

WORKING BEYOND PENSION AGE IN TURKEY: A QUALITATIVE
ANALYSIS FROM A LIFE COURSE PERSPECTIVE

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ANALYSIS FROM A LIFE COURSE PERSPECTIVE

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DECLARATION OF ORIGINALITY

I, Mine Kösem, certify that

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ABSTRACT

Working Beyond Pension Age in Turkey: A Qualitative Analysis from a Life Course Perspective

Working in later life is increasingly becoming the norm in contemporary societies. Current developments in labor market and pension policies have extended working lives. This thesis focuses on the emerging pattern of working beyond retirement age in Turkey. It provides answers to the following questions: How do older workers in Turkey explain their reasons to continue working beyond the retirement age? What factors do they perceive as accounting for their continued employment? To what extent do they see their continued employment as an obligation or a choice? This thesis relies on 25 semi-structured in-depth interviews that were conducted between April and June 2021 with individuals who are 55 yearsold or above. Based on a qualitative thematic analysis of the interviews from a life- course perspective, the findings of this thesis reveal the complexity of factors in explaining respondents' decision to continue working beyond the retirement age in the case of Turkey. These factors, spread out over the course of life, cut across multiple levels, such as changes in the welfare system and the labor market, household needs, and individual motivations. Last butnot the least, this thesis suggests that the narratives of working in later life are also indicative of the individualization of the risk of income loss in old age in the Turkish context.

ÖZET

Türkiye'de Emeklilik Yaşı Sonrası Çalışma: Yaşam Seyri Yaklaşımından Niteliksel bir Analiz

İleri yaşta çalışmak bugünün toplumlarında bir norm haline gelmiştir. Emek piyasasındaki düzenlemeler ve emeklilik reformları çalışma hayatının uzamasına yol açmışlardır. Bu tez Türkiye’de de giderek belirgin bir örüntüye dönüşen emeklilik yaşının ötesinde çalışma olgusuna odaklanmaktadır. Araştırma şu sorulara cevap aramaktadır: Türkiye’de yaşlı işçiler emeklilik yaşının ötesinde çalışma nedenlerini nasıl açıklamaktadırlar? Onların gözünden çalışmaya devam etmelerine neden olan faktörler nelerdir? Çalışmaya devam etmeyi bir zorunluluk ya da tercih olarak mı görmektedirler? Bu tez çalışması kapsamında 55 yaş üzeri toplam 25 kişiyle Nisan-Haziran 2021 tarihlerinde gerçekleştirilen yarı yapılandırılmış, derinlemesine mülakatlar gerçekleştirilmiştir. Mülakat yoluyla toplanan veriler yaşam seyri yaklaşımı çerçevesinde incelenmiş ve niteliksel tematik analize tabi tutulmuştur. Tez Türkiye örneğinde katılımcıların emeklilik yaşının ötesinde çalışmaya devam etme kararlarını etkileyen faktörlerin karmaşıklığını ortaya koymaktadır. Yaşam seyrine yayılmış olan bu faktörler, refah sistemindeki ve emek piyasasındaki değişiklikler, hane halkı ihtiyaçları ve bireysel motivasyonlar gibi farklı düzlemlerden kaynaklanmaktadır. Son olarak, bu tez ileriki yaşamda çalışma anlatılarının aynı zamanda Türkiye örneğinde yaşlılıkta gelir kaybı riskinin bireyselleştirilmesinin bir göstergesi olduğunu ileri sürmektedir.

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LIST OF ABBREVIATIONS

BES	Individual Pension System
COVID-19	Coronavirus Disease 2019
EU	European Union
ILO	International Labour Organization
İŞKUR	Turkish Employment Agency
JDP	Justice and Development Party
OECD	Organisation for Economic Co-operation and Development
TL	Turkish Lira
TÜİK	Turkish Statistical Institution
UK	United Kingdom
UN	United Nations
USA	United States of America
WB	World Bank
WHO	World Health Organization

CHAPTER 1

INTRODUCTION

Since the beginning of the 1990s, there has been a new phase in the history of retirement. Longer life expectancy, population aging, and pension system reforms have fundamentally changed retirement patterns over the past few decades. Various studies show a growing tendency toward continued workforce participation after reaching the legal retirement age, mainly due to older workers' longer life expectancy and better health conditions (Beehr & Bennett, 2015; Komp et al., 2010; Wahrendorf et al., 2016). Retirement no longer necessarily means a final farewell to the labor market. The meaning of exit from the labor market is more elastic (Denton & Spencer, 2009) and more blurred (Scherger, 2012).

Working in later life is also supported by extending working life policies. Policies to extend working life vary in scope and timing within the country's context, but common themes include pension reforms and labor market policies. Within the context of reforms, these changes include raising retirement ages and increasing the required years of pension system contributions during working life. (Burnay, 2019; Ogg, Rasticova, 2020; Street, 2017). Regarding employment policies, the working conditions and retraining of older workers have been targeted (Wainwright et al. 2019; Burnay 2019; Lössbroek and Radl 2018; Phillipson and Ogg 2010).

Comparatively, Turkey has the relative advantage of a young population. While, in Turkey, the population over the age of sixty-five is about 7.5 percent of the total population, this ratio is 9.6 percent in China, 14.8 in the US, and 21.2 percent in Germany (World Bank, 2015). However, Turkey is going to lose this advantage in the near future. According to population projections, this rate is estimated to increase

to 10.2 percent in 2023, 20.8 percent in 2050, and 27.7 percent in 2075. (TurkStat, 2013).

In tandem with the increasing rates of those 65+, concerns about the aging population have emerged on Turkey's policy agenda since the late 1990s. However, concerns about the aging population surfaced much later in terms of pension reforms. When looking at the social security reform of 2006, and efforts to transition to the private pension system with the Individual Pension System (BES), the state has responded to this challenge by encouraging older workers to stay in the labor market and seek private pensions. The motivation for keeping people in the labor market longer can also be seen in the latest development plans. According to the 10th Development Plan (2014), Turkey will be one of the countries with the highest increase among the total workforce of the 45-59 age group in 2030. More recently, in February 2019, the Presidency organized the 1st Council on Aging, highlighting that the elderly population will reach 8.6 million by 2023 and 19.4 million by 2050, and stressing the importance of health care and social services for older people in Turkey. In tandem with the global policy response to the aging population, recent social security reform implies working longer in Turkey. At the same time, incentives for taking up a private pension (BES) can be seen as a step toward different views on retirement; staying in the labor market after retirement implies a different vision of old age in the future. The new image of retirement and old age finds its reflection in a social movement in Turkey, Those Exposed to the Retirement Age Barrier (EYT). The motto of this movement, "we do not want to retire in the grave" (Cumhuriyet, 2019), implies that policymakers' plans for retirement are incompatible with pensioners' retirement plans and work experiences.

The incompatibility between these policies and people's expectations motivates this study to explore these experiences and the reasons for working after retirement. On the one hand, people who are not entitled to retire due to the increase in retirement age struggle for their pension rights. Their struggle is also a resistance to working longer. On the other hand, working in old age is an emerging phenomenon among people who are unaffected by the social security reforms, and merely continue to work after the retirement age.

According to the latest statistics, 29.4% of people aged 50 or older were in paid employment, with 45.6% of men and only 15.9% of women 50 years old or older in paid work (TUIK, 2017). Gender difference is visible in senior employment. For those over 65, 19.2% of men and only 6.4% of women were in paid employment in 2017. On the other hand, 20.1% of female workers 65 or older working in the formal sector and 37% working in the informal sector worked part-time in 2017.

