

GATED COMMUNITIES AND THE “MIDDLE CLASS” IN ISTANBUL

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Thesis Abstract

Seda Aydın, “Gated Communities and the “Middle Class” in Istanbul”

This study deals with the expansion of the once-exclusive gated community market in Istanbul to the large segments of the middle class especially following the 2008 economic crisis. It analyses how the characteristics of this housing form and its meaning for the city change with the inclusion of new segments of the middle class to the target mass. It also examines what the discourses of the residents about their gated communities, their fellow residents and the city reveal about the category of “middle class”.

Firstly, the political economic dimensions of the expansion of the gated community market are discussed within the context of neoliberal urbanization. This is followed by a discourse analysis of the marketing language of the gated communities, showing what the new representations of this housing type mean for the city and its dwellers. Moreover, based on 20 in-depth interviews with the residents of the gated communities addressing larger segments of the society, along with the advertisement material, the study shows how the ideal types of neoliberal housing and the neoliberal middle class urbanite are drawn in the gated communities. It argues that the category of “middle class” is a political one with malleable boundaries (re)drawn according to the present regime of capital accumulation with these ideal types.

Keywords: middle class, new middle class, gated communities, neoliberal urbanization, housing

Tez Özeti

Seda Aydın, “İstanbul’da Kapalı Siteler ve ‘Orta Sınıf’”

Bu çalışmada, 1990’larda ve 2000’lerin başında sadece kentli seçkinlerin yaşadığı kapalı sitelerin, özellikle 2008 krizi sonrasında, orta sınıfın daha geniş kesimlerine hitap eder hale gelmesi incelenmektedir. Hedef kitleye orta sınıfın yeni bölmelerinin dahil edilmesiyle bu konut biçiminin kimi özelliklerinin ve bu özelliklerin kent için anlamının nasıl değiştiği araştırılmaktadır. Ayrıca buralarda yaşayanların konut pratiklerine dair söylemlerinin orta sınıf kategorisiyle ilgili nasıl bir tablo çizdiği tartışılmaktadır.

Çalışma öncelikle kapalı sitelerin hedef kitlesindeki genişlemeyi olgunun siyasi iktisadi boyutlarıyla neoliberal kentleşme bağlamında tartışır. Ardından kapalı sitelerin pazarlanmasında kullanılan dilin söylem analizinden yola çıkılarak bu konut tipinin yeni temsillerinin kent ve kentli için neler ifade edildiğine bakılır. Site sakinleriyle gerçekleştirilen 20 yapılandırılmış mülakattan da beslenen çalışma, kapalı sitenin neoliberal konutun ideal tipini, kapalı site sakinininse neoliberal orta sınıf bireyin ideal tipini oluşturduğunu savunur. Bununla birlikte, “orta sınıf”ın sermaye birikim modelinin dönemsel özelliklerine göre sınırları tekrar ve tekrar çizilen siyasi ve ideolojik bir kategori olduğunu bu ideal tipler üzerinden göstermeyi amaçlar.

Anahtar sözcükler: orta sınıf, yeni orta sınıf, kapalı siteler, neoliberal kentleşme, konut.

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CHAPTER 1

INTRODUCTION

The urban space of Istanbul is increasingly becoming gated and privatized. Gated communities invading the peripheries of the city constitute an important part of this process. Mushrooming especially after 2005, the number of this residential form has almost doubled in Istanbul between 2005 and 2009, given that 552 projects were released on the market between these years.¹ Different from the earlier gated communities of the 1990s and early 2000s, which exclusively addressed the upper middle classes or the new middle classes, the recent ones target broader segments of the population with prices as low as 39.000 TL for a studio apartment.²

In broad terms, this thesis deals with the proliferation of the gated communities to the large segments of the middle class following the 2008 economic crisis. It seeks to investigate 1) the political economic dynamics behind the proliferation of the gated communities, 2) how their characteristics and meaning for the city change with their proliferation, 3) what this proliferation tells about the capital-labor relations in the broader context of neoliberal urban transformation, and more broadly 4) what the structural changes in the housing market, as experienced with this proliferation, reveal about the category of the “middle-class”. In doing so, it demonstrates that the gated community and its resident have become ideal types of neoliberal housing and the neoliberal middle-class urbanite. It also shows that the category of “middle class” is a political one with malleable boundaries (re)drawn according to the present regime of capital accumulation with these ideal types.

¹ “İstanbul'da 4 yılda 552 konut projesi inşa edildi,” *Habertürk Daily*, 22 June 2009.

² <http://www.insaatblog.com/39-bin-tlye-ev-olurmu-demeyin.html>

Making the members of the middle class homeowners has become one of the main slogans of the gated community market especially following the 2008 crisis. Many sectoral news and other media coverage present the category of the middle class as the new target group of the gated communities. This market expansion has been possible due to both the fall in the prices of the housing surplus and the production of low cost housing in the aftermath of the 2008 crisis. As analyzed in the following chapters, the accounts of the players in the real-estate and construction markets demonstrate that this can be read as a post-crisis maneuver adopted by the construction companies, making due with a lower profit margin in the strictly competitive market conditions of the post-crisis atmosphere.

Along with the effects of the economic crisis, the expansion of the mortgage markets following the Mortgage Law amended in 2007 is also expected to make it possible for a larger portion of the middle class to become homeowners. This law enabled the banks and mortgage-institutions to issue variable interest rates for housing credits, making mortgage lending more attractive for consumers (Kuyucu, 2010). Today, mortgage lending is available up to 120 months for almost all of the gated community projects. Although the largest part of the middle class have no access to the mortgage lending due to the high interest rates and fluctuating exchange rates; it could still be argued that current conditions of mortgage lending might contribute to the residential mobility of a certain strata of the middle classes at the bottom of the top 20 % and at the top of the second 20 % (Demirel, 2011).

The change in the marketing of the gated communities, which can also be observed in other so-called “emerging market economies”, resonates with *The Economist*’s 2009 report entitled “The new middle classes in emerging markets:

bourgeoning bourgeoisie”.³ In this report, the category of the “middle class” is defined as the new backbone of the global economy with its consumption potentials. The report defines the essential characteristic of the middle class as possessing a reasonable amount of discretionary income, in other words, not living “from hand to mouth, job to job, season to season, as the poor do”.⁴ In this formulation, people in low-income segments of the emerging market economies such as plumbers, salesmen, or maids are considered together with the new middle class, the members of which have been executives, bankers and professionals, to constitute the middle class. The category of the middle class is, then, redefined according to the market conditions of the post-2008 atmosphere. These conditions are summarized in the report with reference to the World Bank’s statement that with the global economy facing the biggest crash since the 1930s, “a new engine of private demand growth will be needed, and that the institution sees “a likely candidate in the still largely untapped consumption potential of the rapidly expanding middle classes in the large emerging-market countries.”⁵

Considering the dramatically expanding market of the gated communities and the large growth rate in mortgage lending in the last five years, Turkey’s housing markets fit well to the prescriptions of the World Bank and *The Economist*. With their discretionary income and willingness to take out consumer and housing loans,

³ The term “emerging market economies”, which includes Turkey along with countries such as Brazil and India, is used for the countries opening their national economies to the speculative flows of international financial capital following the end of 1980s. Named as “developing countries” in 60s and 70s, these economies became “emerging markets” as the ideas of development and industrialization left their places to the rationality of the international financial networks, which is based on the dynamics of interest rates, currency rates and stock exchange (Yeldan 2005). *The Economist*’s report on the middle classes also uses the term “emerging market economies”.

⁴ “Special Report: The new middle classes in emerging markets: burgeoning bourgeoisie, “*The Economist*. 14 February 2009.

⁵ *ibid*

Turkey's "middle class" population is a good resource for the global economy, for the sake of which expansion of the credit bases and individual consumption are advised to be encouraged. Arguably, the recent expansion of the gated community market in Istanbul is an implication of the effects of this process on the housing markets.

Interestingly, the early examples of the gated communities in the 1990s exclusively addressed another category, which was the decade's rising social category: The "*new* middle class" constituted by the self-employed young professionals or managers and executives employed in sectors with strong ties to the global economy. Born out of the economic liberalization starting in the 1980s, the new middle class was the first group to enjoy the global consumer culture, adopting global tastes and styles to differentiate themselves from the other segments of the society, as they did by moving to the gated communities. For the case of Turkey, the rise of the category of the new middle class in 1990s is examined by a number of scholars such as Kozanoğlu (1993), Öncü (1997), Bali (2002), and Şimşek (2005). Öncü (1997), Bartu (2001), Bali (2002), Perouse and Daniş (2005), Kurtuluş (2005), Geniş (2007) investigate the housing practices of the new middle class of the 1990s in the exclusive gated communities of the time. This literature provides a comparative reference point to analyze the new public representations of today's proliferating gated communities.

The new middle class was the social category symbolizing the ideology of the 1990s, when the recession was seen a thing of the past and globalization was expected to bring prosperity to the whole world (Stiglitz, 2003). Given the above mentioned prescriptions of the World Bank and *The Economist*, it is arguable that following two economic crises of 2001 and 2008, the roaring new middle class of the

1990s leaves its place to the roaring “middle class”es of the “emerging market economies” as the new star of the neoliberal agenda.⁶ At this point, I argue that in different regimes of capital accumulation, different social categories gain relevance for the economy and come up as the symbol or the ideal type of the system such as the American middle class in Fordism, the new middle class of the era of economic liberalization and globalization, and the middle classes of the emerging market economies in the post 2008 crisis. I also argue that with its malleable boundaries redefined according to the specificities of the regime of capital accumulation, the category of the middle class is central to this picture. In this context, housing market provides an interesting case to demonstrate the ambiguous character of the analytical category of the middle class and the ways in which it can be redefined according to the market conditions and the specificities of the regime of capital accumulation.

The ambiguous character of the category of the middle class is underlined by scholars such as Loic Wacquant (1991), who states that this ambiguity is a character of reality that the theories of middle class should constantly strive to capture rather than dispose of. At this point, I agree with scholars who argue that the essential ambiguity of the middle class comes from its political and ideological value (see Ray, 2010; Centner, 2010; Yadav, 2010; Deshpande, 2003). On the same terrain, my claim that the social category of the middle class is redefined according to the specificities of the market and the regime of capital accumulation finds support in the work of Diane Davis, who states that the literature on the emerging market economies situates middle classes through the perspective of larger macroeconomic dynamics (Davis, 2010; p. 242). Davis writes that “a preoccupation with markets seems to be the main reason for the interest in middle classes in the first place,

⁶ Stiglitz (2003) names the 1990s, which was then presented as the world’s brightest decade, as the “roaring 1990s”.

explaining why so many definitions of the middle class in the emergent literature remain linked to consumption” (2010, p. 243).

Studies on the Indian middle classes also provide interesting approaches that are applicable to the Turkish context by pointing at the political hegemony created due to the ambiguous character of the category of middle class. According to Raka Ray (2010) the representational category “middle class” “indicates a singular “middle class” ideological construct intended to project a unity and coherence that papers over the internal contradictions and conflict within this class/es” (p. 316). For the Indian middle class, Ray (2010) cites political scientist Yogendra Yadav suggesting that it is not to be considered as a sociological category, but as a proper noun; meaning that it is the term the Indian ruling class prefers to call itself. Another Indian scholar, Satish Deshpande (2003) stresses that the category of the “middle class” has a universal identity, which acquires legitimacy for projects in favor of the nation’s elites.

The ambiguous character of the middle class as a social category stems not only from its redefinition according to the specificities of the regime of capital accumulation. There is also the idea of inner contestations over the boundaries of the middle class by different segments that it is constituted of. In Leela Fernandes’ (2006) formulation of Indian middle classes, this social category is fragmented with many internal differentiations and it has constantly negotiated fluid boundaries. Resonating with Davis’ (2010) emphasis on the centrality of consumption in today’s middle class studies, in her formulation, Fernandes (2006) underlines the underlying supposition that the new middle class represents an idealized national standard of living that other social groups can aspire and achieve through consumption.

In this context, with an analysis of the marketing of gated communities in the changing conditions of the housing market and by deciphering the ways in which their residents relate to the city, to the gated community, and to their fellow residents, this thesis also attempts to reveal the ambiguous character of the middle class and its constitution through the ideal types determined according to the regime of capital accumulation.

In the following chapter, I elaborate on the political economic background of the proliferation of the gated communities in Istanbul, also locating their proliferation in the context of the housing markets in other so-called emerging market economies. Contextualizing it within the broader framework of neoliberal urban transformation, I examine why and how following the effects of the 2008 crisis that housing prices start to fall dramatically and the construction companies expand their target group to the lower income segments. I also discuss the rapid expansion of the mortgage markets accompanying this picture, both in Turkey, which has Europe's third largest growth rate in mortgage lending, and with examples from other emerging market economies.

One of the most striking indicators of the expanding market of the gated communities has been the advertisements invading the newspapers, billboards and televisions of the country. In the marketing discourses it is underlined that the exclusive and privileged lifestyles of the earlier gated communities are now within reach for many people with a regular salary, who are exhausted by paying rents and want to own their own houses. 'Saving' these people from the dark, small, unplanned middle class neighborhoods, the gated communities promise them the once-exclusive lifestyle of the new middle classes of the 1990s, albeit with certain modifications. In Chapter 3, based on the data collected from the brochures, advertisements and news

pieces about these gated communities and speaking to the literature on the earlier examples of the gated communities in Turkey, I try to elaborate on the new public representations of the gated communities as the proliferating residential form. Discussing their similarities with and differences from the earlier exclusive gated communities in terms of the marketing discourses, I also attempt to portray how the exclusive new middle class residential style of the 1990s has a hegemonic character expanding to the larger segments of the middle class. Along with this expansion, I argue, comes the constitution of this residential form as the ideal type of neoliberal housing, which can be read between the lines of marketing discourses.⁷

In Chapter 4, I analyze the class dimension in relation to the proliferation of gated communities. I start with a discussion of the theoretical debates on the category of the middle class, attempting to show how the ambiguous boundaries of middle class as a political category are shaped according to the requirements of the regime of capital accumulation. I argue that the experiences of the gated community residents with the city, with the gated community, with their fellow residents and with the members of the 1990s' new middle class crystallize "the middle class-ness" corresponding to the new redefinition of the social category in residential terms. Considered together with the discussion on the gated community as an ideal type; the interviewees' account reveal the ways in which the gated community resident is constituted as an ideal type of neoliberal urbanite. Thus, Chapter 4 combines the envisagement of the gated communities in the marketing discourses with the accounts of the interviewees to depict how "middle class-ness" is constituted on the premises of the gated communities.

⁷ Ideal type in the Weberian sense refers to a common mental construct with deliberate simplification and exaggeration by selecting and accentuating certain elements of the phenomenon (Coser 1977). There will be more discussion on this theoretical category in the following chapters.

As mentioned above, the ambiguity of the boundaries of the middle class stems not only from the technical ideological redefinition of its composition but also from the contestation of the "middle class-es" over symbolic capital and distinction. In this context, accounts of the residents reveal not only the ideological redefinition of the middle class and construction of the ideal type of the middle class urbanite; but also the contestation for distinction among middle class-es, which, in the final analysis, is derived from the hegemonic consumption patterns of the new middle classes of the 1990s. I analyse the interviews from this angle, as well, focusing on the strategies of distinction in the contestation among the different groups within the category "middle class".

Research and Methodology

This study is based on three main pillars of research. Firstly, based on a random sample of 200 gated community projects in Istanbul, I gathered statistical information on the gated community market. Distribution of the gated communities to the districts, minimum and maximum prices, dwelling and ground areas, distribution of construction companies are all presented to delineate an up-to-date general map of the gated community market (See Appendix B).

Secondly, drawing on the sectoral news pieces, and on all kinds of advertising -such as billboards, newspaper and TV advertisements and brochures-, I collected data for the analysis of the marketing discourses of the gated communities in order to portray the new public representation of this residential form by the supply side and its social envisagement. Among others, the marketing discourses used in the advertisements of 10 randomly selected gated communities are analyzed in detail in Chapter 3, juxtaposing them with the marketing discourses of the earlier gated

communities.⁸ Interviews given by the executives of the construction companies, banks, as well as two interviews I conducted with advertisers who work for the campaigns of a number gated communities also provide important complementary data in this context.

Portraying the structure of the gated community market in the post crisis atmosphere and the representation of the gated communities, I lastly refer to the interviews conducted with the residents of a number of recently built gated communities in order to follow the traces of the constitution of middle-class-ness within this scene. The data I mainly use in the last section, then, is drawn from the structured and semi-structured interviews conducted between February and April 2011 with 20 people, 6 males and 14 females, living in the middle class gated communities. I also interviewed 3 publicists that worked for advertisement campaigns of a number of gated communities.

The resident interviewees, both renters and homeowners, were found through snowball sampling, based on the criteria that the gated community was constructed no earlier than 2005 and that the price of their house was less than 350.000 TL.⁹ The occupations of the interviewees were various, including teachers, doctors, TV technicians, engineers, bank officers, and housewives. Although I tried to visit the interviewees in their houses, most of the interviews were conducted in their workplaces or in cafes, all of which were comfortable places for the interviewees at the time of the interview. My participant observation is limited to *İhlas Bizimevler 3*, *KentPlus*, *Ağaoğlu Andromeda*, where I conducted 5 of the interviews in total, and

⁸ Ağaoğlu MyTown, NEF Apartments, Astrum Towers, UkraCity, Academia Apartments, SolarKent, Star Towers, HanePlus, Dumankaya Dizayn, İhlas Bizimevler

⁹ The prices in the exclusive gated communities start from 500.000 TL.

also the sales offices of *StarTowers* and *Solarkent*, which I visited for the preliminary research.

Data drawn from the random sample of 200 gated communities in İstanbul shows that gated communities located in the central districts such as Şişli and Beşiktaş are mostly residences marketed to upper classes. Those in the periphery have prices as low as 39.000 TL. Dwelling types vary from studio apartments to villas. Almost all of the gated communities have facilities such as swimming pools, saunas, fitness centers, hobby rooms etc. Some even have observatories and astronomy libraries. Almost all of them have mortgage option upto 120 months. Mortgage downpayments vary from 1 % to 50 % of the price, mostly around 20- 30 % of the price.

On the Asian Side, gated communities are most commonly seen in Çekmeköy (20 %), Ümraniye (18 %), Pendik (15 %) and Ataşehir (12 %), followed by Tuzla, Kartal, Kadıköy, Sancaktepe, Beykoz, Üsküdar and Maltepe. The price varies between 39.000 TL (min.) and 5.000.000 \$ (max.). Average price ranges from 305.000 TL to 739.000 TL. The area of dwelling is between 134 m² and 239 m².

On the European Side, gated communities are most commonly seen in Beylikdüzü (24 %), Başakşehir (19 % – more densely in Bahçeşehir area) and Esenyurt (14 %), followed by Büyükçekmece, Eyüp (more densely in Kemerburgaz area), Küçükçekmece, Bağcılar, Bahçelievler, Sarıyer, Şişli and Gaziosmanpaşa. The price varies between 39.000 TL (min.) and 3.600.000 Eur (max.). Average price ranges from 301.000 TL to 692.000 TL. The area of dwelling is between 114 m² and 257 m².

CHAPTER 2

NEOLIBERAL URBAN TRANSFORMATION AND GATED COMMUNITIES IN ISTANBUL

The urban space of Istanbul increasingly becomes gated and privatized. In the days I write this chapter, it is possible to come across every day with a new announcement of a new gated community project in the newspapers and on the billboards of the city. Between 2005 and 2009, it is observed that the number of this residential form has almost doubled given that the figure was around 650¹⁰ in 2005 and 552 gated community projects were constructed from then till 2009.¹¹ Different from the earlier ones of the 1990s and early 2000s, particularly addressing the urban elite, the recently built gated communities target larger segments of the population with prices as low as 39.000 TL for a studio apartment.¹²

Brenner and Theodore (2002) have pointed out that “cities have become strategic targets for an increasingly broad range of neo-liberal policy experiments, institutional innovations, and politico-ideological projects” (p. 375). In this chapter, I aim to analyze the economic and political conditions under which the gated community boom is observed in İstanbul, in an atmosphere of immense privatization of the urban space and neoliberal transformation of the housing market. The economic climate following the 2008 economic crisis and the emerging mortgage market also deserve special attention, because while the former has led to the expansion of the market of the gated communities, the latter enables an increasing

10 This figure is estimated by Jean François Perouse and Didem Daniş (2005)

11 “İstanbul'da 4 yılda 552 konut projesi inşa edildi” *Habertürk Daily*, 22 June 2009.

number of middle class families to take long terms debts for housing purchase. In order to be able to situate Istanbul in the global context, the emergence and proliferation of the gated communities and the development of the mortgage markets in other metropolises of the so-called “emerging market economies” are also briefly presented in the beginning of the chapter

Gated Community Boom in the “Emerging Market Economies”

Following the economic liberalization and globalization in the 1980s, the states started to adjust their regulatory regimes to attract investment and to let foreign capital penetrate into property markets (Logan, 1993). As the concentration of multinational financial and other corporations increased, the global cities witnessed an increasing demand for the property sector (Harloe et al., 1992). In the 1990s, even in the former Soviet cities such as Budapest and Prague, the growth of financial activities in the central districts led to gentrification of the residential landscape, spatial fragmentation and greater contrast between the areas with different degrees of global orientation (Marcuse and Van Kempen, 2000).

Today’s so-called emerging market economies experienced the first examples of gated communities in such an atmosphere of the early waves of globalization. Dick and Rimmer (1998) explain the emergence of the gated communities in Southeast Asian cities with the process of globalization and argue that the development of gated communities in Jakarta is an indication of the convergence of the “Third World City” towards the global city. Tommy Firman (2003) argues that the new town developments in the Jakarta in late 1990s in the form of gated communities have been a symbol of modernism because they were innovative. Wu and Webber (2004) draw attention to the demand for expatriate housing in Beijing

when China's market was first opened up to the world, which gave rise to the gated communities. For Csefalvay (2010), their rise in Budapest has been “a manifestation of the revolt of the upper middle class against a grossly overcentralized government”

The early developments in the countries of the so-called emerging markets belong to the era when these countries just started to be exposed to the early waves of globalization. Today, on the other hand, with the continuous intensification of the integration of the world markets and neoliberal urbanism, many of these cities have already been officially declared to be planned to earn the status of “global city” by their governors. In this context, in the climate of a gradual decrease in the interest rates in 2000s and the economic growth ensured by massive privatization and foreign investment as a part of neoliberal restructuring, gated community boom takes place in many “emerging market economies” with Turkey, such as China, Brazil, and countries of the Eastern Europe and South Asia.

According to the literature on China, with the exception of 'economic and comfortable housing' projects, the recent housing projects adopt high building standards, and they are mostly built in the form of gated communities (Wu, 2010; Li and Huang, 2006). Wu (2010) mentions “the Chinese consumers are not well-established social groups with clear preferences for particular types of living, although they have a strong desire for a better living environment” (p. 387). Accordingly, larger profit margin of upper scale housing in the competitive market conditions promotes the process of ‘aestheticization’ and stylization, which, in turn, stimulates the demand for luxury homes. In this context, Wu (2010) discusses the same “branding” phenomenon observed in the “branded housing projects” in İstanbul, which I will discuss later. Similar to the trends in İstanbul, using foreign architectural style, and foreign or exotic names are among the methods the Chinese

developers adopt for “branding and packaging” the gated communities.

Research on Prague also conveys findings very reminiscent of the case of Istanbul, despite its much lower density. According to Brabek and Sykora (2009), Prague witnessed an explosion of gated communities in 2007 and 2008, with a three-fold increase in 2007. Again, similar to Istanbul, the authors write that in the environment of tight competition, investors and developers were seeking to provide products for specific segments in the market, where they could maintain price level and generate profit for marginal increase of cost. It is also mentioned that since 2004, they started to target this housing also for the middle class population. According to Brabek and Sykora’s findings, during 2004 and 2006, ten projects of all types were built in Prague; both small and large, luxury for upper classes as well as less luxury for middle classes. In their words,

...Such a niche was found in gated communities (...) The developers' advertisements were based on concepts such as *safety*, *luxury for everyone*, *exclusive living*, etc. Residents were willing to pay a premium for living in an exclusive and secure environment. The supply generated by property industry well met the hidden desires and aspirations of certain segment of population resulting in growing presence of gated communities in newly emerging urban residential landscapes (2009, p. 87).

In Brazil, where availability of long-term debt has started to expand rapidly since 2007, residential loans, with 15-30 year mortgage are offered today. According to Cyrela, a large Brazilian real estate home builder, nearly 18 million additional families able to borrow money at competitive interest rates subsidized by the federal government. In this context, Fernando Luis Lara (2011, p. 371) draws attention to the increasing demand by the middle class in Brazil, along with the upper classes, for the gated communities designed according to New Urbanism. He underlines the growing dominance of the North American lifestyle and notes that the coincidence of the

expansion of New Urbanism in the tropics with the significant transformations that are under way in the imagination and desires of the Brazilian middle class. Given that the dream of a small cottage surrounded by a lawn where children and dogs play is dominant in the majority of young Brazilian's minds (Loureiro and Amorim, 2005); it is intriguing for Lara that "the Brazilian middle class, after having embraced an exuberant modern image in the 1950s, should begin the twenty-first century seeking a revivalist image it never had" (Loureiro and Amorim, 2005; p. 378).

It is possible to give more examples from the global context regarding the increasing privatization of the urban space through an intensified proliferation of gated communities. With contextual peculiarities, not only Istanbul, but also other metropolises of the "emerging market economies" witness an inclusion of the middle classes to the gated dream of the affluent in the first decade of the twenty-first century.

The Transformation of the Construction and Real Estate Sectors in Istanbul

Increasing Municipal Authority

Construction boom in Turkey started in 2004 and 2005 as a part of *the neoliberal urban regime* revived by several reforms passed by the JDP government in the areas of local governance, housing finance, urban renewal and public housing in order to facilitate the flow of investments, stimulate private consumption and enable sustained growth in the aftermath of the 2001 crisis. In order to finance the public debt, the JDP initiated the booming of the real estate markets in Istanbul through massive privatization campaigns. Privatization has gone hand in hand with increasing municipal authority over zoning and development decisions. As Bartu Candan and

Kolluoğlu (2008) summarize, with the municipality laws introduced in 2004 and 2005, the new powers of the mayor include “(1) broadening the physical space under the control and jurisdiction of the greater municipality; (2) increasing its power and authority in development (imar), control and coordination of district municipalities; (3) making it easier for greater municipalities to establish, and/or create partnerships and collaborate with private companies; (4) defining new responsibilities of the municipality in dealing with “natural disasters”; and (5) outlining the first legal framework for “urban transformation,” by giving municipalities the authority to designate, plan and implement “urban transformation” areas and projects.” With this extended authority, “the Istanbul Metropolitan Municipality revised the existing zoning regulations and gave the construction companies and developers permission for a much higher density and larger construction space” (Bartu Candan and Kolluoğlu, 2008). In this context, having shrunk 17.4 % in the aftermath of the 2001 crisis, construction sector managed to catch a growth rate of 14.1 % in 2004 (Kuyucu, 2010).

The Earthquake Threat

It should be noted that another crucial factor in the construction boom has been the earthquake threat, as the 1999 Kocaeli earthquake showed the unreliability of the construction sector. With the Emergency Action Plan amended in 2003, the government set the legal framework for reforming the housing sector with a discourse of anticipation for the upcoming earthquakes. Although this plan especially targets the unregulated low-income housing areas through the direct construction of social housing by the Mass Housing Administration, the earthquake discourse has been an effective factor in the marketing of the middle and upper segment housing units as well.

Kuyucu and Unsal (2010) mention that the Municipality Law which designates the urban transformation areas have no objective criteria other than “some vague references to ‘blight’, ‘earthquake risk’ and ‘obsolesce’”. In addition to the use of the earthquake threat as a means for legitimating the urban transformation projects, the same discourse has been a major element in underlining how the planned gated communities built according to earthquake regulations offer a safe life to the residents. Marketing materials of the gated communities are rich of discourses on ‘urban dangers’ and ‘urban threats’, of which the earthquake constitutes a notable part.

