RETIREMENT AGE AND BEYOND: PENSION REFORMS IN TURKEY AND WELFARE RETRENCHMENT

GÖZDE ZEYNEP ÜÇKOL

BOĞAZİÇİ UNIVERSITY

2023

Retirement Age and Beyond: Pension Reforms in Turkey and Welfare Retrenchment

Thesis submitted to the

Institute for Graduate Studies in Social Sciences

in partial fulfilment of the requirements for the degree of

Master of Arts

in

Social Policy

by

Gözde Zeynep Üçkol

Boğaziçi University

2023

Retirement Age and Beyond: Pension Reforms in Turkey

and Welfare Retrenchment

The thesis of Gözde Zeynep Üçkol

has been approved by:

Prof. Ünal Zenginobuz _____
(Thesis Advisor)

Prof. Fikret Adaman _____

Prof. Fatoş Gökşen _____
(External Member)

May 2023

DECLARATION OF ORIGINALITY

I, Gözde Zeynep Üçkol, certify that

- I am the sole author of this thesis, and that I have fully acknowledged and documented in my thesis all sources of ideas and words, including digital resources, which have been produced or published by another person or institution;
- this thesis contains no material that has been submitted or accepted for a degree or diploma in any other educational institution;
- this is a true copy of the thesis approved by my advisor and thesis committee at Boğaziçi University, including the final revisions required by them.

Signature……....

Date …….....

ABSTRACT

Retirement Age and Beyond: Pension Reforms in Turkey and Welfare Retrenchment

In response to concerns that early retirement policies had a detrimental effect on the actuarial balance and that resources were diverted from the state budget to pay for social security organizations' deficits, Turkey's pension system was restructured during the 1990s and 2000s. With 1999 reforms, retirement age conditionality was implemented in addition to the contribution days and premium payments conditions. This change was applied retroactively, and thus has adversely affected people who started working before the law was implemented. Millions of people ended up having to wait until a much later age to gain retirement rights, although they have satisfied the previous conditions. In the 2000s, several pension reforms were enacted regarding pension calculations that led to significant decreases in pensions, resulting in further losses for this group of people. In time, people affected by the 1999 reform organized around a common cause, which came to be popularly known as 'People Who Encountered the Age Obstacle in Retirement' (Emeklilikte Yaşa Takılanlar - EYT) movement. This thesis critically assesses to what extent the 1999 and subsequent pension reforms in the 2000s and their outcomes that resulted in the EYT phenomenon in Turkey can be examined under the welfare retrenchment discussion by employing qualitative methods. In addition to the comprehensive desk research for capturing the historical development of pension systems in Turkey, a semi-structured, in-depth interview was conducted with 13 EYT individuals in the study's second phase.

ÖZET

Emeklilik Yaşı ve Ötesi: Türkiye'de Emeklilik Reformları ve Refah Geri Çekilmesi

Erken emeklilik politikalarının aktüeryal denge üzerinde olumsuz etkileri olduğu ve kamu kaynaklarının sosyal güvenlik kuruluşlarının bütçelerindeki açıkları kapatmak için kullanıldığı endişelerine yanıt olarak, Türkiye'nin emeklilik sistemi 1990'larda ve 2000'lerin başlarında yeniden yapılandırıldı. 1999 reformlarıyla, katkı günü ve prim ödeme koşullarına ek olarak yeni getirilen emeklilik yaşı koşulu da uygulamaya konuldu. Bu değişiklik, yasal düzenleme yürürlüğe girmeden önce çalışmaya başlayan insanlara da uygulandı. Bu nedenle milyonlarca insan, işe başladıkları tarihteki şartları yerine getirmiş olmalarına rağmen emeklilik haklarını elde edebilmek için yaş şartını da tamamlamak zorunda kaldılar. 2000'lerde, emeklilik hesaplamalarıyla ilgili birkaç emeklilik reformu yapıldı ve bu da bağlanacak emekli maaşlarında önemli düşüşlere neden olarak bu grubun kayıplarını arttırdı. Zamanla, bu değişikliklerden etkilenen insanlar ortak bir amaç etrafında örgütlendiler ve hareketleri "Emeklilikte Yaşa Takılanlar" olarak popüler hale geldi. Bu tez, Türkiye'de EYT olgusuna yol açan 1999 ve sonrasında 2000'li yıllardaki emeklilik reformlarının ve sonuçlarının, refah geri çekilmesi tartışmaları kapsamında ne ölçüde incelenebileceğini niteliksel yöntemlerle eleştirel bir şekilde değerlendirmeyi amaçlamaktadır. Türkiye'de emeklilik sistemlerinin tarihsel gelişimini anlamak için kapsamlı bir araştırma yapılmış ve çalışmanın ikinci aşamasında ise 13 EYT'li birey ile yarı yapılandırılmış mülakatlar gerçekleştirilmiştir.

ACKNOWLEDGEMENTS

First, I would like to express my gratitude to Prof. Dr. Ünal Zenginobuz, my thesis advisor, for his guidance and encouragement. His passion and dedication to Boğaziçi University and academia have always been a great source of inspiration during this tumultuous journey. I owe many thanks to my thesis committee members, Prof. Dr. Fatoş Gökşen and Prof. Dr. Fikret Adaman, for their insightful comments and feedback. I would also like to thank Emeritus Prof. Ayşe Buğra, Assit. Prof. Volkan Yılmaz, Assit. Prof. Başak Akkan, and Prof. Dr. Şevket Pamuk for their invaluable academic guidance during my master's study. I will always consider myself lucky to be their student. I would like to extend my sincere thanks to Assoc. Prof. Zeynep Hande Sart for motivating me in the darkest days with her compassionate personality.

I would like to thank the EYT individuals who contributed their valuable time and shared their experiences. This thesis would not have been possible without them.

I am eternally grateful for my dear friends Ece, Helin, Ekin, Cemre, Kübra, Nehir, Tuğçe, Biyçe, Başak, Oğulcan, Zeynep, and Tuğba. They have surrounded me with their love, moral support, and belief in me throughout the most challenging times.

I would like to extend my appreciation to my extended family for their support in so many ways.

Finally, words cannot express my gratitude for my beloved parents, Handan and Mikayil Üçkol, and my brother Buğra Üçkol for their unconditional love, support, and infinite tolerance. Their presence in every sense was worth more than I can express on paper. Therefore, I would also like to dedicate this thesis to them.

Dedicated to all those who seek rights in pursuit of a more just, free, and equitable world

TABLE OF CONTENTS

LIST OF TABLES

ABBREVIATIONS

ANAP	Motherland Party
AYM	Turkey's Constitutional Court
BAĞ- KUR	The Social Security Institution of Craftsmen, Tradesmen, and Other Self-Employed Individuals
CHP	Republican Individuals' Party
CPI	Consumer Price Index
DSP	Democratic Left Party
DYP	Truth Path Party
ENAG	Inflation Research Group
ES	State Retirement Fund
EU	European Union
EYT	Individuals Who Encountered the Age Obstacle in Retirement
EYTSYDD	Individuals Who Encountered the Age Obstacle in Retirement Social Assistance and Solidarity Association
FP	Virtue Party
GNP	Gross National Product
JDP	Justice and Development Party
MHP	Nationalist Action Party
OECD	Organisation for Economic Co-operation and Development
SHP	Social Democratic Populist Party
SGK	Social Security Institution
SSK	Social Insurance Institution
TL	Turkish Lira

TÜFE.	Consumer Price Index
TÜİK	Turkish Statistical Institute
UK	United Kingdom
UN	United Nations
ÜFE	Producer Price Index
USA	United States of America
WB	World Bank

CHAPTER 1

INTRODUCTION

Social risks that individuals have been facing, such as old age, disease, loss of income, accidents, unemployment, and natural disasters, prevent individuals' capacity to plan their lives. The precariousness associated with these risks can make individuals feel doubtful and vulnerable, impeding their ability to prepare for the future and accomplish personal objectives. Therefore, it is vital that governing bodies take action against such hazards through social security measures and initiatives that encourage resilience and adaptability. Welfare systems have been built to reduce these social risks and their probable effects to the least impactful level and increase individuals' resilience to the risks mentioned above and their consequences (Arın, 2022). With their institutional powers, the states have been considered the main welfare provider that should ensure basic social security to their citizens (Esping-Andersen, 1990; Clarke & Newman, 1997).

Social security is essentially a public expenditure program designed to provide individuals with a source of income and/or services by protecting them from economic and social risks. Social security includes measures to mitigate or eliminate the adverse effects of social hazards such as poverty, unemployment, financial insecurity, old age, and illness. The United Nations (UN) (1948) declared it a fundamental human right in 1948, the International Labor Organization (ILO) (1952) established its minimum framework, and the European Social Charter by the Council of Europe (1968) established its standards. In the context of social security, insurance against short- and long-term economic and social risks is created, and pensions or

other payments/services are made to beneficiaries who meet the specified requirements (Gümüş, 2010).

A period of severe economic unrest pervaded the entire world during the 1970s. A new order was established in the global economy as a result of several factors combined, including an increase in public debts, inflation, and high unemployment rates; a decrease in efficiency; reduced investment; and a regression in technological advancement. Beginning in the 1980s, a conversation that came to be known as welfare retrenchment, liberalization, and privatization took place as a result of the new order. In addition, the wave of neoliberal policies was accompanied by the emergence of flexibilization, the transformation of industrial relations, and the deregulation of labor market conditions. As part of the welfare retrenchment, discussions regarding the social security reform emerged simultaneously, which triggered similar social security reforms, not only in developed countries but also in ones that are in the process of newly industrializing.

As World Health Organization stated, “Between 2015 and 2050, the proportion of the world’s population over 60 years will nearly double from 12% to 22%.” (2022). It is possible to read that dropping birth rates and increasing longevity as aging populations that have been boosting old age dependency. Once the retirement system, workforce, and demographic environment’s dynamic interrelation with each other are taken into consideration, the reform actions regarding the related welfare mechanisms seem inevitable. Therefore, policymakers have needed to develop and implement effective strategies to focus on the challenges posed by aging populations that can provide adequate support for the elderly population while also ensuring the sustainability of the retirement system and economic growth. Therefore, throughout the long history of welfare policies, there were times radical welfare

cutbacks effectuated the policies being implemented to ensure the systems' sustainability in response to new emerging social conditions like aging societies, growing population, and economic crises -the effects of them felt more deeply all over the world due to globalization, one can argue. During the 1970s and 1980s in the United Kingdom and the United States, then in the 1990s in Europe and Turkey, there were some cutback reforms implemented to eliminate the impact of these new social risks post-Golden Age of Welfare State (Bonoli, 2005; Strake, 2008; Taylor-Gooby, 2004). As these reforms planned to maintain balance in the social security systems, in an attempt to help many governments to address their budgetary issues, welfare retrenchment measures have started to be implemented (Pierson, 1996). Peter Strake (2008) defines welfare retrenchment as "a political decision to reduce the level of social protection guaranteed by the state" (p.13).

In the 1990s, discussions that acknowledged the increasing average age of the world's population as a potential barrier to funding generous pension benefits spread like wildfire across the globe. Turkey was not an exception. In comparison to many countries in Europe, Turkey had a significantly younger population, and the challenges facing Turkish social security could be attributed to a variety of different factors. In addition to structural problems in the labor market like the size of informal employment, and low female labor force participation, factors such as ever-changing populist government policies on retirement age, mismanagement of accumulated social security funds, increasing budget deficits, and transfers from the state budget prevented the operation of an established, mature, and stable social security system (Boratav & Özuğurlu, 2006; Buğra & Keyder, 2006; Elveren, 2008; Köse & Yeldan, 1999; Müftüoğlu, 2006; Yakut-Çakar, 2007). These factors combined to show that the system's long-term viability was seriously jeopardized. Therefore, the need for a

new pension policy in the 1990s was inevitable due to the apparent crisis in the Turkish social security system. In 1999 and during the 2000s, several laws were passed to address the crisis, including retirement age conditionality and changes to the rate of pension calculations. However, because of the retrospective application of the gradual age requirement, millions of individuals had to wait until they reached retirement age even if they had met the requirements for contribution days and premium payments. Individuals impacted by this transformation organized a social movement known as "Individuals Who Encountered the Age Obstacle in Retirement" (Emeklilikte Yaşa Takılanlar, abbreviated as EYT, in Turkish). EYT established its social assistance and solidarity group in 2015.

This thesis aims to critically assess to what extent the 1999 and consecutive pension reforms in the 2000s and their outcomes in the employee's lives that resulted in the EYT phenomenon in Turkey could be examined under the welfare retrenchment discussion. For that purpose, it first portrays the theoretical background for pension policies, the welfare retrenchment phenomenon, and current debates in the literature. Then, it demonstrates Turkey's economic, social, and political climate, leading to consecutive pension reforms and the EYT phenomenon. It then focuses on the outcomes of these reforms regarding retirement eligibility criteria and pension calculations. Therefore, this research answers the following contextualizing questions: 'What were the political and economic dynamics leading to the parametric pension reforms in Turkey during the 1990s and 2000s?', 'How did these parametric changes in the pension regulations affect the employees regarding retirement eligibility criteria and pension calculations?'.

Based on the contextualizing provided by the literature review and background, this thesis examines the aforementioned pension reforms and their

outcomes that resulted in the EYT phenomenon under the welfare retrenchment discussion. Therefore, this thesis's overarching question is: 'To what extent can the 1999 pension reform and its outcomes be examined under welfare retrenchment discussion?' Since this thesis's main aim is to understand to what extent the EYT individuals' experiences can be studied under the welfare retrenchment context, the main research question of this thesis, therefore, formulated as: 'To what extent EYT individuals' experiences of 1999 pension reform and afterward can be studied within the welfare retrenchment context?'. To further illuminate individuals' experiences within the framework of welfare retrenchment, the following questions are formulated as follows: 'How have their lives changed after the pension reform?', 'What social, economic, and political actions have EYT individuals been taking due to the effects of reforms?' 'What are the grievances and grassroots demands of EYT individuals concerning the pension reforms?' and 'How do they legitimize their claims?'. This thesis utilizes qualitative research methods to answer the questions mentioned above. In addition to comprehensive desk research establishing this study's theoretical and historical background, semi-structured in-depth interviews with the EYT individuals were conducted to delve into their experiences and study under the welfare retrenchment context.

As a social group consisting of millions, EYT individuals have gained visibility in the media channels, in the eyes of the public and the political bodies, day by day. However, the EYT phenomenon is underexplored in the existing literature. The research will create a conversational space for EYT individuals and their experience regarding welfare retrenchment policies. This research will shed light on the grievances of millions of people through the employment of analytical tools as well as creating a place to express their experiences. Additionally, potential

participants who are active in advocacy may make further use of the findings of this thesis. It is hoped that this research will be a starting point for future research and raise awareness for academic studies regarding the EYT phenomenon. The researcher hopes to bring fruitful discussion into retirement, welfare retrenchment studies, and overall social policy literature.

1.1 Outline of the chapters

Including this introductory chapter, this thesis consists of five chapters in total. The introductory chapter provided a brief summary of the rationale behind pension reforms, the main aim of this thesis, and its expected contributions to the literature.

Chapter 2 portrays the literature review on the historical development of pension policies and how these policies have been structured. Then, it focuses on the discussion of the sustainability of pension policies. In the last part of Chapter 2, welfare retrenchment — the main theoretical background of this thesis — is defined, and contemporary discussions of it are thoroughly portrayed.

Chapter 3 explains the economic and political atmosphere in Turkey that led to the 1999 and 2000s pension reforms and serves as a background for the EYT. Then, it will focus on the outcomes of this reform and what economic, political, and social changes happened afterward. Then it continues with the emergence of the EYT phenomenon due to the pension reforms.

Chapter 4 comprises the study's methodological approach, research design, and data collection and analysis methods.

Chapter 5 provides the qualitative thematic analysis of the interviews conducted with EYT individuals under welfare retrenchment discussion.

Chapter 6 explains the relevance of the thesis's findings in light of the existing literature and its contemporary significance. It also makes recommendations for future academic studies on the phenomenon.

CHAPTER 2

LITERATURE REVIEW

Chapter 2 aims to shed light on the discussion of pension reforms under the welfare retrenchment discussions. To do so, this chapter first provides a brief background of the historical foundations of the retirement notion and pension policies. Secondly, it introduces the social security burdens on welfare systems, especially pension policies and sustainability discussions worldwide. Then, it presents the welfare retrenchment paradigm and current debates in the literature.

2.1 Historical foundation of pension policies

Before industrialization, detachment from work relied on one's physical and mental capabilities since work and life were not divided (Thompson, 2017). Additionally, Plakans (1989) notes that social and familial obligations also played a role in determining when older workers would retire from their jobs. This indicates that the concept of retirement as we know it today did not always exist, and older workers were expected to continue working as long as they were physically able to do so. Retirement as a social construct is seen as the product of industrialization, which dates back to the late 19th century in response to social and economic changes introduced with industrialization (Atchley, 1976; Hinrichs & Lynch, 2021). The processes that allow nations to enjoy the economic surplus are also used to meet the social requirements to ensure the continuation of the systems. With these developments, in modern societies, retirement, according to Quadagno (1982), is linked with intergenerational redistributive mechanisms. What makes this arrangement different from the premodern societies is the undertaking of

redistributive mechanisms by the state. Wolozin further argued that retirement can be considered a "secure alternative to the family fund and allowed the old to retire and the young to establish independent, separate households" (Wolozin, 1990, pg.1048). In this sense, retirement as an opportunity to receive an income by meeting the pre-set conditions once an individual is no longer working is, therefore, a new phenomenon, and Atchley (1982) indicates that the notion of retirement evolved as pensions and social insurance systems varied in sizes and types.

Due to the insufficiency of the conventional protection systems against new challenges, Bismarck established the foundations of early formal social security systems in Germany in 1889 (Bönker & Wollmann, 2001; Güzel, 2005). In the initial post second world-war decades, all European states reviewed their old age assistance provisions (Whiteside, 2006). The German Bismarckian and the Beveridgean pension systems model became established throughout Europe. The German program, known as the Bismarckian model, had benefits tied to the contributions split equally between employers and employees (with state assistance, when necessary), and required contributions in order to be eligible (Bonoli, 2000). The term "premium-based pension schemes" refers to the Bismarckian pension plan. On the other hand, the Beveridgean model introduced in the UK, in comparison, has traits that are unique and different from those of the Bismarckian model. The 1942 Beveridge Report addressed the ideas of universalism and flat-rate contributions in exchange for flat-rate benefits (Whiteside, 2005). Beveridge's primary concern was ensuring that every person achieved adequate subsistence (Bonoli, 2000). Unlike the Bismarckian premium-based pension scheme, the Beveridge system provides flat-rate benefits for social security and funds it through taxes in the general budget. Generally, the UK, Denmark, Sweden, and Norway follow the Beveridge model,

whereas Germany, France, Italy, and Spain implement the Bismarckian example (Bonoli, 2000).

According to McGillivray (2000), the characteristics of measures regarding the provision of the retirement pension include the types of the scheme (defined-contribution or defined-benefit), financial systems (Pay As You Go [PAYG] or funded), administration (public or private), and participation (mandatory or voluntary). Assessing these principles is crucial for assessing the pension reform movement that started in Europe and Turkey in the 1990s.

Defined-benefit and defined-contribution systems are examples of different benefit mechanisms. A defined contribution scheme has no guaranteed level for pension benefits; instead, it depends on the amount paid in contributions and the interest earned on that amount (Bonoli, 2000). In contrast, defined benefit schemes calculated the pension amount as a percentage of salary, guaranteed regardless of how well the invested capital performs (Bonoli, 2000). Typically, defined contribution systems are fully funded as opposed to defined benefit systems, which generally are PAYG systems (Schwarz, 2006). The PAYG system primarily functions as a finance mechanism whereby younger generations support older ones. Payroll taxes on employee and employer earnings are used to fund PAYG schemes. Future pensions for employees are based on their contributions made during their working lives, sometimes over the course of their whole careers, sometimes just in their later years, or during their years with highest earnings (Williamson & Williams, 2005). Additionally, the payments are not preserved for the workers; instead, they are utilized to pay for individuals already entitled to a pension (Williamson & Williams, 2005). It is asserted that it prevents individuals from the risks associated with the market and economic changes, as well as disability, longevity, and individual

risks (Ney, 2006). In contrast, contributions in fully funded pension systems are maintained through investment, and the investment gains form a significant portion of the benefits that are ultimately distributed (Schwarz, 2006). Benefits that individuals will receive are contingent on their prior contributions.

2.2 Crisis in the welfare systems

Not long after their development and consolidation, the pension systems, particularly in Europe, where it all started, began to be assessed as a predicament toward the end of the twentieth century because the system had started to drift from its intergenerational solidarity aspect to a more burdensome position (Levy, 2021). At this point, it is crucial to state that the predicament of pension systems was at the root of the crisis that welfare programs had faced. The era challenged most welfare programs and welfare states harshly, and the pension system, which has been one of the most extensive parts of the welfare systems in terms of its sizeable fiscal size and the number of beneficiaries, was one of the most affected. Therefore, in the following sections, the challenges that welfare systems have been experiencing are portrayed first.

The challenges welfare systems in several countries face resulted from both external and internal reasons. While the former was mainly related to the severe and rapid increase in global interdependence, the latter was the product of changes in the sociodemographic, economic, and political spheres of the nations (Scharpf & Schmidt, 2000 as cited in Ebbinghaus, 2015).

The interconnectedness and interdependence of the competitive global economies resulted from reducing trade barriers and signing free trade agreements, technological advancements, and transportation, allowing businesses and individuals

to access cross-border markets. The fragility of post second world war economic growth with its reliance on global economic liberalism was revealed by oil shocks in the 1970s (Ebbinghaus, 2015). According to Jenson and Saint-Martin (2006), this was the reason for "the income and service gaps generated by the transition to post-industrial labor markets and societies" (p.430). The moving of production from more advanced capitalist countries to emerging economies with lower labor costs and, it has been claimed, many regulations on businesses that led to higher labor costs and higher taxes led to unemployment and the slowing down of the economy in advanced countries (Ebbinghaus, 2015). On the other hand, emerging and underdeveloped economies were also experiencing high levels of unemployment and stagnation, mostly due to the dissolution of state-owned enterprises, increasing competition in the global market, and the debt crisis. Commenting on mainly the effects of globalization, Ebbinghaus (2015) asserts that "while functionalist modernization theory stressed the 'growth to limits' (Peter Flora) of postwar expansion, neo-Marxist accounts saw a 'crises of crisis management' (Claus Offe) that doomed advanced capitalism" (p. 521). An uncontrollable rise in unemployment rates and public debts broke down the "Keynesian demand-side macroeconomic" approach consensus, and the world shifted to "neoliberal supply-side economics" (Ebbinghaus, 2015).

Another detrimental factor for the welfare system's crisis is aging. Developments in healthcare and extension of the access of these services to wider groups after World War II resulted in a decrease in infant mortality and a rise in people's living standards. While the world population was growing, especially in the developed countries, fertility rates significantly declined, and life expectancy rates raised. This generated a growing ratio of the older population in the societies. As

Figure 1 demonstrates that the world population is aging, with some countries more than the others, which is a process that has gained momentum since the 1970s. Ebbinghaus (2015) interprets this problem as "the demographic 'time bomb' of aging societies that "provides a long-term challenge" (p.522).

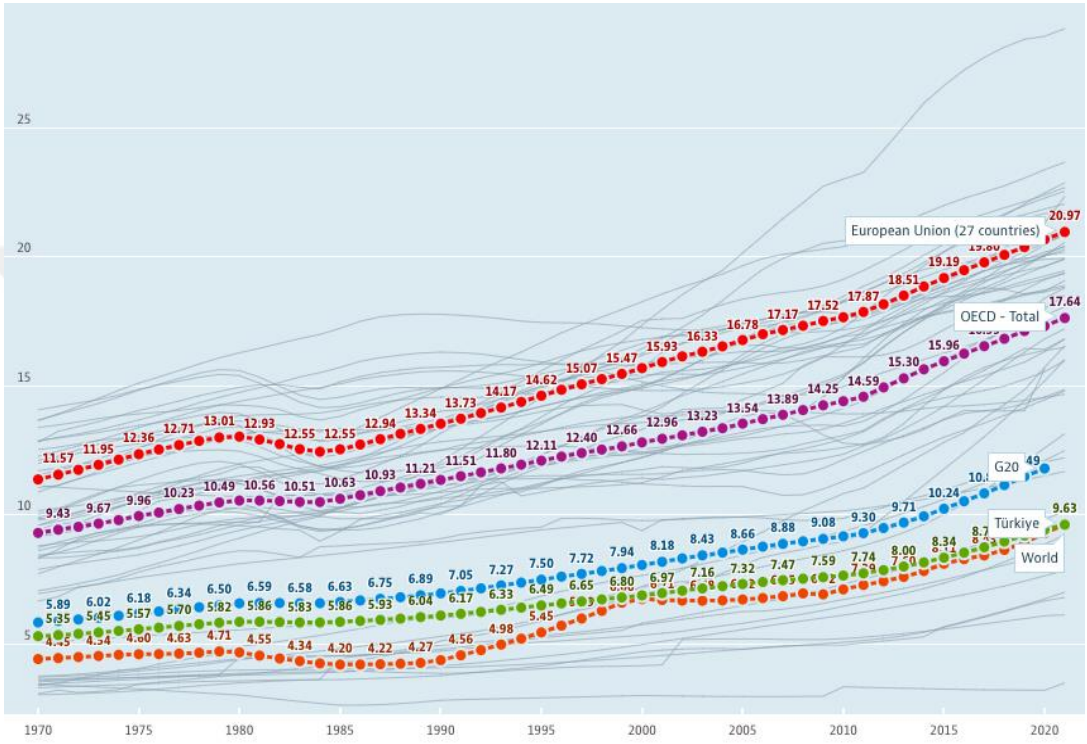

Figure 1. The ratios of the elderly population to the total population (%), 1970-2021

Source: OECD, Available at https://data.oecd.org/chart/71Jn
*G20 Countries: Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Türkiye, the United Kingdom, the United States, and the European Union.

The rapid social, economic, and political changes that the world has been going through under these conditions have changed societal structures. Changes in the labor market, such as an increase in informal employment, introduction of novel employment patterns, increasing female participation, and lessening of the market regulations (Engelen, 2006 as cited in Saydam, 2015), and changes in family

structures, such as a rise in the divorce rates, and lastly the ever-increasing global migration challenged the existing welfare systems (Ebbinghaus, 2015). Most of the less developed countries, on the other hand, suffered from recurrent political instabilities, corruption, and mismanagement of welfare programs.

Access, benefits, and services were all expanded in several countries as a direct result of increased government promises and the maturation of the welfare state in response to the 'new risks' that were outlined above. However, this resulted in welfare state financing reaching levels that were both politically and economically untenable. Therefore 'permanent austerity' became a standard norm for the welfare systems, especially in advanced capitalist countries (Myles & Pierson, 2001).

2.3 Crisis in the pension systems

As mentioned in the previous section, pension systems suffered from the welfare system's crisis as it is one of the most extensive parts of the system. Steady and significant increases in the aging population gave rise to expansion of pension systems, particularly in PAYG pension systems, which rely primarily on intergenerational distribution, because the pensions have to be financed by an ever-decreasing labor force (Ebbinghaus, 2015). The risks emerged for the funded pension systems when the assets held in pension funds became insufficient to cover the pensions due to inadequate funding, population aging, and the economic crisis that heavily affected the financial markets. The burden the pension systems have been facing can be understood by the old-age dependency ratio and its projections, as shown in Figure 2. As can be seen in the figure, it is anticipated that the old-age dependency will increase even more compared to previous decades until 2050 in all countries.

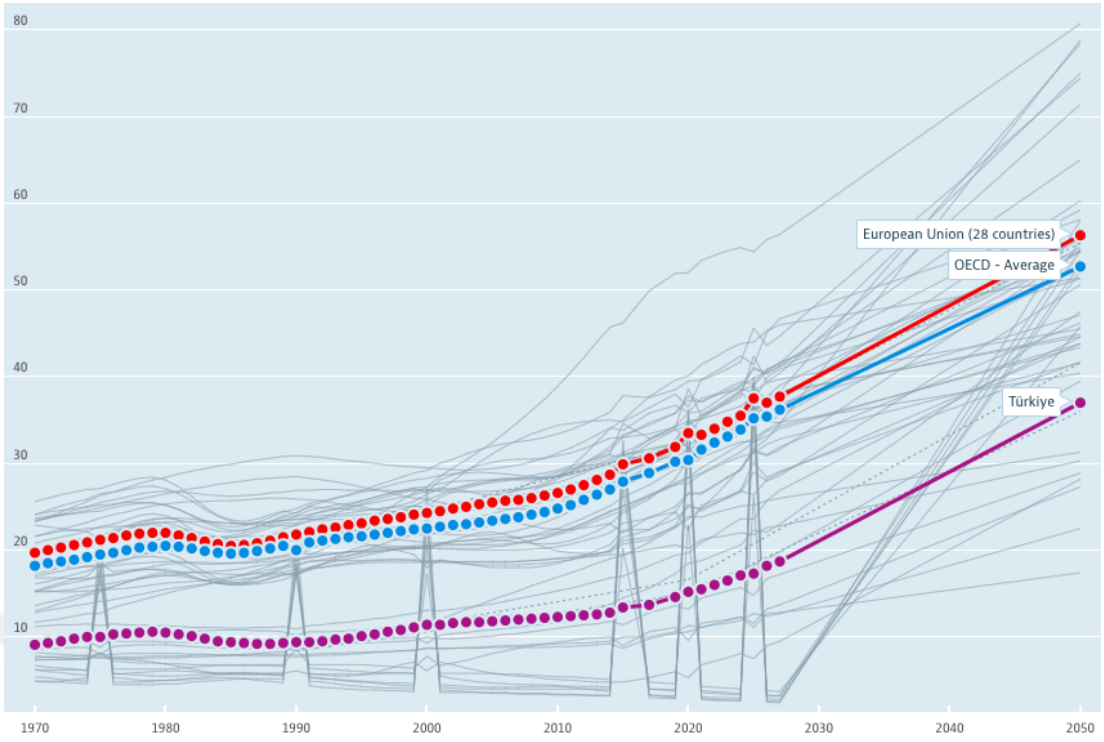

Figure 2. Old-Age dependency ratios[1] and predictions (%), 1970-2050

Source: OECD, Available at https://data.oecd.org/chart/71MY

[1] The old-age to working-age demographic ratio is defined as the number of individuals aged 65 and over per 100 people of working age, defined as those ages 20 to 64.

Changes in the labor market characteristics present additional difficulties for the pension systems. For example, continuous periods of unemployment and reduced labor force participation rates led to a reduction in the reserves that finance pension systems (Ebbinghaus, 2015). Furthermore, unemployment and low labor force participation rates also increased political tensions in many countries and led to need for introducing extra funding into the pension systems and initating early retirement practices (Hinrichs & Lynch, 2021). Also, rising numbers in flexible occupations detached employees from their social rights and resulted in intermittent work histories (Hinrichs & Lynch, 2021).

2.4 Characteristics of pension reforms

In correspondence to the problems in the pension systems discussed above, Ney (2022) summarizes that "permanent crises of social security budgets caused by increasingly competitive global markets, persistent unemployment, and demographic aging remind us that social policy seems to be about adapting welfare states, including pension systems, to harsher economic climates" (p. 80). The long-term unsustainable nature of the existing pension systems and the financial instability have been cited as reasons for the demand for pension reform (Bonoli, George, & Taylor-Gooby, 2000; Levy, 2021). Reform discussions were structured on the proposition of replacing publicly funded pension schemes with funds that are privately managed while lowering their size. In this context, the concept of "pension reform" has been considered a move toward privatization, a consequence of neoliberal policies, and has been accomplished by establishing funded pension systems (Hinrichs & Lynch, 2021).

The reforms in the pension system were on the radar of international financial institutions like the International Monetary Fund (IMF) and the World Bank (WB), as these reforms were considered the central axis for their credit programs. The main focus of these institutions was promoting privatization for the social security system and restructuring the publicly managed pension by strengthening public finance (Hinrichs & Lynch, 2021). For example, in 1994, The WB issued the infamous 'Averting the Old-Age Crisis: Policies to Protect the Old and Promote Growth' report, which describes the WB's approach to old age policies by introducing three pillars of old age security which are as follows: "a publicly managed system with mandatory participation and the limited goal of reducing old-age poverty and insuring against various risks; a fully funded, privately managed, mandatory savings

system; and voluntary, occupational and/or personal savings system" (World Bank, 1994: xiv). On the other hand, while also advocating the privatization of the pension system, IMF also argued that poorly run social security systems, unsustainable promises like early retirement practices, and fiscal pressures resulted in being a threat to fiscal sustainability, therefore, raising the retirement age and tightening the connection between contributions and benefits were seen as the only means to close the social security system's deficit (Park &Vetterlein, 2010).