Table 1. Labor Force Participation Rates of 55+ aged group

	2000			2007			2009			2017		
	55-59	60-64	65+	55-59	60-64	65+	55-59	60-64	65+	55-59	60-64	65+
Women	24.3	18.9	11.3	16.2	13.6	5.8	18.1	14.7	6.0	23.6	18.3	7.0
Men	59.3	48.3	32.8	47.4	37.1	18.9	49.3	37.9	19.6	63.6	47.5	22.5

Source: Based on Mercan's (2020) calculation from the Turkish Statistical Institute's Household Labor Surveys - 2000, 2007, 2009 and 2017

Gender differences in retirement strongly relate to previous employment patterns and division of labor. According to the Household Labor Force Survey (TUIK, 2017), 57.3% of Turkish women aged 50 or older are not in paid work due to household responsibilities. In contrast, for men who are 50 years old or older, the most common reason for being away from paid employment is retirement (75.4%).

Working has been increasingly common among retirees since the middle of the 2000s. While 1.6 million (36.6 %) of 4.3 million retirees were in the labor market in 2002, as of July 2020, roughly 4.3 million of 9 million retirees were in the labor market. The rate of working retirees or those looking for a job rose to 46.8 % (Confederation of Progressive Trade Unions of Turkey Research Center, 2020).

The current conditions of employees who are working beyond the retirement age in Turkey cannot be evaluated independently of the structure of the labor market and social security system. The labor market conditions and social security system affect the decision to work beyond retirement age. When the labor market in Turkey is evaluated, work life for young people and for those who continue to work in later life does not offer a secure and permanent job or decent working conditions for all (Yanardağ, 2010; Buğra & Yakut-Çakar, 2010; Çelik, 2008). On the other hand, pension reform implies working longer, built on these unfavorable conditions of employment (Saydam, 2018).

Work life will become even more precarious for both the younger and older generations in Turkey. A new draft law submitted to the parliament in October 2020 was presented to the public as an "Employment Package" by the government and has been debated for a long time. The employment package on the agenda also shows how common insecurity will be for different generations of Turks. An essential regulation in the bill will also affect working retirees, retirement age victims, and younger generations. The proposal allows fixed-term contracts to be made without conditions with workers under 25 and over 50. Workers employed on fixed-term contracts are not entitled to severance or notice pay. Moreover, employees with a fixed-term employment contract cannot benefit from the job security provisions.

When considering the gender composition of retirees, gender inequalities in working life are also reflected in the social security system. A low rate of female labor force participation implies the proportion of women is low in the pension system. According to the Income and Living Conditions Survey of TURKSTAT (2018), the rate of women retired on a pension is 19 percent, and the rate of male pensioners is 81 percent. Besides low female employment, widespread informal employment among women makes it difficult for women to access retirement pensions and reduce the proportion of women among retirees.

The gender gap is also visible in senior employment. For those over 65, 19.2% of men and only 6.4% of women were in paid employment in 2017. A total of 20.1% of female workers 65 or older were working in the formal sector and 37% in the informal sector were working part-time in 2017.

Gender differences in retirement strongly relate to previous employment patterns and the division of labor. According to the Household Labor Force Survey (TUIK, 2017), 57.3% of Turkish women aged 50 or older were not in paid work due to household responsibilities. In contrast, for men of 50 years old or older, the most common reason given for being without paid employment was retirement (75.4%). Among those 50 and older, only 1.15% of men reported never having worked in paid employment, compared to 25% of women never having been in paid employment within the course of their lives.

Working in later life has been an increasingly common trend after retirement age. When considering the reason for working in later life, looking at the amount of pension income is an important indicator. Şahin's (2006) study shows that low pensions in Turkey necessitate working in retirement.

It can be said that the statistics on income from pensions are contradictory.

The Social Security Institution (SSI) reported that between July 2019 and December 2019, the minimum monthly pension for private sector workers was 1,906.4 Turkish Lira, and the maximum monthly pension for them was 3,653.5 Turkish Lira. On the other hand, pension income for those employed in the public sector was a minimum of 2,425.5 Turkish Lira, and the maximum monthly pension for them was 9,630.6.

However, the Research Center of the Confederation of Progressive Trade Unions of Turkey (DİSK-AR) has released information that the data published by SSI did not reflect reality. The lowest 20 percent (roughly 2.6 million people) of retirees and beneficiaries in Turkey received an average of 762.8 TL income in pensions. The average monthly income of 2 million 634 thousand pensioners and beneficiaries in the second 20 percent slice was 1,252 TL. The average monthly income of those in the third 20th percentile was 2,284 TL. While the fourth 20 percent of the retired and beneficiaries earned a monthly income of 3,068 TL, the retirees' average monthly income and beneficiaries in the top quintile reached 4,660 TL. Due to strong reactions to a decrease in pensions after 2008, with them gradually falling below 50 percent of the minimum wage, a regulation was introduced through Law No. 7226 dated March 25, 2020. According to this regulation, the payment to retirees cannot be less than 1,500 TL. When considering the current regulation on pensions, pensions are still too low to survive in retirement. It is possible to argue that it is not enough to provide income security for people after retirement.

In addition, the income obtained in retirement is not based on equal distribution, just like the income inequality in working life. According to Eurostat (2018), Turkey has the highest income inequality among retirees, according to data based on calculating retirees' disposable income in 20 percent increments. The difference between the first

tranche of retirees who receive the lowest pension and income in Turkey and those who receive the highest pension and income is 7.5 times.

In Turkey, pension reform, called "retirement in the grave," almost made working longer compulsory for younger generations. Pension reform is also a transformation that undermines collective support by highlighting individual survival strategies in old age. However, for those who have already decided to extend their working life, this decision itself can be a survival strategy. This study is also an effort to understand the factors and experiences that determine this strategy. Understanding the "working in later life" experiences of people who continue to work despite earning their rights to retirement at an earlier age, together with their motivation, can be meaningful both academically and politically both for young workers' working life and their retirement expectations.

Working in later life, which has become a pattern in Turkey and is associated with a low pension, is a phenomenon worth understanding in different contexts. The background, as mentioned earlier, implies that advanced age in Turkey is not a period that is financially secured by social security, but a period that needs to be secured by working. However, this also means continuing to work within the structural problems of the labor market in Turkey at an advanced age. With age setting the context, this also requires understanding how inequalities, advantages, and disadvantages accrued by these people differ over a long employment history.

This study aims to investigate the structural determinants of workforce participation beyond retirement age from a life-course perspective. Fieldwork conducted as part of this thesis intends to explore the structural determinants of workforce participation after retirement in Turkey through the self-explanations of people working beyond pension age. There are three questions that will be used as a

guide to this thesis: How do older workers in Turkey explain their reasons to continue working beyond the retirement age? What factors do they perceive as accounting for their continued employment? To what extent do they see their continued employment as an obligation or a choice? In this context, the self-perceived influence of socioeconomic status, occupation, gender, and wealth on the decisions of people to continue working after retirement will be examined. The main interest of this study is to understand how the decision to work beyond retirement age is determined by structural characteristics, and advantages/disadvantages accumulated by individuals during their life course. The decision to work beyond retirement age may also depend on the resources available over the life course and socioeconomic status. Social categories such as class, gender, and others can result in more entrenched inequalities for the elderly than for the young. For example, their conditions of entry into the labor market – precarious or secure - may determine their current working motivations and conditions. Their labor experience may differ depending on how they are affected by labor market problems in Turkey. A fragmented or interrupted work history can differentiate their working experience in later life. In this regard, they may experience upward mobility or downturn mobility. When gender is setting the context, women may have different barriers to employment. Gender inequalities in employment histories also affect women's employment in the post-retirement period and their working conditions.