Restructuring the Mass Housing Administration

Transformation of the urban land regime is accompanied by the transformation of the housing market with the restructuring of Mass Housing Administration (MHA) by the JDP government. Founded in 1984 following the amendment of the new Mass Housing Law, MHA aimed to subsidize the housing co-operatives, the share of which increased from 8.7% in 1980 to 25.2% in 1990 (Berkman and Osmay, 1996; p. 6). The housing co-operative system had a number of drawbacks such as the long construction periods, high costs and lack of control over the construction process (Berkman and Osmay, 1996; p. 119). Most importantly, rather than lower-income groups that had difficulty in accessing housing provision, the funds provided by the MHA turned into an instrument for the middle and upper middle income groups to purchase houses as a kind of speculative investment (Özdemir, 2010). In this period, the other actors of the housing market were mainly many middle-sized builders, large housing-construction firms, private individuals, housing cooperatives and the public sector. In large cities such as Istanbul, the early examples of the gated communities started to be built in such market conditions by the large construction companies.

Having lost its fund in the 2001 economic crisis, the MHA was decided to be directly administered by the Office of the Prime Minister (Bayraktar, 2007) and all immovable assets and duties of the former Land Office were transferred to it. Consequently, the central government achieved its strongest position in housing provision since the establishment of the MHA (Özdemir, 2010; p. 8). With its new powers to decide on the expropriation, acquisition and transfer of land, the MHA has become more powerful than the local authorities. In 2008, MHA announced its short time aim as eliminating the 5-10 % of housing shortages and constructing 500,000 housing units by 2011. To finance the social housing projects for low income groups, the MHA also started the revenue sharing model, in which the construction companies pay for the right to build middle and upper middle class housing units on public land. The housing provision in this atmosphere is done by the medium and large scale construction companies, while the small scale construction companies and individual contractors are eliminated from the market. Central government mass housing projects, private building company housing sites and speculative housing development become the main ways of housing provision. The central government, then, simply plays the role of the provider and facilitator, and it directly intervenes to the housing and land markets.

An important point here is the elimination of the cooperative housing, which results in the transfer of the middle class housing provision to the medium and large scale construction companies, the main actors in the market. However, while the major demand comes from the middle classes, the construction companies prefer to build luxury housing, mainly in the form of gated communities, for a very limited target group due to its larger profit margin. 2005 and 2006, the golden years of the post 2001 crisis construction boom, witnessed skyrocketing house prices and despite

the declining price of the housing loans, the housing market addressed mostly the upper and upper middle classes.¹³ TUIK 2008 estimates point out to a surplus of 250.000 housing units in Istanbul, 70 % of which constitutes luxury housing. An executive board member of Turyap, Başak Soner, mentions that of around 250.000 housing unit demand in Istanbul, 170.000 are demanded by the middle class and 70.000 by the lower-class, while the luxury housing demand remains at the level of 10.000 units.¹⁴ In 2009, the head of Retürk Real Estate Agency, Aşkın Çınar, declares that they have 20.000 luxury housing units waiting to be sold in 35 offices they hold in Istanbul.¹⁵

Post-2008 Crisis Maneuvers of the Construction Companies

It is especially following the effects of the 2008 crisis that housing prices start to fall dramatically and the construction companies expand their market to the lower income segments. Although the interest rates for the housing loans increase in the same period, this expansion becomes possible both with the fall of the prices of the housing surplus and by the production of low cost housing.¹⁶ In the third quarter of 2009, loan interest rates also start to decline again encouraging the middle class to take on housing loans. In this context, two and three bedroom apartments between the price range of 90.000 and 125.000 TL are introduced to the market. According to an estimate, 67.7 % of the 23.733 housing units released to the market in 2009 are

¹³ In 2006, the CEO of Taş Yapı, Emrullah Turhanlı states their project in Ataköy will be priced 3000 EUR per metersquare. Inanlar İnşaat sets the same unit price as 2800 USD for a project in Büyükçekmece and 1200 USD for another one in Akfırat.

<http://www.milliyetemlak.com/haber/emlakta-gercek-patlama-2006'da/haber.html?haberID=629>

¹⁴ “Gayrimenkul uzmanlarından tavsiyeler” *Sabah Emlak*, 1 September 2009

¹⁵ “Vacant luxury homes attract criticism” *Hürriyet Daily News*, 27 August 2009

¹⁶ For example, according to the figures by Epos, in Bahçeşehir, one of the districts mostly affected by the housing unit surplus, the prices fall by 24 % between 2007 and 2009.

sold in the same year.¹⁷ The head of the Association of Real Estate Investment Companies (REIT), Turgay Tanes, explains these crisis time maneuvers as follows:

The construction companies have tried to survive the crisis with different models. They have addressed the lower income groups, where the major demand comes from. These projects have been the engine of the sector. They have sold two bedroom apartments for 120.000 TL or three bedroom apartments for 200.000 TL. The effect of the crisis might have been deeper but the promotions and the low land prices save the sector from shrinking.¹⁸

The head of the Real Estate Commissioners Association (Emlak Komisyoncuları Odası) Nizamettin Aşa assesses the process differently:

Almost all housing projects include swimming pools, jakuzis, and spas. These features do not address the consumer profile in demand of housing. But the construction companies prefer this type of housing. They claim that they can sell the houses in short periods. However, if that were the truth, there wouldn't be that many advertisements, campaigns and promotions around.¹⁹

While the gated community boom in Istanbul forces the companies to make due with a lower profit margin in the harshly competitive atmosphere of the post 2008 crisis, the companies explain their secret in this period by low prices of construction materials such as iron and cement, low land prices and the marketing value of the concept projects. However, at the beginning of 2011, the first signs of the reversal of the trend start to emerge. Following the alleviating effects of the crisis and the increasing prices of land and construction material, the companies start to speculate that housing prices will go up again in the near future and warn the consumers about the cheap projects which, according to them, run the risk of never being completed. The speculative character of the construction sector is revealed in the following

¹⁷ <http://ekonomi.haberturk.com/emlak-mortgage/haber/193007-krizde-fiyatlar-torpulendi>.

¹⁸ See Appendix A, Item 1

<http://ekonomi.haberturk.com/emlak-mortgage/haber/193007-krizde-fiyatlar-torpulendi>

¹⁹ See Appendix A, Item 2

http://www.yapi.com.tr/Haberler/250-bin-luks-konut-elde-kaldi_71772.html

words of the CEO of FiYapı Holding, Fikret İnan:

There is an expectation that the real estate investments will go up. Parallel to this, we presume a 25 % increase in the prices of the construction materials. Syria's and Iran's demand for the construction materials will also affect the prices (...) The producers, who have worked for almost no profit for the last two years, will want to make profit in the coming period.²⁰

The CEO of Ağaoğlu Holding, Ali Ağaoğlu notes

Recently, there is a cheap housing trend. The sales figures in this segment are good. However the increasing costs may create problems in the cheap housing sector. The 30.000-40.000 TL paid by our citizens with limited incomes is very crucial. These companies might not be able to cover the rising costs with these prices.²¹

As of March 2011, according to a monthly report on housing sales trends in fourteen cities of Turkey, the average price of a house that the consumers declare to pay for is approximately 121.000 TL.²² When compared to the March 2010 average, which was 109.000 TL, this figure shows that the consumers are willing to spend a larger portion of their budget for housing purchase. While 41 % of the respondents find the current market conditions appropriate for housing purchase, the proportion of those planning to buy a house in the future is 57 %. Those planning to purchase a house plan to do so in or later than a year and mostly with the purpose of living there.

Branding the Housing Projects

As the middle scale and large construction companies take over the housing market in the 2000s, these companies become *brands*, and the gated communities built by these brands start to be called “branded housing projects” in the real estate language.

²⁰ See Appendix A, Item 3

<http://konut.milliyet.com.tr/konutta-1-200-tl-altindaki-fiyatlara-yaklasmayin/-konut/haberdetay/19-Jan-2011/1341303/default.htm>

²¹ See Appendix A, Item 4.

<http://www.emlaklobisi.com/Detay/Emlak-Haberleri/Gayrimenkul%C3%BCn-patronlari-uyariyor!!!-1200-TL-altindaki-fiyatlara-yaklasmayin/-6193/index.html>

²²“Monthly ING Mortgage Barometer” by ING BANK, Istanbul Bilgi University, IPSOS
http://www.ingbank.com.tr/ingbank-basimbultenleri_02_03_2011.asp

According to real estate gurus, construction quality and post-sale services along with the characteristic features of gated communities such as activity facilities, indoor parking lots and security are the distinguishing properties of the branded housing projects.²³ For the interviewees in my sample, branding firstly represents trust, especially considering the stories they have heard about the never ending cooperative housing projects, or the runaway individual contractors:

In the old times there were cooperative housing projects, half of which were never completed. It used to create a lack of confidence. People were very hesitant to invest money in these projects. (...) Branded housing projects connote confidence. You make sure that the project will be completed and your money won't be wasted. (Tülay, 43 year-old, single)²⁴

The earthquake threat is also another factor directing the buyers towards branded housing projects, which they think are more reliable:

After the earthquake, we heard such bad things on TV... We heard that if the project is not a branded housing project, even if it is constructed after the earthquake, the builders do not comply with the earthquake regulations. So we decided that we should buy our apartment from a branded housing project. (Pelin, 29 year-old, divorced, music teacher)²⁵

In his article on the “gated and packaged Chinese suburbia”, Furlong Wu (2010) writes the existing perspectives on the development of the gated communities in the Western context, such as the ‘club of consumption’ and the ‘discourse of fear’, are not adequate to explain the development of these residential forms in China. He emphasizes that the essential feature of the gated communities is the aesthetically appealing environment created in them via various packaging and branding practices including creating magnificent gates, using foreign place names, and borrowing

²³ www.tebernuskirecci.com.tr.

²⁴ See Appendix A, Item 5

²⁵ See Appendix A, Item 6

western architectural motifs. He underlines that “these practices are essentially a branding exercise to signify otherwise nameless suburban green fields”. In line with Wu’s findings on China, explaining their crisis time strategies, the vice general manager of Turkish SİNPAŞ GYO, Seba Gacemer similarly mentions that marketing concept projects under a brand name, which grab attention of the customers, has contributed a lot to their success in this period.²⁶ In competitive market conditions, project designers use their full creativity to develop very different concepts for the projects in Istanbul, such as “ecological” projects, which have solar energy panels, “spiritual” projects, which have zen gardens, or “astronomical” projects, which have observatories.

Wu (2010) also draws attention to branding as a status symbol, which is again a reality for the Turkish case. The prestige of the branded projects can be at such a level that in certain cases the brands become landmarks, giving their names to the area they are constructed on. Strategic planner Aylin says:

The crem de la crem of C segment is Ataşehir. Ataşehir used to be the name of a *site*. Now it is the name of an area. Like Mavişehir in İzmir. It was a site and the area took its name after it. Today the sites set the prestige of the area. They give their names to the areas they are built in. In the past, the avenues used to take their names after the Ottoman wars. Today it is different. In fact, a new history is being written.²⁷

Ayşe, who moved to Sinpaş Boğaziçi Malikaneleri from Beşiktaş, describes the feeling of prestige provided with the brand name as follows:

²⁶ http://www.emlakkulisi.com/24719_sinpas-gyo-25-yilda-3-bin-769-konut-satti

²⁷ See Appendix A, Item 7

You ask who build these houses. For example, my friend says “I live at Ağaoğlu”. She just says this. Even to the cab driver, you say “Take me to Ağaoğlu”, and he takes you there. When you get there, you start to look for the bloc name, or door number. When you live in Beşiktaş, or somewhere like that, I cannot just give the name of my building. I have to tell the address street by street. There talks the “image”. It is the feeling of living there...²⁸

Mortgage Loans

Apart from creating investment opportunities for private actors and massive privatization campaigns, the middle and upper segment housing policies also depend on the deepening financial markets (i.e., increasing mortgage loans) and the integration of finance capital with housing production. By its defenders, mortgage lending in the emerging market economies is seen as a tool through which the housing demands of the growing middle-classes can be met. It is also argued to contribute substantially to the financial health of the housing sector, financial markets, the economic well-being of citizens (Rabenhorst and Ignatova, 2009; Chiquier et al, 2004).

Critics, on the other hand, underline that integration of the housing market to financial markets consists an asymmetrical relationship between the lender and the borrower, increasing the dependency of the emerging market economies on the developed ones (Sassen, 2009). Moreover, given that increasing availability of the gated communities for new groups within the middle-class goes hand in hand with the increase in the mortgage use²⁹, one may also argue that rising housing expectations of the middle-class with the influence of the supply side, results in a

²⁸ See Appendix A, Item 8

²⁹ For example, in the Czech Republic, the ratio of household credit to personal disposable income grew from 8.5 percent in 2000 to 27.1 percent in 2005 (Sassen 2009); while the number of gated communities has had a threefold increase in 2007 and 2008.

global dependency relationship through mortgage lending.

Mortgage Markets in the Emerging Market Economies

Invented in the USA as early as 1977, mortgage securitization is already consolidated in advanced capitalist countries. In the emerging market economies, on the other hand, the creation of the legal structure for mortgage lending started in late 1980s and mostly in 1990s, and to a large extent it has remained exclusive to upper classes (Aydın, 2006; Çetin, 2002; Kuyucu, 2010; Li, 2010). Advocates of integration of housing market to financial markets such as World Bank and IMF explain this with the time lapse between the creation of the legal infrastructure and the actual development of regular issues, and insufficient liberalization of the financial market in emerging economies (Chiquier et al, 2004). Vulnerability of these economies to the movement of global financial flows, on which they are vitally dependent, and the anti-poor regulations of the neo-liberal state are among alternative explanations deciphering the character of neoliberal regulations (Sassen, 2009; Kuyucu, 2010) .

Critics point out that the extension of mortgage to emerging market economies today signifies a new and more intense phase of global financial deepening, which may cause devastating results for modest income households and weaker economies. Because according to the logic of the new phase of financial deepening, the speed of the mortgage securitization becomes more important than the credit-worthiness of the mortgage borrowers, enabling the worldwide issuance of subprime mortgages and increasing the risk of foreclosure. Risk of worldwide spillover effects of a potential crisis also grows due to the global deepening of mortgage markets (Sassen, 2009).

Today, underdeveloped mortgage markets with rapidly growing middle classes such as India, China and Eastern Europe become the target markets, promising huge profits for the investors (Sassen, 2009). The rapid growth in the ratio of household credit to personal disposable income in the emerging markets is an indicator of the potential growth of residential mortgage capital in emerging markets.³⁰ (Sassen, 2009) Indeed, the figures of growth in mortgage debt of Eastern European countries in 2009 shows the realization of this potential as they go as high as 68.6 % in Ukraine and 65 % in Russia³¹.

Although only a narrow part of the population have access to mortgage markets in emerging market economies, it must be acknowledged that long term debt and low interest rate option can contribute to the accessibility of housing for certain parts of the population, who cannot invest huge sums of money for a house in the absence of these options. This is especially true for the younger members of the middle class such as young white collar workers and professionals who do not have adequate savings for the purchase of a house³².

Brazil, where a comprehensive legal framework for mortgage lending was first established in 1997, is one of the emerging market economies with an underdeveloped mortgage market that leads expectations in this direction. Availability of long term debt has started to expand rapidly since 2007 in Brazil.

³⁰For example, in the Czech Republic, it grew from 8.5 percent in 2000 to 27.1 percent in 2005; in Hungary from 11.2 to 39.3 percent; and in South Korea from 33 percent to 68.9 percent. (Sassen 2009). In mature market economies, on the other hand, this ratio is much higher but it has a much lower growth rate than in emerging markets. For example, it grew in Japan, from 73.6 to 77.8 percent from 2000 to 2005; and in the United States, from 104 to 132.7 percent.

³¹ "Figures 2010," European Mortgage Federation
<http://www.hypo.org/Content/Default.asp?PageID=414>

³² Li's (2010) findings in his comparative study of Guangzhou and Shanghai show that this is the case in Shanghai.

Having survived the last global economic crisis with no considerable damage to its economy, and maintaining low interest rates, the country is able to offer long term debt for residential loans (Gross, 2010).³³ According to Cyrela, a large Brazilian real estate home builder, the rise in the Brazilian middle class and the increased borrowing power of those earning above R\$1,400/month translates into nearly 18 million additional families able to borrow money at competitive interest rates subsidized by the federal government.³⁴

Like in Brazil, expansion of the mortgage market is a recent phenomenon in China. Data from the People's Bank of China (PBC) show that mortgage loans' share of total bank loans outstanding increased from 0.25 per cent in 1997 to 9.46 per cent in 2005, or in absolute terms, from RMB 19 billion to RMB 1844 billion (Li and Yi, 2007). The mortgage debt to GDP ratio rose up to 10.12 % the same year. Again, although it is early for a through scrutiny of the mortgage market, figures from the Chinese mortgage market give clues about the residential mobility of the middle classes.

Li's comparative study of mortgage markets in Shanghai and Guangzhou (2007) show that high rank professionals and managerial workers, people with high education and high income levels, and people at the early family forming age have the highest likelihood of mortgage borrowing. Personal savings and parental contributions are also found to be other major methods of financing house purchase. According to the same study, people employ a mortgage loan in order to purchase more expensive and hence better housing. Li predicts that with continuing rapid

³³These conditions were established with the "Minha Casa Minha Vida program" which started in 2009 addressing lower-middle income groups.

³⁴ "Brazil's real-estate boom," <http://www.globalpost.com/dispatch/brazil/101015/international-real-estate>

increases in house prices, more people, particularly the young first-time home buyers, will have to rely on commercial mortgage loans in the future.

Mortgage Market in Turkey

Although it might be early for a through analysis of this recent phenomenon, together with their contextual differences, examples from the emerging market economies show how the undeveloped but rapidly growing mortgage markets contribute to the residential mobility of certain -mostly upper- strata of the middle-classes. In Turkey too, expansion of the mortgage market - accompanied with the other favorable macroeconomic indicators- is now expected to have a potential of enabling a larger portion of the middle-class to become homeowners. Promising more luxurious lives for new segments of the middle-class, gated community type housing would play an important role in the financialization of the housing market through mortgage lending.

The legislative step for the integration of housing markets with financial markets in Turkey was taken by the JDP government with the enactment of the 'Mortgage Law' in 2007 in an environment of low interest rates and low inflation. This law enabled the banks and mortgage-institutions to issue variable interest rates for housing credits, making it more attractive for consumers to obtain credit (Kuyucu, 2010). Among the Eastern European countries, Turkey currently has one of the lowest residential debt to GDP ratio (4.6 % in 2009)³⁵, although it has the highest homeownership rates in Europe (59.8% in 2000)³⁶. Due to deepening of the financial markets and increasing market dependency of the emerging market economies to

³⁵ Note that this ratio is 81,4 % in the US and 51,9 % in EU27 (Sassen 2009).

³⁶ Kuyucu (2010) underlines that this is an inflated number due to high rates of gecekondu 'ownership' in Turkey.

advance market economies, the risk of experiencing devastating results in case of a potential crisis is valid for Turkey as well. As Boratav states, the economic growth in Turkey is based on an economic bubble accompanied with current account deficit, as large as 22 billion 118 million dollars in the first three months of 2011, triggered by the hot money flow (Arslan, 2011). Following the 2008 crisis, it has been possible to get credits from the Western economies with interest rates as low as from %0 to %1, the banks have increased their liquidities. In this atmosphere intensifying consumer and housing credits have been provided through the hot money flow rather than domestic savings, which creates a major high dependency on the foreign markets.

Like the other emerging market economies, mortgage market in Turkey is accessible only to the upper and upper-middle classes, given the high interest rates and fluctuating exchange rates. As Kuyucu (2010) writes, the very high rate of home ownership and the low use of credits in Turkey suggest that using one's own funds, borrowing from friends/relatives, inheritance are still the main mechanisms of home ownership.³⁷ However, it should be noted that the growth in mortgage debt in Turkey is 50.6 %, third in Europe, following Ukraine and Russia. A report by the Association of Real Estate Investment Companies (REIT) underlines that mortgage debt to GDP ratio will be 7.5 % in 2015, and assuming improvement in household income distribution and economic growth, those who do not belong to the top income group will have access to mortgage market only if the interest rates go down to 0,60-0,80 interval at that time.³⁸ Similarly, according to the February 2009 Istanbul Real Estate Markets Report of Jones Lang LaSalle , the rapid increase in the number of the

³⁷ According to the 2004 research conducted by Turkish Statistics Institute 63 percent of respondents became owners with own funds or inheritance, 23 percent by borrowing, 8 percent through cooperatives and only 3 percent by bank credits (quoted in Demir et.al. 2007).

³⁸ "Küresel kriz sonrası gayrimenkul sektörü için öngörüler 2015," GYODER <http://www.gyoder.org.tr/BrowseServices.aspx?MainCatID=9&SubCatID=11>

households and the growing investment demands of the enlarging middle-class in İstanbul create a huge potential for the mortgage markets.³⁹

Based on the 2007 interest rates for housing credits (1.34%), Kuyucu writes that to purchase a 100,000 TL apartment (\$65,000) with mortgage credit that will cover 75% of the price to be paid back in 120 months, one needs to have a monthly income of 4,550 TL (\$3000) or more. A monthly income of 4,550 TL is an amount that could be earned by a white-collar young couple, who do not yet have personal savings that would enable them to buy a house in the absence of the possibility of long term loan payments. Given that today the interest rates are lower (% 0.99 min) and the monthly mortgage payments of a 100.000 TL house in a new gated community is slightly higher than 1000 TL (1.070,084 TL min), the availability of mortgage lending clearly helps the expansion of the market of the gated communities to a broader segment. However, at this point it is crucial to clarify what percent of the society this "larger segment" corresponds to. According to vice president of Akbank, Galip Tözge, it is still the top 20 % of the society ranked according to the equivalized household disposable income figures that has adequate savings to use mortgage credits for 120 months or more (Demirel, 2011). The average monthly equivalized household income for this top 20 % is around 1650 TL.⁴⁰

Although the largest part of the middle class have no access to the mortgage market at the moment, it is still possible to argue that current conditions of mortgage

³⁹ JLL Türkiye İstanbul Gayrimenkul Raporu Şubat 2009 <http://www.scribd.com/doc/34390638/JLL-Turkiye-istanbul-Gayrimenkul-Piyasaları-Raporu-Subat-2009>

⁴⁰ Equivalized household income in 2008 is 8372 TL per year, which means the top 20 % percent getting % 46.7 of the total income, has an average monthly income of 1650 TL. Equivalized household income is calculated by transforming the total spendable household income to individual income by dividing it only by the number of adults in the household. Figures obtained from TÜİK 2010 Report.

lending might contribute to the residential mobility of a certain strata of the middle classes at the bottom of the top 20 % and at the top of the second 20 %. Today, mortgage lending is available up to 120 months for almost all of the gated community projects. According to the interviews I have conducted, 10 of 19 homeowner interviewees took out mortgage loans, which they mostly define as an instrument without which they could never make their dreams come true. Regarding the figures of the first quarter of 2011, Erdem (2011) argues that despite the increasing interest rates, which were record-breakingly low in January, the volume of mortgage credits is accelerating. According to Erdem (2011), the consumers worried about a continuous increase in the interest rates no longer postpone their plans of purchasing a house.

“Reaching the dream” is a key expression used by many interviewees to explain their views about mortgage. They usually mention that mortgage liabilities oblige them to save the money they would otherwise spend on other things. As it is possible to have payment plans in which the monthly mortgage payments are around the rent levels, renting a house instead of buying one is regarded as irrational. Cihan, a 30 year-old single bank officer, who got his parents to pay the down payment for his house, says

I bought this house because I wanted to make an investment instead of paying rents for no return. The rent I shared with my roommate in Mecidiyeköy was 1200 TL. Today I pay 1000 TL each month for my mortgage loan to make an investment (...) Paying rents is a waste of money. It is irrational (...) I would rather pay mortgage loans and have my own house. May be later I don't pay the mortgage anymore, I can sell it and buy a new one.⁴¹

While mostly celebrating the mortgage system, the interviewees also express anxiety about long-term payments due to their lack of confidence to the political and

⁴¹ See Appendix A, Item 9

economic stability of the country. Moreover, for a few, the mortgage system is equal to slavery and it means “pledging one’s own future”:

When you say the word ‘mortgage’, the first thing that comes to my mind is the idea of freedom. I mean, it disables me to make plans about my own future (...) Being in debt is, in a sense, equal to selling your future. You pay for your next ten years. When I first bought my apartment, I thought it would restrict my freedom. Like my freedom to quit my job. If you take out a ten year long mortgage, you can’t make major changes in your life. You become a slave. You can’t express yourself. (Tülay, 43 year –old, single)⁴²

With mortgage, you pledge your own future. You pay more. I wish we could save that money and wouldn’t waste it on mortgage payments. But this is a system and it has to work. (Ferhan, 38 year-old, divorced, lives with her son)⁴³

The middle class is made believe that they are upgrading themselves. They think they upgrade themselves by moving to a stupid luxurious place. But they actually still... They become slaves for mortgage or of another thing. As they become slaves for mortgage, they become slaves for the jobs they hate. (Önder, 31 year-old, single)⁴⁴

The interviewees mostly do not prefer long time borrowing and when possible they restructure their loans to shorten the time they are in debt. Supporting this finding, a strategic planner, Aylin, also notes that Turkish people do not prefer long-term loans and they try to complete their payments as early as possible. Referring to the foreign dependency created by the mortgage lending in the emerging market economies, she argues “the late entrance of mortgage to Turkey is the biggest fortune of the country”.

Conclusion

Neo-liberal urbanism accompanying neo-liberal economic restructuring in Istanbul, expands the role of market forces in the housing and real estate sectors and leaves the middle class housing provision in the hands of the medium and large scale

⁴² See Appendix A, Item 10

⁴³ See Appendix A, Item 11

⁴⁴ See Appendix A, Item 12

construction companies. Until the 2008 crisis, the companies mostly preferred to build profitable luxury housing in the form of gated communities and created a surplus, despite the remarkable demand for middle class housing at the time. With the 2008 crisis, huge declines have been observed in the prices of the luxury housing at stock, while the new gated communities have also been released with remarkably low prices to expand their market remarkably. The mortgage regulations, which enable the customers to take long terms loans as much as 10 years, should also be mentioned as a contributing factor in this picture.

Last but not the least, it is necessary to underline that while the middle class gated communities continue to mushroom in the peripheries of the city, as part of a larger process, the gated community boom also means clearing the central districts of the city of the middle class residential areas, as a corollary of the process in which Istanbul is restructured as a global commodity, or ‘first tier world city’ with a high end service economy. A city, the future of which is described as a financial, cultural and congress center and a tourism and business paradise by its mayor, offers increasingly less space for middle and working class housing in its central districts. While the removal of the lower class residential areas in the central districts takes place through urban transformation projects, the gated community boom accompanied by the expansion of market of gated communities caters for a similar process for the central middle class residential areas. The following words of Aylin, who works for large construction companies, summarizes the process from the perspective of the developers:

This is all about urban transformation... This is all supported by the state. Istanbul is becoming like the Europe and the U.S. The city centers are more expensive, more business oriented. Hotels and congress centers invade the city, while the residential areas are now transferred to the peripheries. The state supports this because it needs to modernize and plan the areas it markets.⁴⁵

⁴⁵ See Appendix A, Item 13

CHAPTER 3

GATED COMMUNITY AS AN IDEAL TYPE

In the general framework of this chapter, the characteristics of the recently built middle class gated communities are discussed in comparison to the earlier upscale examples, with specific reference to their proliferation. Based on the data collected from the brochures, advertisements and news pieces about these gated communities and with reference to the literature on the earlier examples of the gated communities in Turkey, I try to elaborate on public representations of this expanding residential form. Discussing their similarities with and differences from the earlier exclusive gated communities in terms of the marketing discourses; I also attempt to portray how the exclusive new middle class residential style of the 1990s has a hegemonic character adopted by the larger segments of the middle class. Along with the expansion of the gated community market, I argue, comes the constitution of this residential form as the ideal type of neoliberal housing, which can be read in between the lines of marketing discourses.⁴⁶

Based on the Weberian conceptualization, ideal types are theoretically regarded to be constructed out of certain elements of reality, forming a coherent whole, which never corresponds to concrete reality (Coser, 1977). They work as conceptual devices which involve the typical courses of conduct that work as a measuring rod to detect similarities and deviations in concrete cases (Coser, 1977). As Coser (1977) argues, ideal types enable the construction of hypotheses “linking them with conditions that brought a phenomenon into prominence or with

⁴⁶ Ideal type in the Weberian sense refers to a common mental construct with deliberate simplification and exaggeration by selection and accentuating certain elements of the phenomenon (Coser, 1977).

consequences that follow from their emergence” (Coser, 1977; p. 223-224). Arguably, the gated community as an ideal type of neoliberal gives clues about the spirit of neoliberal urbanism and the current regime of capital accumulation

The Expanding Market of the Gated Communities

İstanbul has witnessed a rise of gated communities starting in the early 1990s. The literature on the gated communities in İstanbul has mostly focused on them as enclaves built for the new elites of the city. Öncü (1997) conceptualizes the gated communities as an icon of the consumer culture of the global elite. Kurtuluş (2005) locates her analysis of the rise of the gated communities and the resident profile living there within her focus on the relations of production and the processes of capital accumulation. The supply side dynamics are stressed also by other scholars, who argue that the potential demands of the new middle class emerging in the atmosphere of the liberalizing economy have been combined with the interests of the construction companies in rent seeking to expand this residential form in the peripheries of the city (Özkan and Kozaman, 2006; Perouse and Daniş, 2005). In this context, historical and natural value of the land the projects are built on, social harmony in the community, nostalgia for the old quarters of İstanbul, distinctive social facilities and strong security measures have been commonly used themes in the marketing of the gated communities (Bali, 2002; Kurtuluş, 2005; Bartu, 2001; Perouse and Daniş, 2005; Geniş, 2007; Özkan and Kozaman, 2006; Ayata, 2002; Bartu Candan and Kolluoğlu, 2008).