As a supranational institution, the European Union (EU) restricts the ability of its 'semi-sovereign' national welfare states to develop their unique approaches to social policy. EU not only mandates that commercial providers of social benefits adhere to international competition and market principles, but it also mandates that public social benefits be portable for cross-border employees who are employed by EU member states. The growing significance of international financial markets and the European Monetary Union has made expansionary policies unsustainable and increased the pressure on nation-states to either bring their public debt under control or reduce it (Ebbinghaus, 2015). Every European nation, whether an EU member state or an accession country like Turkey, has tackled the problem of changing old age pensions during the 1990s due to the long-term unsustainable nature of the existing pension systems and the financial instability in European nations (Ney, 2000). EU member states put policies in place such as lowering public pension benefits, enabling second and third-pillar pension provisions, raising the retirement age, and withdrawing motivations for early retirement in order to eliminate the adverse effects of socioeconomic changes and ensure a sustainable pension system (Velladics, Henkens, & Van Dalen, 2006).

In the literature, the term pension reform is increasingly associated with cutbacks in coverage and benefits of the pension system as the countries aimed to ease the magnitude of the crisis in the pension systems by lowering public budget deficits (Bonoli, George, & Taylor-Gooby, 2000). In response to the pension reform crisis, both parametric and structural modifications to the system were on the state's agenda. Structural reforms, like introducing WB's three-pillar pension system, aim to divert the system off its existing course. The parametric reforms, conversely, usually involve gradual changes in eligibility criteria and pension calculations (Hinrichs & Lynch, 2010). To illustrate that, Hinrichs and Lynch (2021) summarize some main types of parametric reforms in the 1990s in Bismarckian pension systems:

> i. The contribution–benefit link has been tightened.
> ii. Higher retirement ages have also been introduced to limit the implicit expansion of pension systems due to lengthened life expectancy.
> iii. In almost all countries, indexing formulae have been modified. In a number of countries, these reserves have been temporarily augmented through a variety of means: by charging a higher contribution rate than is necessary to meet current expenditures (United States, Canada, and Finland), by incorporating revenues from privatizing public enterprises or state budget surpluses, often set aside in earmarked funds to be incorporated in the pension system at a later date (Belgium and France), or by drawing on other publicly owned funds (Norway). (pp.499–500).

In addition to the increase in the retirement age and the adjustments in the pension levels, one of the critical reform actions in the Beveridgean pension systems has been the tightening of the means testing of pension benefits like the 'Pensions Act' introduced in the UK in 1995 that lowered the basic state pension and indicated a substantial departure from the principles of universal coverage (Budd & Campbell, 1998). Despite the major variances in the features of pension systems among nations, parametric changes cut income replacement rates in Mexico and Portugal and raised the minimum retirement age in Denmark, Germany, Iceland, Norway, the UK, and the US (McDonald, 2011 as cited in Saydam, 2015). Although the prevalence of

cutback reforms in the pension systems was widespread, both structural and parametric reforms have proven to be challenging and frequently generate substantial political conflicts (Myles & Pierson 2001). The main reason behind these political conflicts was the fact that pension schemes have had a significant number of beneficiaries who one way or another, see their investments in the system as their 'vested right' to receive a payment (Hinrichs & Lynch, 2021). Novel parameter values are anticipated to be consistent with the desired deficit level and enable demographically plausible contribution and retirement periods, regardless of how they are introduced. Since policymakers would choose the novel parameters, the political viability of reform would also necessitate avoiding configurations that could significantly reduce the standard of living of working and retiree populations (Sayan & Kıracı, 2001). Therefore, the cutback reforms in the pension system have been a risky move considering the low adaptability capacity of the beneficiaries, especially the ones whose retirement age is approaching (Hinrichs & Lynch, 2021). To minimize the political consequences of the reforms, authorities have employed several strategies "including forming coalitions with opposition parties, to create oversized majorities in parliament; seeking out cooperation with major stakeholders, notably labor unions and interest organizations of seniors; and/or forming expert commissions to furnish advice that can help legitimize painful decisions" (Hinrichs & Lynch, 2021, p.502).

2.5 Welfare retrenchment discussions

Paul Pierson, in his 1994 book, titled *Dismantling the Welfare State? Reagan, Thatcher, and the Politics of Retrenchment* argues that "if until recently observers sought to explain the welfare state's inexorable expansion, the question now is how

welfare states are adapting to an atmosphere of austerity" (Pierson, 1994, p.1). This statement set the tone of the welfare system's reform studies. Pierson (1996) argues that in response to unfavorable demographic and economic trends starting from the 1970s, social programs have been extended in many countries. However, the continuity of these trends added further pressure on the systems and led to calls for expenditure limits and restructuring. As a result, welfare retrenchment policies have begun to be introduced to help governments manage their budgetary challenges. These cutback reform actions to the welfare programs got the attention of the social policy literature, and in the term 'retrenchment' was coined and became a recurring theme in the literature. However, it is important to note that reducing all contemporary welfare reform discussions into a retrenchment paradigm would not be accurate, although reform and welfare expansion were regarded as the same before the 1970s (Starke, 2008).

Pierson (1994) defined three main starting points for the welfare retrenchment studies: "long-term as well as short-term spending cuts", "program structure as well as short-term program spending," and "systematic retrenchment as well as programmatic retrenchment" (p.14-15). The first starting point refers to not overlooking significant cuts and their effects which might have gradual impacts over the years or directly affect new beneficiaries (Pierson, 1994). For example, introducing a rise in retirement age affecting those who will start to work five years after the reform. Or a shift in the pension indexation rules might only result in a less significant reduction in spending in the first years but will eventually become more. The second point he highlights is that even though the spending levels of countries are neat measures to study and ideal for comparative studies, it only reveals "size and not content" (Pierson, 1994, p.14). Therefore, they provide only a partial glimpse of

the welfare programs of the countries. Pierson (1994) also underlined that without generating significant 'redistribution or social solidarity' among citizens, countries can continue to keep constant and even rising spending levels, and he adds that instead of being seen as merely a matter of budget cuts, retrenchment should be seen as a process of moving social provision towards a more residualist strategy[1] (Pierson, 1994). The last point Pierson presented is the importance of studying both programmatic and systematic retrenchment. Programmatic retrenchment involves expenditure cuts or modifications to welfare state programs, whereas systemic retrenchment involves policy changes that affect the wider political economy and welfare state politics. Systemic retrenchment can take a variety of forms, including "defunding the welfare state by reducing future revenues or increasing non-welfare state expenditures, weakening popular attachments to public social provision, modifying political institutions such as decentralization, and weakening pro-welfare state interest groups" (Pierson, 1994, p.15-17).

Pierson (1994) anticipates that examining retrenchment under the fundamental procedures of an extended period of welfare expansion results in a distorted understanding of the phenomena as it has peculiar features. He believes that the terrain of welfare system politics has changed as a result of the past expansion of social spending. One of the main reasons was the change in the policymakers' intention regarding the reform actions in the welfare systems while operating in the permanent austerity era. The essential notion of this is the "difference between a government seeking to extend benefits to large numbers of people and one seeking to take those benefits away" (Pierson, 1994, p.8). For the first one, government officials must usually navigate through the concerns of tax rates (usually it is concealed by

[1] For further research on residualism: Titmuss, R. M. (1974). Social Policy. New York. Pantheon, 12.

relying on indirect taxation and contributions to the social security systems) while claiming credits for the benefits extension. The second, however, is much tricker than the former because it mandates ‘tangible losses’ to be imposed on certain groups in society in exchange for ambiguous and hazy benefits (Pierson, 1994). Pierson argued that the welfare system had developed its own constituency, and harsh psychological reactions in response to the cuts in the benefits are expected because people are considered as ‘risk averse’ (Pierson, 1994). Social welfare recipients (policy takers) are highly attached to the social services which are produced by maturing social programs. He believes that these policy takers tend to be well-organized and significantly concentrated, and they are typically well-positioned to defend the welfare state (Pierson, 1994). For example, various French governments have addressed the issue of pension reforms in recent decades, specifically to address budget deficits. Regarding the retirement age and regulating the fragmentary pension system, the French government proposed pension reforms in 2010 and 2019. The governments were forced to delay the reforms due to a string of civil unrest incidents and the COVID-19 pandemic. In January 2023, civil unrest incidents and disruptions started after the pension reform bill was put forth, which would raise the retirement age from 62 to 64 and consolidate the fragmentary pension system. The strikes have been considered a ‘rare show of unity’ by bringing together different occupational groups (Chrisafis, 2023). Pierson, as seen in the example of France, predicts that robust defense mechanisms can arise from beneficiaries against welfare retrenchment and argues that retrenchment entails a delicate effort to turn the reform actions into electable propositions or somewhat to reduce the associated political costs (1994). The need to uphold prior government promises (lock-in) that have emerged around

existing social programs constitutes another constraint on the decision-making process of policymakers when it comes to retrenchment (Pierson, 1994).

In accordance with the new politics thesis, politicians who are trying to avoid taking responsibility may use a variety of tactics, such as "obfuscating, divisive, and compensating strategies" (Pierson, 2001). Incrementalism, a gradual transition as opposed to abrupt changes, is a component of the obfuscation strategy (Pierson, 1994). For example, "grandfathering rules" exempt current pensioners and senior employees from pension reforms while beginning to affect future generations that retire later. Decrementalism is a different strategy for applying retrenchment, according to Pierson. Changing to a less generous indexation formula, such as indexing pensions to inflation rather than salaries, is a common example. Governments can claim that pensions are still growing because they keep rising at the same rate as inflation. (Levy, 2021). Politicians can avoid taking direct responsibility by using other forms of regulation, such as technocratic regulation and automatic adaptation mechanisms. For instance, the 1994 Swedish pension reform introduced automatic benefit adjustments in response to alterations in the economy and population. Furthermore, responsibility may be diluted if it is transferred to other parties, such as from the federal, state, or local governments to private parties. Additionally, 'divide and conquer' tactics could be applied to break up the opposition (referred to as "lagged cutbacks" by Pierson). For instance, in the United Kingdom, the government reduced the number of new social housing initiatives to accommodate future people in need while selling public housing to the tenants who were already living there (Pierson, 1994). Last but not least, compensation could be used to implement 'credit claiming' techniques that combine the expansion of social rights with cuts to current benefits (Pierson, 1994). For instance, pension benefits for

those without work-related contributions may be reduced, but credits for work interruptions may be given to mothers with children. Through such "vice into virtue" politics, politicians may even be able to take credit for reharmonizing intergenerational solidarity (Levy, 1999).

Post Pierson, the discussion around welfare retrenchment appears to be largely shaped by the field of political science. Compared to welfare state expansion discussions which revolved around democracy, class politics, and modernization, the welfare retrenchment debate has been highly influenced by the political institutions, political dynamics, political parties, and so on (Green-Pedersen & Haverland, 2002). Literature on retrenchment initially appeared to continue with the discussion in two directions. First of all, the 'resilience of the welfare state' thesis is widely acknowledged, and the studies usually started with the assumption that there will not be a large-scale retrenchment that would be 'sweeping' (Green-Pedersen & Haverland, 2002; Kuhnle, 2000; Stephens et al., 1999). The second direction has been employing political science theories to explain welfare retrenchment outlined in the following sub-section. For example, Siegel (1999, as cited in Green-Pedersen & Haverland, 2002, p.44) argues by looking at social expenditure levels in numerous OECD countries that old political theories are still relevant in explaining the retrenchment since "socio-economic, partisan, and institutional factors are still important, and in the same causal directions.". In addition to that, Hicks (1999) argued that as a welfare state defender, 'social democracy' continued its relevance. On the other hand, Huber and Stephens (2001) and Castles (2001) claim that the role of partisan politics has shown a decreasing trend in the discussion of retrenchment. Instead, they highlight the structural variations among countries in reference to

macroeconomic indicators and internal economic pressures (Castles, 2001; Huber & Stephens, 2001).

Another discussion, as Clayton and Pontusson (1998) argue, highlights that "the literature on welfare-state retrenchment raises the thorny question of how to distinguish radical change from incremental adjustments" (p.69). They also indicate that there should be an understanding of the outcomes that are neither 'incremental adjustments' nor 'complete overhauls' (Clayton & Pontusson, 1998, p.69, author's emphasis). In his more recent works, Pierson extends his understanding of the retrenchment and argues that radical retrenchment can be equivalent to radical 'restructuring' of the welfare state, and this might occur in the forms of 're-commodification', 'cost-containment', and/or 'recalibration' because he argues that many modern reforms are multifaceted in nature (Pierson, 2001). While re-commodification aims to shred the mechanism of protecting workers from market realities and risks, recalibration, on the other hand, is segregated into 'rationalization' and 'updating' in response to societal demand and social provision goals (Pierson, 2001). 'Cost-containment' is to eliminate the electoral backlash of unfavorable reforms, e.g., a rise in the tax rates, or to accommodate stringent restrictions on how they can run deficits, e.g., EMU criteria for the EU countries (Pierson, 2001).

2.5.1 Theories of welfare retrenchment

Aside from Paul Pierson's work, which serves as the primary point of reference in the discussion, the majority of theories stemmed from a broader sense of welfare state theories, together with those that were initially originated to clarify welfare state expansion, rather than being specifically developed to explain retrenchment. Many academics follow Pierson in distancing "old politics" theories from "new politics,"

particularly Pierson's theory, which can be further divided into functionalist, power resources/conflict theory, and institutional approaches (Green-Pedersen & Haverland 2002). However, when it comes to specific claims, we will see that the "new politics" is actually just a significant variation of the institutionalist school of welfare state research (Strake, 2008). The following sections portray theories and their main hypotheses/variables explaining welfare retrenchment.

2.5.1.1 Functionalist theory

The first one is the functionalist theory. According to the "logic of industrialism" argument, the growth of welfare states is a byproduct of economic growth, which creates both the demand for social protection and the resources required to provide it. When trying to shed light on social policy deviation in advanced economies during the post-World War II decades, the functionalist approach encountered challenges to explain the formation and growth of the welfare state (Strake, 2008). New forms of "problem pressure" are now highlighted by neo-functionalist approaches, such as the shifting business cycle, social structural changes linked to "new social risks," and the expansion of postindustrial employment patterns (Pierson, 2001; Taylor-Gooby, 2004). This literature presumes rising social expenditure as a consequence of emerging risks like demographic aging or deindustrialization, so it does not appear to be directly relevant to the study of retrenchment. Increased pressure to cut individual benefits may result from rising aggregate expenditures, which could have a more indirect effect. The "paradox of self-limiting immoderation," as they call it, leads to changes in individual entitlements. The outcomes of Hicks and Zorn (2006) are consistent with earlier quantitative conclusions about the factors that influence replacement rate cutbacks. For the empirical study of retrenchment, the "paradox of

self-limiting immoderation" states that we should be able to see periods of economic and fiscal tension preceded by budget cuts. The emphasis of another functionalist argument is on a more pernicious form of problem pressure, specifically that of economic globalization. The "race to the bottom thesis" has drawn a lot of attention, and a competing theory of globalization, the "compensation thesis," emphasizes the positive empirical link between openness and welfare state retrenchment (Tanzi, 2002). The connection to the study of welfare state retrenchment is fairly clear: if globalization does indeed have such a limiting effect, retrenchment is the only outcome that is feasible where a reversal of the process of global economic integration is not possible. Cutbacks should be anticipated as a result of a high level of openness or the process of opening up to international markets. On the other hand, the compensation argument has a long history and can be linked to traditional economic trade theory. It contends that increased income risk brought on by reliance on global markets can only be politically "buffered" by state intervention, especially via income maintenance systems. Therefore, less retrenchment is anticipated with more open markets (Hicks & Zorn, 2006). The debate over welfare state retrenchment and restructuring have advanced the arguments of functionalism, the oldest theoretical school in welfare state research. Despite the diversity of causes, functionalist reasoning consistently holds that need directly drives expenditure and that political factors act as intervening variables rather than initiating forces (Strake, 2008).

2.5.1.2 Power resources theory

The second essential line of research on welfare state contraction derives from the power resources school and other conflict theories of welfare state development. This

school of thought, in contrast to functionalist theories, holds that socioeconomic shifts cannot account for policy-making tendencies and policy paths and instead concentrates on highly partisan redistribution struggles where capital holds leverage while accessing the resources, and this makes it possible to implement social reform and dramatically affect distributional disparities (Olsen & O'Connor 2018). Labour's impact vis-à-vis capital is exemplified by the rise of Left parties, aided by a well-organized labor movement, and frequently stabilized by coalitions between classes (Esping-Andersen & Korpi 1984). The partisan composition of the government proves to be a strong predictor of the welfare state's evolution, whether measured by the strength and cohesion of Left- or Right-wing parties (Castles, 1978, as cited in Strake, 2008). Strake (2008) argues that in time power resources theory evolved into a broader new partisan thesis. Feminist research, for example, emphasizes the significance of women's rights forming a recognizable group that has a role in welfare state expansion (at least in the area of women-friendly social policy) and is viewed as a crucial agent in the conflict over the welfare state. The primary variables that explain country-specific policymaking profiles are the feminist group's organizational structures, its authority, and its capability to form an alliance with other groups (Hill & Tigges 1995). Despite variations in the relative weights assigned to various political groups, all of these theories highlight the significance of power, political interests, and political conflict in the policy evaluation of change and development. Therefore, it is crucial to understand how pertinent conflict theories of welfare state politics in the twenty-first century are (Strake, 2008). On the one hand, it is evident that political conflict surrounding social policies has not abruptly ceased, and some of the fiercest political disputes and electoral campaigns over the past 30 or so years have been about welfare state reforms. On the other hand, theories of

partisan politics were on the defensive in the scholarly debate, with some authors arguing that, while the long-term impact of parties on levels of welfare state intervention endures, partisan effects on current welfare state change had vanished in the 1980s and 1990s (Huber & Stephens 2001 and Castles 2005). The traditional belief that partisan actors controlled the welfare state has been supplanted by the notion that governments of various political views choose from a menu of extremely limited policy options. Paul Pierson argues that the explanatory function of partisan power has diminished, but for completely different reasons. He discusses that the lack of partisan influence is not due to the constraints of the global economy but rather to the popularity of the welfare state. Some authors from the 'new politics' camp have reintroduced the topic of political parties but with a variation. Depending on the specific configuration of party competition, left-wing administrations may be more effective in decreasing entitlements than their right-wing counterparts. This is because Left parties may be better equipped than Right parties to implement contentious changes (Ross, 2000). Left-wing parties may be better equipped than right-leaning parties to enact unpopular reforms, given their credibility as traditional welfare state defenders (Strake, 2008). This indicates that the conventional partisan pattern of welfare state politics has ended, and that politics may be impacted by novel restrictions brought about by economic globalization or influenced by new actor alliances and party strategies (Strake, 2008). Some scholars, however, disagree and argue that social democratic corporatist policies of the post-war decades, which were designed to defend workers from income risks, are still possible and maybe even more effective today (Garrett, 1998 as cited in Strake, 2008) and they found that under left-leaning administrations, budget cuts are less likely and narrower in scope (Korpi & Palme 2003). While others questioned the legitimacy of trade unions,

"social pacts" between the government, trade unions, and employers have allowed interest groups to participate in reform politics (Ebbinghaus & Hassel, 2000). Social concertation is an effective way to "spread the blame" for painful measures. Still, it is unlikely that the government will be able to convince the trade unions to accept reductions without compensation (Strake, 2008). The theories of the conflict school provide theoretical expectations for the politics of retrenchment. A strong version of the power resources argument would predict that Left governments would expand the welfare state and Right governments would reduce the size of the state, whereas a weak version of the argument would predict that retrenchment would be more or less extensive depending on the balance of power between parties (Strake, 2008).

2.5.1.3 Institutionalist theory

Institutionalism has had a significant impact on the study of retrenchment, primarily due to the persuasive arguments of Paul Pierson. It pertains to two aspects: welfare state institutions and political institutions. Political institutions are viewed as a point of power for political opposition to shifting, and the significantly larger the institutional opportunities for impacting the political process, the more probable that transformation will not occur or will be less extensive. Welfare institutions, on the other hand, are "the existing structures of social provision, in terms of benefit generosity as well as structural characteristics such as the degree of universalism and selectivity, the distribution between benefits in cash and in kind, and organizational governance arrangements and financing structures of welfare states" (Strake, 2008, p.29). Bonoli et al. (2000) compared fractured political systems with more centralized ones and hypothesize that unilateral retrenchment is unlikely to be a viable option in the former because external groups from which governments must

obtain support will require some type of trade-off in exchange for their approval. This insight is the foundation of ‘veto points’ (Bonoli, 2001) and ‘veto players’ concepts (Tsebelis, 2002 as cited in Strake, 2008). The electoral system is the most influential institution in the selection of parties in government and the number of “partisan veto actors.” Single-member plurality (or “first-past-the-post”) systems tend to generate majority, often single-party governments, whereas proportional formulas with larger district sizes favor multi-party systems and coalition politics (Strake, 2008). Regarding the impact of the electoral system on policy, the scholarly literature is divided, with some authors doubting the existence of a causal link. For some authors, Proportional systems are associated with larger public sectors and welfare states, whereas non-proportional formulations appear to favor more limited expenditure (Iversen & Soskice 2006; Persson & Tabellini, 2004, 2006). It is unclear, however, to what extent these conclusions are applicable to the politics of welfare state retrenchment. There is an abundance of research on the institutional effects on social policy, such as the effects of federalism, direct democracy, and minority administrations. Scholars from the 'new politics' school contend, however, that a higher level of power accumulation may be outweighed by the increased 'concentration of accountability', resulting from blaming avoidance strategies such as 'passing the buck' to lower administrative levels (Pierson, 1994). Contrary to the conventional veto player theory, Swank's (2002) overview of the present social expenditure trends suggests that institutional diversity has a significant effect on retrenchment. This is because institutional fragmentation inhibits the development of broader organizations and impedes strategic alliances of pro-welfare interests, thereby weakening the welfare state's support base and defense against retrenchment initiatives. Different forms of policy feedback, such as ‘Growth to Limits’, ‘cross-

class coalitions', and 'path dependence', are highlighted in the literature on welfare state institutions (Strake, 2008). The Growth to Limits argument is an extension of Flora's (1986) work on the emergence and growth of the welfare state in Western Europe, arguing that retrenchment is more probably to happen in the sizable welfare states of Scandinavia and Continental Europe than in the relatively small government English-speaking nations as they must experience greater strain in terms of 'welfare burden'. However, there is no unambiguous international evidence that larger welfare states are more susceptible to entitlement cuts (Strake, 2008). In Continental and Northern Europe, Esping-Andersen (1990) argues that the structure of provision makes retrenchment less probable in the large welfare states of Continental and Northern Europe. This is because of the class nature of welfare states, which foster middle-class allegiances. In contrast, liberal, residualist welfare states rely on the support of a numerically small and frequently politically marginalized social stratum. The class coalitions that founded the three kinds of welfare-state regimes explain their historical development and long-term prospect (Esping-Andersen, 1990). Strake (2008) argues that although universal systems are expected to be more immune to retrenchment due to cross-class alliances, there is neither consensus nor hard empirical data present to that effect. He also claims that it might not make sense to establish cutback reforms to the residualist system to ease the deficit or decrease the expenditure since their size is relatively small (Strake, 2008). Another most discussed institutionalist theory is path dependence. Pierson (1994) argues that historical policy legacies primarily determine both the magnitude and types of potential change. Pension reform is a classic example in the literature on welfare states; mature pay-as-you-go pension systems are difficult to convert into funded schemes due to path dependence. Existence and magnitude of such effects are

typically contingent on the structural design of welfare state programs and their level of "maturity" (Pierson, 1994). Less-mature pension systems may endure more radical change than more-mature systems, and path-dependence arguments do not typically assert that policy change is unattainable. However, radical reversals are much less probable, and incremental change will most likely occur within the current institutional framework (Myles & Pierson 2001).

2.5.2 Definition of welfare retrenchment

The concept of retrenchment, which symbolizes a crucial but unfinished aspect of current social policy reform, represents yet another challenge for empirical comparative welfare state analysis. In general, even advanced analyses tend to "talk past each other," methodological advancements continue to stay pointless, and theoretical assertions are not meticulously subject to debate as long as there is no widely accepted benchmark (Alber 1996; Siegel 2003 as cited in Clasen, 2005). In other words, the issue of determining the most appropriate parameters for its operationalization and measurement is connected to the issue of identifying a suitable concept for retrenchment as a dependent variable (Green-Pedersen 2004 as cited in Clasen, 2005).

The word 'welfare retrenchment' does not have an agreed definition in the literature. Even Paul Pierson's seminal works on the topic have failed to offer a definition which is '*Dismantling the Welfare State? Reagan, Thatcher, and the Politics of Retrenchment*' and '*The new politics of the welfare state*' (1994, 1996), but he provided ground rules for it. Rather than defining welfare retrenchment, many scholars are inclined to conceive retrenchment as an attempt to reduce the welfare state (Kittel and Obinger, 2003) or a decline of social rights and regression of the

welfare state (Korpi & Palme, 2003) or cutback actions in terms of entitlements (Huber and Stephens,2001), and a "decrease in welfare state efforts" (Armingeon & Giger, 2008, p.567). Green-Pedersen (2022), on the other hand, defines retrenchment as "*a change in the* [social security] *scheme making it less attractive to the (potential) claimants*" (p.58, author's emphasis) what he means by the attractiveness of social security schemes, as he explains that might occur in two ways. The first one is the changes in the quality of the benefits, and the second one is the changes in the eligibility criteria (Green-Pedersen, 2022). He argues that although his definition is narrow, it makes operationalization more feasible (Green-Pedersen, 2022).

In light of Pierson's works and extensive literature review, Strake (2008) also provides a retrenchment definition which this thesis takes as a basis for the analysis. He argues that "retrenchment is a multifaceted phenomenon" (p.19), and consequently, a qualitative analysis appears appropriate for this specific dependent variable. Therefore, he bases his welfare retrenchment analysis on various types of policy change. These include policy decisions that intentionally result in: "1. reductions in benefit level and duration, 2. tightening of eligibility, and 3. restrictions in benefit coverage" with the understanding that "these categories are, of course, intertwined" (Strake, 2008, p.19). Strake also claims he adheres to the more limited concept of programmatic retrenchment compared to the concept of systemic retrenchment because it conflates *explanans and explanandum* and is ambiguous to assess (Strake, 2008).

Strake defines welfare retrenchment as "*a political decision to reduce the level of social protection guaranteed by the state*" (2008, p.13). Then, he explained his definition by highlighting the six crucial points. First, he argues that welfare retrenchment involves political decisions rather than private ones unless it is the

direct result of state action, such as the elimination of a requirement that employers organize or provide. In that sense, direct State action is the key element. Secondly, welfare retrenchment is a *decision,* and it should be examined from the 'event perspective' rather than the 'evolutionary perspective'. In other words, rather than focusing on whether a country represents a certain welfare regime, welfare retrenchment should be analyzed in terms of its decision setting while taking "political decisions, actors and their motivations, the constraints they are facing and concrete situational aspects" into consideration (Starke, 2008, p.14). Thirdly, "retrenchment is about an active *reduction* in the level of protection, not about a mismatch between policies and 'need' (however defined)" (Starke, 2008, p.14). In response to Pierson's (1990) study, some critics have argued that it's essential to analyze not only state policies but also their actual outcomes (Clayton & Pontusson, 1998; Hacker, 2004). Similarly, Hacker (2004) argues that:

> [W]e should be interested not only in the structure of policies, but also in their effects – not only in rules governing benefits or eligibility, that is, but also in the outcomes that those rules produce as they are actually carried out by front-line policy actors in the context of other sources of social protection and shifting social conditions. (p.249)

Moreover, non-adjustment to significantly rising risks, regarding wage volatility and decreasing coverage by private social insurance, should be viewed as a form of retrenchment through lack of action called policy drift by historical institutionalists. However, Strake (2008) advocates treating policy drift separately from retrenchment as he argues that tracing non-actions to the policy environment is not a simple task. Fourthly, *social protection* in his book and for this research is decided to be a demarcating point for the discussion because social services like education, health, or 'functional equivalents' like labor market regulation and wage setting have complex natures and are difficult to measure in terms of level. On the other hand, standard

income transfers such as pensions, sickness, and unemployment benefits are deemed simpler to analyze (Starke, 2008). Fifthly, the *level* of social protection is one of the key determinants to operationalizing the retrenchment. In the social policy literature, as Strake (2008) portrays, there are two mostly used ways to operationalize the level of protection: 'spending and social rights'. The sixth and final notion of welfare retrenchment definition is *state guarantee.* No matter who provides the benefits, as Strake argues, state assurance is the key factor in terms of the welfare (Starke, 2008).

2.5.2 Contemporary discussion of welfare retrenchment

According to Strake (2006), the scientific conundrum of welfare retrenchment discussion has gradually changed from why welfare states have not been abolished to why (and how) cuts to democratic political systems have nonetheless occurred. Why should office-focused politicians make radical cuts? Who are the actors most likely to weaken the welfare state? What circumstances would make it simpler for them to implement these types of policies? The discussion of the politics of reform has advanced to a point where the difference between "new" and "old" politics seems overly simplistic (Strake, 2008). After all, "old" and "new" building materials can be combined (Kittel & Obinger 2003). And there is undoubtedly room to choose between the two ends of the continuum (Strake, 2006).

Pierson's works on welfare retrenchment are criticized in the literature (Hinrichs, 2000; Levy, 2021; Korpi & Palme, 2003; Strake, 2008). Levy (2021) asserts that Pierson describes the politics of retrenchment as manipulative and misleading for policymakers to pass unpopular reforms. Undoubtedly, numerous cases of retrenchment suit this description. Nonetheless, a substantial number of recent studies indicate that retrenchment may occur through other "more open,

accountable, and participatory means" (Levy, 2021, p.777). Almost all instances of substantial welfare cuts have taken place when nations have been faced with severe economic crises and enormous budget deficits (Korpi & Palme, 2003; Strake, 2008). In such situations, politicians are inclined to argue that they are implementing cutbacks, not for the sake of retrenchment, but to revive economic growth and employment, right public finances, regain economic independence from international creditors and the IMF, and lowering coercive interest charges on the national debt (Strake, 2008). Similarly, during the 1990s, when countries were required to reduce their budget deficits to below 3 percent of GDP to qualify for European Monetary Union (EMU), retrenchment was defended as an attempt to achieve European integration and establish a common currency (Levy, 2021). Retrenchment can also be framed as an issue of sustainability (Levy, 2021). Policymakers frequently assert that they are reforming the welfare state in order to preserve it; for instance, pension benefits are reduced so that the system remains operational 'for our children' (Baccaro & Locke, 1996 as cited in Levy, 2021). Retrenchment may also be portrayed as an endeavor to improve equity or social justice. Removing benefits from 'undeserving' groups, such as the wealthy, saves money and makes the welfare state more equitable, particularly if some of the savings are redeployed to address urgent social needs (Levy, 2021).

The second criticism of Pierson's description of how retrenchment pertains to the procedure and participants. Retrenchments are not always carried out in an obscure, exclusive, and undemocratic way. Contrarywise, there may be major benefits to expanding the participant pool. Because retrenchment is so politically divisive, it is difficult and risky for governments to pursue comprehensive reforms with a minimum winning coalition or 51 percent majority. If they make such an

effort, the opposition has every reason to side with the protesters (Levy, 2021). As was the case with the Berlusconi and Juppé reforms, would-be budget cutbacks became the focal point of public ire, with massive protests frequently attempting to derail the suggested retrenchment measures. The alternative to this top-down strategy is to open up the reform process and undertake retrenchment through coalitions that are closer to achieving maximal victory (Levy, 2021). The United States Social Security reform of 1983 resulted from an agreement between Democrats and Republicans. In fact, the majority of significant pension and healthcare reforms have indeed been implemented through some type of all-party agreement or concerted effort between the government and the opposition (Hinrichs, 2000).

Levy (2021) argues that the framework of Pierson's "new politics" gives much importance to policy legacies as an explanatory factor. According to him, retrenchment policies on pension and healthcare differ greatly since the policy legacies — the nature of government commitments and the structure of interest groups — are so dissimilar (2021). Moreover, within a given sector, such as pensions, the likelihood of retrenchment is substantially dependent on different policy characteristics. In the case of public pension programs, these features "include the age or maturity of the pension system; the percentage of the population that is enrolled; the availability of private-sector alternatives; and the benefit structure (flat rate versus earnings-related)" (Levy, 2021, p.778). Pierson (1994) argues that in terms of retrenchment, program structure, and policy legacies are more significant than traditional political science factors such as labor's power resources or constitutional veto points. Several scholars disagree with this assertion. It is not that policy characteristics are irrelevant; rather, conventional 'old politics' arguments also appear to bear considerable weight (Levy, 2021). For instance, the most significant

cases of radical retrenchment in the European core have been the result not only of severe economic crises, as described previously, but also of secular-right governments, supported by large parliamentary majorities and exercising power over political systems with few veto points (Korpi & Palme 2003; Starke 2008). In other words, it is stated that retrenchment is most plausible when both partisan and constitutional factors are in a favorable position (Levy, 2021).