The socio-economic transformation of the country, Turkey in this case, in which they live, economic and household factors may influence their working motivations. For example, the rising level of personal debt may also have an impact on the retirement decision. Therefore, it is essential to see how household conditions strategically influence one's retirement decision. Furthermore, considering that a high

percentage of young people are neither in education nor employment in Turkey, the transition of the youth from education to employment is also changing. When their education is over, finding a job or a life independent of the family is no longer the expected turning point for young people. When this fact is evaluated, motivations such as their children's education costs, or youth unemployment, can delay the onset of retirement as an expected time for leisure.

Along with the overarching questions provided above, the labor market experiences of older workers also will be considered. The question of “how do people who work beyond pension age experience being an aged worker in the labor market?” is a sub question of this thesis. The study also aims to understand how this experience differs, depending on diverse conditions.

1.1 Research methodology

This is an exploratory, qualitative study that relies on semi-structured interviews. This empirical research seeks to explore the role of socioeconomic status, gender differences, and occupational status in the experiences of older people in the labor market. Dealing with the social categories including class, gender, and others considered relevant, the study aims to reveal the structural determinants of working in later life. It should be noted that these categories could intersect, as is revealed in the narratives of the research participants. The empirical research is based on 25 in-depth interviews conducted between April 2021 and June 2021. Participants were selected using the snowball method. The initial contacts were provided through personal contacts, then other contacts were established. The interviews lasted between 60 and 90 minutes. Due to Covid-19 pandemic conditions, the interviews were conducted via telephonic meetings. The interviews were recorded on a voice

recorder with the permission of the participants. The names attributed to the participants in the analysis are not their real names; pseudonyms are given.

The fieldwork component of the study was approved by the Master and Ph.D. Theses in Social Sciences and Humanities at Boğaziçi University. The Ethics Committee's approval document can be found in Appendix B. All the respondents were provided with consent forms informing them about the details, and with The Ethics Committee's data protection principles relating to the research in which they participated (see Appendix C).

The life-course approach is preferred as a guide to this study, based on several reasons. Firstly, it allows for consideration of the workers' expectations and attitudes toward work and retirement through their individual labor histories, including both paid and unpaid jobs. Secondly, it is an opportunity to understand how societal changes affect an individual's lives and experiences. Thirdly, the life course approach is useful for an understanding of the complexity of human agency. These three points will be elaborated on in the analysis section.

1.1.1 Sampling

The sample was constructed based on the criteria of gender and age, and it included eight female and 17 male participants aged 55+. Participants were selected according to the criteria that they should have a paid job in the formal or informal sectors, with varying occupational statuses in the service sector.

The age range of the participants was between 55 and 75. However, most of the interviewees were between the ages of 55 and 65. While most of the participants lived in Istanbul, a small number of respondents lived in other big cities such as Ankara and Izmir.

Table 2. The Profiles of the Respondents Based on Age And Gender

Age	Male	Female	Total
55- 59	7	3	10
60- 64	7	3	10
65-69	1	2	3
70- 75	2	-	2
All	17	8	25

There were also socioeconomic diversities among participants. One of the socioeconomic differences was related to the educational status of the participants.

Table 3. Educational Status of the Respondents

Education Status	Male	Female	Total
Primary School	4	2	6
Secondary School	1	-	1
High School	7	4	11
University	5	1	6
Post Graduate	-	1	1
All	17	8	25

Most of the participants had jobs in different areas of the service sector. However, some self-employed interviewees worked as domestic or casual workers, renovation-repair artisans, or project managers. Furthermore, the proportion of those who continued to work informally is close to that of those who worked formally.

Table 4. Occupational Status And Workplace of the Respondents

Pseudonym name of Participant	Current Job	Current Workplace
Nuran	Domestic Worker	Home-Based
Sevgi	Masseuse	Self-Employed
Elif	Project Consultant	Home-Based
Ayşe	Unskilled Worker	Municipality
Zeynep	Doctor	Municipality
Sevda	Ironer	Home-Based
Feride	Municipal Police	Municipality
Perihan	Customer Service Staff	Appliance Store
Cemil	Porter	Subcontractor Firm
İnan	Master Builder	Self-Employed
Necmi	Driver	Tacheron Firm
Fatih	News Reporter	Local Newspaper
Mahir	Office Worker	Charity
Ercan	Marketing Staff	Electricity Firm
Süreyya	Project Manager	Construction Yard
Şenol	Mukhtar	Municipality
Ali	Manager	Export Firm
Rıza	Consultant	Municipality
Murat	Municipal Police	Municipality
Zeki	Municipal Police	Municipality
Orhan	Technician	Manufacturing Firm

Osman	Waiter	Restaurant
Halil	Unskilled Worker	Hospital
Utku	Environmental Engineer	Self-Employed
Önder	Union Specialist	Trade Union

Table 5. Secure Employment Status of the Respondents

Current Formality Status	Male	Female	Total
Informal	7	3	10
Formal	10	5	15
All	17	8	25

The participants also differed in terms of their retirement status. All the interviewees were beyond retirement age according to the year they entered the pension system, but some participants were not entitled to retirement or had postponed their retirement for various reasons. Although some were beyond retirement age due to their informal work background, they had not been able to complete the required number of days. Some had given up their pensions to continue working in the public sector despite their retirement. Others, although entitled to retirement, had postponed their retirement so as to continue working

Table 5. Retirement Status of the Respondents

Pension Entitlement Status	Male	Female	Total
Pensioner	13	4	17
Despite being pensioners those who had renounced pension income to work	1	1	2
Those who were not yet entitled to pension	1	1	2
Those who had delayed retirement	2	1	3
Those who were entitled to widowers' benefits	-	1	1
All	17	8	25

Composition of household is also a determining factor in continuing to work in later life. Many of the participants had their children living at home. For participants living with their children, there were costs attached to their children in particular, such as the children's education, or providing for young members of their households who were unemployed. Living with children at home meant extra expenses in the household for the participants. The most frequently mentioned expenses regarding their children by the participants were related to educational expenses. However, for some participants, youth unemployment was a factor that determined the economic conditions in the household.

Table 6. Household Composition of the Respondents

Household Composition	Male	Female	Total
Living alone	3	4	7
Living only with partner	4	1	5
Living with partner/children	11	2	13
All	18	7	25

Table 6. Self-reported income of the respondents

Income From Current Employment	Male	Female	Total
Minimum Wage	2	2	4
3,000 - 5,000 TL	6	3	9
6,000 - 9,000 TL	4	1	5
10,000 + TL	5	2	7
All	17	8	25

The sample was based on the criteria of gender, age, and having a paid job in different occupations. In addition to all these criteria, respondents were categorized according to their socio-economic status, current job income, retirement status, and household composition. The analysis integrates the findings adopted from the deductive thematic analysis of twenty-five in-depth interviews, conducted with employees over the age of fifty-five. Semi-structured in-depth interview transcriptions were translated into English and analyzed accordingly. Firstly, the names of all the respondents and institutions were anonymized. Secondly, coding, and thematic content analysis of transcript data were carried out manually. In the first stage, coding was based on the respondents' early life experiences and careers, and

conditions of entry into the labor market. In the second stage, reasons for working beyond pension age were categorized. In the third stage, different working experiences at older ages were coded. Under this arrangement, data was analyzed thematically through the lens of emerging themes and concepts that are mentioned in the literature review.

1.2 Outline of the Chapters

The thesis is composed of five chapters, including the Introduction.

Chapter 2 presents a review of the literature on working beyond retirement age within the context of institutional transformation and policies on the extension of working lives. In this chapter, encouragement to work at an older age has been explored in many countries, together with the changing institutional structure of retirement.

Chapter 3 offers the background to working beyond retirement age, based on pension reform and labor market transformation in Turkey. This chapter provides a background to today's Turkey, which elaborates the changing features of the policy framework in the last forty years. The policy environment that has changed since the 1980s is important in terms of understanding how the interviewees, who have experienced a long history of employment in Turkey, consider their past and present conditions.