While scholars mostly concentrated on the gated communities of the new urban elites emerging in the 1990s such as *Beykoz Konakları*, *Kemer Country* and *Alkent 2000*, some have also drawn attention to the fact that construction companies

have been tending towards building gated communities for lower strata of the society given that the initial target group is a very limited segment of the society (Ozkan and Kozaman, 2006; Perouse and Daniş 2005). Perouse and Daniş observe in 2005 that the image of the gated community is also embraced by the lower classes and that there is a tendency towards enclosure in mass housing projects and housing cooperatives as well (p. 120).

Indeed, today Istanbul witnesses a new wave of mushrooming gated communities targeting not the new elites of the society but the relatively lower strata, as I have elaborated in the previous chapter. The construction of the more exclusive examples like those mostly analyzed by the aforementioned scholars goes hand in hand with the construction of the ones with an expanded market.⁴⁷ The new generation gated communities can be as cheap as 39.000 TL. They are mostly high-rise high-density building blocks with security and social facilities and with apartment size ranging from studio to four bedroom apartments. Mushrooming mostly in the urban periphery, these gated community projects are called “branded housing projects” (“markalı konut projeleri”) in the language of the real-estate sector today. According to the real-estate gurus, branded housing projects are those built by accredited construction companies, rather than anonymous contractors, providing post-sale services and various payment options.⁴⁸ Features such as activity facilities, security and parking lots are also sine qua non for the branded housing projects.

⁴⁷ In January 2011, 53 % of the gated communities in the European Side and 42 % in the Asian Side were approximately below 200.000 TL, while the prices of the houses in the earlier gated communities start from 500.000 USD. See appendix for the details.⁴⁷

⁴⁸ For a discussions on “being a brand”, see the real estate site edited by the real estate guru Tebernüş Kireççi: http://www.tebernuskirecci.com.tr/index.php?bolum=vatandas_soruyor&obje=arama&id=7&kelime=marka+olmak

Regarding the earlier examples of the gated communities, scholars such as Rıfat Bali (2002) underlines the rise of the new rich in the Özal era and their search for a luxurious lifestyle that corresponds to their wealth. Similarly, Ayşe Öncü (1997) draw attention to the identity struggle of the new middle classes to protect and increase their symbolic capital by following the global myth of the ideal home. Other scholars such as Hatice Kurtuluş (2005) argue that the rise of the early gated communities cannot be understood solely as a product of changing class culture and life style demands and warn that capital accumulation processes and class positions have to be taken into account. In a similar vein, Daniş and Perouse (2005) note that the promise of an elite and privileged life has been boosted by the developers in order to create the demand of the limited customer target (p. 103). As Ozkan and Kozaman (2006) summarize, in the conditions of a liberalizing market economy,

...Suburb is redefined, as the rise of “marketing” enabled creating and controlling demand by the injection of a new, “American” life style with the cooperation of mass media, mostly in the form of half or full-page advertisements. (...) In these two decades, the growth dynamics exposed two major components (...) as a marketing tool by the construction sector - “security” and “privileged life”. Supply- demand of these settlements as ‘a new life style’ is a vicious cycle (...) The more the society’s fear and arrogance is triggered, the more the demand rises.

The limited customer target of the earlier examples of the gated communities discussed in the literature consists of the bourgeoisie and the so-called “new middle classes”, who are “either self-employed young professionals or managers and executives employed in domestic companies or the Istanbul branches of multinational enterprises operating in the growth sectors such as finance, accounting, advertising, consultancy, insurance, real estate development and tourism, and also the owners of medium and large businesses functioning in the sectors with strong ties to the global economy, such as textiles” (Geniş, 2007; p. 783). Similarly, Öncü notes back in 1997 that the customer profile drawn by the marketing agencies for the

earlier examples refers to the “busy executives or professional man who dream of relaxing at the weekends by working in the garden (...) and who also have ‘educated wives’ desiring to escape the pollution of the city: air pollution, traffic pollution, noise pollution and, most important, cultural pollution” (p. 65).

The recent gated communities on the other hand increasingly target the broader segments of the middle class including white collar workers, mid-range professionals, civil servants, and other wage laborers, with an emphasis on saving them from paying rents and making them homeowners. Strategic planning specialist Aylin explains the shifting target of the gated communities as follows:

A and B socioeconomic segments are now at the saturation point. So the new target mass is the C segment. You can even count the D segment. C is the largest socioeconomic segment in Turkey, 70-80 % of the whole population... And most of the demand comes from C. (...) These are civil servants, upgraded working class, first level managers, the retired ... C is like *orta direk*.⁴⁹

Gated Community as an Ideal Type of Neoliberal Housing

Despite their expanding market, the recent gated communities contain the fundamental components of the earlier gated communities. Marks of prestige such as high walls, security systems, social and sports facilities are present in all of them. However, the meanings of prestige and status these markers convey have been changing with their proliferation, as they are prescribed for anyone who wishes to own his own house in a healthy, planned environment. While the first examples of gated communities offers an exclusive way of life for the privileged of the city; the representation of these gates communities in the media today is such that they are

⁴⁹ See Appendix A, Item 14

seen almost as the minimum condition to live a safe and happy life in a city like Istanbul.

Regarding the earlier exclusive gated communities, Ayşe Öncü (1997) mentions that the homogenizing optics of global consumerism transformed the lives of Istanbul's middle classes; initiating them into the fantasy world of the 'ideal home' as the "quintessential dream, symbol and embodiment of middle class identity" taking after the post-World War II American suburbia. Arguably, in the current context, with some modifications, the proliferation of the gated communities today turns the myth of the "ideal home" enjoyed only by certain strata in the 1990s into the ideal type of neoliberal urban housing.

The expansion of the market of the gated communities and their presentation as the ideal type can be read seen in the discourses of the supply side.⁵⁰ For example, under the title of "Samsun wants gated communities" daily *Bugün* writes that "in the recent years, the demand for gated communities has increased and units in this residential form is sold more quickly." The news piece continues with an emphasis on the "changing life standards and habits of the people", a clear attempt to present the gated community as the norm of the era:

⁵⁰ It is not only the marketing discourses that are adapted to the new customer target. The difference in the media channels that are used to reach the customers by the earlier and recent gated communities is also worth noting. Bali (2002; p. 111) underlines that the advertisements of the earlier gated communities could be found mostly in the decoration, architecture and economy magazines read by the new urban elite. The developers consciously refrained from publishing the advertisements in the mainstream newspapers. Today, in addition to housing market supplements of these newspapers, especially their Sunday issues are full of page and half page size advertisements of the gated communities. For example 12 of the 19 page or half page size advertisements of the April 3, 2011 Sunday issue of Sabah newspaper are about the gated communities, the prices of which start from 59.000 TL. The proportion is 13 to 23 for the full and half page size advertisements of the April 17, 2011 Sunday issue of Hürriyet. As for the outdoor advertising, gated community advertisements can be frequently seen in the city including the central districts such as Beşiktaş and Taksim, and the avenues nearby the narrow and dark streets of middle class neighborhoods such as Şişli and Mecidiyeköy.

Licensed real estate expert Metin Civil said that in the recent years the demand for gated community housing has increased due to the changing life standards and habits of the people. Civil argued “it is observed that gated communities as such are especially preferred by families with children because of both their security services and the social facilities they offer.” (Şenol, 2011)

Ağaoğlu Group’s presentation of Ağaoğlu *Mytown Ispartakule* also constitutes an example of the presentation of the gated community as the new residential norm.⁵¹

Before deciding the design of the apartments of Ağaoğlu *MyTown Ispartakule*, Ağaoğlu Group conducted a survey with 30.000 people who are willing to buy a house to live, rather than for investment purposes. As the company explains, the survey has given them an idea of what the “*Turkish family*” expects from a house. According to the survey conducted by the company, ““The Turkish family’ wants spacious and airy interiors, a larger kitchen, a more functional bathroom and a balcony”, all of which is taken into consideration in the construction of Ağaoğlu *MyTown*. Ali Ağaoğlu, owner of the company explains the picture as follows:

There is a lack of quality housing in Turkey, but there is also a problem with the purchasing power of the people. The decrease of the interest rates solves this problem. Today someone who has 12-13.000 TL in cash and who can make monthly payments of 1000 TL can have quality housing. We should build 1.000.000 houses per year, but we could not exceed 500.000.⁵²

The website of *NEF Flats*, which occupy the billboards of the city with the slogan “Anyone who earns a monthly salary of 2500 TL can own their own house”, opens as follows: “How many people work around Taksim - Maslak line with a monthly salary of 2000-3000 TL and want to live in the city center?”⁵³ Accordingly, the company

⁵¹ http://www.emlakhaberleri.com/agaoglu-my-town-ispartakule-haberleri/agaoglu-my-town-ispartakule-de-11-daireler-101-bin-700-tl-ye_39544.html

⁵² See Appendix A, Item 15
http://www.emlakhaberleri.com/agaoglu-my-town-ispartakule-haberleri/agaoglu-my-town-ispartakule-de-11-daireler-101-bin-700-tl-ye_39544.html

⁵³ <http://www.nef.com.tr/main.php>. Accessed in January 2011. Website is modified since the last access.

finds out that "People working in Taksim - Maslak line live in at least 25 year-old apartments with no earthquake directives with monthly rents between 900 and 1500 TL. Those who want to live in a little better conditions move to Beylikdüzü, which means minimum two hours of commuting everyday".⁵⁴ As explicitly described in their website, *NEF Flats* target the white collar waged labor, offering them a gated community like the ones in Beylikdüzü in a very central but non-prestigious lower middle class neighborhood such as Gültepe.⁵⁵ The inclusive discourse of "Everybody with a monthly salary of 2500 TL" is completed with the idea that the aged buildings lacking earthquake regulations should not be chosen while there is a chance of living in a gated community.⁵⁶

Gated communities not only provide quality housing that one cannot find in the middle class neighborhoods in the inner city. They also "save" people from paying rents as in the example of *Astrum Towers*. The slogan used on the website of *Astrum Towers*, which has an observatory and an astronomy library, is "There is certainly a special payment plan that fits you." *Astrum Towers* also started a campaign that "saves the residents from paying rents" and makes them homeowners. According to their advertisement, with winter 2010 prices and the mortgage option, one can be the owner of a 2+1 apartment with monthly payments as low as 800 TL.⁵⁷

The discourse on the gated communities as a 'savior' from rents is completed with an emphasis on various middle income groups such as the teachers as the new targeted customer profile. For example, *Ukra İnşaat*, including the university

⁵⁴ Ibid

⁵⁵ Ibid

⁵⁶ ibid

⁵⁷ <http://astrumtowers.regnum.com.tr/> . Accessed in January 2011. Website is modified since then.

students to its target group, started a special sales campaign for the students of four universities near *Ukra City*, where the prices start from 75.000 TL.⁵⁸ The CEO of Ukra İnşaat mentions that white collar professionals such as stewards and airport employees, educated families and citizens living abroad prefer their apartments.⁵⁹ According to the general manager of Ağaoğlu, the launching prices of *My Town* are set especially for the employees in the media, education, and health sector to provide them quality housing.⁶⁰ Similarly, the customer target of *Academia Apartments* in Avcılar is summarized in their press kit as the follows;

With its new project *Academia Apartments*, Astay İnşaat offers quality, comfort and suitable prices to those who want to be homeowners. The housing project rising in Avcılar provides an investment opportunity and a flawless livable *environment* especially *for university students and their families, academicians, newly married couples, and the retired.* (emphasis mine)⁶¹

Opening their gates to larger segments of the middle class, the recent gated communities also resort to the icons of popular culture of the middle and lower classes for marketing purposes. For example, Necati Şaşmaz star of the popular TV series, *Kurtlar Vadisi*, has performed in the advertorials of *Ukra City*. Ukra İnşaat has also sponsored two Turkish movies, *Av Mevsimi* and *Kurtlar Vadisi Filistin*, which cater to the taste of middle and lower classes, rather than the upper classes such as the new middle class. Sponsoring two other TV series for families is among

⁵⁸ <http://www.yapihaberleri.net/haber/Ukra-Insaat-2-projede-400-milyon-dolara-ulasacak.html>

⁵⁹ Ibid

⁶⁰ <http://www.emlakkulisi.com/agaoglu-my-town-ismartakulede-101-bin-700-tlye/26728>

⁶¹ See Appendix A, Item 16.
http://www.emlakkulisi.com/academia_apartments_avcilar_da_nerede_academia_apartments_fiyatlari_kactan_basliyor-70254.html

the plans of the owner of Ukra İnşaat, Atila Yavuz. In his words, Turkish people develop cordial ties with companies sponsoring the TV series.⁶²

As the advertising discourses and strategies demonstrate, while the gated community market broadens its target group, it also represents the life-style of gated communities in new ways. Once representing an exclusive lifestyle, which includes isolation from the city, gating and social facilities, gated community housing is now becoming an ideal type of neoliberal middle class housing, embodying the needs and wants of "the people" "the white collar waged labor" or "the Turkish family". In the following section, I elaborate more on the middle class gated community image by analyzing the lifestyle offered in them in comparison to the earlier exclusive examples. My aim is not only to decipher the patterns constituting the ideal type but it is also to show how the hegemonic character of the "myth of the ideal home" of 1990s as discussed by Öncü (1997) is reflected in today's middle class gated communities with certain modifications.

Mass Consumption of the Gated Life-Styles: Redrawing the Image

For the earlier gated communities, packaging up and selling a life-style has been a commonly mentioned marker of status and prestige. Scholars point out that selling a life-style along with a house is crucial in underlining the cultural and social distinctions of the upper strata of the middle class, which need continuous demarcation and separation from the others (Öncü, 1997; Bartu, 2001; Bali, 2002; Perouse and Daniş, 2005; Kurtuluş, 2005; Geniş, 2007). A secular, Americanized, orderly, hygienic, healthy life isolated from the social and cultural pollution of the city has been promised to the residents of upscale gated communities such as *Kemer*

⁶² <http://www.yapihaberleri.net/haber/Ukra-Insaat-2-projede-400-milyon-dolara-ulasacak.html>

Country or Alkent 2000 (Bali, 2002; Ayata, 2002; Perouse and Daniş, 2005; Kurtuluş, 2005; Geniş, 2007).

Today with the expansion of the market of the gated communities, it is possible to talk about the mass consumption of the prestigious image created by the social facilities and of the promises of a certain life-style. Murat, a strategic planner, who works on a gated community project campaign at the time of the interview, explains this process as follows:

We all watch the TV series, don't we? The TV series with the highest rating scores are the ones that portray rich and glorious lives. Villas, swimming pools... In the new gated communities, we offer a mini model of these things to the people who envy them but who can never reach them. We don't offer a villa with servants, but we establish security to the gates, the security guards greet you every morning addressing you with your name: "Good morning, Mr X." We offer a garden and a swimming pool. In the TV series, the swimming pool might belong to just one family. But who cares, now you have a swimming pool too. It is not a privilege out of your reach any more. You feel like you reach that level. You feel you are at a better level (...) Now you can reach this with very small amounts of money. If you have a regular income, like a civil servant, you are there. You pay your mortgage debt as if you paid your rent.⁶³

Aylin, who works in the same company with Murat, has a similar account:

We build our story on emulation. Swimming pools, golf clubs are all there to evoke the emulation. For example, golf playing is a hobby for the uppermost income segments. But you build a golf course in a gated community targeting the C segment. People who don't know anything about golf come and buy apartments there because they emulate these things such as golf courses and swimming pools.⁶⁴

Regarding the life-style offered in these gated communities, it is possible to discuss both similarities and differences when compared with the earlier and more exclusive cases. In the following sections, I attempt to portray the remarkable features of the

⁶³ See Appendix A, Item 17.

⁶⁴ See Appendix A, Item 18.

life-styles and social facilities offered in the recent gated communities in tandem with the earlier cases.

Gated Communities as Concept Projects

As I mentioned earlier, scholars working on the earlier gated communities note that the advertisements of the gated communities present the life they offer as a concept, and what the residents buy is a new life, rather than a new house. Emphasis on a healthy, orderly, peaceful and distinguished life is also present in the brochures and advertisements of recent gated communities. What is new about today's gated communities is that, beyond presenting life as a concept, many of them are built as “concept projects” produced around specific themes such as ecology, astronomy, spiritual healing, or Japanese culture, which sound like characteristics of niche projects. This is a new phenomenon, born out of the need for product differentiation in competitive market conditions.

From one perspective, the analysis of the large variety in concept and style offered in the new generation of gated communities as ‘branded housing projects’ may be located within the literature focusing on the consumption practices in late modernity. In this strand of thought, which claims that following the demise of Fordism, consumption rather than production relations become central in determining the social behavior and social identities (Bauman, 1982; Saunders, 1987; Beck, 1992), the post-Fordist consumption trajectory is argued to bear the fragmented and ambivalent character of late capitalism. The centrality of consumption in the contemporary society is to such an extent that Bauman describes the life in liquid modernity as “consuming life” (Bauman, 2005; p. 9). As the term itself

suggests, fluidity, speed, and discontinuity are the key words to describe the liquid consuming life.

It is observed that uniformity of consumption within large groups leaves its place to the processes of individualization and personal preferences in consumption (Warde, 1997; p. 13). At the same time the aspiration of the individuals to be part of a community stays unchanged, leading them towards stylization and niche consumption in order to maintain group differentiations (Warde, 1997). Flourishing styles, plural market niches, and the estheticisation of everyday life are interpreted in this context, and argued to serve the constant differentiation and identity formation of the consumers.

At first glance, the increasing differentiation and stylization of housing in the branded housing projects seem to fit into this perspective, with the assumption that individuals demand stylization and niche consumption in their residential preferences in the form of gated communities as a part of their struggle for differentiation and identity formation. However, although the construction companies try to draw this picture, from the interviews with the advertising agencies and the residents, it is clear that along with appreciating the facilities in the gated communities and their contribution to their prestige, people hardly pay attention to this kind of stylization and conceptual variation of the gated communities. The strategic planner, Aylin, points out that in an atmosphere of massive supply, developing different concepts and styles is a must for the companies to stay in mind and get distinguished in the market. A creative director from a famous publicity agency, Selim stresses that in many cases, after completing a project made up of ordinary building blocks with ordinary architecture, the construction companies make a last minute request to the

advertising agencies to come up with the idea of an extra feature (which will constitutes the backbone of the ‘concept’) that can be easily added to the project.

One of the common themes used in concept projects is addressing the ecological concerns of the middle-classes. *Solarkent* built by Aydınlı Yapı in Beylikdüzü, for instance, is marketed with the idea of nature-friendliness and sensitivity to ecological problems. *Solarkent* has solar panels used for producing electric energy from solar energy, which will be sold to state in return for free electricity. It also has rainwater storage systems in which rain water will be kept for the irrigation of the green areas. *Solarkent's* slogan is “The only recycling housing project of Turkey”, addressing the rising ecological concerns of the upper strata of the middle classes.⁶⁵

“Being Turkey's *only*” in a specific area is a common marketing theme for the recent gated communities. *Astrum Towers* by Regnum, for example, is said to be “Turkey's one and only housing project with an observatory”, offering “apartments with the view of Venus” to its residents. Indeed, *Astrum Towers* not only has an observatory but also an astronomy library and it offers astronomy training to its residents. *Astrum Towers* also has rain water storage systems explained in the brochure as a part of “a project designed in harmony with nature, considering the global warming as one of the crucial problems of the world”.⁶⁶

Another interesting “one and only” is *Star Towers* by RDS & Reform İnşaat, which is “the one and only project with positive discrimination for women.”

Accordingly, the company does not charge title deed fee, if the title deed is issued to the women. As the CEO of the company, Nedim Özbek puts it,

⁶⁵ www.solarkent.com

⁶⁶ *ibid*

We know that making the women who will live in these apartments happy means making the whole family happy. Therefore, in this project we have special privileges for women. We do not charge the title deed fee to the husbands who let the title deeds issued to their wives. In this way 35 % of the title deeds were issued to women.⁶⁷

Star Towers also has a women-only swimming pool, again as a part of their “positive discrimination” policy. With its discourse of “positive discrimination for women” ironically produced with an overly patriarchal tone, *Star Towers* is one of the interesting examples of how the developers push the limits of identity production for the brands in the fiercely competitive market conditions.

Natural Assets of the Gated Communities

The desire to enjoy the after-work time in a relaxing and peaceful environment has been one of the themes attributed to the elite life style marketed in the upscale gated communities (Bali, 2002; Şimşek, 2005; Perouse and Daniş, 2005). As different from the other strata of the middle class, the new middle class of the 1980s and 1990s have been presented to have stressful and busy business lives. Facilities such as swimming pools, spas, as well as the green areas in the upscale gated communities have symbolized the recreational atmosphere these busy professionals deserve. For example, according to its catalog, *Kemer Country* “offers unique opportunities for us to renovate and refresh ourselves everyday in a perfect oasis surrounded by a pure green nature.” *Alkent 2000* has the bay of Büyükçekmece Lake as a recreational water sports area, which helps the residents, get rid of the stress of the urban life. These gated communities promise their busy urban professionals a life “away from the city but close to the city” (Perouse and Daniş, 2005; Kurtuluş, 2005).

⁶⁷See Appendix A, Item 19
http://www.emlakkulisi.com/47903_star-towersta-m-fiyati-1000-tlden-basliyor-

Today, the desire to get rid of the disadvantages of the stressful urban life is not exclusive to the new middle classes in the upscale gated communities. No matter in what price segment they are and no matter which strata they address, the new gated communities take the task of offering a relaxing and peaceful atmosphere to their residents with natural and artificial lakes, green areas as well as with other recreational facilities. For instance, *Hane Plus* in Esenyurt, with prices as low as 55.000 TL, promises that its residents can breathe the sea, walk by the lake and enjoy the islands without getting up from their seats. It offers the “most beautiful view of 2010”, an expression which implies that even the view is branded and accentuated as a year’s trend in the branded housing projects.⁶⁸

Dumankaya Dizayn in Kurtköy with prices as low as 68.000 TL, for example, offers different view options to its residents including woods, Marmara Sea, and Pendik Marina, with an emphasis that the views will never be blocked due to the landscape in the area. The project also has fake Pamukkale travertines, lakes and terraces to watch the view. All of these, along with the sports and social facilities, are designed to increase the residents' “lust for life” and to alleviate the negative effects of the city life:

What is designed is actually the lust for life. Everything one needs is put together. To make him feel good, realize, and more importantly, enjoy the breath he takes, peacefully sleep at night and wake up with desire, see a smile on his face with no reason, start his day with high energy and spread his energy around. In fact, what is designed is a fresh lust for life.⁶⁹

⁶⁸ <http://www.haneplus.com.tr/Site/index.asp>

⁶⁹ See Appendix A, Item 20

<http://www.konutlarprojeler.com/dumankaya-dizayn.html>

Sports and Social Facilities

Artificial and real elements of nature are accompanied by sports and social facilities in the new gated communities, just like the earlier examples. Swimming pools, fitness centers, tennis courts, Turkish and Finish hamams, and spas are now *sine qua non* for almost all of the gated communities regardless of price and the addressed segment. While the studies on the earlier gated communities mention these facilities as a symbol of cultural distinction of the new middle classes and the bourgeoisie, today it is no longer possible to talk about a monopoly of these groups over these facilities. However in the marketing of the recent gated communities, the emphasis on status upgrading through such facilities is so explicit that social facilities such as the swimming pool can become the one and only focus of an outdoor billboard as in the example of the advertisement of Academia Apartments which have prices as low as 75.000 TL. The billboards spread around nearby the dim streets of the middle class neighborhoods with apartment blocks massed pressingly say “Honey, we will buy an apartment at Academia. *They even have a swimming pool!*” The swimming pool here is a sign of prestige but it is a new, inclusive version of prestige offered to those who manage to save themselves from paying rents and from the unappealing streets of their neighborhoods

Children and Education

Similar to what Perouse and Daniş (2005), Kurtuluş (2005), Bartu Candan and Kolluoğlu (2008) observe in their studies on the earlier gated communities, and Setha Low (2004) in her study on the gated enclaves in California, children are the located at the center of life in the presentation of the recent middle class gated communities as well. Many commercials refer to the comfortable social life offered

to children on the premises of the gated communities. Almost all visual material used in their marketing involves the image of happy kids and happy families.

One of the sine qua non conditions of a child-centric life is the emphasis on education and educational institutions, which is usually observed in the presentation and marketing of the gated communities. Educational institutions are widely mentioned in the brochures of the new gated communities as well. *Solarkent* has a branch of Okyanus College on its grounds. *Akbatı Residence* in Esenyurt has a contract with TED College to open a branch again on its grounds

From a different angle, special campaigns for university professors and students *Ukra City's* and *Academia Avclar* can also be considered as an interesting example in this context. If there is a difference between the earlier and new gated communities regarding the emphasis on proximity to educational institutions, it is the public school vs. private school divide. While the earlier upscale ones carefully pick the elite private schools and never mention the public schools around, this is not the case for the new ones.

Global Cultural Markers

It is not only educational institutions that adds to the value of the gated communities in terms of the status and distinction they promise. In an interview, Bartu (2006) draws attention to the maps on the brochures of the gated communities, showing their proximity to the icons of the global culture and economy such as airports and convention centers (Uncu, 2006). As İstanbul has turned into a construction site in the early 2000s with an intensified pace of transformation into an “esthetized commodity”, attractive to foreign capital and marketable to global audience (Bartu Candan and Kolluoğlu, 2008), the number of the global icons and their significance

as status symbols has increased as well. Today proximity to these places such as the big shopping malls, convention and exhibition centers, and the Formula 1 drive way is strongly emphasized in the advertisements of the recent gated communities. The advertisers go as far as marketing the view of the runways of an airport, along with the sea and forest views. In the marketing of the recent gated communities, not only housing as a commodity is estheticized according to the norms of the global culture, but the icons of globalization such as airports are estheticized and commodified to be sold with the apartments. Here is an excerpt from Dumankaya Dizayn's brochure:

What is designed is actually the view... Under a limitless sky, the pure green texture of the Çamlıbelde Woods, *the glorious runways of Sabiha Gökçen Airport*, Pendik Marina and the pure blue horizons of the Marmara Sea... (emphasis mine)⁷⁰

Naming the Gated Community

In her study on *Kemer Country*, Bartu (2001) draws attention to the neo-traditional architectural style designed by a famous American company, symbolizing the global luxury consumption, and mentions that all the buildings, streets and parks are named in English. According to Kurtuluş (2005), both the English language and the architectural style symbolize the transformation of the merchantalist bourgeoisie of the nineteenth century with European values into the twentieth century's industrial bourgeoisie with American values. Although Perouse and Daniş (2005), taking into consideration the hegemonic position of the American culture and English language, argue that English words help the developers target upper income groups and create niche in the housing market, today use of English is no longer a monopoly of the upscale gated communities, and does not help creating niche markets. All the gated

70 See Appendix A, Item 21. <http://www.konutlarprojeler.com/dumankaya-dizayn.html>

communities from all price segments have English names, containing words such as 'city', 'town', 'country', 'village', 'park', 'tower' etc. Use of English is common to such an extent that giving Turkish names to a project is accepted to be unusual and radical.⁷¹ With intense use of English in their names, the new gated communities constitute a case wherein English is no longer a marker of distinction for upper classes.