There has historically been a "dependent variable" issue with the assessment of regimes, with a number of authors using varied definitions of what constitutes a regime and arriving at various estimates of the amount of effort that goes into policy in this area (Ferreira & Howlett, 2021). There are various understandings in the literature on welfare transformation in general and retrenchment in welfare states in particular as a result of the lack of agreement on the definition, operationalization, and measurement of policy initiatives at the essential level of what ought to be considered as a welfare state (Ferreira & Howlett, 2021). Restructuring of the welfare state can be examined quantitatively, by its output (such as expenditures) and by its outcome (such as an increase or a decrease in inequality), or qualitatively, by the type of policies implemented and the politics involved. Quantitative studies of welfare retrenchment frequently focus on measuring reductions in expenditure, while others attempt to document restructuring through modifications to social rights (both with respect to benefits and services). Outcome-focused studies assess the influence of policy changes on the life chances of social risk groups and the aggregate level of a society's welfare (for instance, the poverty rate). Politics-oriented studies, both quantitative and qualitative, examine the processes of reform, specifically the political conflicts involved in altering the status quo of social policies in opposition to entrenched interests. Qualitative policy-oriented case studies investigate which

policy instruments are employed and how institutional change restructures welfare states: "whether reforms are gradual or radical, whether they involve parametric or systematic changes, and whether their effects are primarily short-term or rather long-term" (Ebbinghaus, 2015, p.521).

Alternative metrics have been employed in welfare retrenchment studies. The first metric is examining the spending rates with respect to need (Clayton & Pontusson, 1998). During the 1980s and early 1990s, unemployment rose in many nations while wages of low-income workers remained stagnant or fell. To maintain a constant level of social protection, governments had to sustain their position. However, social spending barely increased as a percentage of GDP and failed to maintain pace with rising social needs. This suggests governments continued at the same pace rather than speeding up to meet expanding social needs, which could be understood as retrenchment (Levy, 2021).

The second metric is to assess private or employer-provided welfare benefits (Hacker, 2002). Citizens receive a portion of their social protection through their place of employment, and in some nations, notably the United States, these benefits can be quite substantial. Consequently, estimating retrenchment requires analyzing the evolution of both private and public benefits. Employers in the United States have diminished health care coverage, increased employee contributions, and slashed company pension plans, changing guaranteed defined-benefit pensions with less stable and less expensive defined-contribution pensions (Levy, 2021). Given that roughly two-thirds of Americans receive health insurance through their employers and nearly half obtain private pensions, these alterations represent a substantial reduction in social protection. Even if the public welfare state in the United States

has remained essentially intact, the private welfare state has deteriorated dramatically, along with the coverage of millions of Americans (Levy, 2021).

The third metric is to analyze the balance of taxation and expenditures. Changes in the composition of taxation in some nations have also resulted in dramatic transfers of resources from the impoverished to the wealthy, such as in the United Kingdom, where Margaret Thatcher and her conservative successors substantially regressed the system (Adam & Frayne, 2000; Clark & Leicester 2002; Kato, 2003 as cited in Levy, 2021). The highest personal income tax rate was reduced from 83% to 40%, the highest corporate rate was reduced from 52% to 35%, and the inheritance tax rate was reduced from 75% to 40%. The Conservatives increased regressive taxes, such as the national sales or value-added tax (VAT) and employee payroll taxes, which fall disproportionately on middle- and low-income citizens. This combination of tax cuts for the wealthy and tax increases for workers with average and low incomes accounted for approximately a third of the massive 40 percent increase in inequality under the Conservatives (Levy, 2021). Additionally, while total expenditure levels have remained relatively stable, aggregate figures can conceal significant cuts to individual programs. In addition, not all social programs are created equal when it comes to mitigating destitution and hardship. In many countries, unemployment, anti-poverty, and disability benefits have been reduced over the past two decades. However, pension and healthcare expenditures have continued to rise due to an aging population (Korpi & Palme 2003).

A fourth alternative metric for retrenchment emphasizes the government's commitment to preserving revenue streams (Schwartz, 2001). During the 'Golden Age' that followed World War II, governments provided welfare benefits to those unable to work and intervened to create employment. Governments have drastically

reduced both types of intervention since the late 1970s, with the fight against inflation assuming precedence over the fight against unemployment. Privatization, trade liberalization, and deregulatory policies reduced the number of secure, protected positions and the government's commitment to sustaining the employment and incomes of millions of citizens, although government social spending did not decrease (Clayton & Pontusson 1998; Korpi & Palme 2003; Schwartz 2001).

2.6 Conclusion

Not so long after its establishment in the 19th century, the pension system was affected by the rapid social, economic, and political restructuring since the 1970s like changes in the labor market such as an increase in informal employment, introduction of novel employment patterns, increasing female participation and lessening of the market regulations; changes in family structures such as rise in the divorce rates; the ever-increasing global migration; aging population; inadequate pension system funding, and the persistent economic crises. The long-term unsustainable nature of the existing pension systems and the financial instability have been cited as reasons for the demand for pension reform. Several countries applied parametric and systematic reforms in their pension systems. In the literature, the term pension reform is increasingly associated with cutback reform actions in the pension system due to the fact that the countries aimed to ease the magnitude of the crisis in the pension systems to lower the budget deficits. These cutbacks of reform actions to the welfare programs like pensions got the attention of the social policy literature, and the term 'retrenchment' was coined and became a recurring theme in the literature.

In the literature on welfare retrenchment, researchers examine the circumstances in which retrenchment occurs in relation to three main theories: functionalists, institutionalists, and power resources. They also examine how governments formulate these unfavorable policy changes, the methods they employ, and the indicators that should be used in order to capture retrenchment fully.

CHAPTER 3

THE BACKGROUND OF "THE PEOPLE WHO ENCOUNTERED AGE OBSTACLE IN RETIREMENT" MOVEMENT IN TURKEY

This chapter seeks to depict Turkey's economic, social, and political climate prior to pension reforms in 1999 and the next decade, which then set in motion the events that led to the "The People Who Encountered the Age Obstactle in Retirement" ("Emeklilikte Yaşa Takılanlar", abbreviated as EYT, in Turkish) phenomenon. Then, it focuses on the outcomes of pension reforms and what economic, political, and social changes happened afterward by shedding light on the experiences of EYT individuals whose lives were directly affected by them. Thirdly, the emergence of the EYT phenomenon as an organized movement, and the common grievances that the movement has voiced are explained.

3.1 Historical development of the pension system in Turkey

The young Turkish Republic received very few social security institutions from the Ottoman Empire, and the existing ones were primarily reserved for government employees, and this practice continued to be persistent until World War II. (Boratav & Özuğurlu, 2006). The lack of social security institutions for the majority of the population has led to a significant gap in social welfare and having any kind of social security coverage was a very privileged situation. However, after World War II, consistent with the welfare programs' boom in most parts of the world, modern social programs were established in Turkey. Buğra and Keyder (2000) argue that social programs established after World War II, which included provision of publicly funded education alongside a fused system for healthcare support intersecting with

retirement pension distributions determined by one's occupational standing, were successfully implemented, considering historically the Turkey's socio-political landscape.

As discussed widely in the literature, the Turkish welfare system bears a close resemblance to the Southern European cluster (Andreotti et al., 2001; Saraceno, 2002). Accordingly, Yakut-Çakar (2007) claims that the Turkish welfare regime shares the following characteristics with the Southern European regime cluster in brief:

> highly protective employment regimes for core sectors; the co-evolution of social insurance programs with this segmented labor market based on occupational status with distinct schemes for private employees; civil servants and the self-employed; patchy and ineffective safety nets evolving slowly in a fragmented and categorical fashion with disparate rules and differentiated benefit levels (p.104).

According to the aforementioned characteristics, social policy measures in Turkey encompass what Seekings (2005) refers to as an ‘inegalitarian corporatist regime’. The term at hand predominantly signifies the corporatist faction, whereby assertions are intricately linked with belonging to occupationally defined corporate factions that possess an inherently unequal disposition, particularly regarding the disqualification of impoverished individuals from attaining formal employment and consequent admittance into these corporate entities (Yakut-Çakar 2007). Therefore, the social policy measures in Turkey exhibited fragmentation as it applies disparate laws and regulations contingent upon the societal cohort in question. These fell short in providing social policy means for all members of society indiscriminately.

The social security system in Turkey bears these fragmented characteristics that have not been ensuring coverage for the entire population with the application of several regulations for different occupational groups of the society. Overt time three major social security funds have been established in Turkey: The Social Insurance

Institution (Sosyal Sigortalar Kurumu, SSK, in Turkish), the State Retirement Fund (Emekli Sandığı, ES, in Turkish), and the Social Security Institution of Craftsmen, Tradesmen, and Other Self-Employed People (Esnaf ve sanatkârlar ve Diğer Bağımsız Çalışanlar Sosyal Sigortalar Kurumu, Bağ-Kur, in Turkish). In 2006, with Law No. 5502, these three main social security institutions were unified under Social Security Institution (Sosyal Güvenlik Kurumu, SGK, in Turkish). Although each fund provides pension and healthcare services to their beneficiaries, they provide various benefits and payments that range in size significantly, and their eligibility rules for these services are distinct, which are summarized by Elveren (2008) as follows:

> The Social Insurance Institution (SSK) was set up in 1946 for blue-collar workers employed in the public sector and all workers in the private sector. SSK entitles contributors to work injury and occupational disease insurance, sickness insurance, maternity insurance, disability insurance, old age insurance, and death insurance. The State Retirement Fund (ES) was set up in 1950 for civil servants. ES provides the following benefits to its contributors with respect to different requirements: retirement pension, job disability pension, disability pension, survivor's pension, a retirement bonus, death grant, marriage bonus, lump-sum payment, and repayment of contribution. The Social Security Institution of Craftsmen, Tradesmen, and Other Self-Employed People (Bağ-Kur) was established in 1971 to cover farmers, artisans, and the remaining self-employed people. Bağ-Kur, however, provides relatively low levels of benefits, such as disability insurance, old age insurance, death insurance, and health insurance (p. 217).

3.2 Historical development of pension reforms

As this chapter's main aim is to portray the economic, social, and political climate prior to consecutive pension reforms in 1999 and 2000s, it is crucial to understand the significant changes in Turkey, especially throughout the 1980s and the early 1990s. The military coup of 1980 and the new Constitution adopted in its aftermath in 1982 aimed to eradicate the negative impacts of political instability of 1970's in Turkey and changed the balance of forces within "the social matrix leading to the

domination of the neo-liberal agenda up till the end of the 1990s" by encouraging business organizations to provide full and ongoing support for institutionalizing regressive distribution regulation (Boratav & Özuğurlu, 2006, p. 157). With the neo-liberal agenda, an outward-looking, more globally dependent, and market-oriented labor strategy have also been implemented. Although one of the rationales behind the coup was to ease the political instability, Turkey experienced ever-changing coalitions and was subjected to the recurrent patterns of economic instability that gave way to populist policies in the post-1980 coup era (Yakut-Çakar, 2007). During the 1980s and 1990s, populism-driven changes in the social security system were adopted to appeal to the public, including some exemptions, lessening eligibility criteria, and an ill-calculated rise in the pension ceilings.

In 1986, the first attempt to reform the social security system was undertaken by the Özal government. The goal was to push higher-income groups to pay more premiums in exchange for higher pension benefits by introducing higher ceilings and flat rates to the system, which the public came to refer to as 'super pensions' (Yakut-Çakar, 2007). This reform was created to address the deficits that were anticipated to grow in the future. However, only higher ceilings were implemented for all rather than raising the level of premiums overall or altering the rates used to calculate benefits, both of which contributed to increasing, rather than decreasing, deficits because they affected all pension benefits (Yakut-Çakar, 2007). The actuarial balance and intergenerational balance among SSK pensioners were severely weakened even though the system appeared to accrue higher levels of premiums. This reform attempt also led to inequalities within the social security system, as the SSK's ceiling pension to flat rate ratio was 4.6, while in the ES system, it rocketed up to between 10 and 11. (Constitutional Court, 1990, as cited in Yakut-Çakar, 2007).

Regarding the aforementioned social justice provisions of the Turkish Constitution, the Constitutional Court annulled the law in 1990. In order to pay off the debts accrued by employers who do not pay the premiums, the Social Security Support Premium and Poverty Aiding Fund (Fakir Fukara Fonu, Fak-Fuk Fon, in Turkish) was established during this time, and premium exemptions were put into place (Topak, 1999 as cited in Özgür, 2008), all of which further exacerbated the deficit problem.

At the beginning of the 1990s, serious changes occurred in the social security system. The ruling DYP–SHP coalition government introduced early retirement in 1992, with 20 years of full contributions for women and 25 years for men sufficient in order to retire, regardless of the number of days worked and age (Yakut-Çakar, 2007, p.119). This change allowed women to retire at age 38 and men at age 43. The entitlement ages were not reduced to such out-of-date low levels as a result of trade unions and other pressure groups' demands (Sayan, 2006). Instead, it was efforts of ruling parties that sought to boost their chances of re-election by reducing unemployment quickly through jobs opened up by young retirees (Ivıklı, 1998 as cited in Sayan, 2006). This practice, along with late 1980s practices, was considered the backbone of the crisis of the social security system and led to the reforms in the social security system in 1999 and during the 2000s, as these practices were seen as the root cause of the accumulation of huge budget deficits (TÜSIAD, 1997 and Word Bank, 2000 as cited in Yakut-Çakar, 2007). The first Çiller Government of early 1990's opposed the early retirement practice, and argued for a reform to reduce the deficit of social security institutions, which eventually found its place in the 7th Five Year Development Plan of 1995. The economic crisis in 1994 which gave rise to the "5th of April" austerity decisions by the Çiller governmet contributed to the

momentum behind the reform of social security system. The reform proposal also highlighted the growing size of the informal sector that directly affected the premium allocation. The focus of the plan was to initiate reform actions in the social security system by decreasing the budget transfers to the social security institutions, putting retirement age conditionality to the eligibility criteria, and incentivizing the private pension system (Özgür, 2008). In line with the arguments of the development plan, the draft pension law was amended to put retirement age conditionality with a 10-year transition period. It was aimed to increase the retirement age for women to 53 and for men to 58. However, the draft law received significant opposition from the public and the major labor unions such as DİSK and TÜRK-İŞ, and their resistance delayed the adoption of the proposed law (Özgür, 2008).

As the crises in the social security system deepened, the necessity of pension reform was expressed widely among different circles. Although the government did not contribute directly to the social security systems, it was underlined that all programs were experiencing major deficits, and their continued existence became more and more reliant on transfers from the state budget (Boratav & Özuğurlu, 2006). The debates on social security reform were twofold "that reflect the nature of the Turkish welfare regime and inform current debates: the unsustainability of the existing social security system and the challenge of new poverty" (Buğra & Keyder, 2006, p. 213). The financial crisis that the social security system was going through in the 1990s and the debates on the sustainability of the existing social security system, as discussed in the literature, were related to layers of problems including informal employment, past mismanagements regarding regulations and fund management, dependency ratio, and transformed social mechanisms that exhausted

against the new social risks (Boratav & Özuğurlu, 2006; Buğra & Keyder, 2006; Elveren, 2008, Yakut-Çakar, 2007).

Since the early 1990s, the social security system in Turkey has experienced deficits. As a result, as shown in Figure 3 below, transfers from the government budget to social security institutions as a percentage of Gross National Product (GNP) have steadily increased. It was estimated that if there was no amendment made to the existing social security system, the budget deficit of the institution would have risen to 10.1 percent of the Gross Domestic Product (GDP) by the year 2050 (ILO, 1995, as cited in Elveren, 2008, p.219). This has put a strain on the government's finances and raised concerns about the long-term sustainability of the social security system.

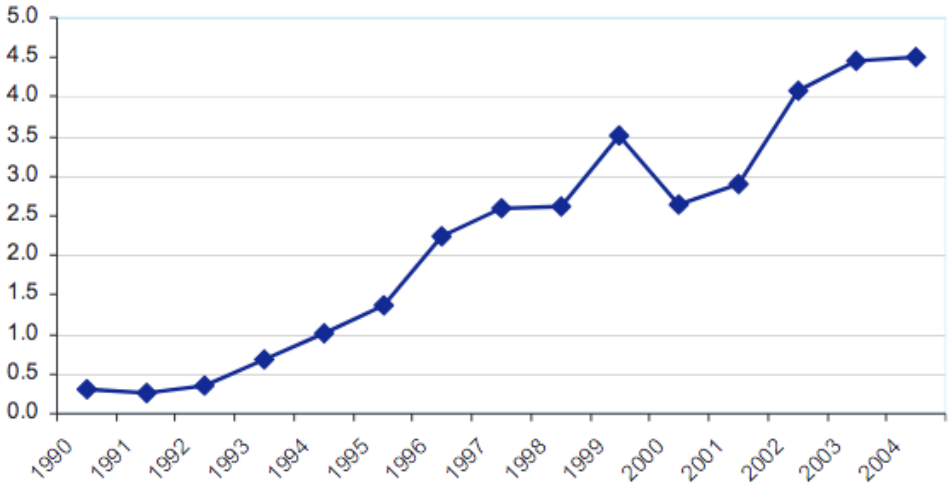

Figure 1.
Transfers to Social Security Institutions (SSIs) as % of GNP

Figure 3. Transfers to Social Security Institutions (SSIs) as % of GNP

Source: Elveren A., (2008).

Although the financial crisis of the social security institutions has been the norm all around the world around 1990's (see Chapter 2), what triggered these crises differed substantially across countries. In the EU-15, the main argument is that the aging population was the main source of the problem, while in Turkey the reason was correlated with "structural problems of the economy" (Köse & Yeldan, 1999). To illustrate this, in OECD countries, while the average population aged 65 and above was 16 percent, it was 5.6 percent in Turkey in 2001 (UNDP, 2003). This indicates that in order to understand the crisis in the social security system, a deeper analysis of Turkey's social, political, and economic structure is required.

It can be argued that the state of the Turkish labor market in relation to social security in the 1990s and 2000s were one of the main determinants of the crisis in the social security system. The main features of the Turkish labor market at that point were low female labor force participation, informal employment, high levels of dependency ratio, and large active/passive imbalances.

Employment status became more insecure, and wages started to decline in relation to the neoliberal economic order in the world with increasing globalization and competition since the 1970s. These transformations pushed more women into the workforce in order to sustain their household income levels. Turkey has also undergone these processes, especially after market liberalization in the 1980s. However, instead of increasing female labor force participation, the country has faced a decreasing trend (Buğra & Yakut-Çakar, 2010). According to OECD data (2020), in 1998, the female employment rate was 33.1%, but in 2007, it was 23 %. More recently, in 2019, OECD countries' average employment rate for women in the working-age population was 61.5%. On the other hand, among OECD countries, Turkey had the lowest women employment rate, which was 32.1%. Since they

indicate a higher dependency ratio, Turkey's low rates of female employment and labor force participation placed a strain on the social security system.

Another crucial factor that had a significant impact on the risk levels of the dependent population[2] was the size of the informal sector. By 1999, only 58 percent of the working population had been in formal employment (Elveren, 2008; Yakut-Çakar, 2007). This critical ratio indicates that almost half of the population was in informal jobs, which directly affected the social security systems parameters like coverage rate, dependency ratio, and active/passive balance. Appendix A shows the population covered by social insurance programs between 1980 and 2004. In 1999, the social security institutions' coverage rate was 78,8 percent while the dependency ratio was 3,68. As Buğra and Keyder (2006) pointed out, some of the informal sector workers had been benefiting from the health services through their immediate family members who were employed in the formal sector. This, along with low female labor force participation, appeared to be a significant indicator for the existing burden on the system by fueling the dependency ratio. Another important indicator is the active/passive ratio in the social security system. The ratio of working people (active-premium payers) to retirees (passive insured) determines the active-passive balance. In developed nations, this rate is around 4. It is intended to keep it at two or more because when it falls below two, it reveals that the social security system is signaling that there is a funding issue (Canbay & Demir, 2013). The active/passive ratio was 2,43 in Turkey in 1999, and it had a decreasing trend in the following years due to mainly early retirement practices (see Appendix A). These rates were considered as low to ensure a sustainable social security system (Elveren, 2008).

[2] Dependent Population: The ratio of spouses, children, and parents who are benefiting from the health insurance through working insured immediate family members.

During the 1990s, arguments that the Turkish social security system was in crisis also because of past mismanagement in the use of the accumulated social insurance funds and tolerating leakages from the system (Boratav & Özuğurlu, 2006). An essential element contributing to the crisis in the social security system was the utilization of SSK funds to cover public sector deficits (Müftüoğlu, 2006). The SSK funds were being transferred to the State Investment Bank and the Treasury as low-interest credits. Buğra and Keyder (2006) claim that "it is true that the problems would at least have been delayed for more than a decade if these funds had been invested with a reasonable rate of return instead of having been used to finance government expenditures in different areas" (p. 215). Even while the pension funds were still operating surpluses thanks to a favorable young population, governments began to leverage these surpluses to fund overspending in other budget items, funneling pension fund investable resources to unrelated areas such as agricultural support purchases (Kılıçdaroğlu, 1998 as cited in Sayan, 2006). How the pension funds were mismanaged can also be understood by looking at the broken link between the contribution and the amount the pension received. This resulted in eminently higher pensions than it should be, and one-time pre-election bonus payments "handed out without a matching increase in contributions amounted to US$ 13.8 billion over the 1977–1996 period" (Sayan, 2006, p.257).

The need for pension reform in Turkey was also advocated by international financial institutions like IMF and WB since these reforms were viewed as the central pillar of their credit programs. As Elveren (2008) summarized, the institutions' main focus was promoting privatization for the social security system, raising the retirement age, and restructuring the publicly managed pension by strengthening public finance (Elveren, 2008). During 1990's tumultuous years, EU

Accession was also on the agenda, and Turkey was granted candidacy in 1999. December 2004 was decided to be the beginning of the accession negotiations. At the end of the 1990s and the 2000s, the EU repeatedly highlighted fiscal instability that risked the sustainability of the social security system in reference to "the existence of a functioning market" in its Turkey reports. Establishing a sustainable social security system was one of the prerequisites for the economic criteria of the union. Elveren (2008) pointed out that "The EU's political influence is reflected in the changing nature of Turkey's pension system, turning gradually toward a neoliberal structure" (p. 216).

3.3 Pension reforms and their outcomes regarding EYT individuals

The Special Commission Report for Sustainability of Social Security System, prepared for the 11th 5-Year Development Plan (2019-2023), summarized the reasons for the reform actions in 1999 and 2000s as follows. Firstly, the state's obligation to ensure the balance between the obligations of the social state and the economic and financial possibilities in accordance with Article 65 of the Constitution was highlighted. Then it continued by pointing out the financial deficits in social insurance led to increases in public borrowing, resulting in deficits that negatively affected fundamental economic indicators, especially inflation, and decreased sustainable growth rates since the beginning of the 1990s. It also argued that ensuring the unity of norms and standards in social security in the country was among the main priorities of the state. The main aim of the parametric arrangements, it was argued in the report, was to regulate pension calculation formulas in a more equitable way, encouraging to stay in employment and increasing the pension payment as the working time increases.

To alleviate the risks mentioned above to the sustainability of the social security system, the pension reform was planned to consist of two major phases. The first phase was to ameliorate the poorly managed structure of the social security institutions (Elveren, 2008). At this point, the government aimed to put extenuating parametric reform actions into practice concerning the retirement age conditionality and contribution structure (Buğra & Keyder, 2006). The second phase of the reform was the introduction of private pension schemes backing the existing system (Elveren, 2008) in line with the recommendations of international financial institutions.

In 1999, the coalition government of the right-of-center Motherland Party (ANAP), the Nationalist Action Party (MHP), and the left-of-center Democratic Left Party (DSP) proposed a bill to increase the retirement age for women to 58 and men to 60 and raise the number of contribution days to 7,000. The 'Emek Platform (Labor Platform)', consisting of worker confederations, unions, professional organizations, and retiree groups, opposed the bill. The Emek Platformu, along with the Turkish Confederation of Labor (Türk-İş) and the employer organization TISK negotiated together with government, and at the end the age requirement for new entrants was set at 50 for women and 55 for men. Other details of the reform package were not agreed upon, however. Under the proposal adopted by the Emek Platform, there would be no age limit for insured persons with 15 years or more of service. Those with less than 15 years of service would be subject to a gradual transition process between the ages of 43 and 52. The contribution payment period during the transition period would be 5,360 days. On July 24, 1999, the Emek Platform held a large rally in Kızılay Square in Ankara, the capital city of Turkey, attended by 400,000 people, protesting against the government's proposal. The rally had a significant impact

across the country. Following the rally, some members of the parliament submitted a motion to parliament requesting that the retirement age be set at 50 for women and 55 for men and the contribution payment period be 5,000 days. After the rally, Emek Platform leaders visited President Süleyman Demirel to request the withdrawal of the bill. On July 29, 1999, a one-hour work stoppage was planned to protest the bill's withdrawal. The coalition government, faced with opposition from the labor sector and the opposition, referred the bill to a subcommittee in parliament. Meanwhile, some different views emerged within the Emek Platform. The head of Türk-İş said he had reached a compromise with the Minister of Labor to raise the retirement age to 58-60. While other members of the Emek Platform criticized this compromise, the head of Türk-İş said, "95% of our demands have been accepted; we could not have gone on a general strike just for 58-60 years old." Not long after these events, the Marmara earthquake[3], which occurred on August 17, 1999, suspended all negotiations and developments regarding the pension reform (Özsever, 2023). The coalition government led by Bulent Ecevit (the Republic of Turkey's Prime Minister of the time), some argue, took advantage of the earthquake and ensured the enactment of the social security reform on August 25, 1999 (Özsever, 2023). The law, numbered 4447, was published in the Official Gazette on September 8, 1999 with the title of "Unemployment Insurance Law" and is mostly known by the public with this title. However, it actually has the characteristic of being an omnibus law that made significant changes in various laws related to social security.

[3] The August 17th, an earthquake affected a wide area from Ankara to Izmir throughout the Marmara Region. According to official reports, there were 17,480 deaths and 23,781 injuries. 505 people were left disabled. 285,211 homes and 42,902 businesses were damaged (https://tr.euronews.com/2021/08/17/turkiye-yi-yasa-bogan-17-agustos-1999-depreminin-agir-bilancosu)

Law 4447 initiated the first phase of the pension reform enacting to "extend the average contribution period and to shorten the benefit collection period by increasing the minimum entitlement age" (Elveren, 2008, p. 219). Although there were some efforts to enact changes in the social security system since 1992, the 1999 reform introduced the most consequential structural changes (Yakut-Çakar, 2007).

For those who began working after September 8, 1999, Law No. 4447 raised the retirement age to 58 for women and 60 for men. It has also gradually raised the retirement age and the number of premium days available to those who have started to work before the enactment of Law No. 4447. The gradual transition period for the latter group was kept short in the first version of the law. The plan was to raise the retirement age for women to 52 and for men to 56 over the course of next nine years.

The main opposition party of the period applied to the Constitutional Court (AYM) for the annulment of some of the articles of the Law No. 4447 that gradually increased the retirement age for the people who have started to work before 8 September 1999. They argued that the articles that gradually increase the retirement age of those who have started before the enactment of the law are against the principle of "respect for vested rights" (Kıvanç, 2019). AYM ruled that there was no violation of the Constitution since the law did not impose any additional obligation on age and length of service for those who were already entitled to retirement and those who had two years or less than two years of retirement on the date of entry into force of the law. In the paragraph regulating the provisions regarding the gradual transition, the Constitutional Court concluded that unfair transition period was planned in terms of the duration of the insurance. When the duration of the insurance is reduced to the lower level with a difference of one day, the waiting period was rising to 2 more years in order to be entitled to the pension (AYM, 2001). The AYM

also pointed out that social security institutions have to ensure the confidence of the employees regarding their future. If this cannot be achieved, the concept of social security cannot be mentioned. For this reason, the changes made in the social security system must be fair, reasonable and proportionate in a way that will not damage the legal security that should be in the state of law (AYM, 2001). The last conclusion of AYM was to highlight that pension or old-age pension cannot be claimed as vested rights unless it was entitled to a person by qualifying for it. Therefore, it was not possible to argue it was a vested right thus there were no violation of the law regarding that (AYM, 2001).

Following the Constitutional Court's annulment ruling of some of the articles of Law 4447, based on the understanding that transition period was determined unfairly, a new law (No.4759)[4] was passed in 2002 that modified the gradual retirement age calculations in favor of employees and gave it its final shape. This law raised the minimum retirement age for individuals already enrolled in the system during a transitional phase. Additionally, the retirement age has been raised for people who are just participating in the system for women to 58 years and for men to 60 years (7th Five Year Development Plan). Therefore, it became more challenging to be eligible for a pension because the minimum premium payment period necessary to get the right to retirement has been extended and the average ratio of pensions granted has decreased by law (Buğra & Keyder, 2006).

With the transitional provisions of the aforementioned law enacted in 1999, the rules regarding retirement conditions were carried out retroactively, and the retirement age was extended by 3 to 17 years for the people who had already been

[4] On documents and by the general public the law imposing age requirement for retirement is referred to as Law No. 4447, which was enacted in 1999. However, the Law No. 4759, enacted in 2002, provided the final version of the age requirement. For the sake of consistency, the law that instituted the age requirement will be referred to as No. 4447 in this study.

enrolled in the system as Table 1 and Table 2 shows. Whereas, for example, before the change in 1999, a woman who fulfilled the 5,000-day premium payment requirement and was SSK insured at the age of 18 could retire at the age of 38 and a man at the age of 43.

For example, a male worker, born on January 1, 1972, who started working as an SSK insured for the first time on July 1, 1994, could retire when he completed 25 years of insurance and 5000 premium days, according to the law in force at the time he started working. If this worker had 5000 premium days on July 1, 2019, when he completed his 25-year insurance period, he would have been able to retire at the age of 47 because the age requirement was not sought. Since the same worker started working for the first time on July 1, 1994, following the change in 1999, he became eligible for retirement when he met the conditions of 25 years of insurance, 55 years of age, and 5750 days of premium payment. In other words, the retirement of this worker was postponed for 8 years with the amendment of the law; He was asked to pay an extra premium for 750 days (“Emeklilikte yaşa takılanlar”, 2022).

Table 1. Comparison of retirement conditionalities before and after 1999 pension law

4A (SSK)					
Gender	Duration of Insurance	Days of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[1]	Days of Premium with the 1999 Law
Men	25	5000	-	44 - 58	5000 - 5975
Women	20	5000	-	40 - 56	5000 - 5975
4B (Bağ-kur)					
Gender	Duration of Insurance	Days of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[1]	Days of Premium with the 1999 Law
Men	25	9000	-	44 - 60	No change
Women	20	7200	-	40 - 58	No change
4C (Emekli Sandığı)					
Gender	Duration of Insurance	Days of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[1]	Days of Premium with the 1999 Law
Men	25	9000	-	44 - 58	No change
Women	20	7200	-	40 - 55	No change

Source: Compilation table prepared by the researcher using following sources: https://www.sgkdunyasi.com/biliyor-musunuz-eyt-liler-ne-istiyor/81/ ; https://www.hurriyet.com.tr/yazarlar/noyan-dogan/bag-kurlularin-emeklilik-sartlari-41551420 ; https://www.cnnturk.com/ekonomi/eytli-memurlar-dikkat-kademeli-gecis-ve-yeni-yasa-ayrintisi

[1]Estimated calculation

Table 2. Comparison of partial retirement[1] conditionalities before and after 1999 pension law

4A (SSK)				
Gender	Duration of Insurance	Days of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[2]
Men	15	3600	-	55-60
Women	15	3600	-	50-58
4B (Bağ-Kur)				
Gender	Duration of Insurance	Days of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[2]
Men	15	5400	-	55-58
Women	15	5400	-	50-56
4C (Emekli Sandığı)				
Gender	Duration of Insurance	Day of Premium	Age Requirement Before the 1999 Law	The age range must be met to retire after the 1999 Law[2]
Men	15	5400	-	61
Women	15	5400	-	61

Source: https://www.takvim.com.tr/galeri/ekonomi/eytde-3600-5400-gunle-kismi-emeklilik-tablosu-1999-2000-2008-sigorta-50-51-52-53-yas-indirimiyle-eytli-olacaklar-listesi-aciklandi-2-yildan-fazla-sure

[1] Partial Retirement is an application that allows individuals to retire with less duration of insurance and days of premium.

[2] Estimated values

SSK deficits were reduced in the first year of the reform (see Figure 1). The desired outcome, however, was short-lived. Turkey was hit by the February 2001 economic crisis, which resulted in a decrease in employment and an increase in informal work (Saydam, 2015). As a result, the premiums collected by social security institutions dropped significantly. Furthermore, 1999 pension reform extended the

minimum premium payment period, reduce the average ratio of calculation of pension and for SSK and Bağ-Kur the entire working period has been decided to be reference period for the pension calculations (8th Five Year Development Plan). Before the law No. 4447, increase in the pension calculations was taking coefficient and indicator system (Özgür, 2008). However, after 1999, the calculations were fixed to Consumer Price Indexes (TÜFE) for SSK and Bağ-Kur retirees. That resulted in for retirees not to enjoy benfits from the growth in national income (Özgür, 2008). Lastly, other than the retirement age conditionality, people who were covered under ES did not get effected from the other regulations of the law (Özgür, 2008).