Chapter 4 provides an analysis of the findings, which includes five sections. These sections are organized according to the common themes that the analysis generates. The first section focuses on early life experiences as determinants of working beyond the pension age. The second and third sections demonstrate how reasons for working beyond retirement age differ in terms of a wide range of

economic factors and the commitment to work, as a choice or obligation. The fourth section evaluates different perceptions of aging in employment. In the fifth section, all the sub-headings covered in this chapter are discussed together, within a holistic approach.

Finally, Chapter 5 presents the research findings by referring to the literature review offered in the previous chapters.

CHAPTER 2

LITERATURE REVIEW

2.1 Changing the social context of retirement

Retirement has allowed broad sectors of the population to retire from the toil of work fully and finally. In this regard, it has been a historically unique and defining feature of modern and contemporary welfare states (Scherger, 2014, p. 8). That is to say, in almost every modern welfare system, retirement and pension systems are crucial elements. Kohli defines retirement as a life-course transition that traditionally marks the beginning of old age and inactivity (Kohli et al., 1991). This phase of life is characterized by withdrawal from paid work and receipt of an old-age pension. The concept of retirement is used to refer to different situations. It can refer to a process, a role, a status, or a life phase (Atchley, 1976; Palmore et al., 1985). Retirement is also identified by many factors, which are multi-layered and complex. In this regard, socioeconomic status, gender, ethnicity, and health strongly affect one's retirement process and decisions related to it. As put by Macnicol (2015) "For example, wealthier married retirees may be more affected by the retirement decision of a spouse; by contrast, blue-collar retirees possess so little choice that such an event will be an irrelevance"

The retirement transition became definable normatively through establishing social and organizational policies and practices by the middle of the 20th century. Along with the institutionalization of income support in Social Security programs, retirement has been constructed as an exit from work that can be planned for, anticipated, and positively defined (Costa, 1998; Graebner, 1980).

Men's labor force participation at older ages declined in the last decades of the 20th century. The pattern of an early exit from the labor force occurred in the context of the global economic crisis, mass unemployment, and the introduction of early retirement (Phillipson, 2002, 2018). In this period, retiring at or near the public retirement age was the pattern for men in most countries. However, women's and men's retirement patterns were different historically. Women retired at younger ages than men for several reasons. Lower state pensionable ages for women and the effect of older spouses on retirement decision-making, such factors and more came to determine women's retirement patterns (Ekerdt, 2010; Moen et al., 2001).

However, policy decisions on work and retirement, and changing social and economic conditions have altered retirement patterns. Working longer is the new normal at older ages. Since the late 1990s, on the one hand, the rising age of eligibility for a state pension in many countries paved the way to extending working lives. On the other hand, in the wake of the Great Recession (2008-2009), the economic crisis drove the workers to stay in employment until an older age. For example, the Great Recession left older American workers with just three options: "save more, work longer, or live on less in retirement" (Munnell & Rutledge, 2013, p.125). Cutbacks on social security retirement benefits caused many workers to plan later retirement. However, the labor market did not offer them enough jobs.

Along with devalued retirement savings and insufficient employment, the loss was experienced by older workers as a financial shortfall, and subsequent necessity to work longer, with lower pay and less security. CESifo's (2015) report also proves that older workers experienced the Great Recession with nuanced stories in specific countries. This implies that retirement as an institution has been transforming as a new phase in the course of life.

Phillipson (2002) summarized the history of retirement with in determined periods. With the expansion of occupational pensions, the first period is described in terms of steady retirement growth as a social and economic institution (Graebner, 1980; Macnicol, 1998). From the late 1960s onwards, the second phase of retirement can be determined by several changes that have arisen from more flexible work patterns and the emergence of high levels of unemployment. Throughout the 21st century, the work of organizations and retirement have been arranged in different ways and contexts, including different pathways or transitions into retirement. Over recent decades, these pathways or transitions have become more diverse. The emergence of various changes in both patterns of work and retirement developed policies to extend working life and caused the fragmented nature of late-life employment. Various transitions have become defined with different concepts such as bridge employment, second/third careers, part-time working, etc. (Behr & Bennett, 2015; Hasselhorn & Apt, 2015). Newly emerging patterns have implied the template of remote work; early retirement was steadily eroded. For many workers, "the predictability of continuous employment was replaced by insecurity in employment in middle and late working life" (Phillipson, 2002). Such developments reflected the emergence of a new phase of retirement.

Phillipson (1982, 1999) states that retirement as an institution is a relatively new phenomenon when considering its historical background. In the pre-industrial economy, there were some forms of retirement; however, their coverage was narrow, and they were not dependent on a specified chronological age (Kohli, Rosenow, & Wolf, 1983). It could thus be seen as a creation of the twentieth century and institutionalized in the post-Second World War period. In this period, retirement steadily developed as a social and economic institution, with the expansion of

occupational pensions (Graebner, 1980; Macnicol, 1998). This historical period also meant that people expected a certain termination of their work at a given age and they had access to financial security through a state pension. This was the experience in most western welfare states after the Second World War. Thus, retirement was a distinct phase of life seen as work-free and with adequate public or occupational pensions in people's lives (Thane, 2006).

The second phase of retirement covers the period from the late 1960s to the 1980s. In this period, the trend was toward encouraging people to leave the workforce by their early sixties. Economic restructuring and rising mass youth unemployment after the oil crises in 1973 and 1979 are seen as the main driving forces behind early retirement schemes. On the one hand, people are living longer and healthier lives; on the other hand, there is a push to retire in the sixties. This so-called "work age paradox" (Bovenberg, 2009) leads to an increase in the expected number of years spent in retirement. The expected years in retirement means the average number of years of remaining life expectancy from the age of labor market exit. For example, in 1970, men in OECD countries spent, on average, ten years in retirement, and by 2017, this average had increased to 18 years (OECD, 2017). According to Walker (2006), the expansion of early retirement leads to three consequences. The first one is the reconstruction of old age from a simple age-related status into a much broader category. The second one is the depreciation of older people's role in the labor market and the intensification of age discrimination. The third one is the reduction in intergenerational solidarity by presenting older people as an economic burden on the public.

The twentieth century has also changed the relationship between work and old age. Throughout the nineteenth century, being economically active until the final

stages of life dominated pre-industrial Europe. However, older people's experiences have changed with a gradual dissociation of work and old age throughout the twentieth century. As Ehmer states (2015, p.135), this period can be characterized as a continuing dissociation of work and old age, consisting of three interrelated dimensions. The first is the emergence of retirement as a standard and universal life phase. This phase is also described from a macro-sociological perspective as an institutionalized course of life that meets modernizing societies' structural demands (Kohli, 2007). The second is that due to the long-lasting decline in labor force participation by older men and women, retirement was prolonged. The third is the growth in widely varied leisure activities and positive meanings attached to the retirement culture.

Throughout the 1950s and 1960s, retirement was viewed as a prominent part of the 'work society.' However, it re-emerged with an enhanced status in the 1980s and 1990s. Therefore, it is possible that retirement's public image also began to change in this period with a shift toward retirement as a positive stage in life. Furthermore, with the encouragement of an early exit from the labor market, more and more people begin to experience retirement as a time for recreational activities which should be planned for (Wolf & Kohli, 1988, p.201).

For example, the surveys conducted between 1940 and 1950 in the U.S. provide empirical evidence about the image of retirement. Results show that the question of "why did you retire?" has been answered predominantly with "for health reasons" or "lost the job." In this period, fewer than 5 percent of respondents expressed the fact that they voluntarily wished to retire. Yet, by the early 1980s, almost half of all retirees wanted to voluntarily leave work (Burtless, 1999, pp. 11–14).