Western and Secular Values

Western, modern and secular values have been fundamental components of the life both in Americanized upscale gated communities (Öncü, 1997; Ayata, 2002; Geniş, 2007). In her study on *Kemer Country*, Şerife Geniş (2007) observes out residents use the terms urban, modern, Western and secular when asked to describe themselves in terms of life-style and world-views. She explains this not only with the upbringing and education in local institutions, but also with the frequent journeys the make to the West, primarily to the US, for education, business and leisure. Geniş (2007) underlines that for this group, the masses can be overwhelming with their uncivilized manners, traditional dress, uncared-for appearance, loud voices, smelling bodies and uncouth behavior. Although the masses refer mainly to the migrants who lack social and cultural capital, new Islamic middle classes, who have the economic capital but lack the cultural norms or reject the lifestyles of the secular Westernized groups are also criticized. In his study on *Koru Sites* in Ankara, Sencer Ayata (2002) similarly argues that

⁷¹ “Actually in the current market conditions, using Turkish names may be a way of creating niche markets. Gökmahal, for example, is a gated community in Göktürk, with a sales office in Etiler, addressing the professionals. With prices starting from 300.000 USD, Gökmahal is in the upper segment and it is much more likely to create a niche market. Including the word 'mahal', which connotes 'mahalle', its Turkish name is arguably a distinguishing factor.

The suburban middle classes tend to distinguish themselves sharply from the city crowd, whom they see as utterly provincial, vulgar and uncivilized (...) The urban masses also include politically reviled characters such as the Islamist women wearing turban and the extreme nationalist with his long unkempt mustache.

Writing about the segments of the middle-class living in the cooperatives such as high and middle level civil servants and professional employees, Ayşe Öncü (1997) mentions that these groups also constitutes a stratum, cultural values and Westernized lives of which were being eroded by the changes in the urban texture accompanying economic liberalization, globalization and migration. In Öncü's (1997) words, "what was barely a decade ago distinctively middle-class life-style, appear to have lost their cultural moorings in the İstanbul of the 1990s, polluted and contaminated by hybridization." In this context, she argues, cooperatives have offered an orderly, uniform social environment for these groups and enable them preserve their secular and modern values.

As for the recent middle class gated communities preservation of secular and Western values is not a main concern for them. To the contrary more and more gated communities are designed, taking into account the priorities of the Islamic life-style, which was an avoided and disdained phenomenon in both cooperatives and upscale gated communities until early 2000s.⁷² Arguably, gender-specific facilities and presence of mosques or *mescids* on the grounds of the gated communities can be regarded as two references to the Islamic life-style. Today a number of gated communities including *Star Towers* and *Solarkent* have women-only swimming

⁷² Aforementioned example of Ukra City advertorials in which the popular series actor Necati Şaşmaz performed can be counted in this context as well, as an example of inclusion of contaminated elements of popular culture in the marketing of the gated communities. The famous role Şaşmaz played in the famous series called *Kurtlar Vadisi* represents the young mistreated provincial man who works with the mafia and the secret state.

pools in addition to the mixed ones. Nedim Özbek, the CEO of RDS & Reform İnşaat, the producer of *Star Towers*, explains this as follows:

The research we did while designing the project has shown us that many women living in the *sites* do not want to go to unisex swimming pools. Based on this fact, we build a women-only pool along with the unisex pool.⁷³

An extreme case in this context is Bizimevler in Ispartakule, which is divided into three residential areas offering either men-only or women-only facilities. In addition to the women-only facilities, a number of projects have mosques or *mescids* on their grounds. Certainly, entrance of the Islamic motives into the gated communities is directly related to the rise of the Islamic bourgeoisie especially during Justice and Development Party government. Islamic values blending with markers of status and distinction show how the new gated communities become the site for struggle over the hegemonic boundaries of the middle class identity, embodying both the material shift produced by economic policies and the symbolic shifts within public discursive narratives.

Conclusion

With an analysis of the marketing discourses, this chapter attempts to analyze the expansion of the market of the once exclusive gated communities, their construction as an ideal type of neoliberal middle class housing, and mass consumption of the gated lifestyle. Accordingly, no longer exclusive to the privileged classes of the city as in 1990s and early 2000s, the gated community has become an ideal type, which is claimed to represent and respond to the needs and wants of categories such as the "Turkish family", or the "white collar waged labor".

⁷³ See Appendix A, Item 22. http://www.emlakkulisi.com/47903_star-towersta-m-fiyati-1000-tlden-basliyor-

A detailed analysis of the gated lifestyles presented in the commercials reveal that the hegemonic character of 1990s consumption patterns derived from the global consumer culture still prevails: emphasis on a healthy, orderly, peaceful, distinguished, and secure life with many social facilities is present in the brochures and advertisements of recent gated communities. What is new about today's gated communities is that, beyond presenting life as a concept, many of them are built as “concept projects” produced around specific themes such as ecology, astronomy, spiritual healing, or Japanese culture, which is born out of the need for product differentiation in competitive market conditions. Also, while the myth of the ideal home, as it is epitomized by the American suburbs and firstly embodied in the early gated communities, still prevails, expansion of the market brings along certain adaptations such as inclusion of Islamic values or icons of popular culture (which used to be strictly left out) to the image of the gated communities.

CHAPTER 4

GATED COMMUNITIES AND THE MIDDLE CLASS

No man who owns his own house and lot can be a communist, he has too much to do."

(Lewitt, 1948)

Introduction

In the introduction chapter, I emphasize the idea that middle class is an ambiguous social category that can be redefined and reconstructed ideologically according to the specificities of the regime of capital accumulation. This social category has been redefined for the emerging market economies according to the market dynamics of the post 2008 crisis. The expansion and redefinition of the market of gated communities is indeed a corollary of the same economic factors that take place following the crisis.

In this context, this chapter seeks to analyze the redefinition of the category middle class in one of its many dimensions: the middle class-ness of the gated community resident. Based on the line of argument in the previous chapter, I argue that both the gated community as a residential form and its residents are constructed as ideal types that symbolize the ideal housing form and ideal urbanite of the neoliberal urban regime. As in the previous chapter, ideal types are theoretically regarded to be constructed out of certain elements of reality, forming a coherent whole, which can never correspond to concrete reality (Coser, 1977). They offer a conceptual device which involves the typical courses of conduct that work as a measuring rod to ascertain similarities and deviations in concrete cases (Coser, 1977).

As Coser (1977) argues, ideal types enable one to construct hypotheses linking them with conditions that brought the phenomenon into prominence. Arguably, the ideal type of neoliberal housing and neoliberal middle class urbanite give clues about the spirit of neoliberal urbanism and the current regime of capital accumulation. By the same token, following a discussion of the theoretical debates on the category of the middle class, I also attempt to show how the ambiguous boundaries of middle class as a political category are shaped according to the conditions of the regime of capital accumulation. The ideal type of middle class urbanite forms the content of this categorical redefinition.

The experiences of the gated community residents with the city, with the gated community and their fellow residents crystallize the middle class-ness corresponding to the new redefinition of this social category in residential terms. Considered together with the discussion on the gated community as an ideal type; the interviewees' accounts also reveal the ways in which the gated community resident is constituted as an ideal type of neoliberal urbanite. However, the ambiguity of the boundaries of the middle class stems not only from the ideological redefinition of its composition but also from the contestation of the middle classes over symbolic capital and distinction. In this context, accounts of the residents reveal not only the ideological redefinition of the middle class and construction of the ideal type of the middle class urbanite; but also the contestation for distinction among middle class-es, which, in the final analysis, is derived from the hegemonic consumption patterns of the new middle classes of the 1990s as the pioneers of globalization, or the ideal type of that era.

Political character of the “Middle Class” as a Social Category

Besides the conventional class theories such as in the two-class and three class models and besides the attempts to categorically define who constitutes the middle class and its segments, recently scholars have drawn attention to the ideological and political character of this social category.⁷⁴ For example, Loic Wacquant (1991; p. 57) states, “the middle class is necessarily an ill-defined entity. This does not reflect a lack of theoretical penetration but rather the character of reality. Theories of middle class should constantly strive to capture this essential ambiguity of their object rather than to dispose of it.”

Arguably, the essential ambiguity of the middle class that Wacquant (1991) mentions comes from its political and ideological value as underlined by scholars such as Ray (2010) and Centner (2010). Centner (2010; p. 283-284) argues that the idea of middle class is a powerful tool that can mean many, sometimes contradictory, things as an object of politics” and that “the content of middle class-ness is so manipulable as a set of discourses that are relatively vacuous but morally powerful and emotionally loaded.” According to Ray (2010; p. 316) the representational category “middle class” indicates “a singular “middle class” ideological construct intended to project a unity and coherence that papers over the internal contradictions and conflict within this class/es”. As Ray (2010) cites, for the Indian middle class, political scientist Yogendra Yadav suggests that it is not to be considered as a sociological category, but as a proper noun; meaning that it is the term the Indian ruling class prefers to call itself. Another Indian scholar, Satish Deshpande (2003) stresses that the category of the “middle class” has a universal

⁷⁴ See Wright (1985) Ehrenreich and Ehrenreich (1979), Bell (1974), Toffler (1980), Callinicos (1994) for the formulations of two-class and three-class models.

identity that acquires legitimacy for projects in favor of the nation's elites.

As Ray summarizes:

By claiming to speak for the nation, this category performs the cultural task of concealing inequality. It is the ideological role of articulating hegemonic values and beliefs that distinguishes middle class politics. (2010, p. 319)

Reminiscent of Turkey, the authors working on India write that the “old middle class” in India was in essence the nationalist vanguard, the civil service oriented salariat short on money but long on institutional perks (Mazarella, 2005). The new middle class of the post liberalization period, on the other hand, derives its power not from the state but from the market. Middle class as an ideological construct has always had a political mission in the society. As Ray (2010) writes, the “old middle class” were constituted of those who had a particular orientation towards modernity; who were open-minded, egalitarian and fiscally prudent (p. 317). Following the economic liberalization, on the other hand, the middle class was brought to the center stage as a group that can educate the rest of the society about civic and democratic virtues, collectively creating a civil society.

While acknowledging the validity of this analysis for the Turkish context, I argue that the ideological value of the category of the “middle class” is shaped according to the specificities of the regime of capital accumulation and gains its ideological characteristics in this context. For example, as portrayed in the previous discussion on the post-war suburbanization in the US, the middle class in the United States of the post-1945 era is represented by the Fordist laborer in the system of mass production and mass consumption. Keynesian state interventions into the economy to guarantee decent living conditions to provide the consumer base for increased industrial production, managed to raise the economic growth rate and incomes in the US. As the purchasing power of the workers increased

with Keynesian economic policies of the time, a strong “middle class” is created symbolized by families owning a car and a detached single family house in the suburbs and consumer durables all of which were mass produced.

Like the middle class America in Fordism, the category of the new middle class in Turkey - and in other emerging market economies with a similar experience such as India - came on the stage following a change in the regime of capital accumulation. Symbolizing the rationality of liberalization and globalization, the new middle class of the 80s and 90s was represented by the popular image of the urban professional working in one of the sectors with strong ties to the global economy and enjoying the wonders of the global consumer culture through his high income. Taking its power not from the state as “the old middle class” but from the market, the new middle class became a popular research topic for studies on consumption and social differentiation and identity. Exclusive gated communities of the time, which were the first examples in the country, were commonly studied as I have discussed in the previous chapter.

Ali Şimşek (2005) notes that the emergence of the new middle class in Turkey should be contextualized in the peculiarities of the 1990s. In the 1990s, the brightest decade of the world in Stiglitz’s (2003) words,

Growth soared to levels not seen in a generation. Newspaper articles and experts proclaim that there was a New Economy, that recession were a thing of the past and that globalization was going to bring prosperity to the whole world. But toward the end of the decade, what seemed to be the dawn of a new era began to look more and more like one of those short bursts of economic activity, or hyperactivity inevitably followed by a bust, which had marked capitalism for two hundred years. (p.3)

As the most popular sociological and economic category of the 1990s in Turkey, the “new middle class” started to get indistinct following a new strike on the economy: the 2001 crisis. In Ali Şimşek’s words, “the 2001 crisis left the new

middle class with the taste of sushi in their mouth. Then, the history was suddenly reversed with September 11. There was nothing much left of the shiny bank signboards of the 1990s” (2005, p. 119)

Following the 2008 crisis, a new social category has come on the stage: the middle classes of the emerging market economies. Writing about the economic liberalization in India, Ray (2010) draws attention to how a financial and intellectual fever sparked off regarding the middle classes of India in the 1990s when the first waves of economic liberalization hit the country. She underlines that a discussion dominated by economists, demographers, business analysts and corporate media focused on the strength of the “middle class” as measured by its capacity to consume. Very similarly, a group of authorities have already started to propagandize the socio-economic importance of the middle classes of the emerging markets in the aftermath of the 2008 crisis.

As mentioned in the 2009 report of *the Economist* on the middle classes, with the global economy facing the biggest crash since the 1930s, the World Bank says that “a new engine of private demand growth will be needed, and we see a likely candidate in the still largely untapped consumption potential of the rapidly expanding middle classes in the large emerging-market countries.”⁷⁵ Accordingly, one of the essential characteristics of the middle class is the possession of a reasonable amount of discretionary income, in other words, not living “from hand to mouth, job to job, season to season, as the poor do”.⁷⁶ Brazilians without bank accounts such as plumbers, salesmen, maids; executives, bankers and media glitterati invading the ski resorts in South Korea every weekend, thousands of young, English-

⁷⁵ “Special Report: The new middle classes in emerging markets: Bourgeoning Bourgeoisie, “*The Economist*. 14 February 2009.

⁷⁶ *Ibid*

speaking professionals gathered in Mumbai... The report stresses that today they all represent the middle class constituting the backbone of the global economy with their consumption potentials.⁷⁷

With its expanding consumer market, the enlarging credit base it creates, and its representation as the ideal type of housing for the middle class; the expanding market of the gated communities in the emerging markets today constitutes a striking case in point in this context. Realizing the consumption potential of the “middle class”, the new gated communities render the gated community life, which was once exclusive to the new middle class and the bourgeoisie, available for consumption by broader segments of the society. This form of life is designed as the ideal type according to the hegemonic value of the new middle class residential style, which the broader segments of the middle class aspire to acquire by moving to these ‘cheap but rakish’ gated communities.

Ambiguities and Contestations Over the Boundaries of the Middle Class

Middle class is an ambiguous category not only because it is ideologically and technically redefined according to the specificities of the regime of capital accumulation or becomes the proper noun for those in power. There is also the fact of inner contestations over the boundaries within the middle class by different segments constituting it. At the most concrete level, this social category is neither a coherent whole nor a statistical figure. Rather, it is fragmented with many internal differentiations and it has constantly negotiated fluid boundaries with an underlying supposition that by acquiring the kinds of cultural and symbolic capital the residents

⁷⁷ The legendary American middle class of the Keynesian and neoliberal America, on the other hand, is losing its categorical relevance for the global economy because, losing 55 % of their wealth in their home on average, the American middle class is no longer the chief engine of growth as it has been for a hundred years (Nutting, 2011).

become a member of a distinctive category idealized according to the hegemonic model of the new middle classes of the 1990s.

I owe the idea of conceptualizing the class boundaries of the middle class as contested to Leela Fernandes (2006), who draws attention to the emergence of the consumer based identity of the Indian middle class and seeks to explain how the practices of consumption and the depiction of associated lifestyle changes distinguish the new Indian middle class from the other classes. According to Fernandes (2006), the hegemonic boundaries of the middle class consumer identity embody both the symbolic shifts within public discursive narratives and the material shift produced by economic policies of liberalization that have opened up consumer markets and brought about structural changes in employment and in income levels. In this context, the new middle class represents an idealized national standard of living that other social groups can aspire and achieve through consumption. Fernandes (2006) draws attention to the fact that unlike the new middle classes of the developed countries, the Indian middle classes carry fissures between the idealized middle class identity and the actual state of individuals. She emphasizes the differences and disparities in the socio-economic conditions of the individuals trying to identify themselves with the emerging new middle class. In this context, the individuals exercise agency for upward mobility for the exclusion of others.

As Fernandes' account demonstrates, engaged in a classification struggle, individuals adopt consumption practices and other discursive representations, taking the new middle class values as the norm, and they contest over the boundaries within the middle class. I argue that Fernandes' account on the hegemonic character of the new middle class consumption habits is observed in Turkey as well, as exemplified by the marketing discourses of the new generation gated communities, which,

according to the marketing strategists use emulation as a key tool. With the mass consumption of the myth of the ideal home (Öncü, 1997) which used to be a privilege of the global consumer culture exclusively enjoyed by the new middle class elites of the city, it is observed that this hegemonic character immanent to this myth today constitutes the character of the ideal type of housing. Hence the experience of residents of these gated communities and the ways in which they relate to the city, to their fellow residents and to the gated communities provides a fertile ground to do a reading of this struggle and contestation over the boundaries of the middle class and the hegemonic role of the symbolic practices of the new middle class par excellence.

Residence and the Lived Experience of the Middle Class-ness

Mike Savage et al (1992) divide the literature on middle class into three groups. The first situates the middle class between the binary relations of the capitalists and the working class. The second empirically describes work, culture and lifestyles in different groups and their distinctiveness. The third theorizes middle class as “distinct social classes in their own right.” (Savage et al, 1992; p. 1-5) Combining this with my findings in the previous chapter, I will try to show how the middle class gated community and its residents become the ideal types of housing and individual, symbolizing the rationalities of the current regime of capital accumulation.

In the analysis of the relationship between the residential formation and class with reference to the larger context of capital accumulation, the middle class is theorized as a part of the laboring class. However, at the concrete level dealing with work, culture and lifestyles in different groups and their distinctiveness, thinkers with the Weberian legacy, such as Pierre Bourdieu (1984), argue that rather than the differing relations to the means of production, it is the differing conditions of

existence, and differing systems of dispositions that define the class divisions.

Accordingly, the middle class is differentiated and differentiates itself from the other groups by its dispositions reflected in consumption habits, leisure time activities, and lifestyles and taste in art, food, dress etc. For Pierre Bourdieu, then, class is the generic name for all social groups that are distinguished by their conditions of existence determined by differing endowments of power and capital⁷⁸ and the corresponding dispositions that include habits, beliefs, values, tastes, bodily postures, feelings, and thoughts. These internalized dispositions, which regulate the practical activity and which are shaped by the social structures, constitute the *habitus*.⁷⁹

According to Bourdieu, structures "do not exist and do not really realize themselves except in and through the system of dispositions of the agents" (Bourdieu, 1969; cited in Brubaker, 1985).

The residential choice determined by the *habitus* is a source, indeed a very powerful source of distinction for the segments of the middle class, as I have discussed in the second chapter in comparison with the earlier exclusive gated communities. Working on middle class formation in England, Savage (1992) mentions that "one's residence is a crucial, possibly *the* crucial, identifier of who you are. The sorting processes by which people choose to live in certain places and other leave is at the heart of contemporary battles over social distinction" (Savage, 1992).

⁷⁸ Bourdieu (1984) distinguishes among three types of capital: economic, social and cultural. Accordingly, economic capital is the command over economic resources, it is immediately and directly convertible into money and may be institutionalized in the form of property rights. Cultural capital as the one "which is convertible, on certain conditions into economic capital and may be institutionalized in the form of educational qualifications". Social capital, on the other hand, refers to the "aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition". Symbolic capital, added later to the list, refers to the resources available to the individual, which afford prestige and recognition.

⁷⁹ Rogers Brubaker (1985) stresses that "the use of this dispositional concept to complement structural concepts, like the use of conceptions of symbolic power and cultural capital to complement conceptions of economic power, is intended to correct the one-sided objectivism characteristic of post-war French social theory".

In their research on the middle class in Turkey, Hakan Yılmaz et al (2007) find out that the first three markers of one's social position are income, residential location and the condition of the house one lives in. The idea of distinction, then, is one of the theoretical themes that link the constitution of middle-class-ness and the transformations of the residential space driven by the prevalent regime of capital accumulation. While the idea of distinction is important for the constitution of the boundaries within and of the middle class, the expansion of market of the gated communities shows the residential leg of the constant contestation over these boundaries through lifestyle and consumption practices, which I have discussed in the second chapter.

Conceptualizing 'lived experience' for Bourdieu as “ produced through the dialectic internalization of the previously externalized structures” [that shape dispositions and *habitus*, which in turn shapes (externalizes) the structure] (Throop and Murphy, 2002; p. 189), I aim to analyze the lived experiences of the residents of the middle class gated communities and examine their class discourses and practices in order to understand the mechanisms and strategies through which the class boundaries are contested and reproduced through residential histories and characteristics. I also seek to demonstrate how the ideal type of middle class urbanite is socially constructed on the premises of the gated communities.

Location and Physical Qualities

In the analysis of the constitution of the middle class-ness in the gated communities, along with the interviewees' envisagement of their fellow residents and the outsiders, their accounts on the spatial characteristics of the area also provide important data. Unsurprisingly, among the spatial characteristics, the location of a middle class gated community is the most significant factor for its distinction from the others. While

factors increasing the land prices such as presence of an earlier prestigious project or the proximity of the district to the city centers increases the prestige of the gated community, a number of districts such as Çekmeköy, which is on the fault line, or Ümraniye, infamous for its junk yard, are regarded as less prestigious among others.

Demet is a 31 year- old woman working in the customer relations department of an advertising agency. Having a construction company among her clients, Demet describes the distinction based on location with expressions adapted to the advertising language such as "the *sense (his)* of a district":

For example in Kemerburgaz, there are not many projects for lower income segments. The sense of Kemerburgaz... I mean it is now a valuable area. And there is a perception that people with a certain lifestyle live there. For example, Zekeriyaköy is also a valuable area, that is why the projects there would be more valuable. But we cannot say the same thing for Halkalı or Ümraniye. They are more for the lower segments. Someone living in Kemerburgaz would never want to live in a gated community in these areas.⁸⁰

The view of the way to home also counts as a factor downgrading the prestige of a middle class gated community. In some cases, unpleasant view of the industrial districts and of the poverty in shackles on the road is especially avoided by the buyers, influencing their decision on the selection of the gated community. Esin, who moved to a gated community in Kemerburgaz from an old site in 4. Levent after getting pregnant for her first child, says what she dislikes the most about her former house was the location of the building: "When we drove home, we had to pass through the Atatürk industrial district. The way home was very unlovable." Esin and her parents moved to Turkey from Germany when she was a baby. In making their residential preferences in Istanbul, the family has always pursued the conditions of the orderly Western life they had in Germany. That is why Esin, now a 30 year-old advertiser, has never experienced the traditional neighborhood life and

⁸⁰ See Appendix A, Item 23

lived in gated communities with her parents until she got married. As a young couple, Esin and her husband moved to Oyak Sitesi in 4. Levent, from where they moved to Kemberburgaz.

Talking about the gated communities she visited before moving to her current apartment in Andromeda Ataşehir, Pelin mentions both the location and the aesthetics of the road as the reasons for not choosing those gated communities:

Taşdelen, Çekmeköy, Ümraniye... I am familiar with all the housing projects. ... They are mostly beautiful despite some mistakes in their plans. However what we specifically didn't like about them was their locations. (...)Çekmeköy was too far. In Maltepe you have to drive through the shackles. Ataşehir, on the other hand, is not isolated from the city because it is close to the shopping centers and the main roads. To reach the others, you have to go through hills, mountains and jungles.⁸¹

In contrast to Esin, Pelin (29) has unpleasant memories about the previous neighborhoods she lived in. Having lived in Erenköy until her parents' divorce, Pelin moved to Kartal with her mother when she was thirteen. She never liked Kartal, which she did not find decent at all. Getting married at a very early age, when she was a freshman in college, Pelin started a new life in an old apartment building in Kozyatağı, where she experienced many problems with her neighbours. As her parents never had their own house, and as she was fed up with the conditions of the inner city apartments which she could afford the rent of, Pelin began to make plans to buy an apartment with her husband at a very young age. As the young couple had no financial support from their parents, they started to work very hard in many part time jobs to save money. Although they wanted to buy a two-bedroom apartment in Andromeda Ataşehir, with their savings they could only afford a one bedroom apartment.

⁸¹ See Appendix A, Item 24

The plan of the apartments, the quality of construction material and other technical details are among the criteria considered when deciding on the quality of a gated community. Mentioning how astutely they consider these details and make their decisions accordingly implies the rationality of the choices the interviewees make. It refers to the rational choice and consciousness of the decisions. In this way of thinking, rather than pursuing the prestige that comes with the glossy advertisements or extravagant facilities, the rational and conscious decision itself becomes the source of prestige.

Selen is a 37 year-old civil engineer living in KentPlus, Ataşehir, with her two kids and her husband, who is a mechanical engineer. The couple moved to Istanbul from Izmir in 2003, and settled in an apartment Ulus. Although the rents were extremely high for them, they wanted to stay there for a while because the neighborhood was close to their work. Having a hard time affording their rent, the couple decided to buy a house when the housing loans started to decline around 2005 and 2006. They decided that they wanted to live on the Asian side, but when they did a market research in neighborhoods such as Acıbadem, they figured out that they could never afford a house that fit their expectations. Unwilling to invest in a second-hand apartment, they ended up buying a house in KentPlus, Ataşehir. Since both she and her husband are engineers with technical knowledge about construction, Selen mostly refers to the technical details as the fundamental reason behind their preference. During the interview she is careful to give the impression that rational decisions rather than relish for a different lifestyle has been their motivation:

The plan of the apartment, the construction material, the period of construction, the architecture... Those were our primary concerns. (...) Ağaoğlu is a very well-known project. The prices there are higher than here. But when we carefully looked over the plan of the apartment and the settlement plan, we didn't like it (...) It was both more pricy and of poor quality. They used breeze blocks there. ... Uphill Court, for example... They try to create such a brand image for it (...) All commercial stuff. Regarding the construction quality, such a price gap is impossible between our site and Uphill Court.⁸²

Similar to Selen, Zerrin (35), an economics graduate who quitted her job after giving birth to her son in 2010, also focuses on the technical details, looks down on the fancy representation of the gated communities, commenting on her attitude that she might be different than the other residents. Zerrin comes to Istanbul from Bolu for her university education. After she lives in middle class neighborhoods such as Beşiktaş and Kozyatağı during her education and the first years of her professional career, she moves to Cyprus with her husband, who is a civil engineer, for a job and then comes back to Istanbul to bring up her child here. At first, Zerrin and her husband move to Avrupa Konutları TEM, with an initial idea of buying a house there. However, in time she discovers that it is "such a lame place", which she explains specifically referring to the technical details:

When we came back to Istanbul, I was pregnant. We moved to Avrupa Konutları TEM. (...) That's such a lame place. They claim to have built luxury housing. But it has nothing to do with luxury. I mean, luxury might have been a concern for them but they did everything very cursorily. For example, in the laundry room, they leave no space for the drier. The space for the dirty laundry is in the guests' bathroom. When we asked the technical service, they couldn't even answer. (...) There were very repulsive commercials for this site, pretending as if it offered a decent life, regardless of the socioeconomic conditions of the country.⁸³

⁸² See Appendix A, Item 25

⁸³ See Appendix A, Item 26

History of the construction company is another criterion for a rational and conscious choice, as many investors unfamiliar with the construction sector start housing projects in the recent years. Zerrin summarizes this attitude as the following:

There are many sites around. All the land in the state's hand is now open for private investment. And people don't pay attention to details. For example there are many projects in Çekmeköy. The company names it as a branded project, and so it becomes. Does it have a fancy name and fancy facilities? If it does, people don't question the rest. In fact, the investors know nothing about the construction sector. A tourism entrepreneur, let's say, builds a project to profit from the market conditions.⁸⁴

Social Facilities

As mentioned in the second chapter, the social facilities such as swimming pools, tennis courts, saunas etc, which used to be a symbol of cultural distinction of the new middle classes and the bourgeoisie, become sine quo non for the middle class gated communities. The advertising agencies use the factor of emulation to market the hegemonic lifestyles of these privileged groups with a promise of distinction and symbolic capital.