Following this change, there were other legal amendments concerning the rate of pension calculations that were put into effect in 2000, 2002, 2006 and 2008, concerning changes to the accrual rate, calculating the lower limit for pension, and valorization rate. Although these changes did not directly concern the EYT individuals, they nevertheless have affected any one whose retirement was delayed because of the law in 1999.

Before 2000, the accrual rate was 60 percent for the first 5000 days, and 1 percent for every 240 days after 5000 days. Thus, the monthly contribution rate of a person who paid for 9000 days, i.e., 25 years, was 76.7 percent (Kıvanç, 2019). In the period from 2000 to September 2008, the accrual rates are 3.5 percent for each 360 days of the first 3600 days of the total number of premium payment days, 2 percent for every 360 days of the next 5400 days and 1.5 percent for every 360 days after 9000 days. Thus, the accrual rate of an employee who pays 9000 days of premium decreased to 65 percent (Kıvanç, 2019). After October 2008, the 2 percent rate for each year worked for the accrual rate started to be applied. Thus, the monthly accrual rate of people with 9000 premium days (25 years) was reduced to 50 percent

(Kıvanç, 2019). For example, assuming that the other factors affecting the pension are constant, a person who pays premiums over the gross minimum wage, in 2019 Turkish Liras (TL), of 2,558 TL during her/his 25-year working life could receive a pension of 1,962 TL before 2000. While this monthly amount decreased to 1,663 TL with accrual rates between 2000-2008, it further dropped to 1,279 TL after 2008. Therefore, even though the working time is the same and the earning subject to premium is the same, the pension after 2008 decreases by 683 liras, that is, by a third, compared to the pre-2000 period (Kıvanç, 2019). These changes in the accrual rates also resulted in a drop in the pension if a person continued to work in formal employment after the premium condition was met. Because as the working period after 2008 gets longer, the ratio of the most advantageous period (prior to 2000) decreases in the pension calculation. Table 3 summarizes the changes in the rates of accrual rate.

Additionally, there were some regulations passed for the lower limit for pensions. The pre-2000 pension cannot be less than 70 percent of the minimum wage. After 2008, the lower limit pension was reduced to 35 percent of the gross minimum wage (Şimşek, 2022). Table 3 also summarizes the changes in the lower limit for the pensions (see below).

Table 3. Changes in the calculation of accrual rate and lower limits for the pension

Number of Premium Day	ACCRUAL RATE (%)					
	Before 2000 (Indicator System)		Between 2000 – 2008/ September (4447)		After 2008 (5510)	
	Accrual Rate	Lower Limit Pension (Accrual Rate)	Accrual Rate	Lower Limit Pension (Accrual Rate)	Accrual Rate	Lower Limit Pension (Accrual Rate)
5000	60	70	41	35	27.78	If they have a suppose and a child who are dependent to them %40, if not %35
5400	61	70	45	35	30	
6000	64	70	47	35	33.34	
7200	69	70	55	35	40	
9000	76	70	65	35	50	

Source: Şimşek, N., (2022)

Changes in the valorization rate was another factor that reduced the pensions. (Kıvanç, 2019). In the period before 2000, the coefficient-based indicator system was applied for the pension calculation. The current value of the earnings was calculated by multiplying the indicator, which was found by considering the average of the last ten years if the premium-based earnings were high, and the average of the last five years if it was low, by the coefficient on 31 December 1999, which was 12,000. This amount was multiplied by the accrual rate calculated for the pre-2000 period, and the entitlement was found for that period (Kıvanç, 2019). Starting in 2000, the indicator system was abandoned. Instead, earnings subject to premiums began to be updated at the rate of the sum of the annual increase in the TÜFE and 100 percent of the rate of increase in national income (Kıvanç, 2019). For example, if annual inflation increased by 10 percent and national income increased by 5 percent for the period

between 2000 and 2008, the earnings subject to premium for that year were updated by 15 percent. After 2008, the share of the increase in national income in the update coefficient was reduced to 30 percent. To illustrate, although inflation and national income increase are the same, the update coefficient drops to 11.5 percent instead of 15 percent, since 30 percent of the increase in national income is considered instead of 100 percent. While the previous year's 1,300 TL premium earnings were transferred to the next year as 1,300 TL with the coefficient between 2000-2008, it became 1,115 TL after 2008 (Kıvanç, 2019).

3.4 The emergence of the phenomenon: People Who Encountered the Age Obstacle in Retirement

Reactions to the Law No. 4447 at first remained weak due to the low number of people affected by the extension of the retirement age in the first years, and the economic crisis in 2000-2001. However, as the number of people whose retirement age has been approaching but who cannot retire increased gradually, the reactions have also gained momentum. At its peak point, it was estimated that around 6 million people have been directly affected by these law amendments and once their families/closed ones are also taken into considerations, this number was getting higher. Changing the date of retirement and the rate of pension of millions of employees who know that they will retire according to the rules on the date of first employment caused great grievances. In time, these grievances have turned into a social movement as it is popularly called “People Who Encountered the Age Obstacle in Retirement” movement, and came to be known as EYT, using the initials of its Turkish version, namely “Emeklilikte Yaşa Takılanlar”. Their biggest claim is that retrospective application of the law amendments regarding retirement

regulations prevents them from enjoying their vested rights concerning their retirement and pensions (Emeklilikte Yaşa Takılanlar Sosyal Yardımlaşma ve Dayanışma Derneği [EYTSYDD], n.d). Additionally, they express their grievances about their working status after completing contribution days and premium payments. If they continue to work after realizing these conditions, their pension decreases (see 3.2). This pushes people to work in unregistered employment, as claimed widely. They also highly criticize the changes in the pension calculations that led them to be subject to lower pensions.

The group formed their association named "People Who Encountered Age Obstacle in Retirement Social Assistance and Solidarity Association" (Emeklilikte Yaşa Takılanlar Sosyal Yardımlaşma ve Dayanışma Derneği) in 2015. Currently, the Association has branches established in 22 provinces of Turkey and these associations were gathered under the Federation roof (EYTSYDD, n.d.). The group has held many meetings with high-rank government officials, political party members, and members of parliament; they also organized several protests, and rallies and prepared reports for government officials (EYTSYDD, n.d.). The organization, which also uses social media as an effective advocacy tool, has made its voice heard through the hashtags it opens on Twitter on a regular basis. In short, the group has become more and more visible in Turkey's current political dynamics. The group has two crucial characteristics: emerging separately from labor market actors (unions, federations of labor unions, and so on), and representing a large segment of society in Turkey in terms of political views without polarization and showing great solidarity.

There has been very little academic research on the EYT phenomenon. Nalbant and Demiral (2019) investigated the effect of the demographic

characteristics of the EYT people on the level of presenteeism. Bulut (2019), on the other hand, examined the EYT phenomenon based on the vested rights and the expected rights discussion, while also touching on social policy and social insurance concepts. Lastly, Ceyhun (2020) conducted a study investigating the conditions for entitlement to retirement pensions for EYT people.

3.5 Latest developments

Turkey is facing increasing inflation and high unemployment rates over the last decade. These increases can be observed in Table 4, Table 5 and Table 6. Based on the tables, these increasing trends in the macroeconomic indicator reduced the purchasing power of households, leading to financial hardships. In addition, saving becomes more difficult in an environment of high inflation, while increasing unemployment rates also raise concerns about finding employment and job security. Opposition parties, even, find the official inflation figures to be unconvincing (Türkiye seçime yüzde kaç enflasyonla girecek?, 2023). According to the Inflation Research Group (ENAG), inflation is much higher than the figure reported by official sources. In March 2023, while TÜİK reported inflation at 50.5%, ENAG reported it to be 113%. ENAG also announced in April that the annual inflation rate was 105.2%. According to ENAG, the annual Consumer Price Index (CPI) rose to 186% in September 2022 (Türkiye seçime yüzde kaç enflasyonla girecek?, 2023). Therefore, Turkey's economy and households are going through a challenging period and these indicators are quite important to understand the experiences of EYT individuals.

Table 4. Consumer Price Index (TÜFE), and Producer Price Index (ÜFE) in Turkey between 2012 and 2022 (%)

Years	Consumer Price Index[1] (%)	Producer Price Index[1] (%)
2022	64.27	97.72
2021	36,08	79,89
2020	14,60	25,15
2019	11,84	7,36
2018	20,30	33,64
2017	11,92	15,47
2016	8,53	9,94
2015	8,81	5,71
2014	8,17	6,36
2013	7,4	6,97
2012	6,16	2,45

Source: Central Bank of the Republic of Turkey, Inflation Statistics, available at https://www.tcmb.gov.tr/wps/wcm/connect/TR/TCMB+TR/Main+Menu/Istatistikler/Enflasyon+Verileri/

[1] Percent announced in December of the relevant year

Table 5. Unemployment ratio in Turkey between 2012 and 2022 (%)

Years	Unemployment % (in thousand person)
2022	10,4
2021	12
2020	13,2
2019	13,4
2018	11
2017	10,9
2016	10,9
2015	10,3
2014	9,9
2013	9,7
2012	9,2

Source: TÜİK (Turkish Statistical Institute), Employment, Unemployment and Wages, available at https://data.tuik.gov.tr/Kategori/GetKategori?p=Istihdam,-Issizlik-ve-Ucret-108

When the number of those affected negatively by the pension reforms is huge and the claimers have shown unseen solidarity, it was impossible for policymakers to stay indifferent to the subject regardless of their opinion on it. Apart from that, pension regulations have been the tool of the populist policies in Turkey as the background of the pension reforms revealed. Unsurprisingly, at the election times during 2018 and 2019, EYT was in the spotlight. Turkish Republic President of the time Mr. Erdoğan said that he would not be part of the EYT discussions even it might have cost him the election by giving reference to the early retirement practices of Scandinavian countries and how these practices led them to bankruptcy (Saklıca, 2019). On the other hand, an opposition party (CHP) leader Mr. Kılıçdaroğlu ensured the EYT group that he would solve their problems, if he is elected, and noted that ignoring this issue only showed the failure of the President.

The other opposition party (İyi Parti) leader Mrs. Akşener in response to the President's statements argued that it was not possible to compare the Scandinavian countries with Turkey as there were highly significant differences between the countries per capita income rates (Saklıca, 2019). After the election resulted in favor of the previous ruling party (AKP – the party has been the ruling party since 2002), as expected no action had been taken regarding the EYT. However, the group managed to stay on the agenda of politicians and to be visible in the public eye.

Table 6. Hunger and poverty threshold in Turkey between 2012 and 2023 (in TL)

Years	Hunger Threshold[1] in TL	Poverty Threshold[1] in TL
2023	8.864,00	28.875,00
2022	4.249,95	13.843,50
2021	2.652,00	8.638,00
2020	2.219,00	7.229,00
2019	2.009,00	6.543,00
2018	1.615,00	5.262,00
2017	1.479,18	4.818,16
2016	1.447,20	4.714,00
2015	1.257,00	4.094,00
2014	1.099,00	3.580,00
2013	1.002,52	3.265,55
2012	958,89 ₺	3.123,41

Source: TÜRK-İŞ, Hunger and Poverty, available at https://www.turkis.org.tr/category/aclik-yoksulluk/

[1] Amount announced in January of the relevant year

Due to the upcoming general elections on May 14th, 2023, EYT started to be a hot topic once again since mid-2022 and it was known that a draft law regarding EYT was on the government's agenda. EYTSYDD members demanded the annulment of relevant articles of 1999 pension reform that resulted in the EYT movement without posing any conditions. In other words, they have been waiting for the return of pre-1999 regulations for the ones who have started to work before the enactment of Law No. 4447. In addition to the age requirement, they have been arguing the necessity of the changes in accrual rates, valorization rates, and premium periods. (EYTSYDD, n.d.). On December 28th, 2022, President Erdogan announced that for the ones whose insurance period started before the 1999 law, age conditionality will be removed and people who have met premium payment and insurance period conditions will be able to apply for a retirement. It was estimated that around 2.25 million people will be eligible to retire immediately (Son, 2022). This regulation was enacted on March 3rd, 2023 with Law No. 7438. As discussed, the regulation partially solved the problems that EYT people had been experiencing. There was no regulation regarding the pension calculation inequalities, and the age requirement for partial retirement and the premium contribution day for SSK insured were not turned back to pre-1999 conditions, which will not resolve fully the inequalities within the group (Çelik, 2023).

On 30th March 2023, the law increasing the minimum pension amount from 5500 TL to 7500 TL has been approved in the Parliament, which means a fixed raise of 2000 TL. If someone's current pension is 5500 TL, the portion up to 7500 TL (i.e., 2000 TL) will be covered by the Treasury. This application only affects those who receive the lowest pension. There is no such transfer from the Treasury for those who receive more than the minimum pension (En düşük emekli aylığında, 2023).

3.6 Conclusion

The Turkish welfare system bears a likeness to the Southern European cluster where social insurance programs provide services to their beneficiaries that vary in size and range significantly, and their eligibility rules for these services are distinct based on occupational status. The late 1980s and 1990s were the scene of high levels of informal employment, low female labor participation, mismanagement of social security funds, and populist regulation changes in the system that led to the accumulation of budget deficits of the system, imbalances in dependency and active/passive ratios. Overall, these reasons show that the system's sustainability was at grave risk. That statement was also highlighted by financial institutions like the IMF and WB as well as supranational organizations like the EU. Due to the Turkish social security system's apparent crisis in the 1990s, the requirement for a new pension policy was suggested by great circles.

A number of laws were passed to address the pension system's crisis at the end of 1999 and during the 2000s. Within the changes, retirement age conditionality was imposed in 1999. It was also applied to those who had begun working before the law took effect. Following this reform, there were other legal amendments concerning the rate of pension calculations that were put into effect in 2000, 2002, 2006, and 2008, as well as changes to the accrual rate, calculating the lower limit for pension, and valorization rate. As a result of the pension reforms, millions of people must therefore wait till they reach retirement age even if they have met the requirements for contribution days and premium payments. Additionally, according to the premiums they have paid, the pension they anticipated receiving has significantly decreased. People who are impacted by this transformation eventually organized a social movement known as 'EYT', and they established their social

assistance and solidarity group in 2015 as a result and they have been in both public's and politician's eyes. On March 3rd, 2023, a law that abolish age requirement for retirement for the ones who have started to work before 1999 law passed.

CHAPTER 4

METHODOLOGY

This chapter presents the study's methodological approach, research design, and data collection and analysis methods.

4.1 Research design and methodology

As a methodological approach, a qualitative exploratory method was utilized in this thesis. This method enables researchers to gather rich and in-depth data and it provides flexibility and adaptability to the researcher by focusing on the insights into the participants' realities and narratives (Stebbins, 2001). Both qualitative and quantitative methods have been employed thus far to examine welfare retrenchment policies, as can be seen in Chapter 2. As Strake (2008) noted, welfare retrenchment is a multi-faceted issue, and the most thorough and in-depth research on the topic has been done using qualitative methods. Since the goal of this thesis is to critically analyze the EYT phenomenon in the context of welfare retrenchment policies, it was decided that qualitative methods would be more explanatory in understanding the topic in depth. Additionally, there are only a few, dispersed sources that can be used to quantitatively investigate the phenomenon and its effects. Qualitative methodology also has been considered as convenient for identifying EYT individuals' personal experiences that fell outside the social movement's revealed experience in the mass media, which the researcher intended to highlight in this thesis. Lastly, employing the qualitative method also facilitates the researcher to engage the EYT individuals on a more personal level, which quantitative studies might fail to achieve (Sutton & Austin, 2015).

Firstly, comprehensive desk research was completed on the basis of the texts of the laws and draft laws, literature review, reports, press statements, and newspaper reports to capture the historical development of pension systems in Turkey, and how different actors were effective in this process. The desk research provided a background for the development of the 'People Who Encountered the Age Obstacle in Retirement' movement that was portrayed in the Chapter 3. Additionally, as the literature review reveals, there are limited academic studies regarding the EYT, and the present ones' scope is quite narrow. Being a relatively new social phenomenon is also generating a problem for the researcher as it is challenging to see where this new phenomenon fits in the literature theoretically. Available data are mostly unorganized and can be accessed through printed and online media channels, reports, and public documents. The main and secondary research questions evolved during the examination of available data to put the phenomenon into theoretical and analytical context. Comprehensive desk research allowed the researcher to capture the historical development of the phenomenon and to build a background for the thesis' problematique.

After the comprehensive desk research was completed, semi-structured in-depth interviews were conducted with EYT individuals. With this method, it was expected to unearth how they explain and construct their experiences, and what meaning they attribute to these. In this way, the researcher was able to capture the variables, codes, and themes of the phenomenon. Within the contextual discussion of welfare retrenchment, it is possible to assess the technical outcomes of the parametric reforms implemented in Turkey's retirement system after 1999, which led to the emergence of the EYT phenomenon. The factor that motivates the researcher to conduct in-depth semi-structured interviews with EYT individuals is the belief that

understanding the degree of retrenchment through their own experiences will provide a field for a more meaningful examination of the phenomenon and its results. A fruitful discussion setting can be established by analyzing the experiences of individuals who were interviewed in the context of themes that differ from and converge under welfare retrenchment. Another reason for designing in-depth interviews with EYT individuals was to eliminate the effects of limitations of the study, such as being a new social phenomenon and limited presence in academic studies, as much as possible through collecting the EYT individuals' own interpretation of their experiences. At this point, it was crucial for the researcher to isolate the common grievances and shared experiences among the EYT individuals that can be captured through mass media or an online survey. The aim was to present how individuals from different backgrounds experience the phenomenon to comprehend how the reforms affected individuals in terms of welfare retrenchment discussion. Conducting interviews also facilitated the communication between the researcher and interviewees to be more flexible, because, as Brinkmann and Kvale (2015) mentioned, research interview is "a conversation that has a structure and a purpose" (p.5). The interview questions were semi-structured to allow the researcher to adapt to the matter at the moment, to the interviewees' emerging perspectives, and to new insights on the topic (Merriam & Tisdell, 2015).

4.2 Data collection and sampling

The sampling universe of this study is individuals who were affected by the 1999 pension law and have to wait for their age to come to gain retirement rights although they have satisfied the pre-1999 pension law conditions, called "People Who Encountered the Age Obstacle in Retirement (Emeklilikte Yaşa Takılanlar, yet, in

Turkish)" and the people who were formerly EYT individuals and have just gained their retirement right with the new law effectuated on March 3rd, 2023 (Law No: 7438). In line with the qualitative methodology, semi-structured in-depth interviews were held with 13 EYT individuals between May 2022 and March 2023 and the actual number of interviews was determined by the saturation of the field during the research progress. The participants were reached through snowball sampling and purposeful sampling techniques. İstanbul (the most populated city in Turkey) based Social Assistance and Solidarity Association of EYT individuals (EYTSYDD) and personal connections of the researcher constituted the entry points for soliciting participants.

In addition to sociodemographic information questions listed in Appendix A and Appendix B regarding their experience of the 1999 pension reforms and their afterward, participants were asked to answer the questions related to their personal experience with the retirement policies of Turkey and how their current life and planned future had been affected. The interviews were carried out in Turkish.The interviews lasted around 1 hour and were audio-recorded with the consent of the participants. Appendix C and D contain the consent forms that had been sent and read to the participants before the interviews. All 13 interviews were conducted on either online platforms (Zoom, Google Meet) or via phone call. The researcher transcribed verbatim and analyzed the interviews. Appendix G contains the original texts of the chosen quotations that the researcher translated into English. Throughout this research, the participants' identities and private information were kept anonymous. They were given numbers and designated as "Interviewee (number)" with a note about whether they are either 'Member' or 'Nonmember' of the EYTSYDD, e.g. "Interviewee 1, Member". Ethical approval for this study (No:

2021/18) was granted by the Ethics Committee for Master and Ph.D. Theses in Social Sciences and Humanities at Boğaziçi University (Appendix E).

It is estimated that there are around 5–6 million EYT individuals. The group is highly active on social media platforms, as was already mentioned, and is frequently on the agenda of Turkish media outlets and political parties during election seasons. Although the continued use of social media by EYT individuals is a significant entry point for the researcher, the researcher initially encountered challenges while engaging with EYT individuals she had met over social media platforms to conduct in-depth interviews. For this reason, the researcher paid a visit to the office of the Istanbul EYTSYDD, which has the largest number of members and met with the board of directors of the Association. However, the Covid-19 pandemic made it challenging to sustain the communication network with the EYT individuals. The uncertainty felt by the individuals about the content of the interview questions and their declarations that they would not support the research by participating in interviews due to Turkey's divisive political climate presented another challenge during the interviewing process. While the Covid-19 epidemic had been gradually losing its impact, which allowed the researcher to go to a rally of the movement that was held in Maltepe, Istanbul on May 15, 2022 with the participation of tens of thousands of EYT individuals. The main aim of the researcher participating in the rally was to increase the personal relationship with EYT individuals. The researcher was able to engage the Federation's board members during the rally, which provided the opportunity to lay the groundwork for the interviews. Following the rally, people kept taking part in the interviews and started to recommend one another within the Association or the Federation for the interviews. As predicted, the participants were gathered using both snowball

sampling and purposeful sampling, which are two sampling techniques frequently used to find difficult-to-reach populations (Biernacki & Waldorf, 1981). After the first interview was conducted, Interviewee 1 whom the researcher established a personal connection in the rally, and all the other participants were willing to refer to other EYT individuals in addition to the researcher's request. Therefore, snowball sampling allowed the researcher to secure an entry point to the sampling universe. After that finding participants who were available and motivated to participate in the research was made possible by the use of purposeful sampling, which helped to build a connection between the interviewees and the researcher (Bernard, 2002).

4.3 Participants

All participants (N=13) are adults holding Turkish citizenship. The age range of the participants is around late 40s and 50s. In terms of interviewee numbers, a balance between active members of the EYTSYDD and non-members was purposefully maintained to prevent possible one-sided thinking and to recognize other points of views. This approach ensured the interview data to be more inclusive and diverse leading to a more comprehensive and well-rounded analysis of the phenomenon.

An outline of sociodemographic characteristics of the interviewees can be seen at the Table 7 below:

Table 7. The profiles of the interviewees in the field study

Interviewee	Gender	Age	Marital Status	Children	Education Level	Socioeconomic Status[1]
1	Male	47	Married	3	High School Graduate	Upper Middle Income
2	Male	49	Married	2	High School Graduate	Middle Income
3	Female	43	Married	1	Open University Graduate	Lower Middle Income
4	Male	49	Married	2	Primary School Graduate	Middle Income
5	Male	49	Married	2	High School Graduate	Low Income
6	Female	48	Divorced	1	Associate Degree Graduate	Low Income
7	Male	48	Married	2	High School Graduate	Lower Middle Income
8	Male	49	Married	1	Primary School Graduate	Lower Middle Income
9	Female	48	Single	0	University Graduate	Lower Middle Income
10	Female	57	Married	2	University Graduate	Upper Middle Income
11	Male	48	Married	1	University Graduate	Middle Income
12	Female	52	Married	3	University Graduate	Upper Middle Income
13	Male	48	Married	2	University Graduate	Middle Income

[1] The interviewees were asked to identify which of the five income categories - low, lower-middle, middle, upper-middle, high - they would describe themselves as belonging to.

An outline of the interviewee's employment and EYT related characteristics can be seen at the Table 8 below:

Table 8. Employment and EYT Related characteristic of the interviewees

Interviewee	Employment	Sector[1]	Length of time waited for retirement	If Law No. 7438 was not in force, how long more would it have taken to retire?	EYTSYDD Membership
1	Employed (Full Time)	4A	10 years	6 years	Member
2	Employed (Full Time)	4B (former), 4A (current)	9/10 years	4 years	Member
3	Unemployed	4A (former)	8 years	4 years	Member
4	Employed (Full Time)	4B	6 years	1 year 3 months	Member
5	Employed (Informal & Full Time)	4B (former)	5 years	3 years	Member
6	Employed (Informal & Part Time)	4A (former)	10 years	2 years 6 months	Member
7	Unemployed	4A (former)	9 years	89 days	Member
8	Employed (Full Time)	4A	6 years	3 years 6 months	Nonmember
9	Employed (Full Time)	4A	4 years	8 years	Nonmember
10	Unemployed	4A (former)	7 years	1 years [2]	Nonmember
11	Employed (Full Time)	4A	10 years	7 years	Nonmember
12	Unemployed	4A (former)	4 years	2 years	Nonmember
13	Employed (Full Time)	4A	7 years	6 years	Nonmember

[1] 4A is the social security provided to the people who work on a contractual basis in a private workplace. 4B is the social security provided to those who are outside of career and occupational groups like craftsmen, engineers, security staff, and self-employed groups.
[2] The interviewee is not able to benefit from the Law No: 7438, therefore she still has to meet the age requirement to retire.

4.4 Analysis methods of the interview data

As the researcher's main aim is to unveil the experiences of the EYT individuals in the aftermath of pension reform in 1999 under the welfare retrenchment discussions,

‘exploratory thematic analysis’ served that aim by highlighting the themes and recurring patterns. This analysis also allowed the researcher to encode them concerning the research questions of this thesis (Braun & Clarke, 2006). Both inductive and deductive coding were relied upon to benefit from the most effective aspects of semi-structured in-depth interviews: the personal connection with the interviewee and the researcher, and the capacity of interviewees to convey their own experiences in their own words without being constrained to abide by any template. Although some categories were established through deliberations found in previous works, most coding was performed using an inductive approach because many themes and subthemes arose naturally from interviewees' accounts. Most code assignments are derived organically due to this method's emphasis on data-driven analysis rather than solely relying upon preconceptions or pre-existing concepts within the literature.

As reviewed in the literature review, welfare retrenchment policies are a subject open to discussion in very broad frameworks through qualitative and quantitative research methods. Considering the limits of a master’s thesis study, the researcher believes that it is important to set some boundaries to maintain coherence of the research. Accordingly, this thesis analyses if the parametric reforms that led to the EYT phenomenon and their outcomes based on the themes that surfaced during the interviews can be categorized as welfare retrenchment according to Strake's (2008) welfare retrenchment definition, which was given in Chapter 2.

CHAPTER 5

ANALYSIS AND FINDINGS

This chapter critically examines whether the 1999 and subsequent pension reforms could be examined under the welfare retrenchment discussion. To accomplish this objective, a combination of two levels of analysis is utilized.

The first component of the analysis is to examine the policy changes concerning the EYT phenomenon critically within the contemporary discussion of welfare retrenchment. Although the purpose of this thesis is to understand the extent of retrenchment, if any, that the pension reforms gave rise to through the personal accounts of EYT individuals, it was believed that examining first the parametric pension reforms implemented in the context of widely discussed topics of welfare retrenchment would provide a theoretical foundation for the study.

The second and main component of the analysis employs a qualitative thematic analysis of the semi-structured in-depth interviews conducted with 13 individuals online who were affected by the 1999 pension law and had to wait for varying number of years to come to the age when they could gain retirement rights although they have satisfied the pre-1999 pension law conditions. This level of analysis explores whether EYT individuals' experiences and their attributed interpretation of the changes in the pension law of Turkey can be classified under welfare retrenchment.

As stated in Chapter 3, this thesis evaluates interview data and characteristics of the parametric reform mainly based on Strake's (2008) definition of welfare retrenchment with reference to the broader concepts discussed in the literature on retrenchment. At this point, it will be helpful to recall Strake's definition of welfare

retrenchment. He defines welfare retrenchment as "a political decision to reduce the level of social protection guaranteed by the state" (Strake, 2008, p.13). The analysis will be conducted by dissecting the three main categories derived from the above definition into subthemes that emerged from the interviews. The three main subthemes are (i) pension reforms as a political decision, (ii) pension reforms as a reduction in the level of social protection, and (iii) retirement as a guaranteed right by the state. Two additional themes—(iv) the emergence of the EYT movement as a result of retrenchment, and (v) discussions of latest developments under welfare retrenchment—also emerged during the research and were thought to add to the discussion of the EYT phenomenon in the context of welfare retrenchment. Although it is clear that the themes are to a large extent interconnected and transitional, presenting experiences within each context separately will be useful for ensuring the conceptual coherence of the research carried out.

5.1 Pension reforms as a political decision

In this section, the parametric pension policy changes in the 1990s and 2000s that led to the emergence of the EYT phenomenon, the timing of the 1999 reform, the conditions under which the reform was passed, the rationale behind the government's decision to reform the pension system, and how this rationale was expressed by the government will be portrayed. Then, these points will be analyzed in the greater welfare retrenchment discussion.

According to Strake's definition of welfare retrenchment, in order to classify a policy change as retrenchment, direct state action should be present (2008). The 1999 reform, which resulted in the EYT phenomenon as we know it today, was enacted by the coalition government of the time in 1999, and the Constitutional

Court issued its final regulations in 2021. The successive pension reforms of the 2000s were also the result of direct state action under the control of a different political party. Although the influence of business corporations and non-governmental organizations on Turkish political decisions has been undeniably significant, the law amendments were made solely by the government of the time.

Strake (2008) argues that reducing welfare is a choice, hence it should be analyzed from an "event perspective" as opposed to an "evolutionary perspective" while taking "political decisions, actors and their motivations, the constraints they are facing and concrete situational aspects" into consideration (p.14). In other words, welfare retrenchment should be examined in terms of its decision-making processes rather than focusing on whether a country represents a certain welfare regime. EYT is a suitable subject to be examined in the context of Turkey's welfare regime by following an evolutionary perspective within a welfare retrenchment pattern, if there is any. However, this thesis aims to evaluate the formation of the EYT phenomenon in the context of welfare retrenchment while making this evaluation based on how individuals with EYT perceive the issue. Therefore, it would be more accurate to examine the phenomenon from the event perspective by focusing on the decision-making process of the reforms. On the other hand, the important developments that the participants emphasized before and after the 1999 reform, which led to the emergence of the EYT phenomenon, will be included in the analysis.

Interviewees were mainly asked about how they experienced the EYT phenomenon and what meaning they were attributing to it. Although it was not included in the questions asked by the researcher, 6 out of 13 participants (3 of them are EYTSYDD members, 3 of them nonmembers) expressed their opinions about the reason for the law enacted in 1999. They stated that they thought that the early

retirement practice that allow men to retire at age 43 and women at age 38 that was put into practice in 1992, laid the groundwork for the law enacted in 1999. For example, Interviewees 10 and 12 believed that the EYT phenomenon is a consequence of this regulation and they expressed their thoughts on that as follows:

> I know that this point reached is a result of the system that was corrupted by a previous political decision. In other words, I both know and have experienced that the very early retirement of others, a decision taken by a political power, has brought us to where we are today. (Interviewee 10, Nonmember) (Appendix G,1)

> So now, of course, I don't know. When I think of it as an idea, I think that we have suffered from this situation because there are people who retire at an early age. Many people around me retired at the age of 40, at the age of 41. I saw that they retired 10 years, 15 years ago. In other words, I think that the current age group suffers from those wrong policies. The person, who once retired at the age of 40, now of course puts the state under a constant burden of debt and pension payments. This had to be fixed somewhere. But it was once done wrong. In order to compensate for this mistake, another group has now been charged. I think that the rights of people in this period were defeated. I'm happy that I retired at this age. So at least I'm happy. 50-55 is a good age for me, but I would be upset if it was longer. (Interviewee 12, Nonmember) (Appendix G, 2)

Interviewee 2 (Member) argues that the early retirement application was flawed by saying that "in the past, people were used to retiring at the age of 38 and 40. Actually this was wrong. It was so wrong.[5]".