On the other hand, Gilleard and Higgs (2000, p. 34) explained this shift by taking the view that:

In Britain, as in many other countries, increasing numbers of people aged 55 and over are choosing to retire. The break between ages 64 and 65 for men and 59 and 60 for women has become a less distinct transition within what amounts to a continuum of ages at a retirement... What evidence there is suggests that a combination of state benefits and private occupational pensions have enabled more people to withdraw themselves from the market rather than continuing to sell their labor and mortgage their lifetime.

A comparative study (Cribier, 1989, p. 196) on Parisian workers, compared two groups, the first one retiring in 1972 and the second in 1984. According to the results:

The younger cohort had a more positive view of retirement, either as a mixture of rest, family life, and chosen activities (often useful ones) or as a new stage of life with more social, intellectual, and leisure activity. Retiring 'early,' at around 60, gradually became, between the mid-1970s and the mid-1980s, socially acceptable and the new social norm. (. . .) Retirement was seen as a positive stage of life by the majority of the mature active population.

Since the 1970s, due to the trends that were declining labor force participation and rising life expectancy, there was a new division in the course of life. This retirement phase was described as the "dissociation of the idea of rest, that is doing absolutely nothing, from the concept of retirement" (Laslett, 1989, p. 157). While the retirement period has been extending, various terms came into use to describe the changing image of retirement and old age. For example, the development of the idea of a *third age* implies the reconstruction of middle and old age. The third age described the period between work (the second age) and decline in mental and physical (the fourth age). Positive meanings such as personal development and liberation have been attributed to the third age concept (Laslett, 1989). There were also other terms attached to old age; for example, the older adults were increasingly called seniors or senior citizens. According to Rehmer (2015), these terms became more or less

synonymous with retirement. This also means that the dissociation of work and old age has been followed by the separation of retirement from old age (p.136).

Since the beginning of the 1990s, there has been a new phase in the history of retirement. Longer life expectancy, population aging, and pension system reforms have fundamentally changed retirement patterns over the past decades. Various studies show a growing tendency towards continued workforce participation after reaching the legal retirement age, mainly due to older workers' longer life expectancy and better health conditions (Beehr & Bennett, 2015; Komp et al., 2010; Wahrendorf et al., 2016). Retirement no longer necessarily means a final farewell to the labor market. The meaning of exit from the labor market is more elastic (Denton & Spencer, 2009) and more blurred (Scherger, 2012).

In the same period, there was a remarkable change in public and political attitudes towards early retirement schemes (Arza & Kohli, 2008). Governments were faced with on one side an aging population, and on the other side its fiscal strains on pension systems. The challenges of an aging population paved the way for a paradigm shift from early exit to active aging policies aimed at supporting longer working and delaying retirement. An extended working life has become a central policy theme not only in European countries but also in Asian countries since the late 1990s (Altmann, 2015; Burtless & Aaron, 2013; Hofäcker, Hess & König, 2016; Léime et al., 2017; OECD, 2006; Scherger, 2015).

Policies to extend working life vary in scope and timing, but there are common themes such as pension reforms and labor market policies. Within the context of pension reforms, these changes include raising the retirement age, and increasing the number of required years of pension system contributions during working life (OECD, 2006, 2018; Ogg & Rašticová, 2020; Street, 2017). Regarding

employment policies, within the active aging agendas, working conditions and the retraining of older workers have been targeted (Burnay 2019; Lössbroek & Radl 2018; Phillipson & Ogg 2010; Wainwright et al., 2019). Extending working life is also advocated as part of the Active Ageing agenda promoted by international organizations (Boudiny, 2013; European Commission, 2018a,b; Foster, 2012; Walker, 2006). However, to understand what this indicates for those who have to work longer, the active aging paradigm should be elaborated in more detail.

2.2 Active aging as a global policy tool for extending working lives

Biggs (2001, 2004) states that two central narratives have dominated studies into contemporary aging: one side focuses on health and well-being, the other emphasizing productivity. International policy involves competitive engagement of these themes. In this context, the active aging paradigm plays a crucial part in a global strategy for the management of aging populations (Kalachea & Kickbusch, 1997; Walker, 2009). In many countries, the active aging framework has been placed at the center of policies on an extended working life (Boudiny, 2013; Walker, 2006). Active aging as a concept can be traced back to the debate in the United States around the notions of "successful aging" and productive aging" (Walker, 2002). However, the concept of active aging is a policy tool that emerged during the 1990s, advocated by international organizations such as the OECD, WHO, and European Union. In early documents of the OECD, active aging was defined as follows: The capacity of people, as they grow older, to lead productive lives in society and the economy. Active aging implies a high degree of flexibility in how individuals and families choose to spend their time over life in work, in learning, in leisure, and in caregiving (OECD, 1998: 14). The WHO extended the scope of the definition by

setting up a new research program about active aging with the slogan: "Active aging makes the difference" (WHO, 1999).

According to the World Health Organization (WHO), active aging is the process of optimizing opportunities for health, participation, and security to enhance the quality of life as people age (WHO, 2002). The WHO justifies the necessity of establishing active aging policies as follows: "active aging policies and programs are needed to enable people to continue to work according to their capacities and preferences as they grow older, and to prevent or delay disabilities and chronic diseases that are costly to individuals, families and the health care system." (2002, p. 9). In contrast to the OECD, there was a particular emphasis on the health dimension of active aging in the WHO's definition.

When we come to more recent history, it is possible to see a more current definition of active aging, which the European Council provided: "Active aging means creating opportunities for staying in the labor market longer, for contributing to society through unpaid work in the community as volunteers or passing on their skills to younger people, and in their extended families, and for living autonomously and in dignity for as much and as long as possible." (2010, p.5) These definitions are dominant in policy practices, and they imply that older persons should be active in both society and the labor market. There is also a particular emphasis on the individualization of responsibilities.

According to Greenberg et al. (2009), economic principles have been prioritized over social welfare arrangements within the neo-liberal system. In this regard, responsibility is displaced away from the state and onto individuals. Regarding social problems, rather than public and collective prevention, individual

risk management mechanisms should be planned by individuals. In these circumstances, individuals are expected to take responsibility for social risks. Individualization of responsibilities is also advocated within the context of active aging agendas. However, as Walker et al. (2012) state, active aging agendas have focused on being productive and responsible for society, rather than well-being in old age. For example, E.C. (2018) defines active aging as "helping people stay in charge of their own lives for as long as possible as they age, and, where possible, to contribute to the economy and society."

It is possible to read from documents that active aging has come to be seen in policy discourse referring to delaying retirement and working for longer, as a shift from active to productive aging in the narrow sense of employment. By the active aging paradigm, the OECD promotes employment in later life, while the WHO offers a broader vision through health and participation, and the EU touches on productivity in later life. In that sense, active aging has come to be seen in policy discourse as referring to delaying retirement and working longer, a shift from active to productive aging in the narrow sense of employment (Moulaert & Biggs, 2013; Ray, 2014). There is also a common emphasis on personal responsibility and the expectation that older people should continue contributing to society rather than being a burden on health and welfare services (Neilson, 2006; Pike, 2011).

Older people's productivity can be interpreted in the broader sense; however, there is a particular emphasis on activity in the labor market in the policy agenda. Older people's economic productivity is a critical component of the active aging policy to extend working lives. Various studies bring criticisms at this point that active aging frameworks overly focus on older people's labor market activity as being reductionist (Moulaert & Biggs, 2012; Vickerstaff & Loretto, 2017). In that

sense, the mainstream ignores older people's ill-health challenges, the impact of physically demanding work in later life, and precarious working conditions (Vickerstaff, 2010).

