an increase in the age of women probably up to 63. But this has not yet been confirmed... The reason is that of the shortage of human capital and the fact that there are many women in Kazakhstan... I do not have extra money. Now I'm paying for studying to my oldest daughter, who will finish study this summer... Even if I do not pay my daughter's studies, my salary is small enough to save a good amount. Because of the salary, there is no possibility to save*".

The majority know that 10% of the salary is accrued on a mandatory basis every month, and after the retirement age, the pensioners will receive the accumulated money every month. All the respondents understand that the current salary will not provide them with a good pension, but they will be saved money in other kinds of retirement savings. For this people do not have enough extra money. All the expenses they spend on utilities, food, schooling children and other small expenses. People with an average monthly salary live from wages to wages, which is simply not enough to spend extra money. Many people who worked until 1998, do not know that they can receive a solidarity pension from the state. Also, all the respondents did not know how many types of pension system exist. Most respondents suggested that there is only one, which accumulates 10% of wages. After explaining respondents to all types of pension systems, some told that they had heard about such types, but they never checked the information, but most knew that the information could be obtained on the SiAF website. All the respondents knew that the retirement age for men is 63 years, and for women 58 years, but they also added that the retirement age of women will increase to 63 years, but no one was aware that this law came into force. In addition, some even knew in detail that the increase in the retirement age of women will be every year for 6 months. The respondents answered that the reason for this increase was the first working capacity of people of Kazakhstan and the lack of human capital, secondly, the life expectancy, the third number of women more than men, the fourth because of the small pension, many want to work additionally and earn money after retirement and the fifth reason is the increase in the country's economy.

Future Retirement Planning. Some of the respondents to the question of what they will do at retirement age have answered that they want to travel, but they also realized that such an opportunity would be if the children help them or they can do something that will bring them additional income in the pension age. All the respondents understand that the accumulated pension will suffice for food, utilities, as well as for the medicine, although some have also added that if the illnesses are serious, then the pension will not even suffice for the medicine. They explained the shortage of pensions by the fact that the very sum of the pension will be small. The reason is that they are currently receiving an average wage. Considering that only 10% of the salary is deducted every month this is very little for the future. Therefore, some respondents hope for the help of their children at retirement age, but there are also those who rely on themselves and children. Also, some of the respondents answered that they will work even in retirement age. One of the respondents said that "*My pension will be low, so after retirement age, I will work for private or foreign companies. Because I cannot live on a pension. But if I cannot continue working and if I will have enough money, then I would open a business myself. I also have a daughter, but I take refuge in myself. Maybe she will help me too... If there were extra money, I would buy real estate and then rent it out*". Many after explaining retirement planning thought it over and answered that if they had the opportunity and the extra money now, they would have first bought real estate, then put in a deposit and opened a business. Only one respondent said that she was already insuring her life for the future.

Financial Literacy. Considering table can see that first compound interest question received 80% of the correct answer, but when compared with the second compound interest, only 30% answered correctly, and 70% answered incorrectly. The difference between the two questions was the interest rate, wherein the first it was 2%, and in the second 20%. Hence it can be concluded that with large amounts of respondents could not cope. The question of inflation has a higher correct answer, in which 80% answered correctly that they will be able to buy less in a year if the interest rate is 1%, and inflation is 2%. Also, 60% of respondents correctly understand that buying two shares of different companies is better than buying one share of one company. In the time value of money, 90% answered correctly, saying that after 3 years, a devaluation may occur, the prices for food and other services will change, so the one who will receive in the present time is rich. Money Illusion 80% had the right answers, which meant that if wages doubled, but also doubled the price of goods, then if do not change the shopping cart, then with a new salary can buy the same thing which bought before that. In addition, a question was asked as they relate to the pyramids, online casinos, and slot machines, whether they consider them a financial tool. The answer was negative. None of the respondents would like to contact this. Everyone believes that all this is reckless, illegal, charlatans and time wasted. Of course, many know that if a person is lucky, then this is fast money, but the respondents would not risk using them.