The majority members of EYTSYDD observed that the Law No. 4447 that introduced the age requirement for retirement was passed immediately after the devastating August 17, 1999 earthquake on September 8, 1999. Interviewee 1 (Member) describes the timing of the reform and how quickly it was implemented as follows: "When they passed the law, there was that big earthquake, you know, the 99 earthquakes, and they did that thing in a flash[6]." Interviewee 4 and 6 argued that the

[5] "Eski zamanlarda 38, 40'lı yaşlarda emekli olunurmuş. Aslında bu yanlıştı. Çok yanlıştı."
[6] "Kanun çıkardıkları zaman, o deprem vardı ya büyük deprem, 99 depremi o zaman işte kaşla göz arasında şey yaptılar."

passing of the Law No. 4447 quite shortly after the earthquake delayed their awareness regarding the age conditionality issue. For this argument, they stated that:

> Actually, there is something. When that law was passed, we didn't know anything. You know we had the 17 August earthquake in 1999. We experienced the earthquake on August 17th, and after 15 days, they passed that law. While people were struggling for their lives in Marmara, living in fear of earthquakes, this law was passed overnight. We didn't know anything; people were saying that we would be able to meet the age and premium requirement since we were young. However, after some time passed since this law was passed, people slowly started to become aware. I didn't even know what is encountering the age obstacle in retirement until 2017-2018. (Interviewee 4, Member) (Appendix G, 3)

> The law was passed 15-20 days after the earthquake, and personally, I had no idea about it because I was not aware that I also encountered the age obstacle in retirement. I thought I would complete my contributions and retire. In 2015, while watching TV, I saw our Federation Chairwoman and Gönül Boran talking about EYT and I started researching. I then realized that I was one of those people who have to wait for age to come in order to get retired. (Interviewee 6, Member) (Appendix G, 4)

Pierson (1994) highlights that welfare expansion is about 'credit claiming', while welfare retrenchment is 'avoiding the blame'. Since pension systems encompass extensive time periods — from the beginning of an insured working life to the receipt of the final pension payment — and the individual's ability to adapt to institutional changes diminishes as they approach retirement age, pension reforms typically involve lengthy phasing-in periods (Hinrichs & Lynch, 2021). Consequently, both parametric and systematic pension reforms have proven to be challenging and frequently involve intense political conflicts (Myles & Pierson, 2001). A significant cause is that public schemes have invented sizable constituencies for whom pensions are of utmost importance, and reform initiatives by governments that aim to reduce the 'vested' rights of current and future pensioners turn out to be very challenging initiatives (Hinrichs & Lynch, 2021; Pierson, 1994). In 1992, early retirement practices, as they are called widely in Turkey, were implemented, resulting in significant budget deficits for social security institutions

and compromising the pension system's viability as discussed by the policymakers and in the related academic literature (Sayan, 2006; Yakut-Çakar, 2007). Thus, in 1995 and 1999, drafts of legislation were formulated to reinstate the retirement age and propose modifications to the premium conditions to ease the burden on the pension system that started in the early 1990s. Nonetheless, as demonstrated in Chapter 3, these reform initiatives were met with opposition from a variety of groups and were abandoned. As Pierson (1994) suggests, the welfare beneficiaries, in this case, those waiting to retire, as policy-takers, delayed the enactment of targeted parametric reforms by pressuring the governments. Pierson (1994) argues that when retrenchment policies are implemented in such unfavorable conditions, policymakers benefit from "obfuscating, divisive, and compensating strategies" (see Chapter 2, Section 2.5.1). Therefore, according to Pierson (1994), retrenchment involves a subtle effort to turn reform actions into electable propositions or to reduce the political costs associated with them. The need to maintain prior governments' commitments (lock-in) that have developed around existing social programs is an additional constraint on the policymakers' decision-making process when it comes to retrenchment (Pierson, 1994). The government of the time acknowledged that if they continued the policies of their predecessors, the retirement system crisis would worsen. At that time, the greatest barrier to the government in Turkey making an unfavorable decision was the reactions of organizations and society as a whole. The previous administration's decision to implement early retirement may have influenced the 1999 administration's decision about the breadth of the reform, which will be discussed in greater detail in the following section. However, it is important to point out that this does not refute Pierson's claim that the lock-in effect makes the

decision to retrench more difficult, but it is not applicable in the case of the 99 reform.

In terms of retrenchment, Pierson (1994) contends that program structure and policy legacies are more essential than conventional political science factors such as labor power resources or constitutional veto points. Several academics disagree with this claim. Levy (2021) argues that not that policy characteristics are not irrelevant, but conventional "old politics" arguments also appear to carry considerable weight in Pierson's argumentation. In the 1999 reform case, due to a combination of several components, the law managed to pass. As the interviewees highlighted the first component was the earthquake. Although the pension reform plan had been on the agenda of the government (even the previous governments) long before the devastating earthquake as described in Chapter 3, these plans had been heavily discussed in wide circles including labor and capital organizations, ministries, and retirement associations. As the thesis examines the welfare retrenchment in light of the experiences of EYT individuals, the enactment of the law after the earthquake can be viewed as an obfuscating strategy to implement the retrenchment, despite the absence of concrete evidence. Similarly, as a second component passing the pension law along with several others (omnibus law) under the name of 'Unemployment Insurance Law' created a distorted perception of the law. Lastly, the third component is enacting the law under a coalition government. As Levy (2021) argued, coalitions are better suited in minimizing the political costs of the retrenchment reform processes.

Although the main focus of the thesis is the 1999 reform that introduced the age requirement and gave rise to the EYT phenomenon, individuals who identify as EYT also link their experiences to changes in retirement calculations brought about

by legislation passed in the 2000s. Therefore, a brief evaluation of the political decision-making process underlying the 2000s reforms will be helpful at this point. Differing from Levy's (2021) argument, Korpi and Palme (2003) claim that significant cases of radical retrenchment in the European core have stemmed from secular-right governments, supported by large parliamentary majorities and exercising power over political systems with few veto points. As the political crisis reached its apex in Turkey in 2001 as a result of the catastrophic financial meltdown, the failure of party loyalty and adverse voter response to failed policies of political parties became evident. Using these factors to its advantage, Adalet ve Kalkınma Partisi (AKP), a newly founded islamic right wing party, gave the public the impression that it was innovative and made new promises, and came to power in the 2002 elections (Kumarcıbaşı, 2010). The policies of AKP underwent considerable modifications after 2007, the party starting to exercise more autonomy vis-à-vis political environment and other impactful veto actors (president, judiciary, media, military and other parties) in pursuing more openly its own agenda (Kumarcıbaşı, 2010). This resulted in a stronger top-down hierarchical structure in internal decision making and implementation, at the expense of intraparty democracy. The party began to become more centered on the leadership, which is common among Turkish parties in order to maintain control (Kumarcıbaşı, 2010). In contrast to 1999, the background of the changes in the 2000s was characterized by the political context described above by Korpi and Palme (2003).

5.2 Pension reforms as a reduction in the level of protection

Strake (2008) claims that pension schemes as part of the social protection mechanism are the standard income transfers and they are easier to measure in terms of their

levels under welfare retrenchment discussion, unlike labor market regulations, education, or health policies. Additionally, welfare retrenchment refers to a deliberate decrease in the level of protection, not a discrepancy between policy and "need" as Strake states (2008). As Hacker (2004) argues researchers who study welfare retrenchment should also take the outcomes of the retrenchment reforms and shifting social conditions. This section, therefore, aspires to reveal the experiences of EYT individuals due to 1999 and consecutive pension reforms. After the portrayal of the experiences, these will be critically discussed under the welfare retrenchment paradigm.

Before delving into the experiences of EYT individuals, it is found useful to briefly mention the parametric reform outcomes that resulted in the EYT phenomenon. The 1999 pension reform was implemented retroactively and affected the individuals who start their work life before the reform. It brought an additional age requirement to the premium day and contribution payment conditions in order to retire. In the aftermath of this change, in 2000, 2002, and 2008, there were several law amendments regarding the rate of pension calculations were implemented and there were changes in the accrual rate, determining a lower limit for pension and valorization rate.

The interviewees have been asked to share insights regarding whether their plans for the past, present, and future changed after the reform, whether they have to spend their savings because they could not earn the right to retirement, and whether they have requested financial support from their family, relatives, friends. Although their experiences varied significantly, they had a common understanding that their lives had changed strikingly due to the aforementioned pension reforms in one way or another. EYT individuals' experiences regarding the reduction in the level of

social protection can be categorized under five themes, which are (i) the significant decrease in the pensions to be received due to the reductions in the rates of pension calculations; (ii) having to seek regular financial support from family, relatives, and acquaintance or banks; (iii) inequalities within the system; (iv) the paradox of being fired because of age and unable to find work because of age; and (v) pension reduction as one continues to work after completing the new premium conditions. In the following sections, Interviewee's shared experiences will be portrayed respectively in the abovementioned categories.

All the interviewees expressed their frustration regarding the significant decrease in the pension calculations due to changes in the accrual rate (ABO), valorization rate, and determining a lower limit for pension. The interviewees state that if there is no other source of income in the household, it is impossible to make ends meet with the retirement pensions they will receive. What Interviewee 13 said in his interview illustrates this argument as follows:

> So, the government has significantly reduced the retirement coefficient. Normally, if they were supposed to give you 70%, they give you 40% or 30%, and even though it may seem like a large amount of money compared to the past, they will only give half of what you should be receiving. So, retirement pensions are very poor, in my opinion. If this law didn't pass in 1999, for example, let's say the coefficient would be higher. Currently, I would be receiving a retirement pension of 15.000 TL or 20.000 TL, and when I retire, I would only receive a pension of 8000-10.0000 TL. So, you can't even make ends meet or help your children's education with pensions, let alone travel or do anything else. My family members work, and I live rent-free in my father's inherited house, so my situation is good. But what about other citizens? For instance, this person has three children and a wife. The rent for their house is 5,500 TL, and they will only receive a pension of 7-8 thousand TL. So, they cannot retire. Their retirement pension will only be enough to cover the rent. (Interviewee 13, Member) (Appendix G, 5)

Interviewee 7 who is going to receive his pension at the lowest level argued that it is not possible to pay utilities or save money with this pension rate and therefore he is not able to plan his future even if he is entitled to receive a pension:

> There is still a difference in the rate of pension entitlement. For example, in 1999, the minimum retirement pension was 40% higher than the minimum wage. However, the minimum retirement pension that will be granted now is below 40% of the minimum wage. We are not satisfied with this at all. With a pension of 5,500 TL, how can we pay for our rent, utility bills, and food, or even save some money for healthcare or vacations? Personally, I have only been on vacation once or twice in my life with my spouse and children. With 5,500 TL, I cannot see my future clearly. I am not satisfied with this situation at all. (Interviewee 7, Member) (Appendix G, 6)

Interviewee 1 made a quite striking comment by stating that the current pensions that will be granted can only be evaluated as social assistance. His argumentation is as follows:

> So, the current pensions being granted are like social assistance. It is better than nothing, but the reason for this is said to be the rate of accrual. Previously, pensions were granted at rates above 70%, but now they are granted at rates above 30%. a portion of the country's net national income is allocated to retirees. This share was reduced from 5.6% to 1.8% when it should have been 5.6%. For example, someone who currently receives 5500 TL in pension should actually be receiving 11,000-12,000 TL in pension. (Interviewee 1, Member) (Appendix G, 7)

Radical changes in the pension calculation led some EYT individuals to stay in the labor market as EYT individuals expressed that their pension is significantly less than it should be. For example, Interviewee 2 said that "we will continue working, of course, we have to. Generally, most retired citizens who were previously employed are still actively working. I know 70-year-old gentlemen who are still working, or rather, who retired and then had to return to work[7]" (Interviewee 2, Nonmember). In order to further illustrate, Interviewee 6 explains why she has to work (she is working in the informal sector) even though she gained retirement right by giving the following concreate real life examples:

> I personally have to work. Because I will receive a retirement pension of 5,500 TL and I have to support two households right now. How two? My daughter is a university student, and she lives at home. Her rent, electricity, water, natural gas, school expenses, and my own household expenses. It is

[7] "Devam ederdik tabi, mecbur çalışmak zorundaydık. Yani normalde çalışan emekli olan vatandaşlarımızın çoğu aktif olarak çalışıyor genelde yani. Yani benim tanıdığım 70 yaşında abilerimiz var halen çalışan, emekli olup da çalışmak zorunda daha doğrusu.."

> impossible for me to do this with 5,500 liras. You know about natural gas for the winter months, right? The natural gas bill I received this month is 1,228 TL. 5,500 TL will not be enough to survive. Naturally, many of us still have to work. So, as our President said, we will have to double seam. (Interviewee 6, Member) (Appendix G, 8)

Interview data showed that participants who identifies their income group below the upper-middle income level (low, lower-middle, middle) regularly or at some point in their lives received financial support from their families, friends, and acquaintances. A significant majority said that they had to spend their savings and some of them specified that they had to sell their properties for vital needs. All of the interviewees received/have been getting bank loans to sustain their daily lives or to acquire a property like a car or house. The researcher at this point wanted to confirm the connection between the reason for these needs and their delayed retirement due to the age requirement. The main reason for the researcher to seek this confirmation was to separate the phenomenon, which covers a quite wide time period, from the socio-economic fluctuations that Turkey has gone through over the years as much as possible. Once they were asked to confirm, all 13 of them stated that if they had been able to retire on time, they would have had little or no need for the financial assistance they received and would have been able to pay off their debts more easily. It is important to mention here that when individuals say they never or rarely received financial support from their families, friends and acquaintances, they are not implying that if they were able to receive a retirement pension, they would be completely at ease or leave their jobs. They only suggest that they would feel some relief from their obligations if they were able to receive their pensions. Interviewee 6 explained that she has had financial issues and that, at this time, she needed the assistance of her family and acquaintances as follows:

> So, I am a single mother. I have been unemployed since 2019. I go to my old workplace two or three times a month and help their work (not registered

> employment). I get some money in return for that. When I lost my father 3 months ago, a pension of 1,445 TL was left from my father. We are trying to manage with those. So, the net amount remaining from my father is 1,445 TL. I've been taking it for 2 months since my father passed away 2 months ago, and my mother supports me financially, too, thanks to her. When I go to my former workplace, they give 1,000 TL, 1,500 TL, and sometimes 2,000 TL. Thanks. They are also giving a scholarship of 1,200 TL to my daughter. So that's what I got, unfortunately. They both support my daughter in studying, and they do it because of a commitment they feel having worked together and being acquainted with each other in the past. I have worked with the late fathers of my business owners for years, and they support me based on that. (Interviewee 6, Member) (Appendix G, 9)

Interviewee 3 drew a similar picture like Interviewee 6 as follows:

> My spouse and I are both unemployed; meanwhile, we are stuck with age restrictions for retirement. Obviously, we get support from my mother's pension. My spouse also gets support from his father. This is very heavy stuff. Because let me tell you this. It hurts me so much. So right now, I and my spouse are both waiting for when we will get a pension. As a matter of fact, we have a salary, but we cannot receive it, it is extorted. (Interviewee 3, Member) (Appendix G, 10)

Interviewee 4 argued that from time to time he needed help from the relatives to sustain the lives of the family:

> My late mother-in-law was from Rize. She grows tea. My late father-in-law said before he passed away that his daughters will have this tea garden. The tea income that will come from this land will be shared by the daughters and not by the sons. My spouse has 2 sisters. The money received from there is shared among 3 sisters. We made an additional contribution to the school processes of the children with this money. Because it was a must. (Interviewee 4, Member) (Appendix G, 11)

Interviewee 7 explained that he became unemployed and could not afford to pay the mortgage for the house he had bought had to sell his house when his children got married and had their own expenses:

> I had a house. Last year, I had to sell it. Because I couldn't afford the mortgage anymore. If you ask how it happened, when I was working, I could pay my installments to the bank on time. After I was laid off, I couldn't find a job and went through certain difficulties. I was able to pay my installments up to a certain rate with the help of my wife and children. Until last year, when my children started their own families and had their own children, I had to sell the house due to their certain obligations and future. If I could have retired at that time, maybe we wouldn't have had to sell our house. (Interviewee 7, Member) (Appendix G, 12)

The participants also pointed out the inequalities among their peers in terms of retirement age and pension. The inequalities in the Turkish retirement system are a separate area of research and analysis. However, to briefly touch on the subject, different numbers of contribution days, contribution amounts, and retirement age limits are determined for different occupational groups in Turkey. In addition, there was a gradual implementation of retirement age limits following the 1999 reform. With these applications, Interviewee 10 claims that "injustice spreads to the greatest number of people[8]". There is also significant gender inequality between female and male workers. Especially after 2008, significant regulations were made regarding retirement age. There are both intergenerational and intragenerational inequalities within the Turkish retirement system. In the below quotation, Interviewee 9 stated that although her friend and she had almost similar career paths and wages, her friend is entitled to receive double the pension compared to herself because her friend's family started her insurance before she started to work. Interviewee 9 expresses her thoughts as follows:

> One example is my friend and a few other friends who work in the banking sector like me. In the past, their insurance was started by their families and paid for only one month and then stopped. We worked together in the same sector for years. They retired at their normal age and received double the pension compared to me, even though we worked in the same position. As I worked in the banking sector, my premiums were paid at the highest possible level, meaning that at first, they may have been lower, but then they were always paid at the highest level. Income taxes were also collected at the highest level, so my contribution to the state has always been at a high level. However, my friends who worked in the same position, during the same years, and in the same bank, only because they had had an early entry to the Social Security Institution (SGK), they will receive almost double my pension even though they had not worked more than I did,. This is a huge injustice, and we are currently experiencing something like "the worst of the worst." (Interviewee 9, Nonmember) (Appendix G, 13)

[8] "Tamamen hani haksızlığın hani en geniş kitlelere yayılması."

On the other hand, Interviewee 12 argued that in this system, it does not seem possible to get what you pay for your premium as one's pension and she said that pensions are almost equalized with everyone else at lower levels. She expressed this as a big injustice:

> The more contributions you make, the higher your pension will be, that was the logic. But in this period, we realized that this is not the case. Even if your contributions are high, your pension will go down to the lowest level. I know this from my husband's salary as well. For many people in my circle, there is an unfairness between someone who has contributed for 9,000-10,000 days and someone who has contributed less, with a difference of 300 TL, 200 TL, and this is unacceptable. So, there is a big injustice here. (Interviewee 12, Nonmember) (Appendix G, 14)

Interviewees had been asked whether there were any periods in their work life that they were unemployed and if yes, they were asked to share what feedback they received if they looked for a job. 7 out of 13 Interviewee were unemployed for a considerable time in their work history. It was mentioned that they faced difficulties in finding a job, especially after reaching a certain age, and were rejected from many jobs due to their age. Some of those who were able to return to work said that they found jobs through their network after a long time, while others said they continued to work in informal employment. Three people said they were laid off from their jobs due to their age. Many interviewees therefore faced with the paradox of being fired because of their age and unable to find work again because of their age. Interviewee 7 talked about how he was laid off from work and how he did not find any job after that as follows:

> Actually, we were subjected to mobbing. Our age was used as an excuse to let us go. They looked at us through the lens of being old, even though we were in our most productive age. Instead of passing on our experience to future generations or to those who would continue this work, we were somehow let go. I've lost count of the number of companies I talked to while looking for a job. It was clear in every way that age was a criterion. We knew that as soon as they found out our age after a positive job application, they would suddenly make a U-turn. We also knew that none of the companies that said they would

> get back to us would actually do so because of our age, but we still tried to keep ourselves emotionally strong. (Interviewee 7, Member) (Appendix G, 15)

Similarly, Interviewee 9 reflected on her experience of being laid off and her long job search:

> At that time, I was working in the banking sector. Along with about 50 of my colleagues whose qualifying periods for pension contributions were completed, I was laid off from my job. The pandemic was used as an excuse. When they had to choose, they chose those who had already completed their years of service and contributions. There were no other criteria applied. Only those who were waiting for their age to reach the required level or their qualifying period to be completed, that is about 90 percent of us, were laid off, and the company created an opportunity for downsizing. They even said verbally that since the retirement law was being discussed, you would retire anyway. In the first stages of the pandemic, we were told that we would be laid off in January, and we were laid off in February. Due to our high age and experience, I couldn't find a job for a long time during the pandemic. I tried very hard but didn't get any response despite having a good resume with years of experience. However, with the help of my friends and acquaintances, I managed to find a job. It was a difficult time for me, and if I had a family, such as a spouse and children, elderly parents, or other people whom I had to support, it would have been an extremely challenging process. (Interviewee 9, Nonmember) (Appendix G, 16)

3 out of 13 Interviewees raised the possible pension reduction as one continues to work after completing premium conditions as an important issue. The details of the reason why this is happening are explained in Chapter 3. However, the problem stems from the calculation of accrual rates and valorization rates. For a person, her/his pension calculation is made based on the three different accrual rate and valorization rate calculations. Interviewee 11 addresses this issue in a broader context as follows:

> Moreover, when you continue to work after fulfilling your premium days, there is no benefit for you. In fact, there is a cost to it if you continue to work for minimum wage. Your salary decreases because the calculation is different for those who entered before 2008, those who entered before 2000, and those who entered before 1999. As you work, the rate of your pension contribution decreases if you work for minimum wage. This puts us at a disadvantage and leads to informal employment, especially for those who have fulfilled their premium payment obligations. These individuals may receive healthcare benefits through their families, if available, without contributing to the system. This is very absurd. (Interviewee 11, Nonmember) (Appendix G, 17)

Interviewee 5 explains why he is working under informal employment as follows: “I am currently working in my friend's factory and earning a salary above the minimum wage. However, I cannot pay my social security premiums because if I do, as I mentioned before, my salary will decrease, and I will end up receiving only the minimum wage.[9]”.

It is possible to draw the conclusion that the parametric reforms implemented in 1999 and after led to welfare losses for people in both measurable and difficult-to-measure ways when taking into account the general themes and individual experiences that emerged from the interviews. The age requirement introduced by the parametric reforms and the radical changes made to the calculation of pensions is quantifiable welfare losses. Examining the lengthening of the age requirement to be met under the social security laws or the decline in a person's expected pension over the years enables one to demonstrate the magnitude of these losses in numerical terms and to see the clear evidence of welfare retrenchment.

On the other hand, there are welfare losses that cannot be quantified but are substantial due to the profound changes in people's lives brought about by these regulations. As evidenced by the interviews, in order to adapt to the changes brought about by the reforms, individuals have had to communicate with their work environments, family, relatives, and acquaintances in different dimensions that alter the relationship dynamics due to financial dependencies created by the pension reform.

As the literature review demonstrates, in many contemporary societies’ retirement schemes are tied to mechanisms of intergenerational redistribution

[9] “Ben şu anda arkadaşım fabrikasında çalışıyorum ben şu anda yani asgari ücretin üzerinde bi maaş alıyorum. Sigorta primimi yatıramıyorum çünkü sigorta primimi yatırdığım zaman söylediğim gibi yani maaşım düşecek alacağım maaş asgari ücretten mecbur yatacak.”

implemented by the state. Retirement can be viewed as a dependable substitute for the family's financial support, allowing the elderly to retire and the young to establish separate, independent households. This main understanding of retirement distinguishes itself from the mechanisms adopted in premodern societies. Moreover, as seen in Chapter 3, it is clear that Turkish citizens have been facing increasing inflation and relatively high unemployment rates in recent years. As a social security system, pension systems were indented to provide people with a source of income and/or services by safeguarding them against economic and social risks. However, individuals who have been delayed in receiving their retirement benefits and have experienced significant decreases in their expected pensions, such as EYT holders, remain in a precarious position against the social and economic risks as no arrangements have been made to compensate for their losses until the beginning of 2023. Buğra and Keyder (2006) argue that in Turkey "in the absence of meaningful social assistance schemes, many have no choice but to rely on family ties in risk situations." (p.212). As the interviewees' experiences demonstrated that this safety net stretch to kinship and other informal relationship, as well. This has created a system that pushes individuals towards relying on an old social security network that used to be a safety net but has now weakened under current conditions (Buğra & Keyder, 2006, p. 226). This emphasizes the significance of a well-functioning social security system that can provide assistance to those in need. Without such a system, individuals are forced to rely on their families for support, which can be difficult and untenable over time.

5.3 Retirement as state guarantee

Strake (2008) believes that state assurance is the key factor in discussing reforms about welfare retrenchment. In other words, as long as the state continues to guarantee them at the same level and quality, it does not matter who distributes those benefits. The changes in 1999 and the 2000s in the pension system, which gave rise to the EYT phenomenon, directly affected the publicly handled pension system. Although in the very same years, Turkey's pension system introduced new mechanisms of pension 'privatization', these reform actions are not in the scope of this study. In this section, the aim is to present how EYT individuals evaluate changes in public retirement policies in terms of their social rights and relationships with the state and governments.

Interviewees have been asked about how they experienced the EYT phenomenon and what meaning they were attributing to it. They were asked to evaluate the effect of the retrospective operation of Law No. 4447, enacted in 1999, on their constitutional rights (principle of equality, principle of predictability). One of the most prominent and common findings in this research is that their main cause of grievances stemmed from the retrospective application of the law amendments, as the researcher predicted based on the desk research. This also serves as a point of legitimacy for them in their fight for their 'confiscated' rights. Interviewee 10 argues that the retrospective application of the reforms disappointed her. She explained her feelings as follows:

> Of course, I am aware of all of these things (constitutional rights) and what we learned is that no decision can be retroactively applied against someone. So not just this, but any law that is against you cannot be applied retroactively, only a law in your favor can be. This was really a big disappointment for me. I believe this is against constitutional rights. I mean, I see it as a big turning point, and I was very confident that it would not be accepted in the constitutional court and would be repealed. Therefore, I still think that it is unacceptable in terms of both individual rights and the

> principle of equality. Some people gained some rights with the new regulations, but the losses and injustices suffered before this cannot be compensated in any way. I still think that people may need to make a new application to the courts to reclaim their rights. I believe that these losses and the need to seek justice should continue to be addressed. (Interviewee 10, Nonmember) (Appendix G, 18)

The below quotes from Interviewees 9 and 10 demonstrate that both retrospective applications of the 1999 pension reform and radical consecutive reform actions in the pension calculations affected their life choices significantly. While Interviewee 9 argued that she became a more fearful person, Interviewee 10 lost her belief in retirement notion and never returned to the labor force. They explained their experiences as follows:

> The principle of predictability. I have never planned my life. It made me fearful at a very young age and I couldn't plan my life accordingly. I was unable to take any risks, such as buying a house, because I was always worried about what would happen if I couldn't pay off the debt or became unemployed. I was too afraid of burdening my family, so I couldn't make any investments. I think the biggest problem is the loss of predictability. (Interviewee 9, Nonmember) (Appendix G, 19)

> I was affected by this law both during the process of starting my career and throughout its continuation. In my case, it went like this: when I started working, I assumed that I would retire at a normal age and continue to accumulate my pension contribution days. But after a certain period, the law that you mentioned came out, and the age requirement for women was pushed to a much later date. For a young person - a recent graduate entering the workforce - those dates seem very far off. But of course, it doesn't immediately affect your decision to keep working. However, over time, as life events such as marriage and having children occur, the consecutive regulations of the law also came into effect. There were changes in the accrual rates, and the initially projected number of pension contribution days started to change under a gradual transition period. These changes continued to occur, and as a result, the burden of staying in the workforce began to have both financial and personal costs. In exchange, the promises of the benefits of retirement began to get more and more unfavorable. When there were health problems in the family, I had to help out, and it didn't make sense for me to continue working since the monthly contribution rates were low and the required number of days to complete them increased. Also, if I continue to work, we had to employ someone for the care of my family. Therefore, I was negatively affected by these factors in making decisions about continuing to work or taking a break. As a result, in my most recent evaluation, I opted for partial retirement with 3,600 days of pension contribution, which translates to 25 years of work and completing the age of 58. With the recent amendment,

> the age requirement for partial retirement did not change, and I am still waiting for my age to retire. (Interviewee 10, Nonmember) (Appendix G, 20)

EYT individuals perceive themselves as 'victims' of the retroactive enforcement of laws, although their experiences vary. About the gradual retirement age, Interviewee 3 believed that she had been punished with 12 years of waiting period by the state. Also, in reference to the retroactive application of the pension reform, she framed the issue as a constitutional crime. Her expression is as follows:

> On September 8, 1999, came out a law numbered 4447. This law was operated retroactively, the age requirement came. Then again in 2008, a law came out. The Law No. 5510, and the monthly accrual rates have changed. We have been the victims twice. I've been waiting for 8 years to retire, it hit me with 12 years waiting period in total, I've been punished a lot for this. Laws cannot be applied retroactively. This is a universal rule. As a matter of fact, a constitutional crime is being committed at the same time. (Interviewee 3, Member) (Appendix G, 21)

In the below quotation, Interviewee 5 pointed out several intragenerational inequalities, as he saw them. However, what is more intriguing in his quotation is that he strongly argues that law in practice prior to Law No. 4447 of 1999, ensured that he could retire when he completes his premium payment and contribution days. He believes that he has to be retired like his peers because he deserves it. Interviewee reflected on the issue as follows:

> People 2 years older than me or people a year older than me like I have friends who are 39 years old, 40 years old, 42 years old. then they retired at the age of 40, the President retired at the age of 46. In other words, if he can retire at that age, I deserve a pension, too, because I have completed the premium payment and contribution days according to the laws that were in practice prior to pension reform in 1999. Why should I earn the retirement right at the age of 53. The law prior to 1999 pension reform ensured me that if I complete that amount of premium payment and contribution days, I would have retired without waiting for defined age to come. However, I could not retire. (Interviewee 5, Member) (Appendix G, 22)

In a similar vein, Interviewee 1 argues that he and the state had a contract for the retirement. However, with the reform action the state changed the rules of the game while he was still in employment,. He formulated this understanding as follows: "I

entered the job with some conditions, and I want to retire under the same conditions. Because that's how my contract was signed with the state. The rules were changed as the match goes on[10]."

According to the interviewees, changes made to retirement calculations and the retroactive application of the reforms are the main causes of grievances. However, there are two main opinions on the age restriction. One group interprets the age restriction rule as a form of punishment, as argued by Interviewees 1, 3, and 5 in their above quotations. The opposing group, on the other hand, asserts that the retirement age should be regulated, but they contend that the gradual system's intervals are too wide. In the below quotations, Interviewee 2 and Interviewee 13 expressed their thoughts on that subject as follows:

> In these old days, people retired at the age of 38 or 40s. This was wrong. It was very wrong, but if the law needed to have applied retroactively then the retirement age should have been delayed 3 to 5 years instead of 9 to 17 years. This is too much.
> (Interviewee 2, Member) (Appendix G, 23)

> Nobody should lose 5-10 years of their life in a single day. It is unacceptable to say that a law will be enforced from a specific date, or that people will be subject to another law after some other date. Putting three-year intervals, two-year intervals, or five-year intervals would be more reasonable than abruptly ending it. A difference of 10 or 17 years is a significant problem.
> (Interviewee 13, Nonmember) (Appendix G, 24)

Three participants expressed their belief that governments should have more limited discretion for action in such reforms. Otherwise, they think that it could lead to illegal changes, or potentially create even bigger problems in the future, resulting in further loss of rights. Interviewee 10 and Interviewee 11's words on this point are as follows:

> I think that certain things related to work life, such as the right to health and insurance, should be evaluated outside of politics. An incoming government

[10] "Bazı koşullarla girdim işe ve aynı koşula emekli olmak istiyorum. Çünkü benim akdim devletle öyle imzalandı. Maç devam ederken kurallar değişti."

> should not be able to easily manipulate laws related to work life. This issue should be kept separate and should be the result of a joint decision of all members of society. Yes, it is possible to retire at the age of 60, but it should not be a political preference of the government. It should be a process that is determined based on the conditions of society. I want to emphasize that the current situation is the result of a political decision that has disrupted the previous system. (Interviewee 10, Nonmember) (Appendix G, 25)

> Of course, you have rights in this matter, but unfortunately, there are no effective authorities or institutions to which you can apply, or they may not make the right decisions, or they may not be trusted, which leaves this process at the mercy of some individuals. When it falls into the hands of individuals, there is a risk of arbitrariness. Laws are supposed to prevent these types of issues from being left to the discretion of individuals. Once you undermine the foundation of law, it will cause problems in the future. (Interviewee 11, Nonmember) (Appendix G, 26)

In his interview, Interviewee 11 touched upon a crucial point of discussion. He believed that the government should offer compensation when making significant changes to ensure that individuals are not unduly impacted. His line of reasoning and the examples provided are as follows:

> If you have given people a right in the past and then ask them to give up this right, you need to provide them with options. You cannot just say "I did it, so it's done." Maybe they could have offered a choice, like "Okay, you can continue to work as an insured employee. Your right to do so remains intact, but if you continue to work as an insured employee, you will receive a higher pension when you retire." Or "This person has earned the right to retire. Her/His employer can pay half of the social security contributions for the company part that employs these people to continue working. We will give them a half-retirement pension in the meantime. For example, as a brain exercise, we can offer at least a few options like this. We should have at the least a choice. If someone says they must retire, let them retire. If someone says they want to earn an extra 1,000 TL per month, they can say they want to work for another 5 years. Or, "Yes, we retired you and you have earned the right, but you can continue working and paying your contributions. When you leave, I will immediately start paying your pension. Because something like this can also happen. For example, if someone will receive a pension of 6,500 TL, and he says "I accept your right. I am already retired with 6,500. If you keep working and earn 15,000 TL, keep receiving your salary. I will retire you immediately when you leave, don't worry, I am with you. In fact, I will give you a bonus for working an extra 5 days, I will give you 30,000 TL when you retire." There are so many things that can be done, but none of them are being done. They say they have extended the retirement age. Let's see. Actually, there were things that could have solved all of this. For example, they could have said, "Were you registered into the system in 99? If you work until a certain age, we will calculate your pension based on the

> regulations at the time you became insured, which is %68, not according to the current law, which is 38%.” See, people would really work for this because they would receive double the salary. (Interviewee 11, Nonmember) (Appendix G, 27)

In a broader context, the EYT individuals' expressions of losing rights, feeling victimized, and feeling punished had serious repercussions, including a decline in trust in the retirement system, the opening of the door for non-legal decisions regarding future regulations, and finally, a significant erosion in the trust relationship between the state and individuals. It is possible to infer that individuals’ statements do not explicitly reflect their sense of being guaranteed by the state. At this point, regulations pertaining to individuals' retirement rights are not the only ones being retrenched. The state's failure to offer an alternative to lessen the effects of the reform as well as the way it implements the reform retroactively all contribute to the retrenchment of the sense of state guarantee.

5.4 The emergence of the EYT Movement as a result of retrenchment

As Pierson (1994) argues individuals who receive social welfare (policy takers) have a strong attachment to the social services that mature social programs like pensions produce. He thinks that these policy takers are typically well-organized, highly concentrated, and in a great position to defend the welfare state (Pierson, 1994).