Similar to Selen and Zerrin's emphasis on the technical details and rationality along with their contempt on the glossy marketing strategies, many interviewees, arguably conscious of the overuse of emulation in the marketing strategies, claim to be indifferent about these social facilities. Although almost all of the interviewees in the sample report to use the social facilities as much as they could, they report these facilities have never been an important factor for them in their decisions to move to their gated communities. On the same grounds, some also mention that in some gated communities, social facilities and security measures are used to "lead the people down the garden path" and purchase houses that are constructed by unreliable

⁸⁴ See Appendix A, Item 27

companies and with very poor quality. Ayşe (34), an art director who lives in Sinpaş Boğaziçi Malikaneleri with her husband and two-year-old daughter, says:

Some of them look like they are built and sold for the lowest possible amount of money. If they put a cheap price for it, they minimize, simplify and cheapen everything they offer. It no longer offers a style; it just meets the needs. They build a little park and a swimming pool. When you ask about the swimming pool, yes they have one! But what kind of a pool is it? Who takes care of it? Mostly new and unreliable companies do this.⁸⁵

Ayşe is a friend of Zerrin, who convinced her to move to Sinpaş Boğaziçi Malikaneleri. Both women mention how friend circles are important in one's making up her mind to move to a gated community as such. Visiting friends living in a gated community and witnessing the lifestyle they have provides people a real experience of what life is like there. Born in Lüleburgaz, Ayşe moves to Istanbul for work after graduating from university in Eskişehir. Until she gets married, she lives in middle class neighborhoods such as Beşiktaş. Fed up with rent increases, she decides to buy a house and convinces her to-be husband to merge the marriage plans with plans to buy a house, because the mortgage debts require both of their incomes. Ayşe is among the interviewees that care the most about the distinction she acquires through her gated community. She emphasizes the elegance and dencency of her neighbors, mentioning their professions without being asked. The image she likes the most about her gated community is the image of "people who live their lives according to their tastes with their spouses and dogs".

Some of the interviewees, especially those who have moved to a more prestigious gated community, or who plan to do so, talk about the facilities with a sort of contempt. This is clearly seen in the discourse of Zerrin, who sharply articulates the contempt she has for the latter as the following:

⁸⁵ See Appendix A, Item 28

I think the social activities don't really matter today. I don't know who wants to swim in a pool that serves to a hundred apartments. In Avrupa Konutları, for example, there was one common swimming pool for three huge apartment blocks. On the weekends, I used to see people that could crash each other's head to find a spot at the sides of the pool. When we first saw them, we just looked and wondered whether that was a joke, or not. Those people have no other option, though. They all want to get a sun tan and show off when they go to work on Monday.⁸⁶

In the accounts of the interviewees, the social facilities promising distinction in the gated communities have very little significance. Abstaining from sounding excited about these markers of symbolic capital and emulation, and rejecting any concern for status upgrading, the interviewees prefer to play 'the rational consumer' who pays attention to the construction quality, the investment value and other technical matters as such.

Proximity to Educational Institutions

In the second chapter, I argue that the life in the gated communities is a child-centered one, one of the sine qua non conditions of which is the emphasis on education and educational institutions. For Bourdieu (1984) cultural capital is institutionalized in the form of educational qualifications. Education is seen as the fundamental way of reproduction of the middle classes and of increasing one's cultural capital. In Balkan and Rutz' words, "In the context of middle class formation in Istanbul, to be or become an upper middle class family requires not only material wealth, but also social and cultural capital. Cultural capital in its objectified and embodied form of education and certification of individuals requires long-term collective planning and execution. It begins at birth with a plan for an education path that leads to a top university" (Balkan and Rutz, 2009; p. 16).

⁸⁶ See Appendix A, Item 29

Giving birth and planning to have a child are among the most common reasons why young couples, one of the largest groups among the residents, decide to move to the gated communities. Among 20 interviewees 7 have young children and 3 of them mention that if they did not have a child, they would prefer to live in the city center either because they find it very exhausting to commute to work every day or because they feel isolated in the periphery of the city and miss the “urban spirit”.

Sinem is a 33 year-old single mother living with her 4 year-old daughter in Merit Life Göl Konakları in Ataşehir. She gets married at a very early age and moves to Azerbaijan with her husband, who works there in construction sector. When she gives birth to her child, she moves back to Turkey to bring her daughter up in a secure environment. The couple buy the apartment Sinem currently lives in, with the mere concern of providing a comfortable life for their daughter. Soon after she moves to Turkey, the couple gets divorced. Today Sinem not only tries to find her way in the job market, to which she enters at a very late age according to the criteria of the private sector, she also struggles to raise her daughter as a single working mother. She repeats many times that she feels very isolated in her gated community and complains that she knows almost nothing about Istanbul although she lives there for almost 4 years. She says she misses the urban spirit, but that she has to bear up with these conditions for her daughter.

I am not sure whether I would live here if I didn't have a kid. When we had our baby, we instantly moved here because of the security concerns... Actually I am bored of here. Because here you get stuck in the *site* and need to drive even to a very close spot. When you want to go out to a cafe in the evening, you can do it any time in the city center... I love the city center... I love the crowd, the texture, the chaos of the city. ...If it wasn't for the security of my daughter, I would live in a central district. I would try to discover the city, I wouldn't stay home much... What I really want to do is to wander around the city and discover the historical places. But I can't do this because of my daughter. We go to the kids movies and plays, instead. Or we meet a family with kids around Bostancı. If the weather is bad, the only thing we do is going to the shopping centers.⁸⁷

Unsurprisingly, common concerns of the residents with children are related to security and to social and psychological development of the children. The priority of all the parents is to see their children playing safely in the garden and making friends with the neighbor's children like they themselves used to do in the old quarters of the city.

Murat, a 37-year-old advertiser, moves to a gated community for the first time when he gets married. Like other young couples with kids, Murat and his wife make their plans for their future children. He describes himself as a family man with kids, and says people like him prefer secure and comfortable places. Murat moves to Istanbul from Muğla for university education after the first years he spends in school's dormitory, he lives in middle class neighborhoods and moves a couple of times from Bakırköy to Bahçelievler and then to Mecidiyeköy. He says in each neighborhood, he especially looks for a street with trees and with a warm community spirit. One of the major reasons the couple prefer to buy their current apartment in a gated community in Kemerburgaz is its being a garden floor flat because he wants his son to grow up like he himself did:

⁸⁷ See Appendix A, Item 30.

I was born and raised in Muğla, where there is a quarter culture. When I was a child, I used to have thousands of friends. There you had a chance to socialize. Now, consider that you live in a central district in İstanbul, like Levent, Beşiktaş, or whatever... It is impossible for your kid to make friends and to share things with other people. This is an incredibly serious problem because the most important factor in the child development is the social environment. The *site* we live in has a park, where all the kids play. My son is only two years old but he has at least ten friends.⁸⁸

Hence the emphasis on proximity to distinctive educational institutions is also a common feature of the earlier and new gated communities, as discussed in the second chapter. Talking about where he would move next, Önder, who lives in Avrupa Konutları TEM, has an account that remarkably fits Balkan and Rutz' (2009) argument. Mentioning that if he had kids, the primary school of the *site*, which is free for the residents' children, could be a reason for him not to move anywhere else, he also shows how the spatial properties of the gated community intervene in the formation of middle class-ness.

If I had a family and children, I would consider continuing to live here. It really doesn't matter if the apartment has one or two bedrooms. Because this *site* has a primary school. A very good one, with very good teachers... It provides many of the opportunities that you would find at a private school, and it is free. It is exclusive to the kids of the residents. I would send my kid to this school and save money for a prestigious high school such as Robert.⁸⁹

Önder is a 30 year-old PhD student at Bilgi University, who also works at the public relations department of the same institution. Trained also in anchoring, Önder has occasional gigs in the show business as well. Avrupa Konutları TEM is the first gated community Önder lives in. Living with his sisters since he starts university, he decides he no longer wants to have roommates and a year ago he starts to look for a new apartment in the middle class neighborhoods such as Beşiktaş and Bomonti. After a long time of research, he sees he cannot find what he wants because either

⁸⁸ See Appendix A, Item 31

⁸⁹ See Appendix A, Item 32

the rents are extremely high for him, or the physical conditions of the apartments are unacceptable. Eventually he decides that he does not want to give that much money each month to a stranger (*elin adamı*). After 7 months of searching, his father suggests him considering *Avrupa Konutları TEM*, the commercials of which he sees on TV. Önder relates his parents' insistence on a hygienic and orderly environments to their being from Ankara. Although he strictly objects to this idea in the beginning, his exhaustion with the landlords and real estate experts brings him to the gates of *Avrupa Konutları TEM*. Always preferring the inner city life so far, Önder explains his contentment with his new life by his age. He says now he wants order, comfort and easiness more than ever and he makes more serious plans about his future.

The issue of education reveals that it is not only that housing is a fundamental symbolic marker of social distinction, but it is also the fact that residential conditions have a role in the determination of access to the cultural and social networks and services on the urban land. In other words, *habitus*, according to which the residential choices are made, is partly determined by the residential conditions. Selzer and Heller (2010) argue that classes are constituted of bundles of organizational, economic, and cultural / educational assets and they define residential location of the middle classes not as a choice but as a strategy. Because they state that “residential location is about storing and amplifying existing assets by embedding them in a particular spatially bounded social setting that carries with it access to valuable social and cultural networks and access to useful infrastructure.” (2010, p. 175)⁹⁰

⁹⁰ On the other hand, in his work on gentrification, Gary Bridge (1995) draws attention to the fact that at the level of conjuncture - that is at the lowest abstraction level involving institutional details and contingent historical factors- most of the structuring elements of class take place outside the gentrified neighborhood or before the gentrification process.

Cooperative Housing Vs. Middle Class Gated Communities

In the second chapter, I mention that with the transformation of MHA and the construction market starting in early 2000s, the middle class housing provision is left to the large and middle scale companies and speculative housing, while the individual contractors and cooperative housing started to lose their share.

Mushrooming especially after 1980s (Güney, 2009; p. 404), housing cooperatives are defined as non-profit organizations that provide modern housing for their shareholders in the Turkish Law of Commerce. Based on the ideas of mutual-aid and cooperation (Benligiray, 1988), cooperative housing is a characteristic of the regime of inward-oriented capital accumulation of the developmental welfare state era.

Considering that regimes of capital accumulation imply “some correspondence between the transformation of both the conditions of production and the conditions of the reproduction of wage-earners.” (Harvey, 1989; p. 121), it can be argued that the middle classes housed in cooperatives also have distinguishing social and cultural conditions specific to that era affecting how they relate to the space they live in. On this terrain, the accounts on the cooperative housing of the interviewees, who live in the branded housing projects constructed by large companies, reveal how in place – here in the form of housing – are encoded the class identity, which changes according to the changes in the conditions of the reproduction of the wage-earners in each regime of capital accumulation. Interviewees’ discourses on cooperative housing and how they compare it with today’s branded housing projects portray both the dominant ideology of the era engraved in space and how the class identities are constituted through it.

Many interviewees mention that cooperative housing addresses a similar income segment as today’s middle class branded housing projects considering the

prices and the long time payment plans. However, in their depiction of the resident profile of the cooperatives at the time when this residential form was common, they use interesting vocabulary such as “naïve”, “Anatolian” or “humble”. Being ambitious and being posh, on the other hand, are the themes that pop up when they describe the residents of today’s branded housing projects. For example, in Esin’s imagination, “moderate people with no expectations and ambitions” moved to cooperative housing, while people who live in today’s gated communities are those who ask for more and who look for higher life standards. Narratives of Murat and Demet reveals how the spatial features intervene in this imaginationç Murat:

I see cooperative housing as the choice of naïve people. Cooperatives were neither trusty nor stylish. They didn’t know their business. They had neither architectural specialties nor social facilities, nor any technical spirit. It was just buildings they offered. Today things are much more professional. The projects offer a lifestyle to the people. It is not just four walls and a ceiling.⁹¹

Demet describes her vision of the cooperative residents in a similar way:

Cooperatives remind me of the functionaries and the retired. A low income group. I assume that Ukra City, for example, has a similar resident profile. Nevertheless its image is different. It is again the retired and the functionaries, but since it is a gated community, it feels more special or more posh, more luxury oriented. I imagine the cooperative resident as a modest person who lives a simple life. But the gated communities have swimming pools and other things. So the residents seem to be keener on luxury and more ambitious as they aspire to live in a better place.⁹²

Changing Meanings of Physical Detachment From the City

Scholars note that earlier gated communities ensure the manifestation of the elevating social status of the urban elite both by a physical detachment and enclosure and by the emphasis on the life-styles (e.g. Perouse and Daniş, 2005; Geniş, 2007; Bali, 2002). In the earlier examples, the urban elite wants to set their social distance

⁹¹ See Appendix A, Item 33

⁹² See Appendix A, Item 34

by the way of a physical distance. Perouse and Daniş (2005) note that through their relations with the space and with specifically their housing areas, the rich try to exclude the rest of the society and demarcate their social boundaries as a symbol of prestige and privilege. In this context, running away from “a provincialized Istanbul” (Bali, 2002; p. 113), which goes backwards under the pressure of the “black crowd”, is represented as the best way for the urban elite to revive the neighborhood culture which they share with other like-minded people. The following excerpt from the *Maya Residence* strikingly expresses the never-ending concern of emphasizing the distinction of the urban elite:

We were born in the big city. The hidden *gustos* of our childhood taught us what self-respect is. We have always lived with privileges. We now deserve to demand the adventure of our distinctiveness and those which belong to us. Nothing has satisfied us easily. For we have always looked for other things while making choices.⁹³

As for the recent examples, both the discourses of advertisements and accounts of the interviewees demonstrate that physical detachment of the recent gated communities symbolizes a different process. Moving away from the city in this case is more about getting away from unplanned neighborhoods and buildings with dark and old apartments mostly without light to a new decent apartment and to a housing area with environmental planning and buildings constructed according to the earthquake regulations. As the 31- year-old piano teacher Pelin, who moved to *Ağaoğlu Andromeda* in Ataşehir from Kozyatağı, expresses,

Our previous apartment was very old. It was a 20 year- old building. When I cleaned the apartment, nobody could tell it was clean. It had no elevators. When we did the shopping, it was such a torture to carry the shopping bags all the way up to the fifth store. Then mice invaded the building. It was

⁹³ See Appendix A, Item 35 (Bali, 2002; p. 114)

horrifying. I was so irritated. I said, “Enough. I want to live in an apartment which shows the cleaning I do.”⁹⁴

According to Selim, who lives in *Ekşioğlu Şelale Konutları* in Beylikdüzü with his aunts and uncles,

One needs to be happy where he lives and needs to love his house. When you move to a house, it must be in good conditions. For example, the buildings in the new *sites* all have isolation, which means you spend less on gas. In this way the living conditions of the people who live at the uppermost store won’t degrade in the winter, there won’t be any rain leakage or anything...⁹⁵

Selim is a 32 year-old single man working in the editing department of a national television network. Originally from Tunceli, Selim graduates from university in Kocaeli to be a teacher of Turkish in 2007. However he never gets appointed. Unemployed for a while, Selim finds himself in Istanbul, working in a field that he would never imagine. Trying to settle down in Istanbul, he decides to have a share in the apartment his aunts and uncles buy at *Ekşioğlu Şelale Konutları* in Beylikdüzü. Before moving to Beylikdüzü, Selim lives with his relatives in their house in Bağcılar, which he finds "backward". He says he can never get used to there because of the people. The rubbish people throw from the balconies, the noise, and the extremely loud sound of call for prayer make the neighborhood annoying for the family, who move there when they first migrate from Elazığ 8 years ago upon the recommendation of an acquaintance. Selim finds the spread of gated communities as positive phenomenon because he thinks it increases the visual quality of the city. He appreciates that he doesn't have to see any *gecekondus* around. Buying a house for himself is among his plans, but financial matters are always a problem. One thing he knows is that he will live in a gated community around which there are no *gecekondus*.

⁹⁴ See Appendix A, Item 36

⁹⁵ See Appendix A, Item 37

Şehnaz, a 51 year-old mother of four, lives with her family in a four-bedroom apartment in *İhlas Bizimevler* in Beylikdüzü. The family moves to Beylikdüzü from a three-bedroom apartment in Fındıkzade, where they live for the 18 years since they migrate to Istanbul from Iskenderun. When her sick mother moves in, the family cannot fit in their three-bedroom apartment. Şehnaz says they decide to move to a more spacious house to have a separate bedroom and bathroom for her sick mother. As Şehnaz's husband has a sister living in *İhlas Bizimevler*, the family decides to move to this gated community, which is recognized with its conservative Muslim resident profile. Although she is not a practicing Muslim, Şehnaz says she has no problem with the resident profile. Rather, she emphasizes she is very satisfied with her spacious new house:

It was nice to live in our previous apartment. But the streets were so narrow and the buildings were so close to each other, like they were nested. Here it is more comfortable. It was good that we lived in the city center and we had such nice neighbors, who I still visit. But as I said, it was too narrow and too close, especially the street we lived on. Dark, no air... What I like here the most is the airiness. Light comes through every window. We have a distance with the other blocks. I don't have to close the curtains in the evening. I have a spacious kitchen. What else would I want?⁹⁶

The image of the narrow streets in the middle-class neighborhoods is carried to the newspaper advertisement of the recent gated communities as well. In the advertisement of *Sinpaş Kelebekia*, for example, under the photograph of an apartment building with cold grey coating and satellite dishes outside the windows, the banner says "This is the view of 93 % of the houses in Istanbul". Below the photograph, we see the wide green areas, pools and flower gardens of *Sinpaş Kelebekia* followed by the slogan "Meet both the real comfort and the view of your life in Kelebekia". Other examples are slogans such as "You are either inside or

⁹⁶ See Appendix A, Item 38

outside the view”⁹⁷ of *Divan Residence Halkalı* and “So that you also can live where apples are picked from the trees”⁹⁸ of *Adapark Sancaktepe*. Nature, green areas, airiness and comfort are indeed among the most common promises of the recent gated communities. However, as the language of the advertisements clearly indicates, this is a promise (or sometimes a favor) made by the construction companies to the residents in middle class neighborhoods to save them from the apartment blocks massed in the lightless streets of inadequately planned neighborhoods. For example the slogans above are followed by phrases such as “with (payment) advantages you could hardly believe”⁹⁹ or “Pay installments, not rent; live in your own house”.¹⁰⁰

Changing Meanings of Security

The security measures in the gated communities may be at different levels. Upscale gated communities in Istanbul generally have 24/7 security staff, surveillance cams, CCTVs, and electronic cards systems as security measures. Although the crime rates were not as high in Istanbul as other world metropolises in 1990s, the discourse of security was central in the marketing of these communities. Baycan and Gülümser (2004) underline that building gates and walls around the gated communities is a primary marketing strategy, which will increase the value of the property, regardless of the need or demand. Indeed, scholars working on gated communities in İstanbul have all underlined that it is status rather than security concerns that has attracted the new middle class to the gated communities in 1980s and 1990s (Bartu, 2001; Perouse

⁹⁷ “Ya manzaranın içindesinizdir ya da dışında” *Sabah Pazar*, 3 April 2011

⁹⁸ “Elmanın dalından yendiği hayatı siz de yaşayınız diye” *Sabah Pazar*, 3 April 2011

⁹⁹ “Üstelik ‘yok artık’ diyeceğiniz avantajlarla” *Sabah Pazar*, 3 April 2011

¹⁰⁰ “Kira değil taksit ödeyin, kendi evinizde oturun” *Sabah Pazar*, 3 April 2011

and Daniş, 2005; Kurtuluş, 2005; Geniş, 2007). On the other hand, in their recent study, Bartu Candan and Kolluoğlu (2008) show that urban fear and concern for security is now a more dominant element in the lives of the residents in upscale gated communities. As the discourse of urban fear is increasingly spreading, security measures become a *sine qua non* for the new gated communities as well. Almost all of the new gated communities have 24/7 security staff, surveillance cams, CCTVs, and electronic cards systems as security measures. However they cannot catch up with the upscale gated communities such as *Beykoz Konakları*, which have huge security staff including security managers, security supervisors, security chiefs, motorized security forces and security guards altogether.

When asked why they chose to live in a gated community or what they like the most about their gated community, all but one interviewees in my sample declare the issue of security in terms of both criminality and the risk of earthquake. Whether they are in a similar condition or not, almost all the interviewees mention that security is especially important if one has kids or one is single. However, their discourses demonstrate that their security concerns seem to be a part of the comfort and peace package they seek to own in their gated communities rather than being about a real fear of threat.¹⁰¹ For example, Firat mentions sleeping at nights with his window open as a part of the comforts the site offers. Similarly, Pelin notes that she never locks the doors because anyone who wants to access her apartment needs to pass through two security control, and she argues that *it saves her time*.

Especially when there is no concern about the kids, security is also regarded as a component of a predictable life. For Firat, this is a “life that operates like a

¹⁰¹ For none but three of them mention a lived experience that makes them insecure in the urban centers and all of them are simple robberies.

machine” . In Önder’s expression life in his gated community has “*fewer surprises*” than the life in central districts because “one knows what kind of people he will come accross when he walks out of his apartment.” Ferhan says the resident profile of her gated community is similar to that of the Kadıköy-Bostancı line but adds that in those districts life seems *uncontrollable*. As sharply different from what Bartu Candan and Kolluoglu (2008) observe in *Kemer Country*, the interviewees’ conceptualization of security does not lead them towards anxiety as exemplified in the following excerpt of a resident of *Kemer Country*:

When I go to the city I look forward to the moment that I come back home, and I try to return as quickly as possible. Perhaps I have forgotten how to walk on the streets but it feels like everybody is coming onto me. All people seem like potentially threatening when I am in the city, particularly when I am not that familiar with the neighborhood. It does not feel like this in Nişantaşı or Etiler but in other places, especially when dusk sets in everybody becomes dangerous.

Rather, for many residents, security comes as a component of the comfortable life they successfully obtain after the years that passed in central districts. As in Ayşe’s case, it might be something they used to find unnecessary but they get used to in time after moving to their gated community:

If you don’t live in a site, sometimes you can’t imagine how it is. Before moving here, I used to say “it doesn’t matter if we have security guards, or not. It’s enough to lock our door.” Then I visited a friend who lives in a site and when I saw the security system I said, “That’s not bad. Why not? We can live like this comfortably...”¹⁰²

Tülay, who lives in *UpHill Court* Ataşehir on her own, draws attention to a similar process of “getting used to” the comforts of her new life, including security:

¹⁰² In her study in the North American context, Setha Low (2001) also talks about getting used to the gates. She mentions that in the search for safety and security, “once a person lives in a gated community, they say that they would always choose a gated community again, even if safety was not the basis of their initial decision.” In my case, on the other hand, it is impossible to talk about such an obsession with gates.

When I first moved in, everything seemed too luxurious to me. I felt very uncomfortable. As it weren't the place for me. There was nothing natural. It was all too artificial. There was not even a bit of the spirit of the old apartments. You know the squeaky doors and everything... Everything was brand new here, everything was in its right place (...) there was security outside. I thought I would move out soon but you easily get used to the comfort.¹⁰³

Tülay is a 43-year-old single woman working as a medical consultant for an insurance firm. Born and raised in middle class neighborhoods of Istanbul such as Kadıköy and Erenköy, Tülay has been very keen on the community culture and the spirit of the old buildings in the old neighborhoods. "Leave the gated communities aside," she says, "I remember the times when we felt sorry to see the old houses run down and replaced with modern apartment building... When I was a child, apartment life was worse than the life in old houses. Today gated communities are worse than apartment buildings". With a strong nostalgia for past and with her lust to ride her bike in the neighborhood, Tülay never thought of living in a gated community until she got a divorce and moved in with parents. Living with her parents for some time, she decided to buy her own house but her family forced her to invest in a gated community. Eventually she moved to *UpHill Court* in Ataşehir unwillingly, where she describes the life as motivated by a "herd psychology".

The interviewees' perceptions of security should be considered in line with their perceptions of the urban life and the life in their own gated communities. Although comfort, peace and order are mentioned as what they look for or like the most in their gated communities, the story of why they move from the central districts is constructed more around the theme of living in an airy decent and new apartment and a planned environment than around the distaste for the urban

¹⁰³ See Appendix A, Item 39

heterogeneity and disorder.¹⁰⁴ Also, considering about moving back to the central districts is not uncommon.¹⁰⁵

Moreover, as mentioned before, the heterogeneity of the residents in their gated communities is also acknowledged by the interviewees even though they assume that they live with their alikes. Many interviewees who claim they like to see friendly smiling faces and to socialize in their site ironically denote that they do not know their neighbors, neighbors are not important to them or they do not have time to socialize. Familiarity and similarity, then, are more a part of the residents' imagination than the reality in these gated communities, for they know very little about the other residents except their economic capital. In this context, I argue that as the community identity is constructed on the idea of success, the need for security is unsurprisingly considered as a part of the comfort and prestige they have succeeded to reach. Tülay's sarcastic description of the security system explains the point: "When someone comes in, s/he has to pass through two security control points. You also see them on the CCTV system. We swipe cards for everything here. *Very posh, isn't it?*"

Aylin (the strategic planner from a publicity agency) also suggests that the middle classes, who are the target group of the recent gated communities, have no security concerns like their global counterparts and their priority is to move to a decent environment. Having security, she notes, is a trendy concept, which will

¹⁰⁴ Single women and families with children change this picture. However it must be noted that many interviewees mention they wouldn't live in a gated community if it weren't for children or if they weren't on their own.

¹⁰⁵ In her survey on the discourse of urban fear in the upper and middle class gated communities in the US, Setha Low has a similar finding about 'getting used to security', as she writes, "one noteworthy finding is that once a person lives in a gated community, they say that they would always choose a gated community again, even if safety was not the basis of their initial decision" (2011, p. 52). Although some of the residents in my sample report getting used to security, as I show above, it is not the case that they insist on choosing a gated community again.

disappear sooner or later. It is important to remember that the target of this trend is no longer the top segments of the society. Today, with the mushrooming mediocre gated communities, approximately 70 % of the population (the C segment and some of the D segment in the advertising language) is addressed with the discourse on security, evoking emulation for gatedness. These dramatic figures indicate that although the meaning of security is modified in the recent gated communities, expansion of their market brings along a dramatic privatization of the urban space where the middle class neighborhoods are replaced by gated enclaves and the idea of public dramatically shrinks. Given that the market of the gated communities is expanded to 70 % of the society, gatedness becomes the norm, and it almost means protecting the society from itself. This is reminiscent of Setha Low's concept of ever-expanding private , describing the vision of future, in which "policing and surveillance ensures that the mall, shopping center, or gated community will only allow a certain 'public' to use its privatized public facilities," and "public space becomes privatized, walled, and/or restricted for those who are 'members' rather 'citizens.'"(Low, 2006; p. 83)

Changing Meanings of Community Identity

Another promise of the enclosed and secluded upscale gated communities is the establishment of a community identity consolidated by the markers of the consumption culture of the global elite. For Geniş, the emphasis on identity is reminiscent of the new urbanism movement, according to which "the incorporation of tradition, heritage and nature into the built environment and relegating management to communities can combat urban problems by fostering communitarian sentiments, feelings of solidarity and belonging among residents"

(Geniş, 2007; p. 282). As Bali (2002) argues, the distinguishing feature of these gated communities is to address the like-minded people with same cultural values to come together and form a community behind the gates (p. 115).

For example *Kemer Country*, designed for the industrial bourgeoisie of the twentieth century (Kurtuluş, 2005), caters to a “strikingly homogeneous profile in terms of demographic characteristics, socioeconomic status and cultural values.” (Geniş, 2007). As Geniş (2007) reports, “all of the residents interviewed were educated in Western schools and uphold Western lifestyles and values as constitutive of modern identities. While they all come from wealthy or educated families, their self-perception is one of personal struggle and success. Culturally and ideologically, *Kemer Country* residents represent the establishment, i.e. the secularized and Westernized elite” (2007, p. 783). Indeed, in the earlier gated communities, the sense of community is so important that in *Kemer Country* individual references are required to assess the credibility of the families who want to move there (Bali, 2002; Geniş, 2007).

Notwithstanding, in cases such as *Beykoz Konakları*, heterogeneities in social and cultural capital might be observed as well (Kurtuluş, 2005; Ozkan and Kozaman, 2006). In her survey on *Beykoz Konakları*, Kurtuluş (2005) mentions that the regime of capital accumulation determines the community identity in this settlement, which caters the new elites of the city. Kurtuluş (2005) defines the resident profile here as heterogeneous in terms of occupations, sources of income, education and business sectors, but more or less homogenous in terms of their material and cultural capital (p. 179). Kurtuluş (2005) draws attention to the residents’ infringement of construction regulations by enlarging or renovating their gardens, trying to settle their own style and order rather than accepting the lifestyle offered to them by the

gated community. She argues this is a reflection of the disharmony between the cultural identities of the residence and the lifestyle offered by the gated community.