The active aging framework also has the potential to carry preventative and empowering meanings. For example, physical activity and socio-cultural participation have positively influenced mental and physical health (Carstairs & Keon, 2008). Moreover, previous research shows that many remain positive about their lives and actively involved in society (Jacobs, 2004). However, as Walker (2006) states, active aging affects people of all ages, not just older people. This calls up the life course approach, which acknowledges that an individual's path to old age is not predetermined. Furthermore, those earlier life experiences exert a significant influence on the way that individuals age (Malanowski, 2009). There is another criticism concerning the idealization of being active and positive. For example, Holstein and Minkler (2007, p. 16) state that focusing on the positive features of old age to eliminate ageism may cause ignoring the reality of the situation of the bodies of older people.

Active aging seems to be defined and planned by policymakers with the support of researchers. However, some studies investigate older people's agency regarding active aging policies. For example, qualitative research (Principi et al., 2018) explore whether older workers' plans on the cusp of retirement are in line with active aging. As part of the research, which was carried out in Italy, England, and the USA, researchers interviewed a total of 133 older workers who planned to retire within the next 10–12 months. The main interest of this research is to understand to what extent pre-retiree plans are aligned with the active aging index. They use the Active Ageing Index, which Zaidi introduces as a measurement tool. The AAI index

includes indicators representing four domains: employment, participation in society, independent living, and active aging capacity (Zaidi et al., 2013).

As paid work in the labor market is an essential dimension of active aging, the results of the research appertaining to employment will be evaluated in more detail. Among the U.S. interviewees, a continued orientation toward work was a dominant theme – with less emphasis on a retirement exclusively for leisure. Additional income from work is a crucial reason for them to remain employed. There was a distinct sub-group whose plans for retirement remained employment-oriented among British interviewees, suggesting they would be returning to some form of paid work either in a new job, with their old employers under new arrangements, or on a self-employed basis. By contrast, very few of the Italian interviewees expressed the intention of continuing to work after retirement. The main explanation for this was that having worked all their lives, they had had enough and wanted to do other activities (2018, p. 62).

When we look at the qualitative study conducted in the U.K., U.S.A, and Italy, we see how the active aging policies manifest themselves in these countries. In Italy, where pension systems are more empowering, the elderly population prefers not to stay in the labor market longer. Therefore, for elderly Italians, active aging does not mean continuing in paid employment. On the other hand, in the U.K. and the U.S.A, where pension systems are insufficient, active aging means working as an obligation.

As a result, some themes differ from country to country (for instance, more work-oriented plans from U.S. respondents and more care-related plans from Italian respondents); however, the interviewees' retirement plans were broadly consistent with the active aging index. However, there was an expressed expectation that is

unaccounted for in the active aging index: leisure. Particularly among the British and Italians, there was a widespread wish for a retirement of active leisure pursuits.

This study is remarkable as it contributes to the literature in different ways.

Subjective expectations for retirement may differ related to welfare regimes. In the context of this study, this particularly concerns attitudes toward working longer and more intensely in relation to welfare arrangements.

Another inference is that the active aging framework offered by policymakers does not precisely match workers' expectations. For example, this study shows that policymakers neglect the need for leisure. However, there are different approaches to active aging, including leisure as an essential indicator for well-being (Avramov & Maskova, 2003; Houben et al., 2004). The need for leisure that everyone can satisfy in different ways is much more critical, especially later in life. However, the active aging framework attributes performative meanings to later life. The policies in the scope of extending working lives (pension reforms and labor market flexibilization) reveal that policymakers pay much more attention to measures aimed at encouraging older adults to work longer. According to Carstairs and Keon (2007, p. 13), there is a difference between 'a policy agenda centering on aging and an agenda centering around seniors'. Throughout this analysis, Boudiny (2013) figures that:

If one is truly concerned with how older adults can age actively, it must be recognized that there are multiple pathways for older adults to reach this objective. Converting active aging into a dynamic concept by creating a facilitating climate for different sub-groups within society, including the frail and dependent, is an ongoing challenge. To include the latter, active-aging policies should center on engagement with life in general, rather than reducing the concept to economic engagement or involvement in highly physical activities. Fostering adaptability, supporting the maintenance of emotionally close relationships, and removing structural barriers related to age or dependency may further involvement with life throughout various phases of life.

A literature review on active aging shows that the active aging paradigm has the potential to have positive meanings for old age. As Robertson et al. (2003) demonstrate, social activity levels are associated with life satisfaction and well-being. In this regard, continuing to work can be good for well-being and life satisfaction. However, from a broader perspective, active aging may implicate the normative construction of old age, as Calasanti and Slevin state that "prevalent constructions of aging are not only middle-aged, but also based on a white, middle-class, heterosexual, and male referent" (Calasanti & Slevin, 2001). The discourse of "being productive" is also used as a marketing strategy, as a form of traveling and living the good life for middle-class consumers. Moreover, it can be inferred that active aging as a policy framework in managing the aging population tends to consider the aging population as involved in the labor market. However, this ignores that embedded social relations in work may cause older people's exploitation, marginalization, and exclusion (Estes, Biggs & Phillipson, 2003, p. 4).

There remain some concluding remarks in the literature review. When considering its potential positive meaning, the active aging paradigm is still problematic in old age. Being productive and active may empower people in old age. However, despite the productive potentials the body still carries, aging is also a phase of life when the body extent with its burdens. In this regard, is it fair for aging people to attribute performative expectations to an aging body? Another aspect of this discourse is that we should all be keeping fit and active, working and economically productive rather than becoming a burden on public resources (Moulaert & Biggs, 2013; Vickerstaff & Loretto, 2017). There remain a set of alarming questions regarding the construction of old age, citizenship status, and generational relations. Finally, the whole social organization of life is mainly constructed on work. Work-

related organization of life, which determines all our social relationships and leisure activities, remains a more fundamental question requiring a deeper focus and maybe even radical criticism.

2.3 Fragmentation of retirement

A Swedish investigation of retirement age has described the current retirement patterns as "outdated" (SOU, 2013, p. 24) and suggested that it "leads to a waste of human capital." According to this view, "older people choose early retirement because they do not fully understand its consequences on their private economy in the long term (SOU, 2013, p. 167). The arguments used about people who have to work longer, and delay retirement can be categorized in terms of different perspectives (Street, 2017, pp. 3-4).

From a neoliberal ideological perspective, traditional pension systems positioned the state as a nanny for older people. Therefore, they should be more responsible for financing their own retirements and accept the risks of their later life (O'Rand, 2011). As Macnicol (2015, p. 21) states: "A central tenet of neoliberalism is that old age should not be a specially protected stage of life... Older people should therefore be forced to work later in life". From a public policy perspective, working longer is necessary for older people as their fellow citizens cannot contribute enough revenue for their pensions. Finally, from the human capital perspective, older workers may want to extend their working lives and benefit from it by aging successfully or actively.

Reversal of trends toward early retirement, declining work rates, and the financial burden of aging populations pave the way to a new transition from work to retirement. This also implies a changing relationship between aging and work.

Extending working life policies is justified on the grounds that the length of retirement should be eroded as older workers live healthier lives. However, there is another factor in extending working lives, and it is that there should be available jobs and decent working conditions for older workers. In line with global economic preferences, the labor market is highly unsecured and has insufficient jobs for workers of all ages. Today, many older workers find themselves in precarious positions in seasonal or short-term work, with zero-hours contracts, or in the 'gig' economy (Standing, 2011). As predictability of continuous employment was replaced by insecurity at all ages, older workers' transition from work to retirement is not entirely secure.