In this respect, the EYT movement and EYTSYDD can be considered as a fit to the definition of policy takers and defenders of welfare programs. Although Turkey has been the scene of political polarization (Arbatlı & Rosenberg, 2021), the EYT movement and the Association managed to gather individuals from different social economic backgrounds and different political views under the common cause of seeking justice without resorting to violence and destruction, and used peaceful methods of protest. The EYT movement is similar to the civil unrest events that

occurred in France due to the changes in the retirement age over the past decade in terms of bringing together different groups in a solidarity movement, as anticipated by Pierson. One difference is that in France, the demand was to prevent the loss of rights, while in the EYT movement, the fight is for the restoration of lost rights. If we put aside many factors that could lead to this situation and focus only on the outcome, another distinguishing factor for the EYT movement is that it has used peaceful methods as opposed to civil unrest in pursuing their objective. Whether or not they actively participate in the association's activities, all interviewees emphasized that the movement and the association were successful at spreading awareness of their demands, staying on the government's agenda, and bringing attention to their grievances among the general public and politicians. It was emphasized in particular that this was an unprecedented display of solidarity. Interviewees also think the movement has had a definite influence on the current initiatives that has directly benefited the EYT individuals.

There is currently no academic research available that examines the EYT phenomenon within the context of social movement literature. However, unlike recent social movements in Turkey, the EYT movement emerged as a distinct movement under the leadership of one individual, Gönül Boran Özüpak. Initially established as an association and later as a federation, the movement systematically expressed its demands and complaints in a non-partisan manner and maintained a focus on its goals without deviating from its main agenda over time (EYTSYDD, 2023). Another distinguishing factor of the EYT movement is that, as noted by Irak (2022), all previous actions of the EYT movement were focused on a single demand and did not include a broader criticism of the system or a call for systemic change. For example, the previous large scale social solidarity movement was the 2013 Gezi

Park Uprisings in Turkey, which began as a reaction to environmental concern in Istanbul but eventually evolved into a broader movement in several cities against the government's authoritarian policies in various areas (Adaman & Akbulut, 2021; Erensü & Karaman, 2017). According to Irak (2022), the EYT movement did not seek to legitimize the existing system, but rather fought to reduce its own disadvantage within an unjust system. Irak (2022) attributes the 'success' of the EYT movement to this approach.

EYT individuals stated that while they were planning to retire according to the laws at the time, they entered employment, they had to make serious changes in these plans with the change after 1999, and that some of their plans were interrupted. The fact that they will be receiving their pensions much later than they expected affects not only the EYT individuals but also their families, friends, and acquaintances. Taking a broader perspective, it also impacts employment patterns and the country's economy as a whole, as changes in spending plans and retirement age have effects on the economy. In relation to that, Interviewee 9 and Interviewee 10 argue that recent EYT-related regulations may be intended to stimulate a stagnant economy and partially address rising unemployment rates. When the EYT phenomenon is viewed from this angle, the number of people affected by the retrenchment of pension policies in Turkey is quite large. This explains the organized nature of the EYT movement's solidarity against the retrenchment. It seems appropriate to emphasize that this unheard-of phenomenon of solidarity, which resulted in the partial restitution of rights as a result of the recent concession by the current government, and the capacity of various groups to stick together without separating is based on a shared trauma brought on by a significant welfare

retrenchment. The EYT individuals came together under the banner of solidarity as a result of the depth and complexity of the retrenchment.

5.5 Discussions of latest developments under welfare retrenchment

As portrayed in Chapter 3, right before the May 2023 elections in Turkey various regulations were passed that directly concerned EYT individuals. Age requirements were lifted for those who started working before 1999, and the minimum pension amount was increased. However, there were no changes made to the number of contribution days required for retirement or how the pension is calculated. Even though the pre-1999 laws are not entirely reinstated by these new regulations, one is led to ask whether these regulations constitute evidence of welfare retrenchment, or that there are other factors at work. This section will examine how the latest regulations can be evaluated in the context of welfare retrenchment.

With the exception of two interviewees, everyone who was asked about the motivations behind these regulations thought they were a political ploy for the upcoming elections in May 2023. As discussed in the previous section, Interviewees 9 and 10 claimed that the recent developments were to regulate the unemployment rates while incentivizing spending through pension income. Some of the Interviewees also highlighted the effect and success of the EYT movement. They believed that politicians couldn't remain indifferent to the EYT phenomenon. The fact that EYT is on the agenda during election times is not only valid for the 2023 elections. The top management of the association frequently met with political parties since its establishment, and in recent years, EYT was also among the election promises of opposition parties (Alan, 2022). In her many statements, the association president Özüpak and four EYT members interviewed emphasized that EYT has the

power to make the opposition the ruling party and the ruling party the opposition (EYT'liler, 2021). Özüpak highlighted in a speech in 2021 that EYT individuals, along with their families, constitute a population of 15 to 20 million (EYT'liler, 2021). In response to the latest regulations, Özüpak claimed that the laws that were passed did not aim to address the grievances and solve the problems of the EYT individuals. It had one single target, which was to secure the vote of the EYT citizens. The current government can only deceive itself by thinking that they have solved all the problems of EYT citizens. She argued that this illusion can only last until the election in May 2023 (EYT'liler, 2023).

Interviewees were asked to elaborate on how they felt when the new regulations had been announced. While the majority of the interviewees expressed their satisfaction with the passing of the law but added that these were incomplete regulations, the rest mentioned their discomfort with the fact that the regulations were done half-heartedly. EYT individuals are still expecting solutions to issues such as gradual premium injustice, partial retirement, pension calculations ratio, apprenticeship, and traineeship problems, the expectation of adjustment, unfairness in the number of premium days, and Bağ-Kur premium registration (EYT'liler, 2023). The reaction to 1999 and 2000s pension laws that caused significant changes in the welfare of a large population, both directly and indirectly affected, was being kept at the center of politicians focus and election campaigns by the movement. Thus, it can be articulated that in the context of welfare retrenchment, this phenomenon became a powerful bargaining chip during the election periods.

The recent developments in relation to EYT can also be evaluated in the context of the government's changing position over time. To track whether the government's discourse before and during the enactment of these laws follows the

logic of welfare retrenchment, the discourse used by Mr. Erdoğan, who has been Prime Minister since 2003 and President since 2014 (Turkey became an executive presidential system with a referendum in 2017), and the statements of the Ministers of Labor in Turkey regarding EYT can be examined.

In October 2019, President Mr. Erdoğan stated that he believed EYT individuals are those who want to retire early. Their only aim is the collapse of the social security institutions and the reason they their collapse is to gain political advantage in chaotic environments. He stated that believed no action would be taken in this regard. He also expressed that he thought any regulation on this issue would harm the people and that no action would be taken even if he lost the election (Saklıca, 2019). Former Minister of Family, Labor, and Social Services Zehra Zümrüt Selçuk stated in 2019 that there were over ten analyses on the subject and different combinations were tried, but none had turned sustainable. She pointed out that the average age of insured individuals who started working before 1998 and who are waiting for the retirement age, is 48 and they will gradually retire instead of waiting until the age of 65 (Saklıca, 2019).

In December 2022 (about 6 months before the general election in 2023), the government while announcing the law that lifted the age requirement for those who started working before 1999, also claimed, in a statement by Erdoğan, that it has undertaken significant reforms in order to create a social security system in Turkey that is sustainable, reasonable, and equitable. He claimed that a lot of effort had been put into managing the social security system, which had previously been severely burdened by outdated practices. He continued with the argument that the government considers it unsustainable for a worker to be able to collect a retirement pension for much longer than the length of their employment after 20 or 25 years of service and

in the past, this has led to numerous problems in the social security system. Therefore, he said that for a very long time, the government resisted adopting such a regulation in order to protect the sustainability of the system and prevent overtaxing the national economy. This strategy, though, was not meant to obstruct the delivery of workers' rights. The government, on the other hand, he argued, was reluctant to commit without carefully considering the shared future of 85 million people and conducting a thorough investigation, measurement, and evaluation of the issue (Akan & Altaş, 2022). Current Minister of Labor and Social Security, Vedat Bilgin, stated in April 2023 that he had met with EYT platforms and listened to their demands, acknowledging that there was an injustice that could not be ignored. The injustice, according to Mr. Bilgin, lies in the fact that a law enacted on September 8, 1999, introduced an additional age requirement for retirement for also the ones who had started to work beforehand. He believes that the addition of the age requirement created an injustice, even though retirement was not actually a vested right for individuals who had not met the other necessary conditions for retirement at that time. He also mentioned that he had already looked into this issue before becoming a minister and explained his findings to the President Erdoğan. Bilgin stated that the reason for the long duration of the preparations was to determine the exact number of people who would be eligible for retirement and to calculate the economic cost of this. After completing the study, he discussed with the President that this right should be granted, and then the President recently made his decision about the regulations. He emphasized that the government resolved the EYT issue (Türkiye Cumhuriyeti Çalışma ve Sosyal Güvenlik Bakanlığı, 2023).

Based on the statements given by the Ministers of Labor and President Erdoğan over the years, the government's attitude towards the EYT phenomenon

seems to have changed significantly. In 2019, the President and the Minister at that time stated that the struggle of EYT individuals was not justified and would not be used as an election tool. They also emphasized that this demand would seriously harm the country's social security institution and that the calculations made for it were not sustainable under any circumstances. However, in 2022, the President approached the EYT issue in a different tone, stating that this problem was the result of misguided policies implemented before 1999, and that a careful calculation was necessary to make a change. He also emphasized that the time elapsed until the introduction of new regulations in this context was not aimed at usurping rights. In his latest statement, the Minister highlighted that a loss of rights occurred with the 1999 reform. The fact that the Minister explicitly stated that there was a loss of rights in the case of EYT, although that might show the acceptance of a welfare retrenchment by the government, it is also impossible to ignore the impact of other factors. President Erdoğan's serious change in his discourse regarding EYT during his long tenure, and the fact that the recent regulations were made just before the 2023 general elections, can actually be evaluated as an election investment, as both Özüpak and the majority of the interviewees pointed out. It is not uncommon in Turkey for political decision-making processes to be influenced by electoral concerns, as seen in the early retirement program implemented in 1992 for the same reason. According to the recent statement by Erdogan, he suggests that the EYT problem stems from policies implemented before 1999 (before his own government). However, as this analysis shows, many regulations that addressed the grievances of the EYT group, particularly those related to the calculation of retirement benefits, were implemented during his long tenure in power. It is possible to consider this as an application of the ‘blame avoidance’ strategy mentioned by Pierson. The recent

EYT regulations, which were seen as only a partial restitution of the lost rights, are clearly influenced by the government's electoral concerns. Many believe that the upcoming 2023 elections will be a challenging one for President Erdoğan and the AKP government, as indicated by public opinion polls and broader perceptions (If Turkey sacks its strongman, 2023). As was stated by both the interviewees and Özüpak, another aspect that supports the view that the change was due to electoral concerns is that the regulations passed involved only partial restitution of rights. Pension laws still promote inequality and a variety of other issues, such as pension calculations and job loss due to being EYT, still remain and are also illustrative in their own right that the government does not see the EYT issue as a welfare retrenchment in a complete sense.

5.6 Outline of the findings and closing remarks

The chapter employs a combination of theoretical analysis and qualitative thematic analysis of individual experiences to critically assess the EYT phenomenon under the concept of welfare retrenchment. Based on Strake's (2008) welfare retrenchment definition, three main themes were addressed towards this aim; namely, pension reforms as a political decision, pension reforms as a reduction in the level of social protection, and retirement as state guarantee. The sub-themes and recurring patterns that emerged during the research through in-depth interviews with 13 EYT individuals were assessed under these three main themes. In addition to these three, two additional themes, namely the emergence of the EYT movement as a result of retrenchment and discussions of latest developments under welfare retrenchment were considered during the course of research. The qualitative thematic analysis of 1999 and 2000s parametric pension reforms and EYT individuals' experiences reveal

that the EYT phenomenon is a result of welfare retrenchment applications of the respective Turkish governments. The aforementioned five themes present the analysis of welfare retrenchment.

Firstly, actors in the reform processes that led to the EYT phenomenon, the timing of the reforms, and the presentation of these were shown to be consistent with what has been discussed in the welfare retrenchment literature (Korpi & Palme, 2003; Levy, 2021; Myles & Pierson, 2001; Pierson, 1994; Strake, 2008). Although the government that put 1999 pension reform into practice did not need to maintain the prior government's commitments (lock-in), the 1999 reform was passed under certain political and social conditions to minimize the 'unfavorable' consequences and aimed to limit political costs like the formation of opposition against the previous bills to a minimum. The passing of the 1999 pension law, along with several others (omnibus law) distorted the perception of the content of the law, and it delayed awareness of the age conditionality issue as explained by some of the interviewers. Another highlighted political condition by the interviewers was the law's implementation after a devastating earthquake, even though the pension reform plan had been discussed with the public before the earthquake. It was seen as an obfuscating strategy to implement the retrenchment. Coalition governments are believed to be better suited to reduce unfavorable conditions of retrenchment. Even though there is no evidence of the 1999 pension reform being passed through the coalition government deliberatively and the 1990s were characterized by many short-lived coalitions in Turkey in any case, enacting a retrenchment under a coalition government divided the political cost of retrenchment. For the reforms enacted in the 2000s in relation to the EYT phenomenon and continuation of the 1999 pension law, radical retrenchment reforms were undertaken by a right-wing government,

supported by large parliamentary majorities and exercising power over political systems with few veto points. This political atmosphere is believed to be creating a base for radical retrenchment reforms.

Secondly, based on the data involving in-depth interviews with 13 individuals who were affected by the 1999 pension law, parametric reforms carried out in 1999 and afterward led to welfare losses that can be categorized as easy to measure and difficult to measure. Age restrictions and adjustments to pension calculations are two concrete examples of welfare losses that can be measured to show the extent of welfare retrenchment. With the 1999 reform, for those adversely affected the average waiting period to be eligible for retirement varied between 3 to 17 years. In addition to that, significant adjustments were made especially in the 2000s regarding the calculation of the retirement pension. The changes in the parameters used to calculate the pension had a significant impact, resulting in a halving of the pension for some citizens. As a result of the significant decrease in pensions, many interviewees stated that they would not be able to make ends meet solely with their pensions and even if they retired, and that they were be obliged to continue working even when they become eligible to retire. The profound effects of the retrenchment can be understood through such simple calculations. On the other hand, these regulations have had such a significant impact on people's lives, thus, there are significant welfare losses that are impossible to quantify. The interviews show that due to the financial dependencies brought about by the pension reform, people had to communicate with their work environments, families, friends, and acquaintances in various dimensions, which changed the dynamics of their relationships. The states design retirement schemes with definite links to mechanisms for intergenerational redistribution. Retirement can be seen as a dependable replacement for the family's

financial support, enabling the young to start their own independent households and the elderly to retire. Pension plans were designed to protect people from economic and social risks while also giving them a source of income and/or services. However, the lack of effective social assistance programs in Turkey encourages people to rely on their family members, friends, and acquaintances in risky circumstances. This has produced a system that encourages people to rely on an outdated social security system that was once a safety net but is now weakening due to the current circumstances. This underlines how important it is to have a social security system that works and can help those in need.

Thirdly, during the background research and interviews with EYT individuals, it was found that the implications of retirement age increase and the changes in the pension calculation parameters were not only related to one's social and economic well-being. Interviewees also expressed the feelings that they have been experiencing such as being discontent due to the loss of rights, being victimized, and being punished because of the retrospective application of the 1999 reform and drastic changes in the pension calculations over the years. Relatedly, the absence of a compensation proposal and a reform that brings about significant changes left individuals in a precarious position against economic and social changes discussed in the second theme. These feelings people have been experiencing had serious ramifications, including a decline in trust in retirement systems, expectation of the possibility of non-legal decisions regarding future regulations, and, ultimately, a significant erosion in the trust relationship between the state and individuals. It is possible to infer that individuals' statements express how they feel the government is not upholding their rights. Furthermore, in a country like Turkey, where critical political and economic turmoil has been experienced, radical retrenchment decisions

that can be taken, either through populist preferences or as a result of long-term stay in government that erode the veto points, may become dependent on the short-sighted visions, electoral concerns, and interests of the politicians of the time. Therefore, regulations relating to individuals' retirement rights are currently not the only ones being cut. The erosion of trust in the government, which is the biggest provider of welfare, actually takes the issue beyond being a simple reform effort for a welfare program and makes it more complex. The state's failure to provide an alternative to mitigate the reform's effects as well as the application of the laws retroactively affects not only EYT individuals but also their families, acquaintances, and society as a whole which may turn into the erosion of public confidence in state guarantees and welfare programs.

Fourthly, as literature predicts and examples around the world demonstrate, welfare programs may create their own advocates. The EYT movement is no exception to this. The movement's organized focus, the large and diverse population directly and indirectly affected, and its impact explains the depth of the retrenchment and why it cannot be ignored by both the government and society. Regarding the EYT movement and the EYTSYDD, particular emphasis was placed on the fact that this was an extraordinary show of unity. It is crucial to emphasize that this extraordinary phenomenon of solidarity and the ability of different groups to remain united who may have been otherwise divided is based on a shared trauma caused by a significant welfare retrenchment. With this powerful foundation of belonging and empathy and the movement’s consistent expression of demands without deviating from the main focus, all other political and economic factors aside, set the tone of discussion revolving around pension politics in Turkey.

Fifthly, it is possible to read from recent developments regarding EYT and the changing discourse of the government whether EYT is seen as a retrenchment by the government. All of the interviewees, except for two individuals, believe that the EYT movement has played a significant role in the government's inability to ignore the issue and the subsequent regulatory changes. However, the movement's leader, Özüpak, and most of the interviewees believe that the changes made were only a partial solution to the problems that EYT has brought to the forefront and that these changes were primarily made as an election investment. The other two interviewees evaluated the issue from an economic and political perspective, viewing the changes as a relief mechanism for the unemployment and economic stagflation that Turkey has been experiencing for some time. Considering the size of the population directly and indirectly affected, both the movement and politicians were creating an atmosphere where the issue of EYT was being evaluated in the context of elections and had become a serious bargaining matter for elections. It is possible to observe a significant difference in the discourse of the President and the Ministers of Labor regarding the issue of EYT over time. In 2019, the President claimed that the EYT movement aimed to bankrupt the social security system and should not be a topic of election debates, while the Minister of Labor at the time stated that the studies on EYT did not result in any sustainable outcome. By 2023, the President announced new regulations on EYT with a severe change in tone, stating that significant preparation was required to make regulations on EYT and that the elapsed time was not due to an intention to violate rights. The current Minister of Labor acknowledged a loss of rights due to EYT and reported that they had conducted studies on the issue and presented them to the President. While the Minister's statement may indicate that the government understands the loss of rights expressed by EYT individuals to some

extent, the changing discourse of the President, and the partial nature of the regulations made shortly before the May 2023 elections, where the current government faces a challenging situation in terms of votes, reinforces the claim that these regulations were made as election investments. These regulations, which still promote inequalities among EYT individuals and do not focus on the entirety of the loss of rights, reveal that the government has not entirely accepted a retrenchment.

In conclusion, this thesis investigated the experiences of EYT individuals in the context of welfare retrenchment after the 1999 retirement reform. As the analysis revealed, the policies that gave rise to the EYT phenomenon are a striking example of welfare retrenchment. Therefore, by examining the outcomes of both the political decision-making process and the individuals' own experiences following the decision, it is possible to understand this phenomenon in the context of welfare retrenchment. The EYT phenomenon represents a social phenomenon that has profoundly impacted individuals' economic, social, and psychological well-being, giving rise to a powerful and unprecedented movement, revealing erosion in citizen-state relations, and being a consistent point of discussion in welfare retrenchment policy debates.

CHAPTER 6

CONCLUSION

With the introduction of new risks like aging societies, growing population, and economic crises, welfare policies have been under the microscope, and the sustainability of the previously implemented policies was thought to be at risk due to these new social circumstances. This pushes many counties from all over the world to restructure their welfare policies. As the literature review uncovers, the sustainability discussion of the social security systems was the prominent theme in the 1990s in Europe and Turkey. In response to concerns that early retirement policies had a detrimental effect on the actuarial balance and that resources were diverted from the budget to pay for social security organizations' deficits, Turkey's pension system was restructured during the 1990s and 2000s. In addition to the contribution days and premium payments restrictions, retirement age conditionality was implemented in 1999 pension reform as part of several measures established to address the pension system's crisis. This development has also impacted people who began working before the law. Millions of people must therefore wait till they reach retirement age even though they have met the prerequisites. On the other hand, during the 2000s, regulations that affected pension calculations immensely were put into practice. People affected by these changes eventually united for a common cause and became known as EYT.

This thesis examines the EYT phenomenon under the contemporary welfare retrenchment discussion as the phenomena itself includes the primary criteria of Starke's (2008) definition of welfare retrenchment, which are to be directly political state actions to decrease the level of protection provided by the state. This thesis

presents a qualitative theme analysis of semi-structured in-depth interviews with 13 online participants who were affected by the 1999 pension law and had to wait until they reached retirement age even if they had met the requirements of the pre-pension law before 1999. The interview questions were prepared to unearth how they explain and construct the pension reforms and what meaning they attribute to their experiences with respect to welfare retrenchment discussion.

The experiences of those affected by the parametric pension reforms, which were put in place in the late 1990s and early 2000s, are examined within the welfare retrenchment context. The study employs qualitative thematic analysis to comprehend the phenomenon and its broader implications for the Turkish welfare state. The findings of this research are portrayed under five themes, which are pension reforms as a political decision, pension reforms as a reduction in the level of social protection, retirement as state guarantee, the emergence of the EYT movement as a result of retrenchment, and discussions of latest developments under welfare retrenchment.

Firstly, this study has shown that the political decision-making processes and strategies that led to the emergence of the EYT phenomenon are consistent with those discussed in the welfare retrenchment literature. The 1999 pension reform that introduced significant changes to the retirement age was passed as an omnibus law under a coalition government after a devastating earthquake, while the reforms in the 2000s that brought about adjustments to retirement benefits were enacted by a right-wing government with strong parliamentary support and few veto points in the political system. These political contexts enabled the passage of radical retrenchment reforms and minimized the associated political costs.

Secondly, the study has shown that the welfare retrenchment reforms that led to the EYT phenomenon resulted in quantifiable losses such as a decrease in retirement benefits and an increase in the waiting period to retire. On the other hand, as highlighted by EYT individuals in the interviews, these reforms have also led to other more intangible but significant consequences. Individuals who experienced welfare losses as a result of these reforms turned to outdated social security mechanisms such as family and friends' assistance since the state did not provide any form of compensation. This contradicts the very reason why social security mechanisms were put in place, as revealed by this study.

Thirdly, this study has revealed that the retrospective implementation of the age requirement for retirement and the subsequent adjustments led to a decrease in pension calculations, and radical decisions taken as a solution to problems arising from the populist policies of different governments have decreased the trust of individuals in the government and the social security system. In this context, the loss incurred due to welfare retrenchment is not only in terms of individuals' well-being but also in the relationship between the state and its citizens.

Fourthly, this study has shown that in line with the discussions in the welfare retrenchment discussion, the EYT phenomenon, which has become an unprecedented movement in terms of solidarity, has demonstrated how deep the welfare losses caused by the regulations that led to this phenomenon are and how this shared burden has brought together individuals from different political, social, and economic backgrounds under a common roof, which both society and politicians could not ignore.

Finally, this study has claimed that despite the changing and softening rhetoric of the government towards the EYT phenomenon over the years and the

recent partial adjustments made on the issue, there is no genuine acceptance of welfare retrenchment between the lines of the state officials. As expressed by most interviewees, some adjustments are claimed to be made as an electoral investment.

Overall, the study demonstrated that welfare retrenchment policies have a significant and far-reaching impact on EYT individuals and that their experiences with pension reforms are multi-layered. The EYT phenomenon represents a social phenomenon that has profoundly impacted individuals' economic, social, and psychological well-being, giving rise to a powerful and unprecedented movement, revealing erosion in citizen-state relations, and being a consistent point of discussion in welfare retrenchment policy debates. The analysis emphasized how crucial efficient social security systems and social assistance programs are to safeguarding people's rights and upholding public confidence in the government.

6.1 Limitations

There are several limitations of this research. Firstly, EYT is a phenomenon widely known by the public and affecting millions of people, which has caught the attention of politicians. However, the existing literature seems to have underexplored the ‘EYT’ phenomenon. This makes it difficult for researchers to find a starting point and access the right sources, as the unorganized media sources were the main documents to understand the phenomenon.

Secondly, as seen from the background and analysis chapters, EYT is a phenomenon that can be the point of discussion in both political decision-making processes and the economic and social welfare of society and individuals. While its richness in content provides good manoeuvring space for researchers, it is also demanding to stay focused on the main subject of the study.

Thirdly, there was a 23 years span between the passing of the laws that led to the EYT and today. Therefore, it has proven to be difficult to capture individual experiences and evaluate them in light of Turkey's shifting social, political, and economic settings and differentiate the effects of the EYT phenomenon from these changes.

Fourthly, the researcher faced another challenge during the interview process. The Covid-19 pandemic made it almost impossible to sustain the communication network with the EYT individuals and Turkey's divisive and polarized political climate hindered more EYT individuals from participating in the research.

6.2 Recommendations for the further research

This research has revealed some areas for further research on the EYT phenomenon and welfare retrenchment, constituting a starting point. Applying quantitative techniques with a large N is one potential direction for future research. This approach would allow researchers to gather data from a larger sample size, which could lead to more comprehensive answers to the questions this thesis is trying to address. The EYT phenomenon can be studied in the context of the dilemma of the financial and social sustainability of the pension system and how welfare policies are shaped. This allows for an examination of the phenomenon from a technical perspective beyond individual accounts to achieve a deeper understanding of the underlying reasons for the retrenchment. As this thesis shows, reform actions regarding retirement age have become a norm, especially in Europe. Therefore, a comparative study examines the EYT phenomenon's similarities and differences with comparable examples by focusing on the social, economic, and political conditions resulting in retrenchment.

In this way, the phenomenon can be evaluated within the global context, and in comparative studies, similar and different aspects can be emphasized, making a significant contribution to the literature on welfare state retrenchment. The EYT movement is considered one of Turkish history's most extensive solidarity examples. It is seen as a defender of rights lost due to welfare programs, and it has played an important role in highlighting the broader context of welfare politics and retrenchment. Studying the EYT movement as a defender of rights lost in welfare programs and within the broader context of welfare politics and retrenchment can contribute to the literature. By studying the EYT movement, researchers can gain valuable insights into how people respond to these challenges and how they are working to protect their rights and interests. This research can contribute to understanding social movements, political mobilization, and grassroots activism in Turkey and beyond.

APPENDIX A

POPULATION COVERED BY SOCIAL INSURANCE PROGRAMS (IN THOUSAND PEOPLE)

INSTITUTIONS	1980	1989	1993	1995	1999	2002	2003	2004
I. ES IN TOTAL	5933	8258	10088	7185	8434	9038	9238	9270
1.Active Insured	1250	1500	1812	1180	2118	2373	2408	2404
2.Passive Insured (Pensioner)	495	810	999	952	1257	1409	1467	1535
3.Dependants[1]	4187	5948	7276	4532	5059	5256	5363	5331
4.Active Insured / Passive Insured (1/2)	2.5	1.9	1.8	1.97	1.69	1.68	1.64	1.57
5.Dependency Ratio (3+2)/(1)	3.7	4.5	4.6	2.82	2.98	2.81	2.84	2.86
II. SSK IN TOTAL	10202	17916	22545	28726	36367	33089	35065	37626
1.Active Insured	2204	3271	3976	4411	5858	5257	5656	6229
2.Voluntary Active Insured		266	438	981	901	942	698	328
3.Active Insured in Agriculture		74	177	253	194	149	165	177
4.Pensioners	567	1478	1999	2338	3149	3748	3936	4121
5.Dependants	7430	12826	15954	20734	26266	22994	24611	26772
6.Active Insured / Passive Insured (1+2+3)/(4)	3.9	2.4	2.3	2.41	2.21	1.69	1.66	1.63
7.Dependency Ratio (5+4)/(3+2+1)	3.6	4	3.9	4.09	4.23	4.21	4.38	4.59
III. BAĞ-KUR IN TOTAL	4925	12935	14028	11833	13876	15548	15883	16234
1.Active Insured [2]	1100	1943	2002	1791	1940	2193	2224	2212
2.Voluntary Active Insured		107	92	82	264	238	236	238
3.Active Insured in Agriculture		711	776	796	861	891	923	998
4.Pensioners	138	544	777	881	1180	1394	1447	1519
5.Dependants[1]	3687	9628	10380	8283	9632	10833	11053	11266
6.Active Insured/ Passive Insured (1+2+3)/(4)	8	5,1	3,7	3,03	2,6	2,38	2,34	2,27
7.Dependency Ratio (5+4)/(3+2+1)	3,5	3,7	3,9	3,43	3,53	3,68	3,69	3,71
IV. PRIVATE FUNDS IN TOTAL	272	393	261	291	333	324	296	301
1.Active Insured	79	82	73	71	79	72	71	73
2.Pensioners	14	29	45	52	59	78	72	74
3.Dependants[1]	179	281	142	168	195	175	153	154

4. Active Insured/ Passive Insured (1+2+3)/(4)	5,6	2,8	1,6	1,36	1,35	0,92	0,99	0,99
5. Dependency Ratio (5+4)/(3+2+1)	2,2	3,8	2,6	3,11	3,22	3,53	3,17	3,11
V. GENERAL TOTAL	21332	39504	46923	48035	59010	57999	60482	63432
1.Active Insured	4634	6797	7863	8153	9994	9894	10359	10919
2.Voluntary Active Insured		374	530	1063	1166	1180	934	566
3.Active Insured in Agriculture		785	953	1049	1055	1040	1088	1175
4.Pensioners	1124	2862	3822	4223	5644	6628	6921	7249
5.Dependants[1]	15483	28684	33752	33546	41153	39258	41180	45523
6.Active Insured/Passive Insured (1+2+3)/(4)	3,8	2,8	2,4	2,43	2,16	1,83	1,79	1,75
7.Dependency Ratio (5+4)/(3+2+1)	4,6	4	4	3,68	3,83	3,79	3,88	4,01
VI. GENERAL POPULATION IN TOTAL				61075	65851	69302	79231	71152
VII. RATIO OF INSURED POPULATION (Percent)		71,2	78,2	78,8	91	83,7	86,1	89,1

Source: Özgür, A., (2008).

[1] Estimation

[2] Dependants of voluntary active insured have been considered within the insurance coverage

APPENDIX B

SEMI-STRUCTURED INTERVIEW QUESTIONS

Within the scope of this research, I aim to examine how you experienced the process within the framework of the 1999 pension reform and the regulations made after. I would like to hear how your daily life and plans have changed, and your experiences after the law was passed, respectively.

1. Would you tell me a little bit about yourself? (how old are you, education level, are you married, do you have children, etc)
2. In which sector do you work (4a, 4b, 4c. other)? What is your type of employment (full-time, part-time, seasonal, etc.)?
3. Which income group (low, lower-middle, middle, upper-middle, high) would you describe yourself as belonging to?
4. What is the monthly income of the household you live in? Are there any other working individuals (s) in your household?
5. Is the house you live in yours? Do you own property (such as cars or land)?
6. In order to benefit from retirement rights, although you have met the conditions of the premium payments and contribution days, you are expected to meet the age condition. How long will you have to wait in total to qualify for retirement? How long will it take from now on?
7. How would you evaluate the effect of the retrospective operation of Law No. 4447, enacted in 1999, on your constitutional rights (principle of equality, principle of predictability)?

8. How have your plans for the past, present, and future changed after the reform (postponing plans, not going on vacation, avoiding luxuries)? What do you think you are giving up if any?
9. Did you have to spend your savings because you could not earn the right to retirement? Have you requested financial support from your family, relatives, or friends, or loans from private or public banks? Have you requested social assistance from the state or municipalities, and if so, how did it end?
10. Have you had any difficulties accessing the health services provided by the state?
11. Were you unemployed during the process? If you were unemployed, did you look for a job? What feedback did you receive?
12. When you consider your business life, were you affected by the pandemic process? How were you affected?
13. Considering this whole process and your personal experiences, what do you think could have been different? How could a solution be found? If you think you are suffering, how could they be prevented?
14. If you have a request, do you forward your requests to authorized persons? If so, what methods do you use?
15. With the amendment made with the Law No. 7438, the age requirement was abolished. When you consider your entire process of being an EYT, how did you feel about this decision?
16. If you think you have suffered due to being a EYT, do you think this new law will remove your grievance? What changes do you expect in your own life?

17. Why do you think this new law was enacted? What do you think might have influenced the government in taking such a decision (the success of the EYT movement, the fact that it is a tool before the upcoming election – vote potential, return of welfare)

APPENDIX C

SEMI-STRUCTURED INTERVIEW QUESTIONS (TURKISH)

Bu araştırmayı 1999 emeklilik reformu ve sonrasında yapılan düzenlemeler çerçevesinde süreci nasıl deneyimlediğinizi inceleyebilmek için yapıyorum. Yasa çıkmasından sonra yaşamış olduğunuz deneyimleri; gündelik hayatınızın ve gelecek planlarınızın nasıl değiştiğini sırasıyla dinlemek istiyorum.