Whether it fits or conflicts with the *habitus* of the residents, the emphasis on community identity is strongly accentuated in the marketing of the earlier gated communities, and it cannot be considered without a number of themes, among which is the theme of nostalgia for the old Istanbul. Many advertisements depict Istanbul as a city of chaos and decay, a victim of massive migration and urbanisation. The major threat posed by these factors, as Geniş (2007) notes, is “the cultural and symbolic pollution (...) that threatens the identity and sense of belonging of the ‘real Istanbulites’” (p. 784). The project developers explain the questions they have in mind while designing the gated community as the following: “Can we create a civilized quarter in nature?” “Can we give Istanbul back to the Istanbulites?” “Can we revive the sense of belonging?” (Bali, 2002; p. 116). The brochure of *Kemer Country* contains striking examples at this point:

(...) What really decays today is the social values. The city goes backwards under the pressure of the black crowd. The neighborhood, the vital element of the city, has disappeared. So has the sense of belonging there. Consequently, the people have lost their identity. The architects of *Kemer Country* started with the search for creating a new identity as an alternative. The search for reconstituting the pleasant life in old towns and quarters. (Bali, 2002; p. 117)

Today, the language used in the advertisements of the middle class gated communities never combines the emphasis on a comfortable and modern life with the nostalgia for the old Istanbul. For, as mentioned before, the market of the gated communities expands towards the white collar workers, civil servants and other wage laborers, who were born in other cities and migrated to Istanbul for university education or for employment. In my sample of 20 interviewees, 14 reports to have

come to Istanbul for university education and employment. 75 % of the interviewees moved to the gated community they live in from an apartment block¹⁰⁶ In a sense, today's target group partly represents the social groups that pollute Istanbul and cause a loss of identity for the urban elite in the 1990s and early 2000s.

Supporting this argument, none of the 20 interviewees in my sample mention any nostalgia for the old Istanbul or a feeling of loss of identity that they try to overcome in their new gated communities. Some of them mention that Istanbul has a very bad municipal administration, which ruin the social and urban texture of the city and they argue that living in a planned environment is more preferable in these conditions. However, although they emphasize the *chaotic, uncontrollable* and *ephemeral* nature of the urban centers, only a few of the interviewees refer to the decaying values, consequences of migration, or provincialization of Istanbul and the emphasis on the need for establishing a physical distance from the city centers in that sense is weak. To the contrary, most of the interviewees complain about being far from the city center. Indeed, when asked where they would move to next, nine of the twenty interviewees declare that they would move to neighborhoods in the city center such as Bostancı, Cihangir, Çengelköy and Arnavutköy. Five of the interviewees declare to have searched an apartment in the central middle-class districts such as Kadıköy and Üsküdar, before deciding to move to their current apartment. At the end of the day, the reason why they stay in the gated communities instead of moving to more central districts is mostly related to the fear of earthquake, lack of environmental planning, and the age and dilapidation of the buildings.

¹⁰⁶. For a comparison, in Özkan and Kozaman's (2006) study the proportion was 57 %.

In fact I like Bağdat Caddesi much more than here. It is much more social and lively. But I don't have the courage to move there because the buildings are old and I don't know how safe they in case of an earthquake (Sinem)¹⁰⁷

Before moving here, I wanted to rent a house close to Bağdat Caddesi. But with the money I pay for my rent here I could only rent an old house there (...) Now I am planning to buy a house and I am thinking about moving somewhere close to Bağdat Caddesi. Because I feel like I live in Istanbul only when I get there. (Ferhan)¹⁰⁸

When we decided to move, we didn't want to search for housing in the periphery, because Yedikule [where the family lived for three generations] is a very central district. We searched for housing in Üsküdar and Kadıköy. However, the price of a two-bedroom apartment is the same as our three-bedroom apartment in *Bizimkent*. Considering the price and the environmental planning, this was the best option. So we have had to give up on some of our priorities. (Firat)¹⁰⁹

Together with this, “living with people like oneself” in the gated community is also a dominant theme raised by the interviews although what they mean by “people like themselves” is generally unclear but it is mostly about the type of their occupation and their income level. Ferhan's words express this most vividly:

For example in SOYAK, a lot of cars go out in the morning. The site gets empty, then the new owners of the site come in: the babysitters. The parking lot is full in the evening and altogether empty in the evening. There lives a specific type. Many laborers, wage earners... It gives you peace to know that you live with your alike. At least they know what to do, what not to do, because they are educated and civilized and they know where to stop.¹¹⁰

Ferhan is a 41 year old single mother living with her 13 year-old son at *KentPlus*, Ataşehir. Born and raised in Keşan, Ferhan came to Istanbul twenty years ago for her first job as a teacher. After only 6 months of service for a public school, she got employed in a number of private schools, the last of which is Koc Lisesi, where she

¹⁰⁷ See Appendix A, Item 40

¹⁰⁸ See Appendix A, Item 41

¹⁰⁹ See Appendix A, Item 42

¹¹⁰ See Appendix A, Item 43

worked for the last 12 years. When she first came to Istanbul, Ferhan lived in an apartment building in Bahcelievler and then moved to another in Feneryolu after getting married. After she gave birth to her son, the couple decided to move to *Soyak Yenişehir* in 2002 especially due to their fears for the earthquake and to their concerns for preparing a decent sociable environment for their son. The couple got a divorce only a year ago and Ferhan decided to rent an apartment in another gated community, *KentPlus*. She searched for an apartment around Bagdat Caddesi to be close to the city life. However, with the same amount of money she pays for her apartment in *KentPlus*, she could afford only old apartments or apartments with very disadvantageous locations. Now Ferhan has plans to buy her own apartment, but she cannot make a choice between a gated community and an apartment in the city because she does not want to give up a social life for the sake of security and the comfort of living with decent, predictable neighbors.

All but five of the interviewees complain about their unfriendly and cold neighbors, who they can communicate with only by morning and evening greetings, mostly at the elevator.¹¹¹ Almost all of them mention that there are all types of people in their *site* and that they do not actually know who lives there. But they are mostly sure, like Ferhan, that people who live in their *site* are decent, elegant, respectful and highly qualified. Firat, a 23 year-old TV technician, who moved to *Bizimkent* from Yedikule with his family, relates the lack of communication to decency and elegance as follows:

¹¹¹ Three of the five interviewees, who claim to have close neighbors, live in the *sites* that are in the highest price segment among the others. These are the closest to the community style offered in the earlier examples.

These are elite people. They mostly work, and there are high level employees among them (...) They are in the middle and upper middle income group. (...) They are incredibly cold to each other. Actually we miss our previous neighbors (...) But these people have more distance. They are more respectful. Since they are wage earners and elite people, they don't want to get too familiar and loose with other people.¹¹²

Firat, born and raised in one of Istanbul's oldest districts, Yedikule, works at the same television network with Selim. Talking about his memories there, he expresses how much he misses the community spirit of his childhood days in this very old neighborhood. However he quickly adds Yedikule is no longer the old Yedikule since "people from the Eastern regions" move there, making the neighborhood impossible to live in. As migration intensifies, the earlier residents start to move to gated communities or other middle class neighborhoods in the peripheries of the city. Firat's family loses their closest neighbors who they know for twenty years. Then they start to experience difficulties with the new residents, who in Firat's words make too much noise, get involved in violent acts and do not know how to live in an apartment building. The final straw for the family was the assault of one of the new neighbors on Firat's father with a chopper.

Like Ferhan and Firat, almost all of the interviewees describe the residents of their *site* as "people with a certain income level". Although they quickly add that there are all kinds of people and it is hard to communicate and get familiar with them, they reach the conclusion that they live with decent people like themselves. As in Firat's case, decency and quality become such an important concern that, one may try to conceptualize them as a justifying reason for the lack of communication and the cold distance between the residents of the site.

¹¹² See Appendix A, Item 44

As demonstrated by the previous examples of advertisements, what the recent gated communities promises is a modern, comfortable, healthy and decent environment that saves their residents from the old buildings in unplanned neighborhoods. Instead of referring to a common past that has decayed because of the cultural pollution as the base of a community identity, the new generation middle class gated communities construct an identity for its residents on the idea of status upgrading. Arguably, identifying a certain income segment and certain occupations with quality and decency is a projection of this rationality.

The strategic planner Aylin summarizes this sense of community from the perspective of project designers:

Everybody chases after the feeling of success and status upgrade. A planned, orderly environment, a decent apartment, a big garden taken care of by the gardeners, even the idea that there is a swimming pool in the garden... You say "This is a place where people who suit me live." "People who have succeeded like me." (...) [Because] people frequently ask about the residents before they move to a gated community. They want to establish a community with the people like themselves. But likeness here only refers to success. So when you move there, your criterion is how much money the other residents are worth. You are where you live. It is no longer that important to know who exactly lives there. People find the answer when they look at the facilities, the environment and the opportunities offered by the gated community.¹¹³

Sinem observes the similar points from the perspective of a resident:

People in my site have similar lives. They don't have to worry about their future. The similarity of the residents' profile is a source of prestige. There are people who need this and chose to live here for this reason. They want to say, "I earn a decent amount of money, I live where the people earn a decent amount of money. I am different." I don't want to draw attention to this point, but this is all about being able to say "I start to make a lot of money, I deserve a place like this, I am happy, I am a bit different, I am like the people living here". I absolutely think that what is at stake here is the issue of prestige. Being able to say "I've bought an apartment at Ağaoğlu, or Uphill."¹¹⁴

¹¹³ See Appendix A, Item 45

¹¹⁴ See Appendix A, Item 46

All these suggest that unlike the examples such as *Kemer Country*, which cater to homogenous groups with a solid community identity, the middle class gated communities are imagined communities, in which the people hardly know each other, while, at the same time, they assume to live with “people like themselves”. The important point here is that at the root of this assumption is the similarity of economic capital, the idea of status upgrading and success, and association of certain work conditions (such as being very busy or leaving early in the morning and arriving late in the evening) to decency and quality.

At this point it is noteworthy that Sinem’s reservation to draw attention to the residents she disapproves is not peculiar. There have been other interviewees who refrain from sharing with me their unfavorable experiences in their gated community. Arguably, their unwillingness to reveal these unfavorable experiences caused by other residents demonstrates how they appropriate the *site* as a promised land of the success and prestige they obtain by moving there. Sühan and Firdevs, two friends I interviewed at the lobby of *Ağaoğlu Andromeda* constitute a striking example at this point. I met the ladies during the tea party they hold every afternoon with other single middle aged and old ladies who live there. Both of them underline many times that they have no complaints about living in Andromeda and that although there are all kinds of people, they are all prestigious and distinguished. However, later in the interview, Sühan suddenly starts to change the tone of the conversation and complains about the coke cans and cigarette butts thrown to the garden by the people living in upper floors:

When compared to the other quarters, this place is of high-quality. More modern. It looks more European. But there are some disrespectful people. I mean they have money but they don't have good manners. For example, every morning, we find napkins, beer cans or cigarette butts thrown into the garden. Very startling... A gentleman said, "there are people who don't deserve to live here" (...) We declare our complaints to the manager but even they can't cope with these people.¹¹⁵

At this point all the other women around us start to grumble amiably as if Sühan gave away their blots. Firdevs intervenes and says, "Bravo! Sühan Abla, why do you reveal everything? Haven't you listened to my interview? How nice things I have said in the interview!"

Similarly, during the interview Firat describes *Bizimkent* as a community of elite and educated people, where all his family is very happy to live. However, following a couple of personal conversations after the interview, he reveals his secret that one of the apartments on the upper floor was used as a studio to produce porn and that the producer was taken into custody after a police raid. Examples like these give the clue that other interviewees might have refrained from sharing the unpleasant experiences they have in their gated community.

The imagined community identity in the middle class gated communities evokes Allen Pred's (1984, p. 280) integration of structuration theory to his theory of place, according to which place is a process that "emphasizes institutional and individual practices as well as the structural features with which those practices are inter- woven". Pred (1984) writes that the individuals participating in this process, without whom there is no place as process, are regarded as integrated human beings who are objects and subjects at once. In his words, "They are regarded as people whose thoughts, actions, experiences, and ascriptions of meaning are constantly

¹¹⁵ See Appendix A, Item 47

becoming through their involvement in the workings of society and its structural properties” (1984, p. 280). In other words, socialization in the place and social reproduction of the place as a process always become one another. In the examples above, it is seen that the gated community as a place can structure its residents in such a way that they try to hide / feel uncomfortable to reveal the defects of the place as if they were their own defects. Structured by the place, the residents, in return, structure the place itself by their structured attitudes, socially reproducing the gated community in its ideal form in their imagery.

The Key Markers of the Middle-class Identity In the Imagined Community

As the market of the recent gated communities expands, the markers of status and prestige in the earlier gated communities such as physical detachment from the city, the formation of the community identity, and the security measures start to signify changing meanings and functions. These gated communities increasingly draw an image of the middle and working class suburbs, where the residents move in order to have a decent apartment in a planned environment, rather than in the pursuit of physical detachment and seclusion from the city. The meaning of security also changes in this context, for, with an exception of families with kids and single women, security is regarded as a part of the package that comes with the new, more comfortable and easier life the residents successfully achieve by purchasing their apartments.

I have also tried to show that although the residents acknowledge the heterogeneity of their gated community and that they know very little about the others in their gated community, they also insist on the imagination that they live with people very similar to them. Almost all of the interviewees describe the

residents of their site as “people with a certain income level”. Although they quickly add that there are all kinds of people and it is hard to communicate and get familiar with them, they reach the conclusion that they live with decent people like themselves. Below, given that the category of “people like us” constitutes the backbone of the middle class identity, I further analyze this category focusing on its mostly mentioned markers such as education and employment conditions of the residents. The accounts of the interviewees show how the gated community as a residential form intervenes in the envisagement of this category as well and how the construction of ideal type of neoliberal middle class housing and ideal type of neoliberal urbanite go hand in hand.

Being Busy and Educated

Following Bourdieu (1984), it can be argued that along with acknowledging their similar economic capital, the interviewees envisage the symbolic and cultural capital of their fellow residents mostly on the basis of their work conditions and imagined education levels. The image of the busy (*işinde gücünde*) wage earner, - white collar or professional – with a university degree is the prevalent image in this context. As mentioned earlier, talking about the income levels, the interviewees stress that the other residents are mostly *busy working people* (“*işinde gücünde insanlar*”), who leave early in the morning and arrive late in the evening. One interviewee, Murat, even explains the unfriendliness of the residents in his gated community by their work status: “because they are working and elite people, they don’t want to get too familiar and loose with other people.” Along with the economic capital ensured by the income level, being a busy wage earner with long work hours is an important marker of symbolic capital.

The pride of work and business is also explicit when the interviewees talk about other gated communities in a disfavoring manner. Zerrin, describing the people in her previous and current gated communities say:

I think [the resident profile] is awful. They are rich... Just rich... They have no other qualities. Some even rent houses for their mistresses. Men with mistresses from Russia (...) Here live doctors, engineers, people with university degrees. People with jobs... Generally wives and husbands both work. Because I see many babysitters in the day time...¹¹⁶

As it can be figured in Zerrin's words, being busy with work also symbolizes university degree in most cases and it means differentiation both from the uneducated new rich and from the uneducated more provincial and traditional groups. Many interviewees mention having a high education level as a distinguishing or common feature of the residents living in their gated communities and generally link education to hard work as a signifier of good manners. For example Ferhan describes the residents of her former gated community, from which she had to move to a new one due to her divorce as follows,

For example in SOYAK, a lot of cars go out in the morning. The site gets empty, then the new owners of the site come in: the babysitters. The parking lot is full in the evening and altogether empty in the morning. There lives a specific type. Many laborers, wage earners... It gives you peace to know that you live with your alikes. At least they know what to do, what not to do, because they are educated and civilized and they know where to stop.¹¹⁷

When compared to their earlier neighborhoods, living with educated people means being able to communicate with and understand each other – especially regarding the errands and the technical work of the building – even if their relations are mostly distant and unfriendly. For example, Hanife explains what she likes the most about her new site as follows:

¹¹⁶ See Appendix A, Item 48

¹¹⁷ See Appendix A, Item 49

Especially when there is repair work to do, nobody objects and the job gets done. In our previous building it was so hard because people wouldn't pay. (...) Here the education level is higher. They are generally university graduates; they work. Even if you don't meet or visit each other, you can talk.¹¹⁸

Compared to the residents of the upper scale more exclusive gated communities, being a busy wage earner is again emphasized as a favorable character of the co-residents against the uneducated new rich. Ferhan compares her previous more moderate site with the current one as follows

While in SOYAK there were more wage earners, here people with higher income live. But regarding the quality of the people... I don't want to say a wrong word, but this is a lower quality profile. In other words, they are the rich of the last ten years. They are more provincial. They do trade and stuff. I think the different profile here is due to MHA role.¹¹⁹¹²⁰

Differentiation From the Islamic Bourgeoisie and the Nouveau Riche

In the interviews I conducted, “the Islamist woman wearing turban” has come up several times as a figure the interviewees are proud not to see in their gated communities, shocked to see as their next door neighbors, or indifferent to share the same environment with. Şehnaz, who lives in Bizimevler, constructed by the highly religious Ihlas Holding, states she has no problem living in a gated community, where 90 % of the women wear turban. However, if one remembers Ayata's observation that the residents of the gated communities identify the city centers with vulgar and uncivilized masses symbolized by turban and unkept moustache,

¹¹⁸ See Appendix A, Item 50

¹¹⁹ See Appendix A, Item 51

¹²⁰ Ferhan's current site, KentPlus, is an example of the revenue-sharing model of the MHA, which is administered by the prime ministry held by the “moderate Islamist” JDP government.

Şehnaz's thinking seems to invert such an account completely. In her comparison of the central districts of the city with her gated community, she states the following:

It feels like people in the city center, like where we used to live, are more educated. People here come from Eastern regions of Turkey. These are veiled women and their families who have specifically preferred İhlas Holding. Of course there are also educated women among the veiled. But these women here look very uneducated.¹²¹

Ferhan, who moved to *Kentplus* from Ataşehir after her divorce, expresses her low opinion for the former via the issue of turban. Assuming that facilities such as a unisex swimming pool would directly keep religious families from the gated communities, she tries to explain the presence of the women with turban by the role of TOKİ in the construction of the gated community she lives in.

...The day I moved here was a shock for me. I found out that my next door neighbor wore turban. I lived in Soyak for 8 years and never saw a woman with turban there. I think this has to do with TOKİ. Otherwise why would such people prefer a site with a swimming pool? (...) Such people buy houses with such facilities just to show off. They never use them.¹²²

Although the Islamic values and symbols have an increasing presence in the middle class gated communities, for the non-Islamic residents holding on to Western and secular values and otherizing the Islamic symbols become a major way for claiming their difference as a laboring class to distinguish themselves from the nouveau riche of the so called moderate Islamist Justice and Development Party.

In the previous chapter I have talked about the entrance of the Islamic values to the gated communities following the rise of the Islamic bourgeoisie and the expansion of market of the gated communities. As in Ferhan's case, for the residents, who are non-religious wage earners, the emphasis on education in this context also

¹²¹ See Appendix A, Item 52.

¹²² See Appendix A, Item 53.

refers to the residents' search for distinguishing themselves from the Islamic bourgeoisie, who have experienced a vigorous rise during the JDP government. Becoming a wage earner after obtaining university degree signifies the modern favorable way of life, opposed to the headscarf, poor education and lack of manners trio of the Islamic bourgeoisie, who run their own businesses such as trade.

In her interpretation of the commercials of *Ukra City*, Selen expresses the most vivid example of this conceptualization of the imaginary link between work-education and Islam :

To me it seems like there are three categories of people. Uneducated but rich, educated with middle income, and educated and rich... Ukracity reminds me of a site where uneducated but rich people live. I would never be interested in living there for two reasons. Firstly, because of its name, which connotes Arabic roots. Secondly, because of its commercials... More Islamic people might be living there. For example in our site there is only one woman wearing turban.¹²³

Şehnaz, who moved to İhlas Bizimevler from Fındıkzade, does not have such a sharply disfavoring attitude as Ferhan towards the Islamic bourgeoisie; nevertheless she raises the same points of distinction when asked who lives in her site.

Generally people with headscarves live here. 90 %. They generally come from the Eastern regions. They are mostly relatives or from the same town. Mostly tradesmen. (...). I feel like people in Fındıkzade are more educated. Here people are majorly from the East. The veiled women... I know there are well-educated veiled women as well. But here they are mostly uneducated.¹²⁴

It is not only the Islamic bourgeoisie that the interviewees distinguish themselves from. In Pelin's account, education and mannerliness of the busy working people of her site is juxtaposed with the vulgarness and extravagance of the new rich of the

¹²³ See Appendix A, Item 54

¹²⁴ See Appendix A, Item 55

post 1980 era. Explaining her view on the residents of earlier exclusive examples of gated communities, Pelin says: “First of all, they are too rich. Antipathetically unaware of the codes of conduct... On the road with their cars, they claim to own the road according to the price of their cars. The houses are too big. You always have to keep someone working for you. At least three people... That is all very distasteful.”¹²⁵

In his study on the middle classes in the Eastern Europe, Grzegorz Ekiert (2010, p. 117) mentions that “various segments of the middle class have separate, complex and often uninterrupted genealogies. They reflect distinct modernization trajectories, state building processes, decline of traditional social orders, urbanization, or globalization and keep alive the memories of past conflicts.” The excerpts show how the accounts of the interviewees gather around certain genealogy paths, contesting with the others such as the new rich of the Özal and JDP eras. To remember Fernandes’ (2006) formulation, the members of the new middle class, who distinguished themselves as the pioneers of global consumption in 1990s, represent an idealized standard of living that other social groups are assumed to aspire and achieve through consumption. By the same token, what the interviewees living in middle class gated communities hold onto and emulate is the hegemonic ideal of the new middle class constituted by the high-rank wage earners and professionals that lived in the once-exclusive gated communities in 1990s

Conclusion

The neoliberal regime of capital accumulation produces its own spaces and its own envisagement of the neoliberal individual as the ideal types. Middle class gated communities reflect how the middle class identity is shaped in tandem with this

¹²⁵ See Appendix A, Item 56

envisagement and how it is embodied in the neoliberal space. The discourses of the interviewees show that the residents of the middle class gated communities are imagined communities ideally consisted of rational and ambitious consumers, who work very hard and always ask for more in life.

Conceptualization of the middle class gated community as an imagined community is in line with Grzegorz Ekiert's (2010, p. 115) suggestion that the middle class itself should be considered as an "imagined community" linked by identities, solidarities, value based status hierarchies, lifestyle choices and similar preferences. Like Fernandes (2006), who underlines the contestations over the boundaries of and within the middle class, Ekiert argues that middle class identity and solidarity tend to be fragmented by existing hierarchies of status, power and prestige, equivalence of various forms of capital as well as multidimensional inequities and different genealogies. This conceptualization is in line with the ambiguous and ideological character of the category of the middle class discussed earlier, which leads to the idea that gated community as an ideal type of neoliberal middle class housing and the imagined community of its residents as the ideal type of neoliberal urbanite constructed according to the specificities of the current regime of capital accumulation.

As mentioned earlier, an ideal type never corresponds to the concrete reality. Rather, "it is constructed out of certain elements of reality and forms a logically precise and coherent whole, which can never be found as such in that reality". Ideal types enable one to construct hypotheses linking them with the conditions that brought the phenomenon or event into prominence (Coser, 1977; p. 223-224). In this context, I have argued that the ideal type of neoliberal housing and neoliberal middle class urbanite give clues about the spirit of neoliberal urbanism and the

current regime of capital accumulation. As the interviews show, addressing the generic categories such as the “Turkish family” in their marketing discourses, the gated communities host an imagined resident, who is rational, educated with a university degree and very busy with work. This ideal type of middle class urbanite forms the content of the categorical redefinition of middle class-ness.

CHAPTER 5

CONCLUSION

The main goal of this thesis has been to make an inquiry into the changing meanings of gated communities in the course of neoliberal urbanization and also to provide a theoretical contribution to the debates on the category of the middle class from the perspective of housing. The expansion of the gated community market following the 2008 economic crisis has triggered questions especially on the political economic dynamics of the phenomenon, and on the changing meanings and characteristics of this residential form for the urbanites and the urban life. Another concern has been to understand what the structural changes in the housing market, as experienced with the proliferation of the gated communities, reveal about the category of the middle-class.

A foray into answering these questions has given the opportunity to demonstrate that with their expanding market, gated communities today represent a new idea of housing, the implications of which are very different for the urban life, when compared to the earlier exclusive ones. It has been argued that gated community has become the ideal type of middle class residential form, with its residents symbolizing the ideal type of neoliberal middle class urbanite.

It has also been revealed that the expansion of the market of this residential form is primarily based on the redefinition of the category of the middle class. On the same terrain, it has been argued that the middle class is a political category with malleable boundaries that are (re)drawn according to the conditions of the regime of capital accumulation.

With the fading away of the American middle class, who have lost 55 % of their wealth in their home on average, the world economy brings forward a new social category as the backbone of the economy: the middle classes of the so-called emerging market economies. As The *Economist* and the World Bank state, this is a new category including anyone that possesses a reasonable amount of discretionary income. These global economy authorities underline that with their untapped consumption potentials these middle classes could be a new engine of growth.

At this point, it has been argued that in different regimes of capital accumulation, different social categories gain relevance for the economy and come up as the symbol or the ideal type of the system such as the American middle class in Fordism, the new middle class of the era of economic liberalization and globalization, and the middle classes of the emerging market economies in the post 2008 crisis. It has been shown that with its malleable boundaries redefined according to the conditions of the regime of capital accumulation, the category of the middle class is central to this picture. In this context, housing market provides an interesting case both in Turkey and in other emerging market economies, as it has been covered by cases from countries such as China and Brazil.

Like those in other emerging market economies, the redefined middle class population in Turkey is a notable source for the maintenance of the global economy. They have discretionary income; they are willing to consume and to take out loans. In this context, it has been argued that the expansion of the once-exclusive gated community market is not independent from these trends and prescriptions aiming to save the global economy.

The political economic background of the proliferation of the gated communities in Turkey should be considered within the broader framework of neoliberal urban transformation. The transformation of Mass Housing Administration, leaving the construction market only to the big players, the amendment of the Mortgage Law, making mortgage lending attractive for consumers have been important factors in this process. Above all, market expansion has been possible due to both the fall in the prices of the housing surplus and the production of low cost housing in the aftermath of the 2008 crisis. This is arguably a post-crisis maneuver adopted by the construction companies, making due with a lower profit margin in the tough market conditions of the post-crisis atmosphere.

An important implication of the expansion of the gated community market is that the meaning of this residential form for the urban life has changed. The gated communities of the 1990s were exclusive housing forms, addressing solely the urban elite, among which were the bourgeoisie and the new middle class. Authors writing on these gated communities underline the prestigious, secure and stylized life offered to the urban elite in these gated communities. The community spirit, nostalgia for the old Istanbul, and distinction via life-styles have been commonly used themes in the marketing of these exclusive gated communities. However today's gated communities claim to respond to the needs of very inclusive categories such as the "Turkish family" or "the white-collar waged labor". In this sense, the gated community has become an ideal type of neoliberal middle class housing.

What is this ideal type? The analysis of the marketing discourse of the gated lifestyles reveal that the hegemonic character of 1990s consumption patterns are still present. Emphasis is still put on a healthy, orderly, peaceful, distinguished, and secure life with many social facilities. One of the differences in today's gated

communities, on the other hand, is the fact that many of them are built as “concept projects” produced around specific themes such as ecology, astronomy, spiritual healing, or Japanese culture. This marketing strategy is born out of the need for product differentiation in competitive market conditions. Moreover, while the myth of the ideal home, epitomized by the American suburbs and firstly embodied in the early gated communities, is still there, inclusion of Islamic values or icons of popular culture to the image of the gated communities are observed as the corollaries of the market expansion.

Inclusion of new segments of the population to the gated community market has also resulted in changes in the meanings of security, community identity, and the physical detachment from the city as they were promised in the earlier exclusive examples. The interviews have shown that the main concern of the residents is mostly about living in an airy decent and new apartment and a planned environment than around the distaste for the urban heterogeneity and disorder. They have neither nostalgia for the old İstanbul nor any deep security concerns like the urban elite do. They are unhappy about being isolated from the city, which they do not see as a source of threat like the urban elite who moved to the exclusive gated communities in the 1990s.