Current descriptions of contemporary societies can be characterized by neoliberal ideals and financial capitalism, where economic values are prioritized (Harvey, 2006; Macnicol, 2015). In most countries, political economies tend to dismantle traditional social insurance systems, offer stagnant wages, and austerity in public spending (Street & Léime, 2020, p.86). As a result, political preferences affect older workers, pushing them toward income inequality and insecurity. Where welfare state protection is weak, such as in the U.K. and U.S., there is a demand for individuals to be prepared to accept the responsibility to take risks. However, where welfare systems are based on the principle of social solidarity, such as France, the mutualization of risks still plays an essential role in reducing poverty in old age and redistributing income. Rubery (2015) characterized the current political preference as adopting the neoliberal project to 'deregulate, de-collectivize and depoliticize the employment relationship.'

Lorey distinguishes between three dimensions of the precarious: precariousness, precarity, and governmental precarization. The process of

individualized risk should be understood through the concept of governmental precarization. Governmental precarization means not only destabilization through employment but also destabilization of the conduct of life and thus of bodies and modes of subjectivation. (2015, p. 14) Precarization is a rule rather than an exception today, as neoliberal governing progresses through social insecurity.

In this changing political context, mass transition into retirement has been reversed in a way, by setting uncertainty and risks into the institutionalized arrangement. Risk and uncertainty are now embedded in formal, institutionalized arrangements. This is in line with Macnicol's view that the application of neoliberal policies to retirement and pension provision, affects those factors associated with growing income inequality, rising household debt, declining savings, and the shift from defined benefit to defined contribution pension schemes (Macnicol, 2015; Phillipson, 2018). It could be assumed that retirement is losing its denotation as a time during which a secure income is received based on paid work earlier in the life course — the experience of retirement replaced by insecure jobs and individual responsibility to secure income in old age.

Based on this background, there have been several attempts to interpret the current situation of retirement. According to Phillipson (2018), retirement has become a fragmented institution, and extended working life is a misused term to capture the different pathways from work to retirement. Retirement is associated with the fragmentation of later life employment through the varied transition from work to retirement. Various routes are captured in the literature: bridge employment, second/third careers, part-time working, early retirement, retirement employment (Fasbender et al., 2015), along with phased or partial retirement (Alcover et al., 2014) and other variations (Beehr & Bennett, 2015; Hasselhorn & Apt, 2015).

Fragmentation of later life and retirement is clarified through the increasing complexity of retirement as both a concept and process. To understand the changing nature of later life and experiences, the broader conceptual mapping should consider changing retirement patterns. In this regard, Hasselhorn contributes to the literature by establishing a more comprehensive view of retirement as a concept. Hasselhorn and Apt emphasize the complexity of retirement, by distinguishing five distinctive characteristics of retirement. (Hasselhorn & Apt, 2015, 20).

Firstly, retirement has a processual character. It depends not only on current conditions but also on early life experiences and circumstances across the life course. For example, for a worker exposed to heavy working conditions in earlier life, their workability is possibly limited in terms of continuation into later life.

Secondly, retirement is determined by the interaction of multiple domains, each of which includes influential factors for the retirement decision. Domestic factors (marital status, family income, wealth), work organizational factors, and individual factors within different domains. In the literature, some authors have categorized these factors as different micro-level, meso, and macro levels. All these levels include legislation, household factors, health, workability, etc.

Thirdly, retirement is not determined by stable conditions; instead, dynamic and changing factors affect retirement decisions and processes. For example, economic globalization and technological developments have changed the organization of work. On the other hand, new types of families have been built, such as people living alone and divorced adults. The policy environment and pension systems have constantly been changing. All these dynamic contextual factors effectively determine extending working lives.

Fourthly, retirement varies according to group, regarding gender, family status, social position, ethnicity, age, etc. Different identities and involvements diversify retirement experiences and decisions. For example, women's retirement experiences and pathways from paid work to retirement are different from men's, as women take career breaks due to caring and other domestic responsibilities across the life course.

Fifthly, retirement is fragmented due to the changes that have occurred during the past twenty years in patterns, schemes, and the concept of retirement. Fragmentation of retirement has been triggered mainly by the socioeconomic transition. While the transition from a full-time career job into retirement is more diverse, regulations on the labor market and pension schemes allow for more flexible retirement pathways. For example, bridge employment is a norm among older workers in the United States today.

On the other hand, there is an argument based on the case of American workers that retirement is not the rule anymore; it has become the exception and is a process, often over many years, and not a single event (Cahill, Giandrea and Quinn 2015). Furthermore, they consider also the new potential risks that older workers have been faced with as follows:

For most Americans, gone are the days when working for one employer for all or most of a career meant a predictable and dependable stream of defined retirement benefits. Today, retirement planning for many Americans is a "do-it-yourself" task. The transition from D.B. to D.C. pension plans, in particular, leaves pivotal decisions up to the individual, even at young ages — whether and how much to contribute to a D.C. plan, how to invest the contributions, and when to utilize the assets. More individuals now face investment risks for their retirement savings and, for those who do not purchase an annuity, longevity risk as well. These risks leave today's older Americans more exposed to macroeconomic conditions before and after retirement.

2.4 Working beyond pension age

As mentioned before, fragmentation of retirement and later life implies the emergence of varied transitions from work to retirement. The literature review reveals that different transition patterns can be conceptualized as bridge employment (Bennett et al., 2016; Cahill et al., 2006), post-retirement employment (Fasbender et al., 2015), phased or partial retirement (Alcover et al., 2014), and work beyond retirement age (Scherger, 2012, 2014, 2015). These terms capture different work transition patterns in later life. In this study, the term "working beyond pension age" will be used.

Scherger states that work beyond pension age means combinations of working, receiving an old-age pension and having reached pension age (2015, p.4). Patterns of retirement and post-retirement work depend on countries' institutional contexts, such as the labor market and pension systems. Also, those working beyond pension age in a particular country context are a heterogeneous group. Scherger argues that different subgroups of people working beyond pension age can be identified (p.5). For example, a person in paid work does not receive a pension despite being over pension age.

Another example is that someone doing paid work and receiving a pension can be called a working pensioner. When considering the labor market structure and pension system in Turkey, including different subgroups, particularly women, working beyond retirement age is a descriptive concept for this study. In the scope of this thesis, people working beyond pension age refers to two subgroups: first, the person who is in paid work and does not receive a pension despite being over pension age; second, the person who is in paid work while receiving a pension at the same time.

2.5 Why do people work beyond pension age?

The question of "why some people at higher working age are still working while others are not?" is a starting point to understand the phenomenon of working beyond retirement age. In response, there are many explanations in the literature. Factors that influence labor market participation in later life can be explained in different ways. First of all, the continued employment of older workers might be driven by a wide range of factors depending on the social position of these workers. The literature shows that individuals who have been influenced by different social structures also experience different trajectories in later life, depending on gender, ethnic group, and socioeconomic status (O'Rand, 2004). One way to look at employment choices at older ages is through the lens of the cumulative advantage/disadvantage theory, which perceives inequalities among old people as a consequence of the unequal allocation of resources such as education or employment during the life course (Dannefer, 2003).

Previous research on early retirement shows that factors that influence the decision to retire are explained with push and pull factors (Phillipson & Smith, 2005; Schultz et al., 1998). While push factors refer to illness, disability, discrimination, etc., pull factors include financial security, good health, and caring responsibilities, in particular for women. For example, education can be considered a factor that increases the probability of work beyond retirement age. Being better educated grants the potential to have better social capital and knowledge.

According to the literature, higher education is strongly related to capacity work and working longer (Griffin & Hesketh, 2008; Komp et al., 2010, Lain, 2020). Furthermore, when looked at from the health dimension, good health is a precondition of working in later life (Komp et al., 2010, pp. 60-61). One strand of the

literature focuses on psychological factors such as desire to keep contact with colleagues and opportunities to contribute to society (Eurofound, 2012, p. 1). Continuity theory and role theory explain working longer in terms of maintaining daily routines and avoiding role loss (Atchley, 1989; Kim & Feldman, 2000). These approaches strongly emphasize the psychological motivations to work longer.