Financial literacy

	Responses			
	Correct	Incorrect	DK	Refuse
First compound Interest	80%	0	20%	0
Inflation	80%	20%	0	0
Stock Risk	60%	40%	0	0
Second compound Interest	30%	70%	0	0
Time Value of Money	90%	10%	0	0
Money Illusion	80%	20%	0	0

Lack of trust. When conducting the interview, it was clarified that lack of trust plays an important role in decision-making. As quoted by the respondent "*I myself will not voluntarily contribute, I'd rather keep this money in banks abroad. Because it does not trust that in the future we will be able to get our accumulated pensions or not. Such cases were in Kazakhstan, that the accumulated money we will say so simply disappeared*". If consider the public sector, then all respondents refused to voluntarily accrue additional interest on a future pension. The first reason was that people do not have extra money because of their wages and the second is distrust towards the state. The reason for this is the changing rules for which the citizens of Kazakhstan cannot keep track of. The respondents are not even sure that they will be able to receive the accumulative pension at the retirement age. This factor was affected by the fact that the money from the investment in "Coupons" was not returned to anyone in the past [8]. They are afraid that the state can change all rules relating to retirement to their retirement age or not give them money. Also, due to the devaluation, the respondents do not want to accumulate further, because in the future this money will lose its value. Many preferred to take a deposit in a short time, but in the long term categorically refused. Open the business of the respondents preferred on the accumulated money or on the money they put on the deposit in the short term. Respondents believe that doing business in Kazakhstan is very difficult and there is a high probability of bankrupt. They also noted that not everyone can do business, what it is necessary to be able to do. If the business will prosper, then this is a good option for retirement age, then it is not necessary to depend on pension accumulation, but if the business does not give us good money, then will have to hope for a pension. But they did not want to take out a loan to open a business, because business itself is a risky option. If the business is not successful and, moreover, the interest rate is high, it will be difficult to close the loan accordingly. This fear does not allow residents of Kazakhstan to take out a loan to open a business. To take a loan, some agreed only in the case of buying a property or a car. The reasons for the refusal are unworkable state system, the credit rate is high, the wage is low and the opportunity to lose work for the respondents was easy. This shows that in order to take out a loan, a person must be sure of the opportunity to work before the loan is closed, in which all 10 respondents were not sure.

In addition, because of the devaluation of the tenge, it was depreciated that it also struck the population of Kazakhstan [9]. Thus, the deposit is also unreliable, except that it is to keep money in three currencies. The respondent had this to say "*money now does not have value. Even the interest rate in the long term will lose its value. The deposit can be taken in the short term. Because if there is a devaluation, the probability of covering losses will be small. The best option is to keep money in different currencies. If there are losses in one currency, then there is the possibility of at least recovering losses from another currency*". In the current state, one can see that several banks have already unified in Kazakhstan, this also causes distrust in the people of the country and they would prefer to keep money in banks abroad or invest extra money in real estate. Respondents believe investment in real estate is the best option. Because there will be no risk of loss of real estate and loss of real estate value. In the future, have opportunity can rent real estate and live on the money received.

There is also no trust in the private sector in Kazakhstan. According to respondents "*Now a lot of people are opening insurance companies, but this is not a guarantee that they will exist until my retirement. Is that one or two will work. But not all insurance company. Therefore, this is a very big risk. But if the system is like in Germany, then I would be insured*", could say that they would not mind paying

their money to insurance companies, as they do in Germany. But they cannot do this because of the lack of extra money. Some responded that even if there were extra money, they would not even deduct to insurance companies. Respondents do not believe that private companies in retirement age will give them their saving money. During this long period, everything may change, private companies may become bankrupt. They came to this conclusion because now many private insurance companies are opening all over Kazakhstan, and some are already going bankrupt and this says that in the future the possibility that private companies will become bankrupt is great. There is no established system in Kazakhstan like in Europe, hence, there is no trust in the private sectors in Kazakhstan itself.

And a big factor of distrust is fear. Fear of losing everything that has accumulated. Fear of taking a loan and not closing it. Fear of a sharp devaluation. Fear of the fact that banks and private companies will go bankrupt. Therefore, the best option for all was the purchase of real estate, which will not lose its value in the future. In addition, in retirement age, people can sell or rent it and receive additional money. Many of the respondents answered that if there is stability in the country and everyone will know what awaits them in the future, both from the state and from the private sector, then all people would start already in the present to plan their retirement.