1. Biraz kendinizden bahsedebilir misiniz? (Kaç yaşındasınız, eğitim durumu evli misiniz, çocuğunuz var mı… gibi)
2. Hangi sektörde çalışıyorsunuz (4a, 4b, 4c. diğer)? İstihdam şekliniz nedir (tam zamanlı, yarı zamanlı, dönemsel vb.)?
3. Kendinizi hangi gelir grubuna (alt, alt-orta, orta, üst-orta, üst) mensup olarak nitelendirirsiniz?
4. Yaşadığınız hanenin aylık gelir miktarı (TL) nedir? Hanenizde başka çalışan birey/bireyler var mı?
5. Yaşadığınız ev sizin mi? Araba, yazlık, arsa gibi mallara sahip misiniz?
6. Emeklilik haklarından yararlanabilmek için prim günü ve katkı payı şartlarını karşılamış olmanıza rağmen yaş doldurmanız beklenmekte. Emeklilik hakkını kazanabilmek için toplamda ne kadar beklemeniz gerekecek? Şu andan itibaren ne kadar sürecek?
7. 1999 yılında çıkarılan 4447 sayılı kanunun geriye işletilmesinin anayasal haklarınız üzerindeki etkisini nasıl değerlendirirsiniz (eşitlik ilkesi, öngörülebilirlik ilkesi)?

8. Geçmişte, şimdi ve gelecek planlarınız reform sonrasında nasıl değişti (plan ertelemek, tatile gitmemek, lüks harcamalardan kaçınmak)? Nelerden vazgeçtiğinizi düşünüyorsunuz?
9. Emeklilik hakkını kazanamadığınız için bireysel birikimlerinizden harcamak zorunda kaldınız mı? Çekirdek ailenizden, akrabalarınızdan, arkadaşlarınızdan maddi destek; özel ya da kamu bankalarından kredi talebinde bulundunuz mu? Devletten, belediyelerden sosyal yardım alma talebiniz oldu mu, olduysa nasıl sonuçlandı?
10. Devletin sağlamış olduğu sağlık hizmetlerine erişim konusunda sıkıntılar yaşadınız mı?
11. Süreç içinde işsiz kaldınız mı? Kaldıysanız iş aradınız mı? Nasıl geri dönüşler aldınız?
12. Pandemi sürecinden iş hayatınızı göz önüne aldığınızda etkilendiniz mi? Nasıl etkilendiniz?
13. Tüm bu süreci ve kişisel deneyimlerinizi göz önünde bulundurduğunuzda sizce neler daha farklı olabilirdi? Nasıl çözüm üretilebilirdi? Eğer mağduriyet yaşadığınızı düşünüyorsanız bunların önüne nasıl geçilebilirdi?
14. Eğer var ise taleplerinizi yetkili kişilere ulaştırıyor musunuz? Ulaştırıyor iseniz hangi yöntemleri kullanıyorsunuz?
15. 7438 sayılı kanun ile yapılan değişiklikle birlikte yaş şartı kaldırıldı. Tüm EYT'li olma sürecinizi göz önünde bulundurduğunuzda bu alınan karar ile ilgili ne hissettiniz?
16. Eğer bir EYT'li olarak mağduriyet yasadığınızı düşünüyorsanız sizce bu yeni yasa mağduriyetinizi ortadan kalkacak mı? Kendi hayatınızda nasıl değişikler bekliyorsunuz?

17. Bu yeni yasanın neye istinaden çıkarıldığının düşünüyorsunuz? Hükümeti böyle bir karar almasında sizce ne etkilemiş olabilir (EYT hareketi başarısı, yaklaşan seçim öncesi bir araç olması – oy potansiyeli, refahın iadesi)

APPENDIX D

ETHICS COMMITTEE APPROVAL FORM

Evrak Tarih ve Sayısı: 23.06.2021-18477

T.C.
BOĞAZİÇİ ÜNİVERSİTESİ
SOSYAL VE BEŞERİ BİLİMLER YÜKSEK LİSANS VE DOKTORA TEZLERİ ETİK İNCELEME KOMİSYONU
TOPLANTI TUTANAĞI

Toplantı Sayısı : 18
Toplantı Tarihi : 17.06.2021
Toplantı Saati : 13:00
Toplantı Yeri : Zoom Sanal Toplantı
Bulunanlar : Dr. Öğr. Üyesi Yasemin Sohtorik İlkmen, Prof. Dr. Ebru Kaya, Prof. Dr. Fatma Nevra Seggie
Bulunmayanlar :

Gözde Zeynep Üçkol

Sosyal Politika

Sayın Araştırmacı,
"Impact of Welfare Retrenchment Policies on People Who Encounter Age Obstacles in Retirement / Refah Geri Çekilmesi Politikalarının Emeklilikte Yaşa Takılanlar Üzerinde Etkisi" başlıklı projenizin ilk adımı ile ilgili olarak yaptığınız SBB-EAK 2021/51 sayılı başvuru komisyonumuz tarafından 17 Haziran 2021 tarihli toplantıda incelenmiş ve uygun bulunmuştur.

Bu karar tüm üyelerin toplantıya çevrimiçi olarak katılımı ve oybirliği ile alınmıştır. COVID-19 önlemleri kapsamında kurul üyelerinden ıslak imza alınamadığı için bu onay mektubu üye ve raportör olarak Ebru Kaya tarafından bütün üyeler adına e-imzalanmıştır.

Saygılarımızla, bilgilerinizi rica ederiz.

Prof. Dr. Ebru KAYA
ÜYE

e-imzalıdır
Prof. Dr.Ebru KAYA
Raportör

SOBETİK 18 17.06.2021

Bu belge 5070 sayılı Elektronik İmza Kanununun 5. Maddesi gereğince güvenli elektronik imza ile imzalanmıştır.

APPENDIX E

CONSENT FORM

Supporting institution: Bogazici University
Title of the research: People Who Encountered the Age Obstacle in Retirement as An Example of Welfare Retrenchment
Project Executive: Prof. Dr. Ekrem Ünal Zenginobuz
E-mail address:
Phone number:
Researcher's name: Gözde Zeynep Üçkol
E-mail address:
Phone number:

Dear respondent,

Project subject: Boğaziçi University Department of Economics Department Head and Social Policy Department lecturer Prof. Dr. Ekrem Ünal Zenginobuz and Social Policy Master's student Gözde Zeynep Üçkol is conducting a scientific research project titled "People Who Encountered the Age Obstacle in Retirement as An Example of Welfare Retrenchment".

This thesis examined how EYT individuals experience welfare retrenchment policies of Turkey regarding the 1999 pension reform and its afterward. Welfare retrenchment policies have been defined as "political decisions that lead to a reduction in the level of social security guaranteed by the state" (Starke, 2008). This thesis will use the mixed method in order to examine the subject comprehensively. In the first stage of the study, semi-structured in-depth interviews will be conducted with individuals who encountered the age obstacle in retirement. After analyzing these data using qualitative methods, in the second stage of the study, a larger sample group will be surveyed and analyzed using quantitative methods. There are a limited number of studies in the literature on the subject of people who encountered the age obstacle in retirement. This study will contribute to the gap in the literature and will shed light on future research.

Consent: As part of this research, we invite you to conduct an interview that will take approximately 1 hour. We would like to inform you about the research before your decision. If you agree to participate in the research, we will conduct a 14-question interview with you. All personal information, your name, and contact information that you will share with us during the interview will not be shared with anyone. Your name and this information will be kept completely confidential. Your answers will not be attributed directly to you.

Participation in this research is completely voluntary, and you will not be paid or rewarded for your participation in the study. If you give your consent to participate in this study, you have the right to withdraw from the study at any stage of the study without giving any reason. You can opt-out of participating in the study at any time. You don't have to answer questions you don't want to answer. After the interview, if you change your mind and wish to withdraw from the research, please contact us.

It is necessary to audio-record the interviews so that the experiences and opinions you convey are reflected correctly. Voice recordings will be transcribed by anonymizing names and personal information in order to protect confidentiality. Audio recording files and transcripts of audio recordings will be destroyed after the work is completed. It is foreseen that the research will contribute to the research to be conducted on the retirement age in the future and to society. The research we want to conduct is not expected to pose a risk to you. However, we can interrupt or postpone the meeting at any time during the meeting. If you state that you refuse to interview or contribute to the study, the interview records will be deleted and will not be used for scientific evaluations based on the research.

Before signing this form, please ask if you have any questions about the research. If you have any questions later, you can contact the project coordinator (Assoc. Prof. Ekrem Ünal Zenginobuz, Office Phone:). You can also consult The Ethics Committee for Master and Ph.D. Theses in Social Sciences and Humanities (SOBETİK) at Boğaziçi University ( ) about your rights regarding research.

If your address and phone number change, please let us know.

I approve of the audio recording. ☐

I understood what was told to me and what was written above. I have/do not want to receive a copy of this form (in which case the researcher keeps this copy).

I agree to participate in the study.

Participant Name-Surname: .....
Signature: ....
Date (day/month/year): ...../...../.....

APPENDIX F

CONSENT FORM (TURKISH)

Araştırmayı destekleyen kurum: Boğaziçi Üniversitesi
Araştırmanın adı: Refah Geri Çekilmesi Örneği Olarak Emeklilikte Yaşa Takılanlar (People Who Encountered the Age Obstacle in Retirement as An Example of Welfare Retrenchment)
Proje Yürütücüsü: Prof. Dr. Ekrem Ünal Zenginobuz
E-mail adresi:
Telefonu:
Araştırmacının adı: Gözde Zeynep Üçkol
E-mail adresi:
Telefonu:

Sayın Katılımcı,

Proje konusu: Boğaziçi Üniversitesi Ekonomi Bölümü Bölüm Başkanı ve Sosyal Politika Anabilim Dalı öğretim üyesi Prof. Dr. Ekrem Ünal Zenginobuz ve Sosyal Politika Anabilim Dalı Yüksek Lisans öğrencisi Gözde Zeynep Üçkol tarafından "Refah Geri Çekilmesi Politikalarının Emeklilikte Yaşa Takılanlar Üzerinde Etkisi (Impact of Welfare Retrenchment Policies on People Who Encountered the Age Obstacle in Retirement)" adlı bilimsel bir araştırma projesi yürütülmektedir.

Bu araştırma emeklilikte yaşa takılan bireylerin, 1999 yılı ve sonrasında yürürlüğe konan emeklilik politikalarını nasıl deneyimlediklerini ve bunların sosyal politika literatüründe sıklıkla yer alan 'refah geri çekilmesi' politikaları ile olan bağını inceleyecektir. Refah geri çekilmesi politikaları devlet tarafından garanti edilen sosyal güvenlik düzeyinde azalmaya gidilmesini sağlayan siyasi kararlar olarak tanımlanmıştır (Starke, 2008). Bu tez, konuyu kapsamlı bir şekilde inceleyebilmek için karma yöntem kullanacaktır. Çalışmanın ilk aşamasında emeklilikte yaşa takılan bireyler ile yarı yapılandırılmış derinlemesine mülakatlar yapılacaktır. Bu verilerin nitel yöntemler kullanılarak analiz edilmesinden sonra çalışmanın ikinci aşamasında ise daha büyük bir örneklem grubu ile anket çalışması yapılacaktır ve nicel yöntemler kullanılarak analiz edilecektir. Literatürde emeklilikte yaşa takılanlar konusu ile ilgili sınırlı sayıda çalışma bulunmaktadır. Bu çalışma literatürdeki boşluğa katkıda bulunacak olup, gelecek araştırmalara ışık tutacaktır.

Onam: Bu araştırma kapsamında sizi yaklaşık 1 saat sürecek olan bir mülakat gerçekleştirmeye davet ediyoruz. Kararınızdan önce araştırma hakkında sizi bilgilendirmek istiyoruz. Araştırmaya katılmayı kabul ettiğiniz takdirde sizinle 14 soruluk bir mülakat gerçekleştireceğiz.

Mülakat sırasında bizimle paylaşacağınız tüm kişisel bilgiler, isminiz ve iletişim bilgileriniz herhangi biriyle paylaşılmayacak, araştırmada sırasında ve araştırmanın çıktısında isminize atfedilebilecek ya da sizi doğrudan işaret edecek bir bilgiye hiçbir şekilde yer verilmeyecektir. İsminiz ve bu bilgiler tamamen gizli tutulacaktır. Aktarımlarınız doğrudan size atfedilmeyecektir.

Bu araştırmaya katılmak tamamen isteğe bağlıdır ve çalışmaya katılımınız karşılığında size herhangi bir ücret veya ödül verilmeyecektir. Bu çalışmaya katılmaya onay verdiğiniz takdirde çalışmanın herhangi bir aşamasında herhangi bir sebep göstermeden çalışmadan çekilme hakkına sahipsiniz. İstediğiniz zaman çalışmaya katılmaktan vazgeçebilirsiniz. Cevap vermek istemediğiniz soruları cevaplamak zorunda değilsiniz. Görüşme sonrasında, fikrinizi değiştirir ve araştırmadan çekilmek isterseniz lütfen bizimle bağlantıya geçin.

Aktardığınız deneyimlerin ve görüşlerin doğru yansıtılması için mülakatların ses kaydına alınmasına ihtiyaç duyulmaktadır. Ses kayıtları gizliliğin korunması açısından isimler ve kişisel bilgiler anonim hale getirilerek yazıya aktarılacaktır. Ses kayıt dosyaları ve ses kayıtlarının yazıya dökülmüş halleri çalışma tamamlandıktan sonra imha edilecektir.

Araştırmanın ileride emeklilikte yaşa takılanlar ile ilgili yapılacak olan araştırmalara ve topluma katkı sağlayacağı öngörülmüştür. Gerçekleştirmek istediğimiz araştırmanın sizin için bir risk oluşturması beklenmemektedir. Ancak görüşme sırasında dilediğiniz anda görüşmeyi kesebilir ya da erteleyebiliriz. Görüşmekten veya çalışmaya katkı vermekten vazgeçtiğinizi belirttiğiniz takdirde görüşme kayıtları silinecektir ve araştırma üzerinden yapılacak bilimsel değerlendirmeler için kullanılmayacaktır.

Bu formu imzalamadan önce, çalışmayla ilgili sorularınız varsa lütfen sorun. Daha sonra sorunuz olursa, proje yürütücüsüne (Prof. Dr. Ekrem Ünal Zenginobuz, Ofis telefonu:) sorabilirsiniz. Araştırmayla ilgili haklarınız konusunda Boğaziçi Üniversitesi Sosyal ve Beşeri Bilimler Yüksek Lisans ve Doktora Tezleri Etik İnceleme Komisyonu'na (SOBETİK) ( ) danışabilirsiniz.

Adres ve telefon numaranız değişirse, bize haber vermenizi rica ederiz.

☐ Ses kaydı alınmasını kabul ediyorum.

Bana anlatılanları ve yukarıda yazılanları anladım. Bu formun bir örneğini aldım / almak istemiyorum (bu durumda araştırmacı bu kopyayı saklar).

Çalışmaya katılmayı kabul ediyorum.

Katılımcı Adı-Soyadı:.....
İmzası:.....
Tarih (gün/ay/yıl):...../...../.....

APPENDIX G

LONG QUOTATIONS OF RESPONDENTS (TURKISH)

1. Bu gelinen noktanın daha önceki bir siyasi kararla bozulan sistemin bir sonucu olduğunu biliyorum. Yani orada başkalarının yani çok erken emekli edilmelerinin bir siyasi iktidarın işte aldığı bir kararın bizi bugünlere taşıdığını hani hem biliyorum hem de yaşadım.

2. Yani şimdi tabii ki bilemiyorum ya şey olarak fikir olarak düşündüğümde gerçekten zamanında çok fazla erken yaşta emekli olan kişilerin olması sebebi ile bu durumun ceremesini bizim çektiğimizi düşünüyorum. Çevremde birçok insanın 40 yaşında, 41 yaşında emekli oldu. Bundan 10 sene, 15 sene önce emekli olduklarını gördüm. Yani zamanında o yanlış yapılan politikaların acısını şu anki yaş grubu çekiyor diye düşünüyorum. Bir zamanlar 40 yaşında emekli yaptığı insan şu anda tabii ki devleti devamlı borç yüküne, emekli maaş yüküne sokuyor. Bunun bir yerde düzeltilmesi gerekiyordu. Ama bir zamanlar yanlış yapıldı. Bu yanlışı telafi amaçlı da şimdi başka bir tarafa yüklenilme yapıldı. Yani burada bu dönemin hakkı yenmiş oldu bir zamanlar. Bu dönemdeki insanların da hakkı yenildi diye düşünüyorum. Ben emeklilikte şu yaşta olduğum için mutluyum. 50-55 yaş arası benim için güzel bir yaş ama daha fazla olsaydı üzülürdüm.

3. Aslında şöyle bir şey var. Şimdi o yasa çıktığında biz hiçbir şey bilmiyorduk. Biliyorsunuz o 17 Ağustos depremi yaşadık. O sene evet 99. 17 Ağustos'ta depremi yaşadık. Yani aradan 15 gün geçti, sonra bu yasayı çıkarttılar. Yani millet burada Marmara'da canıyla cebelleşirken. Deprem korkusuyla yaşarken bu yasa bir gecede çıktı. Biz bir şey bilmiyorduk insanlar diyorlardı ki yaşımız genç bir şekilde doldurulur yaş ve prim şartını. Fakat. Bu yasayı çıktıktan bir süre sonra işte yavaş yavaş insanlar bilinçlenmeye başladı. Ben ta ki 2017 2018 yılına kadar EYT'nin olduğunu bilmiyordum.

4. Biz deprem olduğu dönemde zaten depremden 15, 20 gün sonra bu yasa çıkarıldı ve benim şahsen hiç haberim yoktu yaşa takıldığımdan. Ben primimi dolduracağım, emekli olacağım diye düşünürken 2015 yılında televizyon izlerken federasyon başkanımız, gönül Boran hanımı gördüm. Bu emeklilikte yaşa takılanlar nedir dedim. Girdim bi araştırdım. Ben de yaşa takılmıştım.

5. Yani şöyle bir kere bu emeklilik katsayısını bu hükümet çok fazla düşürdü. Yani normalde diyelim %70 vereceğine %40 veriyor, %30 veriyor ve bana aslında para olarak eski zamana göre büyükmüş gibi gelse de normalde almam gerekenin yarısını verecek. Yani emekli maaşları çok kötü, bence kötü yani. Yani 99'da bu kanun çıkmasaydı katsayı yüksek olacağından örnek veriyorum, Şu an 15bin TL maaş alıyor olurdum veya 20bin TL emekli olunca benim alacağım maaş 8-10 bin TL. Yani emekli maaşıyla bırakın gezmeyi vs, insan geçinemez, çocuk okutamaz. Hadi benim evdekiler çalışıyor. Babadan ev miras kaldı, orada bedava oturuyorum diye durumum iyi. Öbür vatandaş ne yapacak? Şimdi adamın 3 çocuğu var. Karısı var. Ev kira 5.500 TL, 7-8 bin TL maaş alacak. Yani emekli olamıyorsun ki. Aldığın emekli maaşı kiraya anca yetecek.

6. Maaş bağlanma oranında yine var yani şimdi 99 depremini söylüyorum, en düşük emekli maaşı. Asgari ücretin %40 üstüydü. Şu anki bağlanacak emekli maaşı asgari ücretin %40 altı, yani en düşük emekli maaşı 11.900 TL olması gerekirken 5.500 liraya talip olduk. Yani bunda aslında hiç de hoşnut değiliz. Yani 5.500 lirayla şöyle bir şey söyleyeyim. Evimizin kirasını mı ödeyelim. Elektrik, su, doğalgaz faturalarını mı ödeyelim ya da yeme içmemiz mi karşılayalım ya da işte belli bir birikim kenara ayrılıp işte bunda sağlıktır işte ne bileyim tatile mi gidelim. Yani ben bu yaşıma kadar bir defa tatil yapmışımdır ya da 2 defa eşimle çocuğumla birlikte. Yani 5.500 lirayla yani ben önümü göremiyorum. Hiç de hoşnut değilim açıkçası.

7. Yani bir sosyal yardım niteliğinde bu şu an bağlanan aylıklar. Hiç yoktan iyidir fakat bunun sebebi de aylık bağlama oranları deniliyor. ABO yani daha önceden %70'ler üzerinden aylık bağlanırken, şimdi %30 üzerinden bağlandı. Ülkenin büyümeden kaynaklı safi milli hasıla diyorlar ya buradan emeklilere pay veriliyor. Bu pay %5,6 verilmesi gerekirken %1,8 e düşürüldü. Atıyorum şu an 5500 TL alan bir kişi ya şu an aslında bunun 11.000-12.000 TL alması gerekiyordu emekli aylığını.

8. Ben kendim şahsen çalışmak zorundayım. Çünkü 5.500 TL emekli maaşı alacağım ve ben şu anda 2 el geçindirmek durumundayım. Nasıl 2? Kızım üniversite öğrencisi evde kalıyor. Onun kirası, elektriği, suyu, doğalgazı, okul ihtiyaçları, benim kendi evimin ihtiyaçları. 5.500 lirayla bunu yapabilmem imkânsız. Zaten kış ayları için doğalgaz biliyorsunuzdur. Bu ay bana gelen doğalgaz 1.228 TL yani. 5.500 TL hayatta yetmeyecek. Doğal olarak birçoğumuz yine çalışmak durumundayız. Yani sayın Cumhurbaşkanımızın dediği gibi çift dikiş yapacağız.

9. Yani tek başıma hem anne hem babalık yapan bir anneyim. 2019 yılından beri de işsizim. Eski iş yerime, ayda 2 ya da 3 kez gidip, işlerini toparlıyorum. Onun karşılığında bir miktar parayı alıp onunla geçiriyordum. 3 ay önce babamı kaybedince babamdan kalan 1445 TL bir emekli maaşı bağlandı. Babamdan bana işte onlarla idare etmeye çalışıyoruz. Yani benim babamdan kalan net 1445 TL. Onu da 2 aydır alıyorum. Babam 2 ay önce vefat ettiği 2 aydır alıyorum annem de bana sağ olsun destek oluyor maddi yönden. Eski iş yerine gittiğim zaman işte 1000 TL ,1500 TL bazen 2000 TL veriyorlar. Sağ olsun işte kızıma 1200 TL burs veriyorlar. Yani elime geçen bu maalesef. İşte onlar da hem kızımı okuması konusunda destek veriyorlar hem de oraya gittiğim zaman geçmiş yıllarda birbirimize olan çalışma, tanışıklık bağlılığı için yapıyorlar. İşyeri sahiplerimin rahmetli babaları ile yıllarca çalıştım ona istinaden destek oluyorlar.

10. Eşim de ben de işsiziz bu arada emeklilikte yaşa takıldık. Annemin emekli maaşından destek alıyoruz açıkçası. Eşim de babasından destek alıyor. Çok ağır bir şey bu. Çünkü şöyle söyleyeyim ben. Çok ağrıma gidiyor. Yani şu anda ben ve eşim ikimiz de emekli maaşı almamız gerekirken bekliyoruz. Aslına bakarsanız maaşımız var ama alamıyoruz, gasp ediliyor.

11. Rahmetli kaynanam Rizeliydi kendisi. Çay yetiştiriyordu. Rahmetli olmadan babası kalan malı için burası benim kızlarımın yeridir demiş. Buradan gelecek olan çayı kızlar alacak erkeklere almayacak. 3 kızı var kaynanamın. 3

kıza paylaştırılıyor oradan gelen para. Biz ek katkı yaptık çocukların okul süreçlerine bu para ile. Mecburduk çünkü.

12. Evim vardı. Geçen sene onu satmak zorunda kaldım. Çünkü taksiti artık ödeyemez duruma gelmiştim çünkü nasıl geldiniz derseniz, çalıştığım zamanda taksitlerimi, bankaya yani kredilerini düzgün ödeyebiliyordum. İşten çıkarıldıktan sonra iş bulamadım. Belirli bir sıkıntılar yaşadım. Eşimden ve çocuklarımdan yardım alarak taksitlerini belirli bir orana kadar ödeyebildim. Ta ki geçen seneye kadar ama geçen sene artık çocuklar da artık bir yuva kurduklarında dolayı onların da belirli bir ailesi, bir çocukların bir geleceğinden dolayı mecbur kaldım evi sattım. O zaman emekli olabilseydim belki o evimizi satmayacaktık.

13. Benim şöyle örnek, bir arkadaşım var, yine bankacılıktan birkaç arkadaşım var. Geçmişte bir şekilde sigortaları aileleri tarafından başlatılmış ve örnek bir ay ödenmiş ve bırakılmış. Aynı sektörde yıllarca birlikte çalıştık. Onlar normal yaşlarında emekli oldular. Aynı pozisyonlarda çalıştığımız insanlardan şu anda yarısı kadar maaş alacağım. Bana neredeyse aynı maaşlar ödendi. Ben bankacılık sektöründe çalıştığım için tavandan ödeniyordu primlerim. Hani ilk başlarda sadece belki daha düşüktü. Sonrasında hep tavan ödendi. Yani hep ben katkımı tavan tarafından yapıldı. Vergilerin gelir vergilerinin tavandan alındı, devlete katkın bu şekildeydi ancak aynı pozisyonlarda aynı yıl ve aynı banka gibi yerlerde çalıştığım omuz omuza çalıştığım arkadaşımın sadece SGK girişi çok erken olduğu için yani katmerli maaş alıyor, neredeyse 2 katı alacak, bu da tabii ki çok büyük bir mağduriyet. Yani hani kötünün iyisi gibi bir şey yaşıyoruz şu anda.

14. Ne kadar çok prim yatırırsan o kadar çok maaş bağlanır, mantık budur. Yani düşünürdük ama bu dönemde bunun olmadığını fark ettik. Hani primin yüksek olursa olsun maaşın gidip en tabana dayandı. Yani ben eşimin maaşından da bunu biliyorum. Birçok çevremdeki insanlar yani bir daha az prim yatırmış insanla 9-10.000 gün prim yatırmış insanın aralığında 300 TL, 200 TL oynarsa olmaz. Yani bu adaletsizlik tabii ki burada büyük bir adaletsizlik var.

15. Aslında mobbing uygulandı. Yani bizlerin çıkışını verilebilmesi için yaşlarımız bahane edildi. Işte yaşlı gözüyle bakıldı. Halbuki de en verimli çağımızdaydık. Gelecek nesli de ya da bu işi yapacak olan insanlara deneyimlerimizi aktarmamız gerekirken bir şekilde işte. İş ararken görüştüğüm firmaların artık sayısını da unuttum. Her anlamda anlaşılıyordu yaş kriteri olduğu. Tam iş başvurusunun olumlu sonuçlandığında yaşımızı öğrendiklerinde bir anda ondan sonra U dönüşü yapıldıklarını da biliyoruz ve yaşınızdan dolayı bir sizleri tekrar dönüş yapacağız diyen firmaların hiçbirinin dönüş yapmayacağını bildiğimiz halde yine de kendimizi moral olarak ayakta tutmaya çalıştık.

16. O sırada bankacılık sektöründeyim. Prim gün sürelerim dolduğu tespit edilen diğer işte yaklaşık bir 50 arkadaşımla birlikte işten çıkartıldım. Pandemi bahane edilerek. Hani seçim yapmak zorunda kaldıklarında bunlar hani zaten yıllarını bir şeylerini doldurmuş onları seçelim gibi oldu. Orada herhangi bir

kriter uygulanmadı. Sadece yüzde doksanı şey olarak yani prim gün süresini işte yaşı bekleyenler çıkartıldı şirket kendisine hani bir küçülme fırsatı oluşturdu. Sözlü olarak da Yasa konuşuluyor gündemde çıktığında siz zaten emekli olacaksınız dendi. Pandemi de direkt pandeminin ilk şeylerinde işte ocak ocakta çıkartılacağını söylendi. Şubatta filan çıkartıldık ve pandemi ile birlikte uzun süreçte hani hem yaş yüksek olduğu için belli bir deneyim olduğu için kesinlikle iş bulamadım. Çok uğraştım. Kesinlikle iş bulamadım. Onların hiçbirisinde bunca yıllık deneyimime rağmen ki güzel bir özgeçmişim vardır. Ona rağmen hiç dönüş alamadım. Ancak arkadaşlarımın desteği ve tanıdıklarla işe girebildim. Çok zorlandım ve hani ailem bir ailem işte evli olsam, çoluk çocuk bakmakla zorunlu olduğu veya hani evli olmaktan ziyade zorunda olduğum ebeveyn vesaire gibi kişiler olsaydı aşırı bir zorluk süreci olacaktı.

17. Primi doldurdunuz zaman çalışmaya devam ettiğinizde sizi bir getirisi yok bunun. Yani hatta asgari ücretle çalışmaya devam ettiğiniz takdirde bunu sizden götürüsü var. Aldığınız maaş düşüyor çünkü. 2008'den önce girişte olduğunuz zamanki abu ayrı hesaplama ayrı 2000'den önce girişte olduğunuz zaman 99'dan önceki girişte olduğunuz zaman hesaplanan maaş ayrı. Siz çalıştıkça bu sefer sizin bağının maaş oranı düşüyor. Asgari ücretle çalıştığınız zaman. E bu da bize dezavantaj sağlıyor. Kayıt dışı istihdama yönlendiriyor özellikle de primini tamamlamış kişileri. Bu kişiler eğer varsa aileleri üzerinden sağlık hizmetlerinden faydalanıyor ve katkı yapmıyor. Bu çok saçma.

18. Tabii ki bütün bunları (anayasal hakları) biliyorum ve öğrendiğimiz şey şuydu, aleyhte. Hiçbir karar geriye doğru işletilemez. Yani sadece bu değil, yani sizin aleyhinize olan hiçbir kanun geriye doğru işletilemez lehinize olan bir kanun işletilebiliyor. Bu gerçekten benim için büyük bir yani hayal kırıklığıydı. Yani bunu bir anayasal hakka uygun bir şey olarak görüyorum. Hani büyük bir kırılma noktası olarak görüyorum ve bunun anayasa mahkemesinde kabul edilmeyeceğine ve mülga edileceğine açıkçası çok emindim. Dolayısıyla bunu dediğiniz anlamda hani hem bireysel haklar hem eşitlik ilkesine aykırılık anlamında gerçekten kabul edilemez bir durum olduğunu Kesinlikle hâlen de düşünüyorum. Hani düşünmeye de devam edeceğim. Yeni yapılan düzenlemelerle bazı kişiler bazı haklara kavuştu ama yani bu çıkmadan önce yaşanılan mağduriyetlerin yaşanan hani kayıpların hiçbir şekilde telafisi olamaz. Hâlâ belki insanlar da bu haklarını tekrar aramak için hani kanuna tekrardan bir müracaatları olabilir diye de düşünüyorum. Gelen duyumlarda evet yani bu hani bu hakkın aranmaya devam edilmesi gerektiğini düşünüyorum çünkü.

19. Öngörülebilirlik ilkesi, ben hayatımı hiç programlayamadım. Bu benim çok genç yaşta hayat hayata bakış açımı korkak hale getirdi. Hani işte belki bir şekilde öderim demek yerine eğer bir şekilde işte bir evim olsun gibi bir konuya giremedim. Ben ev alırda borcum olursa işsiz kalırsam ne yapacağım şeklinde bir korkak oldum yatırımlarımı yapamadım. Yani aileme yük olmayayım istedim. Bence en büyük şey, sorun öngörülebilirliğin gitmesi.

20. İş hayatına başlama sürecim ve devam süreçlerinde yani bu çok genel bir kanun olsa da kişisel olarak da çok etkilendim. Benim durumumda biraz öyle ilerledi. Yani iş hayatına başladığımda normal bir şekilde emekli olacağımı prim gün sayımı devam ettireceğimi düşünerek işe başlamıştım ama belli bir süre sonra söylediğiniz kanun çıktı ve yaş şartı kadınlarda işte bayağı ileri bir tarihe atılmış oldu. Genç bir insan için yani yeni işe başlamış, yeni üniversiteden mezun olmuş genç bir insan için o zamanlar gerçekten çok uzak tarihler gibi görünüyor insana. Ama tabii ki bu ilk anda sizi bu şekilde etkilemiyor. Yani çalışma hayatına devam şeklinde bir kararınız oluyor. Fakat zaman içerisinde işte evlenme, çocuklarımın dünyaya gelmesi şekliyle hani iş hayatına ara verme durumları söz konusu olurken, yasanın ek düzenlemeleri de devreye girmeye başladı. Aylık bağlama oranlarında değişiklikler olmaya başladı. İlk hani öngörülen prim gün ve sayıları buna kademeli geçiş süreci diye adlandırılıyor. Bunlar değişmeye başladı ve hani çalışma hayatında kalmamın da bir hem maddi hem manevi külfeti oluşmaya başladı ve onun karşılığında da size emeklilikte vaat edilen şeyler arasında aleyhte düzenlemeler çıkmaya devam etmeye başladı. Ailede sağlık sorunları oldu ve aileme yardımcı olma durumum oluştu. O sırada hani ben hani 5.000 günü hedefleseydim bizim başka bir kişiyi bakım için istihdam etmemiz gerekecekti hem de çalışmada kaldığım zaman da hani bana getirisi fazla değildi. Bu aylık o bağlama oranları çok düşmüştü ve benden beklenen iş günü hani tamamlaman gereken iş günü sayısı da artmıştı. Dolayısıyla ben hani bundan olumsuz etkilendim. Hani çalışma, ara verme ve işe dönüş kararları sırasında bunlar beni tamamen çok olumsuz etkiledi. Dolayısıyla en son yaptığımız değerlendirmede 3.600 güne karşılık gelen kısmi emeklilik sanırım onunla emekli olmak istedim. 3.600 iş günü 25 yıl ve işte 58 yaş tamamlamam gerekiyor. Son yapılan düzenleme ile kısmı emeklilikteki yaş şartı kalkmadı ben halen emekli olabilmek için yaşımı bekliyorum.