Regarding the community identity, “living with people like oneself” in the gated community is a dominant theme raised by the interviews. However, what they mean by “people like themselves” is generally unclear, though it is mostly related to the type of their occupation and their income level. Given that the interviewees have no clear account of their neighbors, “living with people like oneself” can be regarded as a myth, turning the gated community into an imagined community. As the interviews demonstrate, the key markers of the resident identity in this imagined

community are constructed around the themes such as being busy and educated, and distinguishing oneself from the Islamic bourgeoisie and the nouveau riche. This resident profile, I argue, represents the ideal type of the middle class urbanite living in the idea type of neoliberal urban housing.

Accordingly, the middle class urbanite living in a gated community is ideally envisaged as a modern, educated and very busy individual working as a wage earner, as opposed to the uneducated Islamic bourgeoisie and the nouveau riche who generally work in commerce. Contrary to the image of the residents of the housing cooperatives, which symbolize the middle class housing of the previous era, the middle class gated community resident is also assumed to be an ambitious one who calculates his/her best interest, knows well what s/he wants and asks for more.

The ambitious individual calculating his best interest is reminiscent of the members of the new middle class of the 1990s, the residents of the exclusive gated communities. It is not a coincidence that the middle class today internalizes the hegemonic values and consumption patterns of the new middle class of the 1990s, who were the pioneers of global consumption. As Leeila Fernandes (2006) stresses, “middle class” is fragmented with many internal differentiations and it has constantly negotiated fluid boundaries with an underlying supposition that other segments can distinguish themselves by acquiring the hegemonic model of the new middle class of the 1990s. In the case of housing, the middle class residents assume that they become a distinctive category as they live in the gated communities, which used to be exclusive to the urban elite a decade ago.

Fernandes (2006) and other authors writing on the Indian middle classes have been a guide in demonstrating the fact of inner contestations over the boundaries

within the middle class by different segments constituting it. Thus, the middle class is an ambiguous category not only because it is ideologically and technically redefined according to the specificities of the regime of capital accumulation. At this point, applicability of the Indian middle class theories to the Turkish case in the context of housing consumption is worth attention. Further research can be pursued to establish a comparison of the historical pathways of Indian and Turkish middle classes, from national formation to the the context of globalization.

In four chapters, the political economic background of the expansion of the target of the gated community market, their new representation, and the ways in which its residents relate to the city, to the gated community and to their fellow residents have been discussed and completed with a reading of “middle class-ness”. However, the ways in which the spatial characteristics of the gated community contribute to the shaping of middle-class-ness has remained beyond the scope of this thesis. Although I have attempted to have a brief discussion on this with reference to the structuration theories as stressed by scholars such as Allen Pred; it requires a detailed study to reveal the ways in which the spatial characteristics of the gated communities structure and are structured by the making of the “middle-class-ness”. Applying a Lefebvrian approach with an emphasis on the dialectics between the social and spatial relationships might constitute a trajectory for further research in this context.

APPENDIX A

QUOTATIONS IN TURKISH

1

“Krizde farklı modellemelerle firmalar ayakta kalmaya çalıştılar. Asıl talebin olduğu orta ve alt gelir grubuna hitap edildi. Lokomotif, bu projeler oldu. 80 bin TL’ye stüdyolar, 120 bin TL’ye 2+1’ler, 200 bin TL’ye 3+1’ler sattılar. 2009’da belki daha derin etkiler olurdu ama promosyonlar ve uygun maliyetli arsalarla yapılan projeler sektördeki daralmayı tuttu.”

2

“Neredeyse bütün projelerde yüzme havuzları, jakuziler, spalar ön plana çıkmaya başladı. Türkiye'nin profiline bakarsak jakuzili, havuzlu dairelerin alıcısı çok yüksek değil. Ancak inşaat firmaları bu yönde üretimi tercih ettiler. İnşaat firmaları projelerini kısa sürede sattıklarını iddia ediyorlar. Ancak bütün lüks projeler satılsaydı, gazetelerde sayfalarca ilan vermezlerdi, promosyonla satışa çıkmazlardı”

3

“Gayrimenkul yatırımlarının fazlaşacağı yönünde beklentiler var. Buna bağlı olarak tüm inşaat malzemeleri fiyatlarında yüzde 25'e varan bir artış öngörüyoruz. Ayrıca komşularımız İran ve Suriye'den gelecek inşaat malzemesi talepleri de fiyatları etkileyecektir.(...) 2 yıldır karsız çalışan üretici, artık biraz kar etmek isteyecektir.”

4

“Son dönemde bir ucuz konut modası var. Bu segmentte satış grafiği de iyi gidiyor. Ancak artan inşaat maliyetleri nedeniyle, ucuz konut sektöründe bir sıkıntı yaşanabilir (...)Dar gelirli vatandaşlarımız için bu konutlara verilen 30-40 bin TL'ler çok önemli. Maliyet artışları nedeniyle, bu firmaların sattıkları fiyata bu daireleri mal edememe ihtimali söz konusu.”

5

“Eskiden kooperatif evler olurdu. Yarıyı biter yarıyı bitmezdi ve bir güvensizlik yaratırdı. İnsanlar para yatırmaya çok tereddüt ederdi (...) Markalı konut güven uyandırır. Projeniz biter, paranız ziyan olmaz ve yatırım olur.”

6

“Televizyonlarda öyle şeyler duyduk ki... Deprem sonrası yapılmış olsa bile, markalı konut olmadığı zaman işi kağıt üzerindeki yönetmeliklere göre yapmadıklarını, kötü inşaat yaptıklarını duyduk ve markalı olsun dedik.”

7

“C segmentinin kaymağı Ataşehir. O bir siteydi, muhit oldu. İzmir Mavişehir siteydi muhit oldu. Bugün bir bölgenin prestijini siteler belirliyor. Yapıldıkları alana isimlerini veriyorlar. Eskiden Osmanlı’nın yaptığı bir savaşın adı bir muhit verilirken bugün prestijli bir site o muhite ismini veriyor. Yani yeni tarih yazılıyor aslında.”

8

“Bu evleri kim yapmış diye soruyorsunuz. Mesela arkadaşım “Ben Ağaoğlu’nda yaşıyorum” diyor. Sadece bunu söylüyor. Taksiciye bile “Beni Ağaoğlu’na götür” diyorsunuz, o da sizi götürüyor. Oraya gittiğinizde blok ismi ya da kapı numarası arıyorsunuz. Ama Beşiktaş gibi bir yerde yaşıyorsanız, o zaman sadece apartmanımın adını veremem. Adresi sokak sokak tarif ederim. Orda “imaj” konuşuyor. Orada yaşamanın hissi bu.”

9

“Boşuna kira vereceğime prim olsun diye bu evi istedim. Mecidiyeköy’deki evin kirası 1200 TL idi. Ben şimdi 1000 TL ayda kira ödeyerek bir evi satın aldım mortgagele yani kira ödeyeceğime (...) Kira ödemek boşa verilmiş para gibi geliyor. Rasyonel değil. (...) Öbür türlü mortgage kredisi öderim ev benim olur. Belki bir süre sonra ödemem evi satarım, daha farklı bir ev alırım.”

10

“Mortgage deyince... Özgürlük. Yani benim aklıma ilk gelen şeydi. Beni geleceğim engellemiş oluyor. Borç oldu mu geleceğini satıyorsun bir nevi. (...) Hayalini alıyorsun, geleceğini ödüyorsun. On yıl geleceğini... Benim özgürlüğümü elimden alıyor burası. Yani ben istediğim an işten ayrılma özgürlüğümü elimden alıyorsunuz (...) İnsan on yıllık mortgage alınca yaşamıyla ilgili çok büyük değişiklikler yapamıyor. Yaşamıyla ilgili böyle daha köle oluyor. Yani kendisini ifade edemiyor.”

11

“...Geleceğinizi ipotek altına alıyorsunuz. Daha fazlasını ödüyorsunuz. Keşke o parayı biriktirip alabilsek de o kadar para ödemesek boşu boşuna. Ama bu bir sistem ve işlemesi gerekiyor.”

12

“... Bir de üst olduğuna inandırılan bir orta sınıf. Kendisi salak lüks bir yere geçtiğini zannediyor. Ama aslında hala... İşte mortgage kölesi oluyor, başka bir şeyin kölesi oluyor. Mortgage kölesi olduğu için sevmediği bir işte çalışmanın da kölesi oluyor.”

13

“Bu tamamen kentsel dönüşümle ilgili. Tamamen devlet destekli. İstanbul Avrupa ve Amerika gibi oluyor. Şehir merkezleri daha pahalı daha *business* odaklı. Kente oteller, kongre merkezleri falan yayılıyor. Konutlar da daha dışa taşıyor. Devlet bunu destekliyor çünkü pazarladığı alanların planlanıp modernize edilmesi lazım.”

14

“A ve B segmentleri bugün doyma noktasında. O yüzden yeni hedef kitle C oldu. D segmeninin bile sayabilirsin hatta. C Türkiye’deki en geniş sosyoekonomik segment. Nüfusun % 70-80’i C’de. En çok talep de C’den geliyor. (...) Kim bunlar dersin; memurlar, kendini *upgrade* etmiş işçiler, giriş seviyesindeki yöneticiler, emekliler falan. C *orta direk* gibi.”

15

“Türkiye’de nitelikli konut açığı var, ancak insanların alım gücünde problem var. Faizlerin inmesi bu sorunu çözüyor. Bugün 12-13bin TL’si olan ayda da 1000 TL ödeme yapabilecek olan nitelikli konuta sahip olabiliyor. Bizim senede 1.000.000 konut üretmemiz lazımken 500.000’i geçemedik.”

16

“Astay Gayrimenkul yeni projesi Academium Apartments ile ev sahibi olmak isteyenlere kalite, konfor ve uygun fiyatı bir arada sunuyor. Avcılar’da yükselen proje özellikle üniversite öğrencileri ve aileleri, akademisyen, yeni evliler ve emekliler için kusursuz bir yaşam alanı ve yatırım imkanı sağlıyor.

17

“Hepimiz dizi izliyoruz, değil mi? Zengin ve ihtişamlı hayatları gösteren yüksek reytingli dizileri. Villalar, havuzlar... Yeni kapalı sitelerde, bunları isteyip de hiçbir zaman ulaşamayacak olan insanlara bunların bir mini modelini sunuyoruz. İçinde hizmetçileri olan bir villa söz vermiyoruz, ama kapılara güvenlik koyuyoruz. Güvenlik sizi her sabah selamlıyor, isminizle hitap ediyor. “Günaydın X Bey” diyor. Bir bahçe ve bir havuz vaat ediyoruz. Dizilerde o havuz sadece bir aileye ait olabilir. Ama olsun, artık sizin de bi yüzme havuzunuz oldu. Artık bu sizin ulaşamayacağınız bir ayrıcalık olmaktan çıktı. Böylece, o seviyeye ulaşmış gibi hissediyorsunuz. Bugün artık bu seviyeye küçük paralarla gelebilirsiniz. Düzenli bir maaşınız varsa, memur gibi, tamam. Kira öder gibi mortgage borcunuzu ödersiniz.”

18

“Biz hikayemizi öykünme üzerine kuruyoruz. Yüzme havuzları, golf sahaları hep öykünme duygusunu oluşturmak için. Mesela golf en üst tabakanın hobisi. Ama C grubuna hitap eden bir kapalı siteye golf sahası koyuyorsun. Çünkü golfle ilgili hiçbir fikri olmayan insanlar bunlara öykündükleri için gelip buralardan ev alıyorlar.”

19

“Konutlarımızda yaşayacak kadınlarımızı mutlu etmek demenin aileyi mutlu etmek demek olduğunu biliyoruz. Bu nedenle özellikle kadınlarımıza bu projede özel ayrıcalık yaptık. Evin tapusunu karısının üzerine yapanlardan tapu bedeli almadık. Böylece satılan dairelerin % 35'i kadınların üzerine yapıldı.”

20

“Dizayn edilen aslında yaşama arzusu. İnsanın kendini iyi hissetmesi, nefes aldığını fark etmesi ve daha da önemlisi aldığı nefesten zevk duyması, geceleri keyifle uykuya dalması, sabahları arzuyla uyanması, aynaya baktığında yüzünde nedensiz bir gülümsemeyle karşılaşması, güne yüksek bir enerjiyle başlayıp enerjisini çevresine yayması için gereken her şey bir araya getirildi. Aslında taptaze bir yaşama arzusu dizayn edildi.”

21

“Dizayn edilen aslında manzara... Uçsuz bucaksız gökyüzünün altında Çamlıbelde Korusu 'nun yemyeşil dokusu, Sabiha Gökçen Havaalanı'nın görkemli pistleri,

Pendik marinası ve Marmara Denizi'nin masmavi ufkuyla çevrelenen eğimli bir tepede, birbirinin önünü kesmeyen on iki katlı üç blok projelendirildi.”

22

“Projeyi oluştururken yaptığımız araştırmalarda gördük ki sitelerde oturan pek çok kadın ortak havuza girmek istemiyor. Bu gerçekten yola çıkarak Star Towers'ta kadın ve erkeklerin ortak kullanabilecekleri havuzun yanı sıra sadece kadınların kullanımına açık bir havuz inşa ediyoruz.”

23

“...Mesela Kemerburgaz'da alt gelire giden çok fazla proje olmayacaktır. Oranın duygusu, yani Kemerburgaz artık değerli bir yer. Ve mesela orda o tarz insanlar yaşar diye bir algı oluşmuştu. Mesela Zekeriyaköy Kemerburgaz kadar olmasa da yine değerli bir yer; orada yapılacak projeler yine daha değerli. Ama mesela Halkalı için, Ümraniye için aynı şeyi söyleyemeyiz. Onlar daha düşük gelir. Mesela onlar kalkıp kesinlikle Ümraniye'de oturmayacaktır.”

24

“Taşdelen, Çekmeköy, Ümraniye... Bütün projeleri biliyorum. (...) Aslında evlerin hepsi çok güzel, bazılarında plan hataları var. Ama biz aslında muhit olarak beğenmedik. Mesela Çekmeköy çok uzak. Maltepe'de böyle gecekondulu mahallelerinin arasından gitmek zorunda kalıyorsunuz. Ataşehir öyle değil. Alışveriş merkezleriyle ana caddelere yakınlığıyla aslında şehir ile arasında kopukluk olmadan bir uzantısı gibi. Öbüründe dağlar tepeler ormanlar geçiyorsunuz.”

25

Dairenin planı, inşaat malzemesi, mimari. Bunlar bizim ana meselemizdi. (...) Ağaoğlu çok tanınmış bir proje. Orada fiyatlar buradan fazla. Ama dairenin planına, yerleşim planına falan baktığımızda hoşumuza gitmedi. Hem çok pahalıydı hem kalitesizdi. Orda briket kullanmışlar mesela. Uphill Court, mesela... Bir imaj yaratma derdinde. (...) Hepsi ticari. İnşaat kalitesine bakarsanız bizimkiyle Uphill arasında öyle bir fiyat farkı imkansız aslında.

26

“İlk geldiğimizde ben hamileydim. Avrupa Konutları'na taşındık. (...) Orası çok kötü bir yer. Yani evlerin çok lüks tasarlandığı iddia ediliyor. Ama lüks falan değil. Yani lüks düşünülmüş olabilir ama her şey üstünkörü yapılmış. Çamaşır odası yapmış, çamaşır makinesini koyuyorsun ama kurutma makinesini koymuyorsun. Misafir banyosuna kirli çamaşır için alan yapmışlar. Teknik servise çamaşır makinesini nereye koyacağız diye sorunca, bilmiyoruz dediler. Bu site için çok

iğrenç reklamlar yapmışlardı. Sanki nezih bir hayat vaadediyorlar gibi, ülkenin koşullarına bakmadan...”

27

“Şimdi etrafta çok site var. Devletin elindeki bütün topraklar özel yatırıma açıldı. Tabi insanlar detaylara dikkat etmiyorlar. Mesela Çekmeköy’de bir sürü proje var. Şirket bu markalı projedir diyor, markalı oluyor. Havalı bir ismi havalı tesisleri falan var mı? Varsa insanlar gerisine bakmıyor. Aslında yatırımcılar inşaat sektörüyle ilgili bir şey bilmiyorlar. Adam turizmci mesela, piyasa koşullarında kar ederim diye proje yapıyor.”

28

“Bazıları mümkün olan en düşük maliyetle yapılmış gibi duruyor. Eğer ucuza satıyorsa sundukları her şeyi küçültüp basitleştirip ucuzlatıyorlar. Yani bir tarz sunmuyor da sadece ihtiyaçları karşılıyor. Bir küçük park ve havuz yapıyorlar. Havuz var mı? Var. Ama nasıl bir havuz? Kim ilgileniyor? Yani genelde yeni ve güvenilir olmayan firmalar bunu yapıyor.”

29

“Bugünkü sosyal aktivitler falan çok da önemli değil bence. Ben bilmiyorum kim 100 dairenin arkasında bulunan bir havuza girmek ister. Avrupa Konutları’nda üç tane koca binaya bakan bir tane ortak yüzme havuzu vardı. Haftasonu millet birbirinin başını yaracaktı yer bulabilmek için. Sadece baktık biz.”Nasıl yani bu havuza mı girmek istiyorsunuz? Şaka mı bu?” diye. İstanbul’da çünkü başka çare yok. Adam güneşlenip Pazartei işe gidip hava atma istiyor, başka bir neden değil.”

30

“Çocuğum olmasa burada yaşar mıydım emin değilim. Kızım doğduğunda hemen buraya taşındık güvenlik nedeniyle.(...) Aslında ben buradan sıkıldım. Burada sitede sıkışıp kalıyorsunuz. En yakın yere bile arabayla gitmek gerekiyor. Merkezde olsan akşam bir kafeye falan gitmek istesen her zaman yapabileceğin bir şey (...) Ben şehir merkezini seviyorum. Kalabalığı, dokuyu, şehrin kaosunu seviyorum. (...) Kızımın güvenliği söz konusu olmasa merkezi bir yerde yaşardım. Şehri keşfetmeye çalışırdım; evde pek durmazdım yani. Aslında istediğim şehirde başıboş dolaşmak ve tarihi yerleri keşfetmek. Ama kızım olduğu için bunları yapamıyorum. Çocuk filmlerine, tiyatrolara gidiyoruz onunla. Ya da Bostancı tarafında çocuklu bir aileyle görüşüyoruz. Hava kötüyse mecburen alışveriş merkezi...”

31

“Muğla’da büyüdüm ben. Orda mahalle kültürü vardır. Sosyalleşme imkanın vardır. Binlerce çocukluk arkadaşım vardı benim. Şimdi İstanbul’da mesela sen Nişantaşı, Levent, Etiler’de yaşadığını düşün, Beşiktaş’ta yaşadığını düşün. Çocuğunun bir arkadaşı olması mümkün değil. Sokakta insanlarla bir şey paylaşabilmesi mümkün değil. Bu inanılmaz bir sorun çünkü bir çocuk için gelişimindeki en önemli faktör sosyal bir çevresinin olması. Şimdi ama bizim oturduğumuz sitenin parkı var. Sitedeki bütün çocuklar oraya geliyor. İki yaşında oğlum benim ama on tane falan arkadaşı var.”

32

“Ailem çocuğum falan olsaydı burda yaşamaya devam edebilirdim İki oda bir salon, bir oda bir salon olması farketmezdi. Çünkü bu sitenin bir ilkokulu var. Çok iyi bir okul, çok iyi öğretmenleri var. Özel bir okulda bulabileceğiniz imkanların çoğuna sahip. Hem de bedava. Burada oturanların çocuklarına özel. Çocuğumu bu okula gönderir bu arada Robert gibi prestijli bir okul için para biriktirirdim.”

33

“Kooperatifi saf insanların seçimi olarak görüyorum. Kooperatifler güvenilir değildi. Tarzları da yoktu... İşlerini bilmiyorlardı. Ne mimari özellikleri vardı, ne sosyal olanakları vardı, ne de teknik bir ruhu vardı. Tek sundukları binalardı. Bugün her şey daha profesyonel. Projeler bir yaşam tarzı sunuyor insanlara. Yani dört duvar bir tavan değil.”

34

“Kooperatifler bana memurları emeklileri hatırlatıyor. Düşük gelirli. Ukra City’de de mesela bence benzer bir profil var. Ama imajı farklı. Orda da yine memurlar, emekliler var ama kapalı site olunca daha özel, daha havalı, daha lüks odaklı geliyor. Kooperatifte oturan kişi sanki basit bir hayat yaşayan mütevazı bir kişi gibi. Ama kapalı sitelerde yüzme havuzları var, başka şeyler var. Oturanlar o yüzden daha lüks düşkün ve hırslı gibi. Çünkü daha iyi bir yerde oturma istekleri var.”

35

“Biz, 'Büyükşehir'de doğduk. Çocukluğumuzun gizli kalmış gustoları 'kendine saygının' ne olduğunu öğretti. Ayrıcalıklarla yaşadık hep. Farklılığımızın serüveninin ve bize aitleri, artık her şeyden istemeyi hak ettik... Hiçbir şey öyle kolay kolay tatmin etmedi. Seçimlerimizde hep başka şeyler aradık çünkü.”

36

“Eski eşimle bir önceki evimiz çok eskiydi. Yirmi yıllık bir binaydı. Ev hiç temizlik göstermiyordu Asansörü yoktu. Alışveriş falan yaptığımızda poşetleri beşinci kata kadar taşımak işkence oluyordu Sonra apartmanı fare bastı. Çok korkunçtu. Çok rahatsız olmuştum. Yeter dedim. Artık yaptığım temizliği gösteren bir dairede oturmak istiyorum.”

37

“Yaşadığın yerde mutlu olman, evi beğenmen lazım. İçine girdiğin, evim dediğin evin de şartlarının iyi olması lazım. Mesela yeni yapılan sitelerin dış cephe mantoloması oluyor. Yakıt sarfiyatı azalıyor. En üst katta yaşayan kişinin yağışlı kış havalarda yaşam kalitesi düşmez böylece. Yani yağmur sızmaz, bir şey olmaz.”

38

“Önceki evimizde yaşamak güzeldi. Ama apartmanlar, iç içe, sokaklar, çok dar caddeler... Orada da komşularım iyiydi hoştu. Ama burası daha rahat. Yani merkez oluşu da iyiydi. Komşularımla da hala görüşüyoruz. Ama dediğim gibi çok dar ve bitişikti. Hele bizim sokak... Karanlık, havasız... Burada en çok hoşuma giden ferah oluşu. Her pencereden ışın geliyor. Diğer bloklarla aramızda mesafe var. Mesela akşam keten perde çekmeden salonumda rahat rahat oturabiliyorum. Mutfagım geniş. Daha ne olsun?”

39

“Taşındığımda burası bana çok lüks geldi. Kendimi çok rahatsız hissettim. Sanki bana uygun bir yer değilmiş. (...) Doğallık yoktu. Çok yapaylık vardı. (...) O klasik eski apartmanların, şeyi yoktu. Bilirsiniz hani kapıları gıcırdar... Burda her şey pırıl pırıl; her şey düzgün. Güvenlik var. (...) Bir süre kalayım sonra kiraya veririm dedim ama sonra rahata rahat alışılıyormuş.”

40

“Aslında ben şimdi Bağdat Caddesi’ni çok seviyorum. Çok daha sosyal, denize yakınsınız. Her şey bana çok daha cazip geliyor. Ama evler eski olduğu için ve depreme karşı ne kadar güvenli bilemediğim için oraya cesaret edemiyorum.”

41

“Buraya taşınmadan önce Bağdat Caddesi’ne yakın olsun diye düşünmüştüm. Baktım oralara ama buraya verdiğim parayla Bağdat Caddesi’nde eski bir evi tutabiliyordum.(...)Şimdi ev almak gibi bir düşüncem var. Acaba diyorum Bağdat Caddesi’ne yakın bir yerden mi alsam. Çünkü ben Cadde’ye gidince İstanbul’da yaşadığımı hissediyorum.”

42

“Merkezde olmayan evlere çok bakmak istemedik çünkü Yedikule tam merkez. Üsküdar Kadıköy civarı bakıldı. Fiyat bakımından fazlaydı. 2+1 merkezdeki evler bizimkiyle aynı fiyat nerdeyse.. Daha sonra fiyat, çevre düzenlemesi vs. bakımından en uygunu burası olunca. bazı şeylerden vageçtik.”

43

“Bütün otopark gece tıklım tıklım sabah bomboş. Yani belirli bir tip yaşıyordu orda. Çalışan, ücretli insan çok fazlaydı, o yüzden daha rahattı. Sizinle aynı tip insanlarla birlikte olmak huzur veriyor. En azından nerde durulur, ne yapılır... Çünkü kültür seviyesi belirli bir noktada ve nerede durulacağını biliyor.”

44

“Bunlar elit insanlar. Çoğunlukla çalışıyorlar. Aralarında yüksek mevkide çalışanlar var. Orta ya da orta-üst denebilir. Birbirlerine karşı inanılmaz soğuklar. O yüzden bazen eski komşularımızı özleyyoruz. (...)İnsanlar birbirlerine daha mesafeli yaklaşıyor. Daha saygılı. Hep çalışan kesim ve elit insanlar oldukları için fazla yüz göz olmak istemiyorlar.”

45

“Herkes statü yükseltme ve başarı duygusunun peşinde. Planlı, düzenli bir çevre, temiz bir daire,(...) bahçede havuz olması bile... Bunları görünce bana uygun insanlar burada yaşıyor diyorsunuz. Benim gibi başarmış insanlar... Çünkü insanlar bu sitelere taşınmadan önce diğer site sakinleriyle ilgili çok soru soruyor. Kendileri gibi insanlarla yaşamak istiyorlar. Ama benzerlik burada sadece başarı üzerinden kuruluyor. O yüzden buralara taşındığında kriterin diğer sakinlerin ederinin ne kadar olduğu. Nerede yaşıyorsan osun çünkü. Orda gerçekten kimin yaşadığını bilmek o kadar da önemli değil artık. İnsanlar bunun cevabını yüzme havuzuna ya da sosyal olanaklara bakarak veriyorlar.”

46

“Bizim sitede oturanların benzer hayatları var. Gelecek kaygısı olmayan insanlar. Benzer insanların oturması da bir prestij yaratıyor. Buna ihtiyaç duyan ve bu yüzden burada yaşamayı seçen insanlar var. ‘İyi kazanıyorum ve iyi kazananlarla aynı yerde oturuyorum, ben farklıyım,’ demek istiyor mesela. O tarafa çok dikkat çekmek istemiyorum ama var böyle bir şey. ‘İyi kazanmaya başladım; böyle bir yeri hakediyorum; böyle bir yerde de oturuyorum. Mutluyum. Faklıyım da birazcık. Burda oturanlara benziyorum,’ meselesi. Kesinlikle bunun prestij meselesi olduğunu düşünüyorum. Yani, ‘Ben Ağaoğlu’ndan aldım; ben Uphill’den aldım”

47

“...Başka yerle karşılaştırdınca ben burayı daha kaliteli buluyorum. Daha modern, dışarı çıktığınızda görünüş daha Avrupai. Yani kalitesiz insanlar da var tabi. Parası var ama görgüsü yok. (...) Her sabah önümüzde ya bir peçete ya bir bira şişesi ya bir izmarit atılıyor yukardan. Çok şaşırtıcı. Söylüyoruz. Bir bey, “Burada oturmayı haketmeyener var,” dedi. (...) Müdür beye de şikayetlerimiz iletioyuz ama başa çıkamıyorlar.”

48

“Bence berbat. Zengin... Sırf zengin... Başka hiçbir özelliği olmayan. Ve hatta bazıları da metreslerine ev tutmuş. Rusya’dan gelmiş metresleri olan adamlar... Burada doktorlar mühendisler genelde üniversite okumuş insanlar var. Bir iş sahibi olan birileri. Genelde hep karı koca çalışıyorlar. Çünkü hep çocuk bakıcıları dolanıyor gündüz. ”

49

“Mesela SOYAK’ta sabah olduğunda çok fazla araba dışarı çıkıyor. Site boşalıyor. Sonra sitenin yeni sakinleri geliyor; bebek bakıcıları. Gerçekten bütün otopark gece tıklım tıklım m sabah bomboş. Yani belirli bir tip yaşıyordu orda. Çalışan, ücretli insan çok fazlaydı, o yüzden daha rahattı. Sizinle aynı tip insanlarla birlikte olmak huzur veriyor. En azından nerde durulur, ne yapılır... Çünkü kültür seviyesi belirli bir noktada ve nerede durulacağını biliyor.”