Long-term care. For residents of Kazakhstan, who receive an average salary, it will be difficult to live in retirement age. All respondents did not know the exact concept of long-term care and first heard this word, but many associated it with caring for people who cannot care for themselves. After a full explanation of long-term care and how important it is, respondents were interested in Investment in long-term care. They had this to say "*We realized that we should start planning now because in retirement age we will live normally. But in our country, this is not possible with a small salary, not everyone gets a good salary… Thus, we simply do not have the opportunity to do something now. All our money is just spent on the necessary things now… We realized that it requires a lot and pension money may not be enough. Because the medicine is expensive and the house for old people is also not cheap*".

In Kazakhstan, children or relatives wake cares for retirees. Each of them understood that if people in retirement age cannot get support from the family, they will often get sick, then they will have to pay all expenses with his accumulated money. Respondents stressed that many pensioners have only enough pension to cover the communal services and daily meals, other types of services simply lack the accumulated money. The respondents also stressed that many are afraid of retirement age, compared to people from Europe. Such a reason is a small pension and the inability to enjoy life after retirement. For all the respondents, it was not possible to go nursing home because they did not want someone to take care of them, they want to be with their families in old age and pension houses are not in a good condition. Of course, there are exceptions, this is when a pensioner has no relatives, no children, then it is better to pay money to a nursing home and live there than live in an apartment and pay utility bills.

Wages play a big role in the planning of long-term care, if the salary of a person is more than the average in Kazakhstan, at the retirement age people will receive a pension, which can be lived normally. But many receive an average salary or lower than the average, it is impossible to accumulate a good pension, and if consider the devaluation, higher prices in the future, then it will be difficult to live with this pension. In this case, of course, one should think about long-term care in advance and start saving at the present time, but this is not possible since all wages are spent on necessary things in the present tense, such as food, utilities, school fees, and etc. Some can accumulate, but only in the short term.

By results, can say that long-term care is important, but also not cheap. All the respondents answered that life insurance is a good idea, but they also added that this is not possible. The reason for saving money for long-term care is that people do not trust insurance companies, as well as a small wage that is spent on the necessary things.

Conclusion. The results of the study, it was clarified that residents of Kazakhstan know in part about the pension system of Kazakhstan and that many have never been interested in it. Most of them knew only one type of pension contribution in the form of an accumulated system, how many percent they accumulate from wages each month and that after the retirement age all residents of Kazakhstan will receive a monthly pension. Workers who worked until 1998 did not even know about the existence of a solidary system and that they can receive it during the retirement age. They knew that the woman's retirement age would be increased to 63 years, but that this law came into effect no one knew. My finding showed that most of the respondents did not have a retirement planning because they understand that the

pension will go to necessities, that they will not have extra money in the future. The small pension is due to the fact that they have a small salary. For all respondents have explained the pension system of Kazakhstan, an example is given based on the German pension system and several types of retirement planning that work well in Europe. According to the answers, it was found that citizens of Kazakhstan at retirement age would like to rest abroad, be with grandchildren and live without needing anything. In this many are relying on their children, which confirms the work that is mentioned in the literature [10] and [11]. And those who do not have, are already trying to find a way out, buying real estate and trying to participate in various projects.

It was also clarified that none of them would additionally accumulate money in funds on a voluntary basis because of distrust of the state and lack of money. My finding exactly in line which mentions in the literature [9] about mistrust to the state which arose because of changing the rules about retirement, the sharp devaluation in the country and the situation with the "Coupons". Although the order for the "Coupons" was no longer valid, all respondents were not aware of this. It says that the residents of Kazakhstan themselves were not interested and did not read the decree, and that no measures have been taken from the state to inform the citizens of the state well. To best of my knowledge, this most of the residents did not want to insure their health, knowing that long-term care will be expensive in the future. The reason for this was the lack of extra money and mistrust of private companies.