21. 8 Eylül 1999 bir yasa çıktı 4447 sayılı. Hem bu yasa geriye dönük işletildi, yaş şartı geldi Sonra tekrar 2008 tekrar bir yasa çıktı. 5510 sayılı, aylık bağlama oranları değişti. 2 kez mağdur olmuş olduk. 8 yıldır bekliyorum, bana 12 yıl vurdu, ben çok ceza aldım bu konuda. Kanunlar geriye dönük işletilemez. Bu evrensel bir kural. Aslına bakarsanız anayasal suç işleniyor aynı zamanda.

22. Benden 2 yaş büyük insanlar ya da bir yaş büyük insanlar mesela 39 yaşında, 40 yaşında, 42 yaşında emekli olan arkadaşlarım var. o zaman emekli oldular da 40 yaşında. Cumhurbaşkanı 46 yaşında emekli oldu. Yani ondan o yaşta emekli olabiliyorsa ben neden 53 yaşında bir emeklik hak ediyorum ve primin dolmuş yaşım dolmuş olmasına rağmen 99 öncesi hesaba göre. Çünkü bana bir yasa demedi mi kardeşim gel çalışıyorsan şu kadar prim şu kadar sene doldur diye. Ben doldurdum ama emekli olamadım.

23. Bu eskilerde 38 40'lı yaşlarda emekli olunmuş. Aslında bu yanlıştı. Çok yanlıştı ama kanunun da direkt geriye işletilmesi mi gerekiyordu. Veyahut da işletiliyor mu o halde 9 17yıl fark edeceğine, 3 5 yıl fark etmiş olması gerekirdi. Bu kadar olmaz.

24. Yani bir günde bir insanın hayatının 5- 10 yılını kimseye kaybettirmemek lazım. Yani adam o tarihte yürürlüğe girer diyor. Şu tarihten itibaren girer öbür kanuna tabidir diyor. Bu olmaz. Yani üçer yıl periyot koydu, ikişer yıl periyot koy beşer yıl periyot koy yani pat diye niye kesiyorsun ki? 10 yıl 17 yıl farkı olur mu bu büyük bir sıkıntı yani.

25. Şöyle diye düşünüyorum, bu benim hani sadece bu konuyla ilgili düşüncem değil mesela Sağlık hakkı gibi bu işte sigortalılık olma gibi yani iş hayatıyla ilgili bazı şeylerin kesinlikle siyaset dışı değerlendirilmesi gerektiği konusunda kanaatim var. Yani gelen bir iktidar bu çalışma hayatıyla ilgili kanunlarla falan o kadar kolay oynayamamalı. Yani bu çok ayrı bir yerde tutulmalı. Ve bu hani kesinlikle bütün toplumun ortak katkısıyla oluşmalı. Yani evet. 60 yaşında emekli olunabilir mi olunabilir. Ama bu bir siyasi hani iktidarın tercih edeceği bir şey olmamalı bu. Hani o toplumun şartlarına göre oluşmuş ve kesin belirlenmiş bir süreç olmalı. Ben bunu burada şunu belirtmek isterim. Bu gelinen noktanın daha önceki bir siyasi kararla bozulan sistemin bir sonucu olduğunu hem biliyorum hem yaşadım.

26. Tabi ki bu haklarınız oluyor ama maalesef bununla ilgili başvurabileceğiniz merciler olmadığı veya kurumlar etkili olmadığı için veya doğru karar almadığı için veya onlara güvenilmediği için bu süreç birilerinin 2 dudağının arasında kalıyor. Kanunlara değil, nizama değil ama şahısların eline kalmış oluyor. Şahısların elinde kaldığı zamanı da burada bir keyfiyet meydana gelmiş oluyor. Normalde bu tür şeyler şahısların eline kalmasın diye kanun vardır. Zaten şahısların elinde şahısların 2 dudağında olmasın diye. Dolayısıyla da zaten hukuk temelini yok ettiğiniz zaman bu gelecek için de sıkıntılı.

27. Bir hak vermişsiniz zamanında insanlara ve sonra insanlardan bu haktan feragat etmelerini istiyorsanız. Bunun için insanlara seçenek sunmanız gerekiyor. Yani ben yaptım oldu olmaması gerekiyor bu işin. Yani belki biz orada şöyle bir seçenek sunabilirlerdi yani e tamam, siz hani sigortalı çalışmaya devam edin. Sizin bu hakkınız baki ama siz sigortalı çalışırsanız daha yüksek prim alacaksınız emekliliğinde denebilirdi veya bu insan bak emekliliği hak etmiş, bu insanları çalıştıran iş yerlerine siz yarı SGK primi ödeyin. Bu insanları çalışmaya devam edin ve biz de bu insanlar çalışsın ama tam emekli demeyelim, çalıştıkları için yarım emekli maaşı verelim, farzı misal yani hep bunlar böyle şey beyin jimnastiği olarak yani bu şekilde en aza seçme şansı bizde olsun yani sen bu şekilde 3 5 10 20 kaç tane öneri getiriliyorsa bu şekilde getirilebilirdi. İnsanlar da burada yok illa ben emekli olacağım derse emekli olsun yok. Evet, ben 1.000 TL daha fazla maaş almak istiyorum. Bunun için bir 5 sene daha çalışmak istiyorum diyebilirdi veya evet biz size emekli ettik, hakkınız var ama çalışmaya devam ediyor edin priminizi ödeyin bıraktığın zaman hemen o gün emekli maaşınızı bağlayacağım da diyebilir yani ya? Çünkü şöyle bir şey de olabiliyor yani. İşte örnek olarak 6.500 TL emekli maaşını alacak. Tamam diyor adam ben senin hakkını kabul ediyorum. 6.500 emekli de ettim zaten şey çalışmaya devam et 15.000 TL maaş alıyorsa maaşını almaya devam et bıraktığın an ben seni hemen emekli edeceğim merak etme ben senin yanındayım hatta ben sana prim vereceğim 5 gün ekstra çalıştığın için ikramiye vereceğim 30.000

TL emekli olurken farzı misal yani o kadar çok şey yapılabilir ki esasında ama bunların hiçbiri yapılmıyor deniyor ki işte emeklilik yaşını uzattım. Hadi bakalım. Şimdi esasında tüm bunları halledebilecek şeyler vardı ya şunu da diyebilirlerdi '99 girişli misiniz? şu yaşa kadar çalışırsanız, biz sizin maaşınızı şu anki kanunla %38 den değil de sizin kanunun 68'den bağlayacağım'. Bakın o zaman insanlar gerçekten çalışırdı. Çünkü 2 katı maaş alacak.

REFERENCES

1982 Turkish Constitution. https://www.mevzuat.gov.tr/mevzuatmetin/1.5.2709.pdf

Adaman, F., & Akbulut, B. (2021). Erdoğan's three-pillared neoliberalism: Authoritarianism, populism and developmentalism. *Geoforum, 124*, 279-289.

Akan, A.K., & Altaş, M. (December 29, 2022). Cumhurbaşkanı Erdoğan EYT düzenlemesini açıkladı. *Anadolu Ajansı*. Retrieved from https://www.aa.com.tr/tr/gundem/cumhurbaskani-erdogan-eyt-duzenlemesini-acikladi/2774692

Akkaya, Y. (2006). Sosyal güvenlik ve tarihi üzerine "Aykırı" notlar. *İktisat Dergisi*, *478*, 15-7.

Alan, S. (February 28, 2022). EYT'lilerin çözüm trafiği: Tekrar 'seçim vaadi' olmak istemiyoruz. *Gazete Duvar*. Retrieved from https://www.gazeteduvar.com.tr/eytlilerin-cozum-trafigi-tekrar-secim-vaadi-olmak-istemiyoruz-haber-1554677

Andreotti, A., Garcia, S. M., Gomez, A., Hespanha, P., Kazepo, Y., & Mingione, E. (2001). Does a Southern European model exist?. *Journal of European Area Studies*, *9*(1), 43-62.

Arbatli, E., & Rosenberg, D. (2021). United we stand, divided we rule: How political polarization erodes democracy. *Democratization*, *28*(2), 285-307.

Arin, T. (2002). The poverty of social security: The welfare regime in Turkey. In Balkan, N. & Savran. S. (Eds.). *The ravages of neo-liberalism*: *Economy, society, and gender in Turkey,* (pp.73-91). New York, NY: Nova Science Publishers.

Armingeon, K., & Giger, N. (2008). Conditional punishment: A comparative analysis of the electoral consequences of welfare state retrenchment in OECD nations, 1980–2003. *West European Politics*, *31*(3), 558-580.

Atchley, R. C. (1976). *The Sociology of Retirement*. John Wiley & Sons.

Atchley, R. C. (1982). Retirement as a social institution. *Annual Review of Sociology*, *8*(1), 263-287.

AYM (2001) 1999/42 Esas, 2001/41 sayılı Anayasa Mahkemesi Kararı. T.C. Anayasa Mahkemesi. Retrieved from https://normkararlarbilgibankasi.anayasa.gov.tr/Dosyalar/Kararlar/KararPDF/2001-41-nrm.pdf

Bernard, H. R. (2002). *Research Methods in Anthropology: Qualitative and Quantitative Methods*, California, CA: AltaMira Press.

Biernacki, P., & Waldorf, D. (1981). Snowball sampling: Problems and techniques of chain referral sampling. *Sociological Methods & Research*, *10*(2), 141-163.

Bonker, F., & Wollmann, H. (2001). Stumbling towards reform: the German welfare state in the 1990s. In Taylor-Gooby, P. (Eds.), *Welfare States Under Pressure* (pp.75-99). London: Sage.

Bonoli, G. (2000). *The politics of pension reform: Institutions and policy change in Western Europe*. Cambridge University Press.

Bonoli, G. (2001). Political institutions, veto points, and the process of welfare state adaptation. In Pierson, P. (Eds.), *The new politics of the welfare state*, (pp. 238-264). Oxford Academic.

Bonoli, G. (2005). The politics of the new social policies: providing coverage against new social risks in mature welfare states. *Policy & Politics*, *33*(3), 431-449.

Bonoli, G., George, V., & Taylor-Gooby, P. (2000). *European welfare futures*. Polity Press.

Boratav, K., & Özuğurlu, M. (2006). Social policies and distributional dynamics in Turkey: 1923–2002. In Karshenas, M., & Moghadam, V. M. (Eds.), *Social policy in the Middle East: Economic, political and gender dynamics* (pp. 156-189). Houndsmills: Palgrave Macmillan.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, *3*(2), 77-101.

Brinkmann, S., & Kvale, S. (2015). *Interviews: Learning the Craft of Qualitative Research Interviewing* (3rd ed.). Thousand Oaks, CA: Sage.

Budd, A., & Campbell, N. (1998). The roles of the public and private sectors in the UK pension system. In Feldstein, M. (Eds.), *Privatizing social security* (pp. 99-134). University of Chicago Press.

Buğra, A., & Keyder, Ç. (2006). The Turkish welfare regime in transformation. *Journal of European Social Policy*, *16*(3), 211-228.

Buğra, A., & Yakut- Çakar, B. (2010). Structural change, the social policy environment and female employment in Turkey. *Development and Change*, *41*(3), 517-538.

Bulut, M. (2019). Emeklilikte yaşa takılma sorununun ekonomik gerekçeler ve "hak" kavrami ile ele alınması ve değerlendirilmesi. *İş ve Hayat*, *5*(9), 162-169.

Canbay, T., & Demir, M. (2013). Türkiye' de sosyal güvenlik açıkları ve sosyal güvenlik ahlakı. *Yönetim ve Ekonomi*, *20(2)*, 303-35.

Castles, F. G. (2001). On the political economy of recent public sector development. *Journal of European Social Policy*, *11*(3), 195-211.

Castles, F. G. (2005): Social expenditure in the 1990s: Data and determinants, *Policy and Politics*, *33*(3), 411–430.

Çelik, A. (2023, March 6). EYT Yasası yeni sorunlar yaratacak: Emeklilikte adalet! *Birgün.* Retrieved from https://www.birgun.net/haber/eyt-yasasi-yeni-sorunlar-yaratacak-emeklilikte-adalet-423690

Chrisafis, A. (2023, March 16). Why are pensions such a political flashpoint in France? *The Guardian*. Retrieved from https://www.theguardian.com/world/2023/mar/16/why-are-pensions-such-a-political-flashpoint-in-france-macron

Clarke, J., & Newman, J. (1997). *The managerial state: Power, politics and ideology in the remaking of social welfare*. Sage.

Clasen, J. (2005). *Reforming European welfare states: Germany and the United Kingdom compared*. OUP Oxford.

Clayton, R., & Pontusson, J. (1998). Welfare-state retrenchment revisited: entitlement cuts, public sector restructuring, and inegalitarian trends in advanced capitalist societies. *World politics*, *51*(1), 67-98.

Council of Europe (1968). European Code of Social Security (ETS No. 048). Retrieved from https://www.coe.int/en/web/conventions/full-list?module=treaty-detail&treatynum=048

Della Porta, D. (Ed.). (2014). *Methodological practices in social movement research*. OUP Oxford.

Ebbinghaus, B. (2015). Welfare retrenchment. *International Encyclopedia of the Social & Behavioral Sciences,* (2nd ed., pp. 521-527). Elsevier Inc.: Amsterdam, The Netherlands.

Ebbinghaus, B., & Hassel, A. (2000). Striking deals: concertation in the reform of continental European welfare states. *Journal of European public policy*, *7*(1), 44-62.

Elveren, A. Y. (2008). Social security reform in Turkey: A critical perspective. *Review of Radical Political Economics*, *40*(2), 212-232.

Emeklilikte yaşa takılanlar: EYT sorunu nedir, kaç kişi yararlanacak, SGS nasıl etkilenecek?. (2022, December 12). *Euronews*. Retrieved from https://tr.euronews.com/2022/10/31/emeklilikte-yasa-takilanlar-eyt-sorunu-nedir-kac-kisi-yararlanacak-sgs-nasil-etkilenecek

En düşük emekli aylığında 'kök maaş' detayı. (2023, March 25). *Habertürk*. Retrieved from https://www.cnnturk.com/ekonomi/en-dusuk-emekli-ayliginda-kok-maas-detayi

Erensü, S., & Karaman, O. (2017). The work of a few trees: Gezi, politics and space. *International Journal of Urban and Regional Research*, *41*(1), 19-36.

Esping-Andersen, G. (1990). *The Three Worlds of Welfare Capitalism*. Princeton University Press.

Esping-Andersen, G. and W. Korpi (1984): Social Policy as Class Politics in Post-War Capitalism: Scandinavia, Austria, and Germany. In: J. H. Goldthorpe (ed.): *Order and Conflict in Contemporary Capitalism*. (pp. 179–208) Oxford: Clarendon Press.

European Commission, (2003). Pension schemes and 'pillars'. Downloaded from http://www.imf.org/external/np/sta/ueps/2003/021703.pdf

EYT'liler: İktidarla seçimde görüşeceğiz. (March 20, 2023). *Cumhuriyet*. Retrieved from https://www.cumhuriyet.com.tr/ekonomi/eytliler-iktidarla-secimde-gorusecegiz-2062806

EYT'liler: İktidarı muhalefet, muhalefeti iktidar yapabiliriz. (November 20, 2021). *Gazete Duvar*. Retrieved from https://www.gazeteduvar.com.tr/eytliler-iktidari-muhalefet-muhalefeti-iktidar-yapabiliriz-haber-1542458

EYTSYDD. (n.d.). Accessed to January 23, 2023, from https://www.eyt.org.tr/index.php/kurumsal

Flora, P. (Ed.). (1986). *Growth to limits: the Western European welfare states since World War II* (Ed. 4). Walter de Gruyter.

Ferreira, E. H. X. Y., & Howlett, M. (2021). Measuring retrenchment in welfare states: overcoming the challenges to the definition, operationalization and measurement of welfare policy change. In Greve, Bent. (Ed.), *Handbook on austerity, populism and the welfare state* (pp. 54-63). Edward Elgar Publishing.

Gümüş, E. (2010) Türkiye'de sosyal güvenlik sistemi: Mevcut durum, sorunlar ve öneriler. *Seta Analiz*, Retrieved from SSRN: https://ssrn.com/abstract=1950582

Güzel, A. (2005). Türk sosyal güvenlik sisteminde öngörülen reform mevcut sorunlara çözüm mü?. *Çalışma ve Toplum*, *4*(7), 61-76.

Green-Pedersen, C., & Haverland, M. (2002). The new politics and scholarship of the welfare state: a review essay. *Journal of European Social Policy*, *12*(1), 43-51.

Hacker, J. S. (2002). *The divided welfare state: The battle over public and private social benefits in the United States*. Cambridge University Press.

Hacker, J. S. (2004). Privatizing risk without privatizing the welfare state: The hidden politics of social policy retrenchment in the United States. *American Political Science Review*, *98*(2), 243-260.

Hassim, S., & Razavi, S. (2006). Gender and social policy in a global context: Uncovering the gendered structure of 'the social'. In Razavi, S., Hassim, S. (eds) *Gender and social policy in a global context* (pp. 1-39). Social Policy in a Development Context Palgrave Macmillan, London.

Hawkesworth, M. (1994). Policy studies within a feminist frame. *Policy Sciences*, *27*(2), 97-118.

Hicks, A. (1999). *Social democracy and welfare capitalism*. Cornell UP.

Hicks, A., & Zorn, C. (2005). Economic globalization, the macro economy, and reversals of welfare: Expansion in affluent democracies, 1978–94. *International Organization*, *59*(3), 631-662.

Hill, D. C. D., & Tigges, L. M. (1995). Gendering welfare state theory: a cross-national study of women's public pension quality. *Gender & Society*, *9*(1), 99-119.

Hinrichs, K. (2000). Elephants on the move: Patterns of public pension reform in OECD countries. *European Review*, *8*(3), 353-378.

Hinrichs, Karl, and Julia F. Lynch (2010), Old-Age Pensions. In Castles, Francis G. and others (eds), *The Oxford handbook of the welfare state* (pp. 353–366). (2010; online edn, Oxford Academic, 2 Sept. 2010)

Holzmann, R., Orenstein, M. A., & Rutkowski, M. (Eds.). (2003). Pension reform in Europe: process and progress. *World Bank Publications*.

Huber, E., & Stephens, J. D. (2001). *Development and crisis of the welfare state: Parties and policies in global markets*. University of Chicago press.

If Turkey sacks its strongman, democrats everywhere should take heart. (May 4, 2023). *The Economist*. https://www.economist.com/leaders/2023/05/04/if-turkey-sacks-its-strongman-democrats-everywhere-should-take-heart

ILO (1952). C102 - Social Security (Minimum Standards) Convention https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C102

Irak, D. (2022, December 30). Emeklilikte Yaşa Takılanlara Takılanlar Platformu! *Diken*. https://www.diken.com.tr/emeklilikte-yasa-takilanlara-takilanlar-platformu/

İlkkaracan, İ. (2012). Why so few women in the labor market in Turkey?. *Feminist Economics*, *18*(1), 1-37.

Kittel, B., & Obinger, H. (2003). Political parties, institutions, and the dynamics of social expenditure in times of austerity. *Journal of European public policy*, *10*, 20-45.

Kıvanç A. (2019, November 28). Çalışmaya devam ettikçe kimlerin emekli aylığı azalıyor? *Habertürk*. https://m.haberturk.com/calismaya-devam-ettikce-kimlerin-emekli-ayligi-azaliyor-2542607-ekonomi

Kıvanç, A. (2019, November 29). EYT hakkında her şey. *Habertürk*. https://www.haberturk.com/son-dakika-eyt-hakkinda-her-sey-haberler-2544433-ekonomi

Kuhnle, S. (2003). European welfare lessons of the 1990s. In S. Kuhnle (ed.) *Survival of the European Welfare State*, (pp. 234–8). Routledge.

Korpi, W., & Palme, J. (2003). New politics and class politics in the context of austerity and globalization: Welfare state regress in 18 countries, 1975–95. *American Political Science Review*, *97*(3), 425-446.

Kose, A. H., and E. Yeldan. (1999). Problems of the social security system in Turkey, and its effects on growth, accumulation and public finance. Istanbul, Turkey: *Friedrich Ebert Foundation*.

Kumbaracıbaşı, A. C. (2016). An aggregate analysis of the AKP vote and electoral continuities in the Turkish party system. *Turkish Studies*, *17*(2), 223-250.

Law of Amendments to Social Security and General Health Insurance Law and to Certain Laws, No. 4759 (2002). https://pdb.sinop.edu.tr/wp-content/uploads/sites/111/2019/12/4759_sayili_kanun.pdf

Law of Amendments to Social Security and General Health Insurance Law and to Decree No. 375, No.7438 (2023). https://www.resmigazete.gov.tr/eskiler/2023/03/20230303-8.htm

Law of Social Insurance and General Health Insurance, No. 5510 (2006). https://www.mevzuat.gov.tr/mevzuatmetin/1.5.5510.pdf

Law of Unemployment Insurance, No. 4447 (1999). https://www.mevzuat.gov.tr/MevzuatMetin/1.5.4447.pdf

Levy, J. C. (1999) 'Vice into virtue? progressive politics and welfare reform in Continental Europe'. *Politics and Society*, *27* (2), 239–73.

Levy, Jonah D., 'Welfare Retrenchment', in Béland, D., Morgan, K. J., Obinger, H., & Pierson, C. (Eds.), *The Oxford Handbook of the Welfare State* (pp. 767 – 83. Oxford Academic.

Lewis, J. (1992). Gender and the development of welfare regimes. *Journal of European Social Policy*, *2*(3), 159-173.

Mcdonald, L. (2011) Retirement. In Stuart-Hamilton, I. (Ed.) *An introduction to gerontology*. (pp. 251-82). Cambridge University Press.

McGillivray, W. (2000). Pension reform: Where are we now?. *International Social Security Review*, *53*(1), 3-10.

Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation*. John Wiley & Sons.

Müftüoğlu, B. G. (2006). Küresel ve yerel aktörlerin sosyal güvenlik sisteminin dönüşümüne etkileri. *İktisat Dergisi, 478*, 42-47.

Myles, J. & Pierson, P. (2001), The comparative political economy of pension reform, In P. Pierson (ed.) *The New Politics of the Welfare State* (pp. 305-333) Oxford: Oxford University Press.

Nalbant, F. T. & Demiral, A. K. (2019). Çalışma hayatında bulunan Emeklilikte Yaşa Takılanlar'ın kendini işe verme düzeyleri üzerine bir alan araştırması. *Süleyman Demirel Üniversitesi Sosyal Bilimler Enstitüsü Dergisi, 34*, 181-213 .

Neuendorf, K. A. & Kumar, A., (2015). Content Analysis. *The international encyclopedia of political communication,* 1-10.

Ney, S. (2000). Thinking about pension reform: Discourses, politics, and public participation. In The Year 2000 International Research Conference on Social Security, titled with "Social Security in the Global Village", Helsinki (pp. 25-27).

OECD (2020). Employment rate (indicator). doi: 10.1787/1de68a9b-en (Accessed on 28 January 2019)

O'Connor, J. S., & Olsen, G. M. (Eds.). (1998). *Power resource theory and the welfare state: A critical approach*. University of Toronto Press.

Özgür, A. (2008). Pension reform: The Turkish case in the european context. [Master's thesis, Middle East Technical University]. https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp

Özsever, A. (2023, February 28). EYT yasası, 1999 depremindeki gibi olmasın! *Gazete Duvar. https://www.gazeteduvar.com.tr/eyt-yasasi-1999-depremindeki-gibi-olmasin-makale-1605864*

Park, S., & Vetterlein, A. (Eds.). (2010). *Owning development: creating policy norms in the IMF and the World Bank*. Cambridge University Press.

Pierson, P. (1994). *Dismantling the welfare state?: Reagan, Thatcher and the politics of retrenchment.* Massachusetts: Cambridge University Press.

Pierson, P. (1996). The New Politics of the Welfare State. *World Politics*, *48*(2), 143-179.

Pierson, P. (Ed.). (2001). *The New Politics of the Welfare State*. Oxford University Press, New York.

Plakans, A. (1989). Stepping down in former times: A comparative assessment of retirement in traditional Europe. In Kertzer, D. I., & Schaie, K. W., *Age structuring in comparative perspective*, (pp. 175-195). Routledge

Quadagno, J. S. (1982). *Aging in early industrial society: Work, family, and social policy in nineteenth-century England*. Academic Press.

Ross, F. (2000). 'Beyond left and right': The new partisan politics of welfare. *Governance*, *13*(2), 155-183.

Saklıca, E. İ. (2019, December 16). Emekli Dosyası I: Emeklilikte yaşa takılanlar. *Teyit*. https://teyit.org/emekli-dosyasi-i-emeklilikte-yasa-takilanlar

Saraceno, C. (Ed.). (2002). *Social assistance dynamics in Europe: National and local poverty regimes*. Policy Press.

Sayan, S., & Kiraci, A. (2001). Parametric pension reform with higher retirement ages: A computational investigation of alternatives for a pay-as-you-go-based pension system. *Journal of Economic Dynamics and Control*, *25*(6-7), 951-966.

Sayan, S. (2006). Political Economy of Pension Reform in Turkey. In Altug, S. G., & Filiztekin, A. (Eds.). (2006). *The Turkish economy: The real economy, corporate governance and reform*. (pp. 263-286). Routledge

Saydam, A. (2015). *Changing retirement patterns In Turkey: A comparative study of metal and municipal sector workers.* [Master's thesis, Boğaziçi University]. https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp

Scarbrough, E. (2000) 'West European welfare states: The old politics of retrenchment', *European Journal of Political Research, 38* (2), 225–59.

Schwartz, Herman, Round up the usual suspects!: Globalization, domestic politics, and welfare state change. In Paul Pierson (ed.), *The New Politics of the Welfare State*. (pp. 17–44). Oxford Academic.

Schwarz, A. M. (2006). *Pension system reforms*. Washington: World Bank.

Seekings, J. (2005). *Prospects for basic income in developing countries: A comparative analysis of welfare regimes in the South*. University of Cape Town.

Siegel, N. (2000) 'Jenseits der expansion? Sozialpolitik in westlichen demokratien 1975–1995', in M. G. Schmidt (ed.) *Wohlfahrtsstaatliche politik. institutionen, prozess und leistungsprofil*. Opladen: Leske + Budrich.

Şimşek, N. (2022, March 22). Yeni aylıklar neden düşük hesaplanıyor? *Haberturk.* https://www.cumhuriyet.com.tr/yazarlar/nergis-simsek/yeni-ayliklar-neden-dusuk-hesaplaniyor-1918177

Son Dakika... Cumhurbaşkanı Erdoğan'dan EYT açıklaması: 2 milyon 250 bin vatandaşımız emeklilik hakkına kavuşacak (2022, December 28). Cumhuriyet. https://www.cumhuriyet.com.tr/siyaset/son-dakika-cumhurbaskani-erdogandan-eyt-aciklamasi-2016341

Starke, P. (2006). The politics of welfare state retrenchment: A literature review. *Social policy & Administration*, *40*(1), 104-120.

Starke, P. (2008). *Radical welfare state retrenchment: A comparative analy*sis. New York: Palgrave Macmillan.

Stebbins, R. A. (2001). *Exploratory research in the social sciences.*Sage Publications, Inc.

Stephens, J. D., Huber, E. and Ray, L. (1999) The welfare state in hard times, In H. Kitschelt, P. Lange, G. Marks and J. D. Stephens (eds) *Continuity and change in contemporary capitalism*, (pp. 164–93). Cambridge: Cambridge UP.

Sutton, J., & Austin, Z. (2015). Qualitative research: Data collection, analysis, and management. *The Canadian Journal of Hospital Pharmacy*, *68*(3), 226.

Swank, D. (2005). Globalisation, domestic politics, and welfare state retrenchment in capitalist democracies. *Social Policy and Society*, *4*(2), 183-195.

Tanzi, V. (2002). Globalization and the future of social protection. *Scottish Journal of Political Economy*, *49*(1), 116-127.

Taylor- Gooby, P. (1999). Policy change at a time of retrenchment: recent pension reform in France, Germany, Italy, and the UK. *Social Policy & Administration*, *33*(1), 1-19.

Taylor-Gobby, P., (Ed.). (2001). *Welfare States Under Pressure*, London: Sage Publications.

Taylor-Gooby, P. (Ed.). (2004). *New risks, new welfare: the transformation of the European welfare state*. New York: OUP Oxford.

Thompson, E. P. (2017). Time, work- discipline, and industrial capitalism. *Class: The Anthology*, 27-40.

Topak, 0. (1999). *Restructuring of social security systems: The Turkish case.* [Master's thesis, Middle East Technical University]. https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp

Türkiye Cumhuriyeti Cumhurbaşkanlığı Strateji ve Bütçe Başkanlığı, 7. Beş Yıllık Kalkınma Planı 1995–2000. (1995) https://www.sbb.gov.tr/wp-content/uploads/2022/07/Yedinci_Bes_Yillik_Kalkinma_Plani-1996-2000.pdf

Türkiye Cumhuriyeti Cumhurbaşkanlığı Strateji ve Bütçe Başkanlığı, 8. Beş Yıllık Kalkınma Planı 2001–2005. (2000) https://www.sbb.gov.tr/wp-content/uploads/2022/07/Uzun_Vadeli_Strateji_ve_Sekizinci_Bes_Yillik_Kalkinma_Plani-2001-2005.pdf

Türkiye Cumhuriyeti Cumhurbaşkanlığı Strateji ve Bütçe Başkanlığı, 8. Beş Yıllık Kalkınma Planı 2019-2023.(2018) https://www.sbb.gov.tr/wp-content/uploads/2020/04/SosyalGuvenlikSisteminSurdurulebilirligiOzelIhtisasKomisyonuRaporu.pdf

Türkiye Cumhuriyeti Çalışma ve Sosyal Güvenlik Bakanlığı. (May 5, 2023). *Bakan Bilgin, Habertürk TV Canlı Yayınında Gündeme ve Çalışma Hayatına İlişkin Soruları Yanıtladı.* https://www.csgb.gov.tr/haberler/bakan-bilgin-haberturk-tv-canli-yayininda-gundeme-ve-calisma-hayatina-iliskin-sorulari-yanitladi-1/

Türkiye seçime yüzde kaç enflasyonla girecek? TÜİK'e göre yüzde 44, ENAG'a göre yüzde 105. (2023, May 5). *Euronews*. https://tr.euronews.com/2023/05/03/turkiye-secime-yuzde-kac-enflasyonla-girecek-bakan-nebatinin-tek-haneli-sozu-mumkun-mu

TÜSİAD, (2006), "TÜSİAD: Anayasa Mahkemesi Sosyal Güvenlik Reformunda Ayrımcılık Yaratan Bir Karar Aldı", TUSIAD Basın Bulteni. [Downloaded from www.tusiad.org.tr on 18.11.2022].

Tsebelis, G. (1995). Decision making in political systems: Veto players in presidentialism, parliamentarism, multicameralism and multipartyism. British journal of political science, 25(3), 289-325.

UNDP (2003) Human Development Report. New York: Oxford University Press.

United Nations (1948). Universal Declaration of Human Rights. https://www.un.org/sites/un2.un.org/files/2021/03/udhr.pdf

Velladics, K., Henkens, K., & Van Dalen, H. P. (2006). Do different welfare states engender different policy preferences? Opinions on pension reforms in Eastern and Western Europe. Ageing & Society, 26(3), 475-495.

Whiteside, N. (2006). Adapting private pensions to public purposes: historical perspectives on the politics of reform. Journal of European social policy, 16(1), 43-54.

WHO . (2022, October 1). Retrieved March 2, 2023, from https://www.who.int/news-room/fact-sheets/detail/ageing-and-health#:~:text=People%20worldwide%20are%20living%20longer,aged%2060%20years%20or%20over.

Williamson, J. B., & Williams, M. (2005). Notional defined contribution accounts: Neoliberal ideology and the political economy of pension reform. American Journal of Economics and Sociology, 64(2), 485-506.

Wolozin, H. (1990). Retirement as an institution. *Journal of Economic Issues*, *24*(4), 1045-1057.

World Bank, (1994), *Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth*, New York: Oxford University Press.

Yakut-Çakar, B., (2007), Turkey, In B. Deacon and P. Stubbs (Eds.), *Social Policy and International Interventions in South East Europe*, (pp. 103-129). Edward Elgar Publishing.