50

“Burda şimdi evle ilgili bir tamirat falan yapılacağı zaman kimse itiraz etmiyor ve o işler yapılıyor. Diğer evde bu işler o kadar güç yapılıyordu ki. İnsanlar ödemeyince yapılmıyordu. (...) Buranın eğitim düzeyi daha yüksek. Genelde üniversite mezunu çalışan insanlar. Görüşmeseniz de konuşabiliyorsunuz.”

51

“Soyak’ta daha fazla ücretli varken burda belki daha fazla kazanan insanlar yaşıyor. Ama kalite olarak sanki daha... Yanlış bir kelime söylemek istemiyorum da... Daha düşük gibi kalite. Veya son on yılın zenginleri gibi. Daha köy kentli... Daha ticaret falan olabilir. Bu fark TOKİ’den geliyor.”

52

“İnsanlar sanki şehir merkezinde daha eğitililerdi. Burası dediğim gibi Doğu ağırlıklı. İhlas’ın tesettürlü kitlesi, özellikle seçmişler. Tabi tesettürlü insanların da okumuşları eğitilileri var. Ama buradakiler eğitimsiz gibi bir şeyler.”

53

“Bir de ben taşındığım gün şokla karşılaştım. Karşı komşum türbanlı. Ben SOYAK’ta 8 sene oturdum ve türbanlı hiçkimseye rastlamamıştım. Bu TOKİ ile ilgili olan bir şey gibi düşünüyorum. Çünkü neden havuzlu site tercih etsinler? Bu insanlar sırf hava atmak için alıyorlar. Kullandıkları yok havuzu falan.”

54

“Bana üç tür insan var gibi geliyor. Eğitimsiz ama paralı, öteki de eğitilmiş ve orta paralı, bir de eğitilmiş ve çok paralı. Ukracity bana eğitimsiz ama paralı insanların oturduğu bir yeri çağırıyor. İki şey nedeniyle orayda oturmayı hiç istemedim. Birincisi ismi. Ukra sanki Arap kökenli gibi.” İkincisi de reklamı. Daha İslami kesim oturuyor ya da oturmuyor. Mesela bizim sitemizde bir tane başörtülü var.”

55

“Burda genelde kapalılar yaşıyor. % 90. Genelde Doğu’dan gelmişler. Ya akrabalar ya hemşehriler. Çoğunlukla ticaretle uğraşıyorlar. Bana Fındıkzade’dekiler daha eğitilmiş gibi geliyor. Burdakiler genelde Doğulu, başörtülü kadınlar. Yani kapalı kadınlardan da eğitilmişler var biliyorum ama bunlar çoğunlukla eğitimsiz.”

56

“Bir kere çok zenginler her şeyden önce. Antipatik boyutta görgü kurallarından bir haberler. Yolda yürürken ya da trafikte altındaki arabaya göre yol benim diyor yani. Evler aşırı büyük. Bir evde sürekli birisinin çalışması yetmiyor. En az üç kişi falan çalışıyor. (...) Bu bana göre değil ve çok uzak.”

APPENDIX B

OVERVIEW OF THE ISTANBUL GATED COMMUNITY MARKET 2011 FIGURES¹²⁶

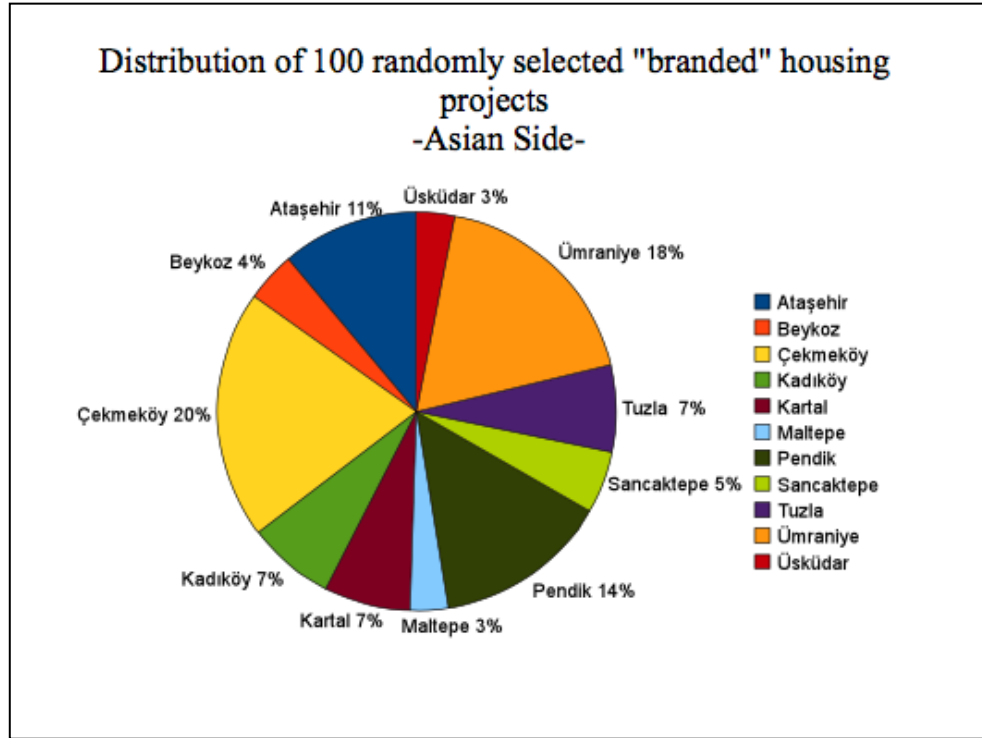


Fig. 1 Distribution of 100 randomly selected branded housing projects - Asian Side

¹²⁶ Based on data collected by random sampling of 200 branded housing projects in January 2011. Seasonal and demand-based price fluctuations must be taken into consideration in the evaluation of the minimum and maximum dwelling prices.

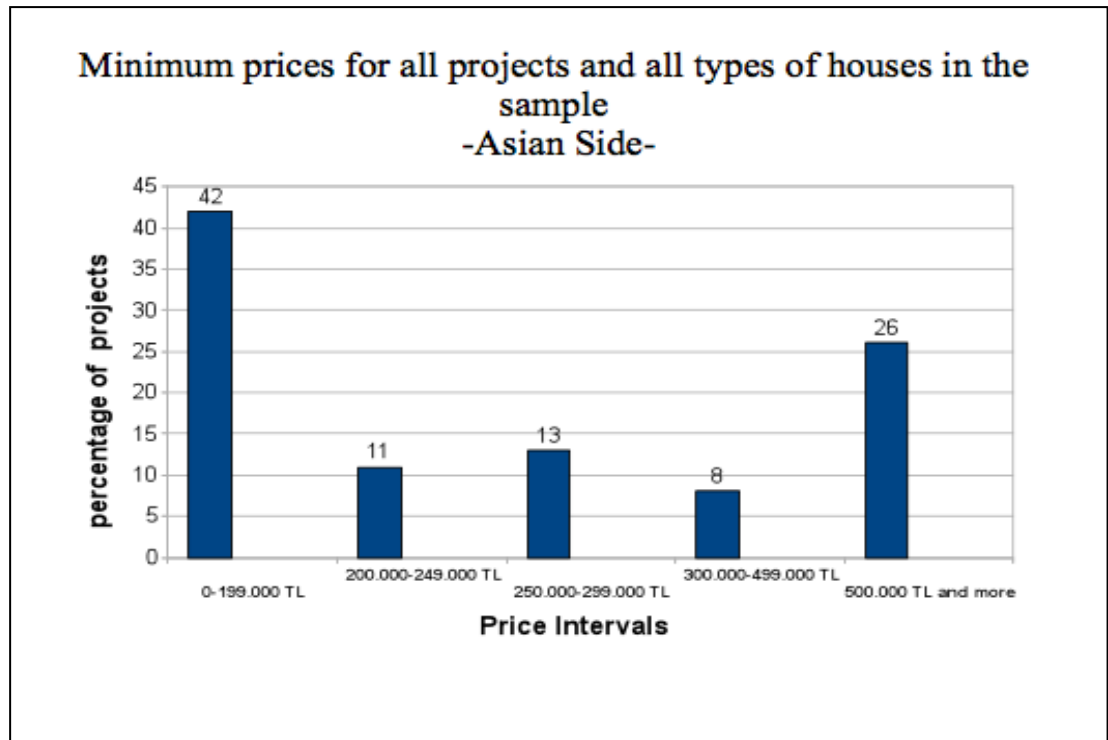


Fig. 2 Minimum prices for all projects and all types of houses in the sample

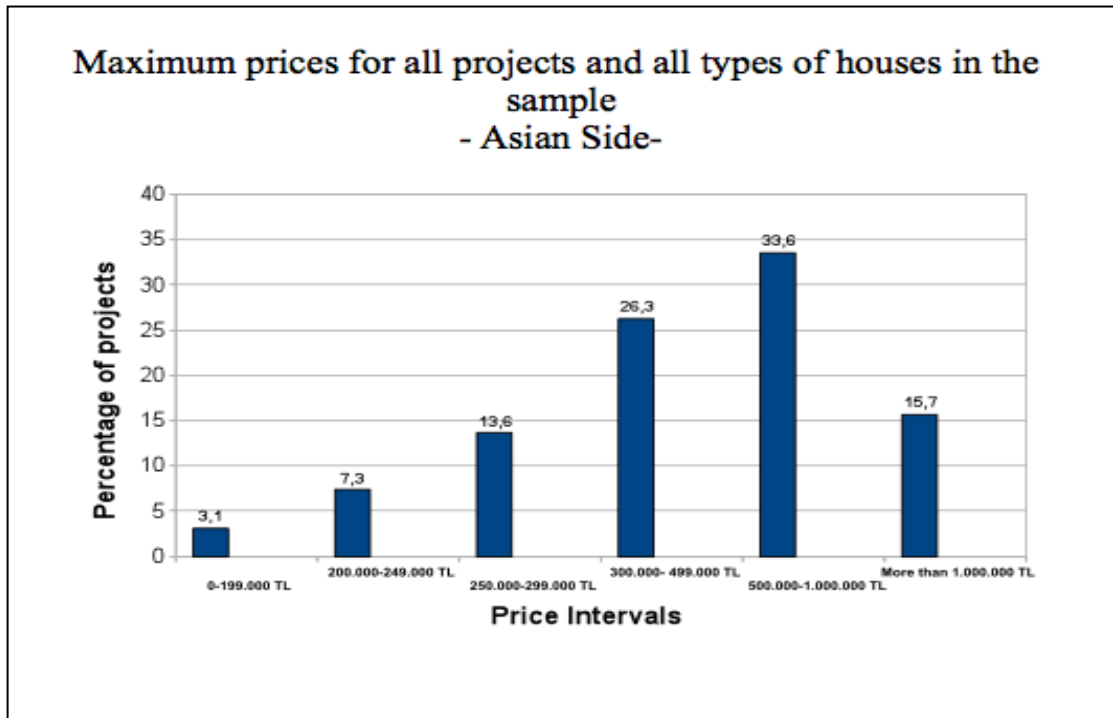


Fig. 3 Maximum prices for all projects and all types of houses in the sample: Asian Side

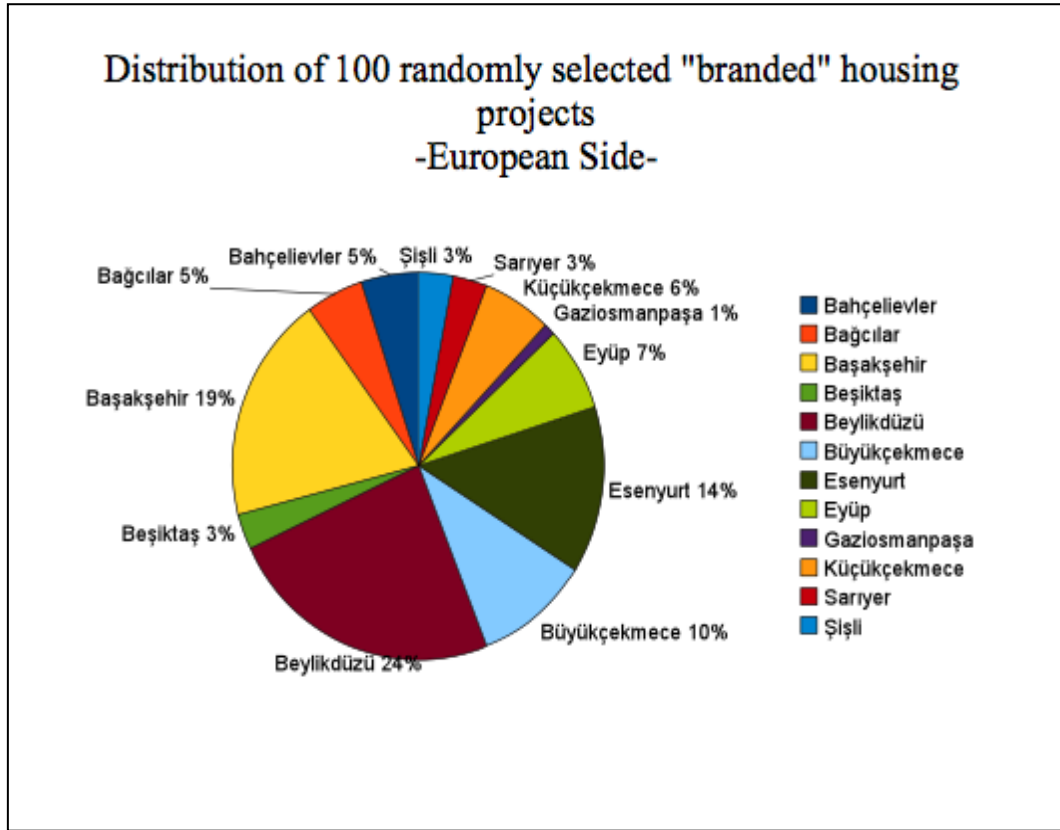


Fig.4 Distribution of 100 randomly selected branded housing projects - European Side

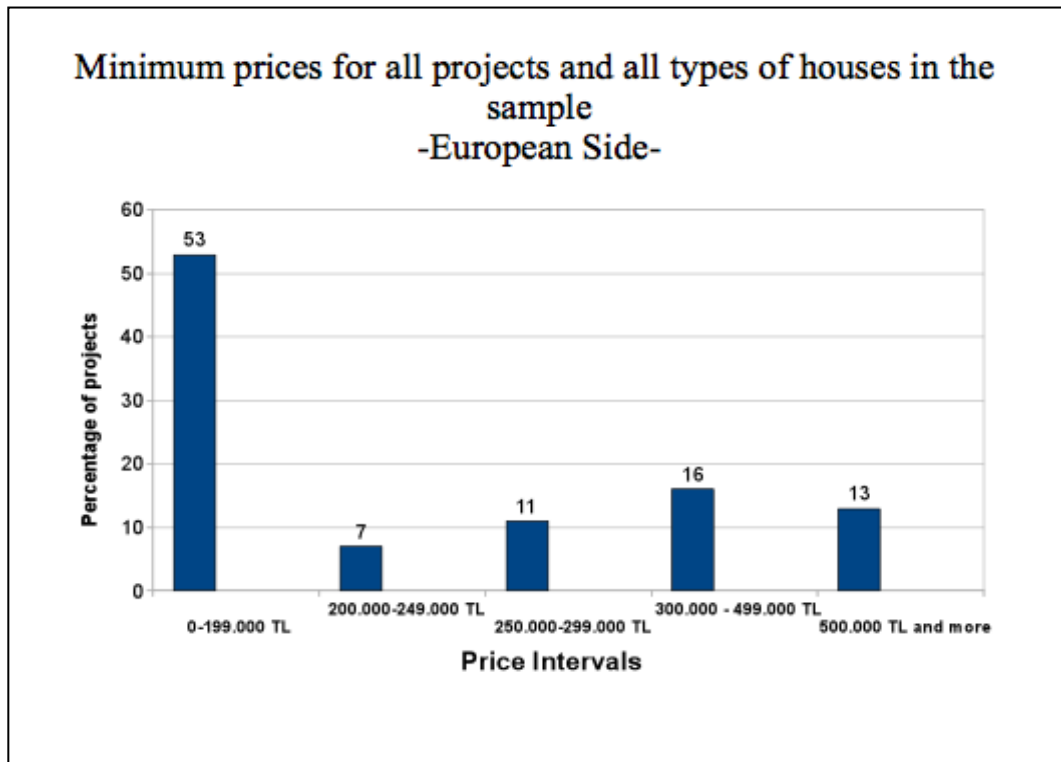


Fig. 5 Minimum prices for all projects and all types of houses in the sample – European Side

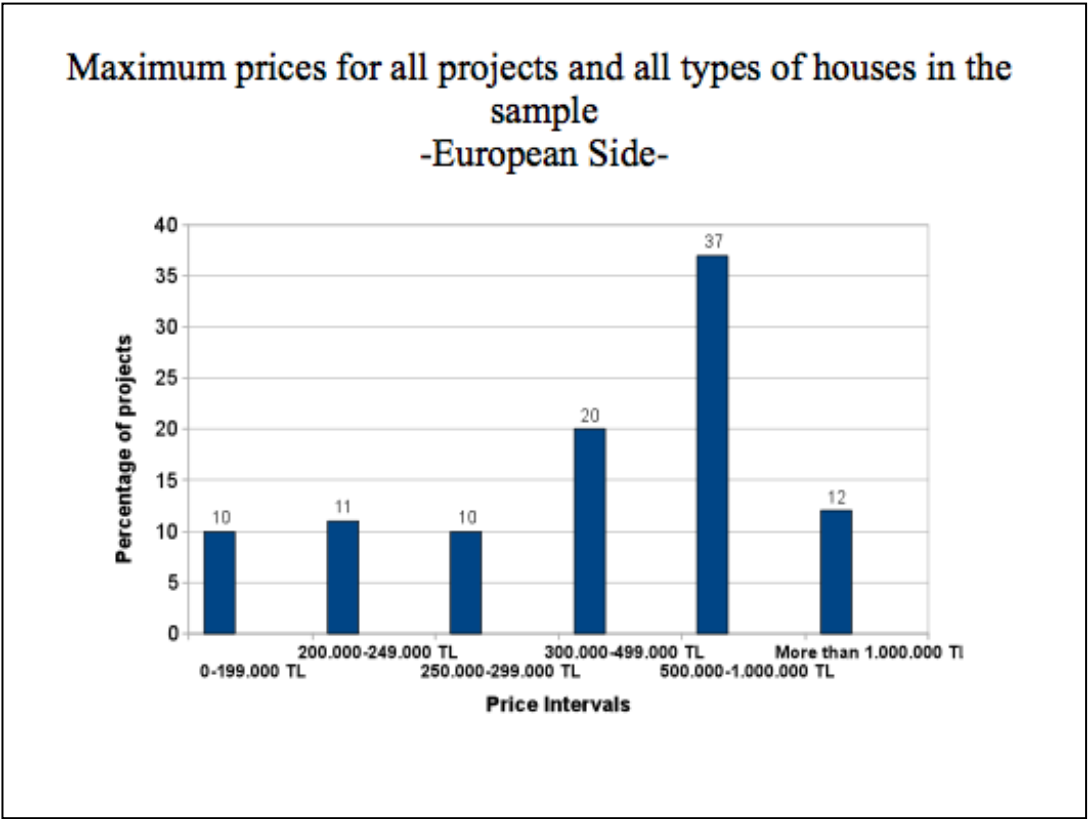


Fig. 6 Maximum prices for all projects and all types of houses in the sample – European Side



Fig. 7 Asiatic and European Sides in comparison: Prices

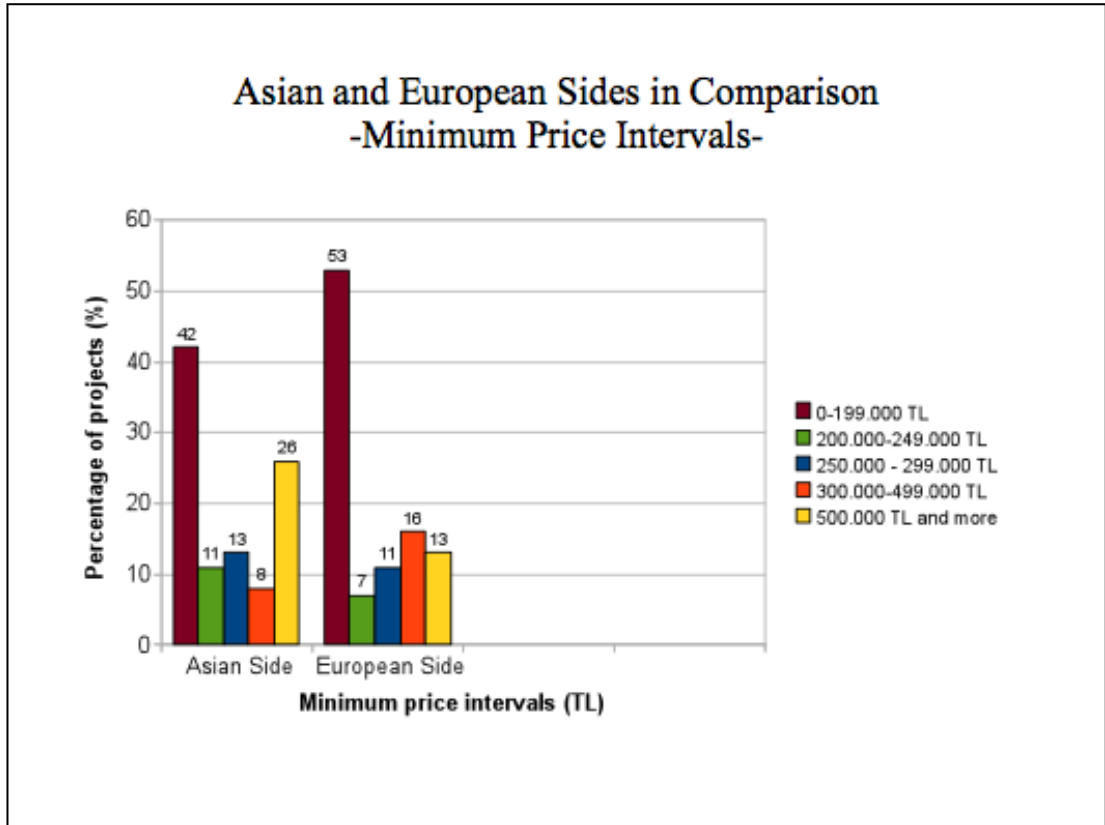


Fig. 8 Asian and European Sides in comparison: Minimum price intervals.

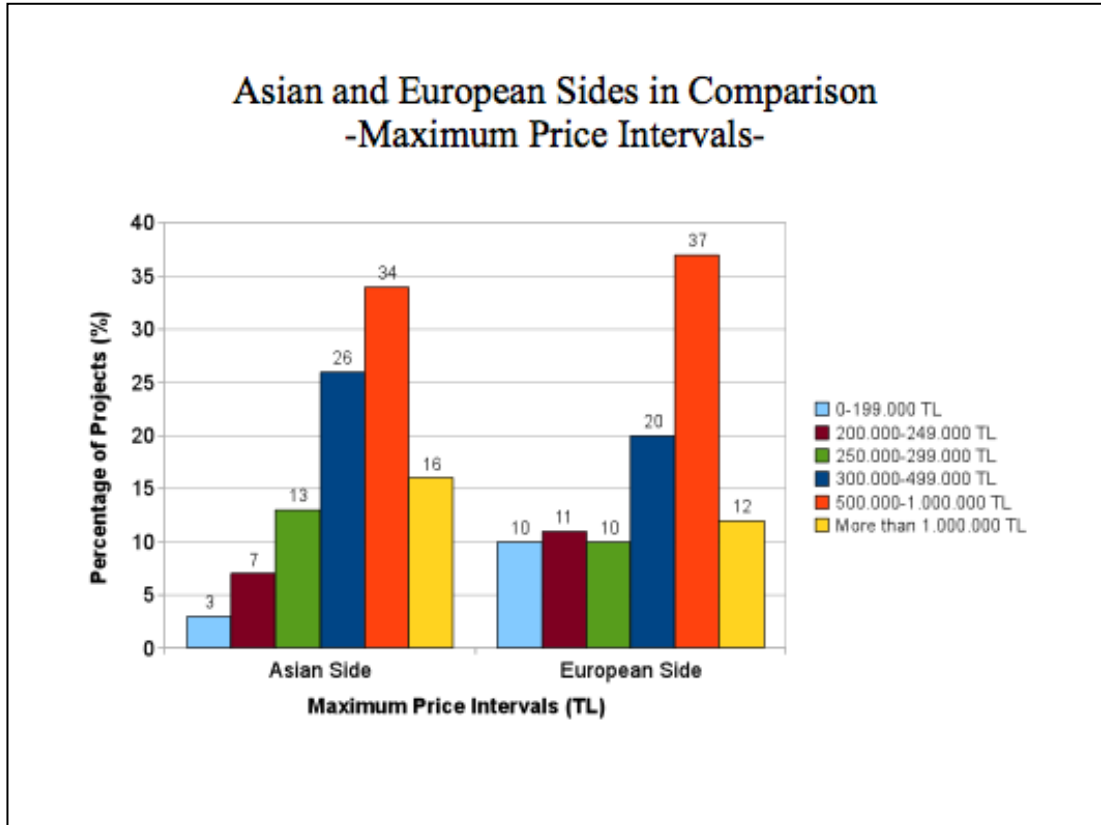


Fig. 9 Asian and European Sides in comparison: Maximum price intervals

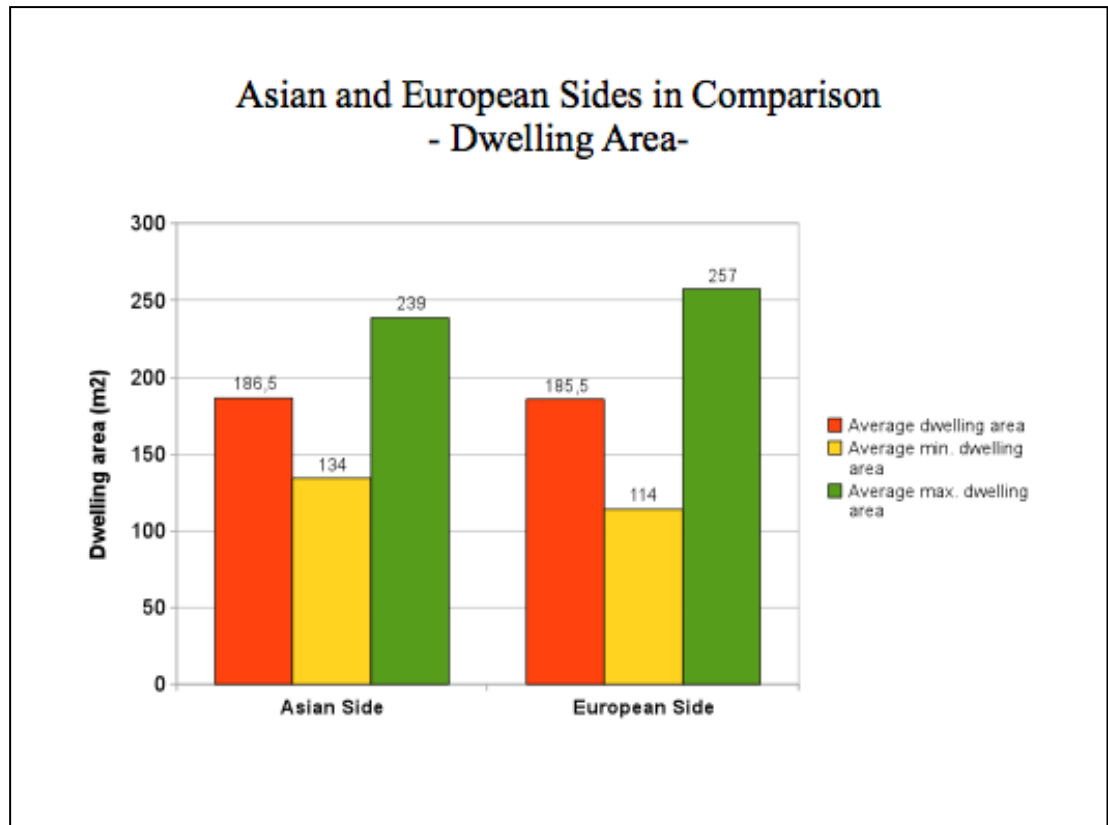


Fig. 10 Asian and European Sides in comparison: Dwelling are

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