In the study of financial literacy, it was revealed that most of the respondents know how to calculate certain calculations. Many of them because of mistrust of banks, they themselves calculated the deposit and loans. But none of them have ever counted on how much they will accumulate now on the pension fund and how much they will receive at retirement age. Everyone only understands that it will be difficult to live with the received pension money. Given the devaluation and instability in the country, none of them prefers to take a deposit in the long term. In the case of a loan, the majority refused to take a loan because of high-interest rates and fear that they would not be able to close it later. As for the opening of the business, most were confident that not everyone is born to do business and taking credit for business is a big risk for them. If open a business, it's a good idea to first save money on it. For respondents a good plan is to invest in real estate and in the education of children. Most believe that investing in real estate is one of the profitable plans in Kazakhstan. If buy a real state, it will not lose its price even during the crisis and devaluation. Also, it can be rented by months and days, which will give an additional income. And the real state can be left as an inheritance to children and children can receive benefits from it. In addition, citizens of Kazakhstan prefer to invest in knowledge of children.

Financial literacy among citizens of Kazakhstan at a good level, but as for the retirement planning, it can be concluded that the citizens of Kazakhstan themselves did not see the need for calculating the future accumulated pension. The citizens of the country have a fear of the impossibility of obtaining future pension savings. And fear prevents them from trusting state and private sectors. Low wages do not allow citizens of Kazakhstan to accumulate additional money for the future. All wages go to pay for communal services, food, family expenses and the education of children. Summing up, it can be said that the citizens of Kazakhstan did not engage in planning a retirement and long-term care and will not be engaged yet.

The contributing factors in this study are that residents of Kazakhstan spend their wages on things of prime necessity and that they do not think about the long-term perspective. And, the factor that they do not have an adequate salary. In addition, they would like to have vacation and work extra. If they had extra money, they would have invested it. It was also clear that they have great fear in relation to private sectors like insurance and social opinion.

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ҚАЗАҚСТАНДАҒЫ ЕҢБЕК АТКАРАТЫН ЕРЕСЕКТЕРДІҢ ЗЕЙНЕТКЕРЛІККЕ ШЫҒУҒА ДАЙЫНДЫҒЫ

Аннотация. Бүгінгі таңда зейнетке шығу жасын жоспарлау және зейнеткерліктің болашағы туралы мәселе маңызды болып тұр, өйткені бүкіл әлемде адамзаттың қартаюы жүріп жатыр. Барлық ел осы тақырыпты қарастырған, зерттеген. Дегенмен, Қазақстан үшін бұл тақырып әлі түбегейлі зерттелмеді, осыны зерттеудің дамытудың потенциалы жоғары. Қазақстанда егде жастағы адамдар саны артқан сайын, зейнеткерлікті жоспарлау да маңызды. Бұл зерттеудің мақсаты – Қазақстан азаматтарының қаржылық сауаттылығын, олардың зейнетке шығуды қалай жоспарлау керектігін және олардың ұзақ мерзімді жинақтары туралы білу денгейін анықтау. Сонымен, зейнеткерлікті жоспарлау туралы қандай факторларға сүйендік. Зерттеуге 10 жауап беруші ерікті түрде қатысып, олардан сұхбат алынды. Сұхбаттасушылардың әрқайсысы зейнеткерлікті жоспарлау туралы қаржылық көзқарастарымен, тәжірибесі және өзіндік устанымдары туралы пікірлерімен бөлісті.

Түйін сөздер: зейнеткерлікке дайындық, Қазақстан, еңбек аткаратын ересектер, қаржылық сауаттылық.

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ПЕНСИОННАЯ ГОТОВНОСТЬ СРЕДИ РАБОТАЮЩИХ ВЗРОСЛЫХ В КАЗАХСТАНЕ

Аннотация. На сегодняшний день актуальна тема, связанная с планированием выхода на пенсию и будущим человека в пенсионном возрасте, поскольку старение нации происходит во всем мире. Все страны мира занимаются изучением этой темы. Однако в Казахстане эта тема недостаточна развита, и существует большой потенциал для исследования и совершенствования. В Казахстане увеличивается число пожилых людей, и планирование выхода на пенсию имеет важное значение. Целью этого исследования является определение того, как граждане Казахстана планируют свою пенсию; их долгосрочный уход и уровень финансовой грамотности. Кроме того, выяснить от каких факторов зависит окончательное решение людей относительно пенсионного планирования. Исследование проводилось в форме интервью с 10 респондентами. Каждый из них поделился своим мнением, опытом и перспективой своих финансовых вопросов в ответ на планирование выхода на пенсию.

Ключевые слова: пенсионная готовность, Казахстан, работающие взрослые, финансовая грамотность.

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