Another strand of the literature examines factors operating at different levels. For instance, Mor Barak (1995) states that workers' motivations to remain in the labor market can be understood in a combination of four groups of determinants: social, personal, generative, and financial. While social factors imply maintaining social bonds, individual factors are related to self-esteem and life satisfaction. Generative factors mean an intention to transfer knowledge and experience to younger generations. Financial factors, in the form of a necessity to afford basic amenities in later life, can also be influential.

Many unidimensional approaches discussed above focus on only one aspect of the decision to work beyond the retirement age. However, to understand the complexity of motivations, a more comprehensive approach, in which a multitude of determinants are discussed, would be more helpful. Such an approach could be found in the part of the literature that concentrates on the combination of macro, micro, and meso level factors explaining people's decision to work beyond the retirement age (Hasselhorn & Apt, 2015; Phillipson & Smith, 2005; Scherger, 2012, 2015).

Scherger offers an eye-opening categorization to enable understanding of the complexity of determinants. According to Scherger (2012, 2015), reasons for post-retirement work can be categorized as micro-level, meso-level, and macro-level factors. Micro-level factors include the ability to work, desire to work, health, skills, and knowledge. Job opportunities are also interrelated with individual conditions for

work. For example, poor health and low education are barriers to having a job. On the other hand, the desire to work can derive from financial necessities or the need for social recognition. Meso level factors include the role of employers and workplace conditions, the labor market, and age-related legislations. While age discrimination in the workplace can be seen as a barrier to employability, age-friendly policies nudge people into working beyond pension age. Among macro-level influences, there are three essential determinants which are pension systems and related welfare regulations, labor markets, and legal provisions. Labor market conditions have an influence on working beyond retirement age. Structural characteristic features of the labor market, including flexibility, unemployment rates, skill shortages, and age-related legislation, determine whether people work or not in later life. In addition, pension policies determine both the timings of retirement and motivation to work beyond pension age. Income distribution in old age is strongly related to the degree of pension income. For example, in multi-pillar pension systems, there is a shift toward the individualization of risks. That also means that working beyond pension age is an opportunity to be able to afford old age (Scherger, 2015). This is especially relevant today, as pension reforms in many countries have resulted in an increasing need for private provision and weakened public provision (Kohli & Arza, 2011).

Another important structural determinant could be the broader welfare system within which individuals make their decisions to work beyond the retirement age. Scherger (2015) states that the relationship between welfare regimes and work beyond pension age has not been analyzed in detail yet. However, there is evidence that the share of older workers in the total workforce is higher in liberal welfare regimes, which are characterized by a higher degree of privatization, a lower degree

of protection of welfare provisions, and a more flexible labor market (Buchholz et al., 2006; Scherger, 2015). The share of older workers is also high in most social democratic welfare regimes due to a combination of high labor market activation measures and universal public old-age benefits. In these countries, late-life work has been governed by "public induced" factors rather than the market.

2.5.1 Meaning attributed to work

Both high levels of education and low levels of wealth are associated with working until and beyond the SPA (Banks et al., 2010; George et al., 2015; Phillipson & Smith, 2005). From this point of view, it could be assumed that a better-qualified person may choose not to work in later life. However, work is more than money; money is only half of the story. For example, people who delay retirement indicate the importance of maintaining self-esteem, identity, social contact, and the avoidance of isolation and loneliness (Altmann, 2015; Nilsson et al., 2011).

Burnay (2019) observes that professional activities contribute to providing individuals with a means of subsistence, but it is also a source of social identity. It may be assumed that personal satisfaction and recognition also motivate people to work beyond retirement age. According to Fasbender et al. (2016), employees may perceive their work tasks as significant and satisfying. Work also provides people with the opportunity to maintain their social contacts and relationships. In this regard, they may also perceive their work as a means to avoid loneliness and social isolation (Beehr & Bennett, 2015; Fasbender, Wang, Voltmer, & Deller, 2016). Meaning attributed to work is also an essential factor in the decision to continue to work. Workers who find meaning in their work with high satisfaction are likely to continue working (Smyer & Pitt-Catsoupes, 2007).

The distinctive point is that coping with losing a job is challenging for men, as they have a solid attachment to their work. According to Barnes and Parry (2003, p. 35): 'Strong occupational identities had a particular capacity for making retirement painful when leaving work was not freely chosen, especially when individuals were involved in few outside activities and had no alternative identity in the absence of paid employment.'

To sum up, work may have various meanings for people who work beyond retirement age. Work could be a way of social integration, avoiding isolation, maintain self-esteem, a continuation of the daily routine, even the purpose of life.

2.5.2 Financial and household factors

Hirsh (2003) states that finance is not as critical a factor in the retirement decision as is supposed, as many people stay in employment although they could afford to leave. Although there are financial and non-financial reasons for work in later life, financial insecurity is a crucial motivation for many people. Moreover, the need for money may not only concern old-age poverty. Financial reasons may derive from a whole range of motivations.

Financial resources in later life are strongly related to pension income, which depends on one's financial income from past employment. For example, U.S. employment is associated with having a defined contribution pension; these typically provide less secure financial pathways out of work than defined benefit schemes (Lain & Vickerstaff, 2014). In this regard, low pension income influences people's motivation to raise their level of income. Kirk Mann's (2001) study attempts to reflect how problems of inequality affect older people. Mann demonstrates the relationship between pensions and old age income through the widening inequalities

between the poorest pensioners and those with access to private and occupational pensions.

However, economic reasons can vary with a whole range of determinants. For example, some people may desire to maintain their living standards so as to continue luxuries like travel and to afford extras (Barnes, 2003; Scherger, 2012). On the other hand, some might want to support their children, grandchildren, and other relatives. Higgs et al. (2003) observe that financial commitments such as children at university, non-working partners or dependents, and mortgages influence work motivation. For example, Lain's comparative study between the U.S. and U.K. shows that having an outstanding mortgage significantly increased the desire to work in both countries. In total, 41.6 percent of those with an outstanding mortgage at ages 65 to 74 were still working in the U.S.A, compared with 27.5 percent of outright homeowners.

Other household and family factors that influence remaining at work, such as being divorced, may be a financial strain, in particular for women (Scherger, 2015). In many countries, divorced women share increased work rates in later life due to many reasons such as interrupted careers, low retirement incomes, and low resources (Pleau, 2010; Scherger, 2015). On the other hand, a partner's situation, such as long-term illness (Crawford & Tetlow, 2010) or economic inactivity (Barnes et al., 2004), may result in the financial necessity to work beyond pension age.

2.5.3 Type of employment

Workplace factors also play a role in retirement decisions. Employees with high job autonomy tend to continue to work beyond retirement age (Maxin & Deller, 2010). In this regard, self-employed people are much more likely to continue to work than employees (McNair et al., 2004).

Besides the workplace, occupational status is strongly associated with the motivation to work longer. Type of employment and occupational status are essential for constructing work identities (Stokes & Wyn, 2007; Taylor, 2008; Vincent & Braun, 2011). Prestigious elements of a job can be indicated by education, income, task complexity, and power. (Tracy & Scott, 2006). As occupational prestige can be perceived as a reflection of position in the social structure, having a highly prestigious job may increase job satisfaction. It can be assumed that high occupational prestige may result in positive attitudes toward work beyond retirement age (Komp et al., 2010).

There is evidence that flexible work is a preferable option amongst older workers (Smeaton et al., 2009, pp. 47–49, 108–110; Vickerstaff et al., 2008, pp. 5, 72–74). However, in practice, except for women working part-time, relatively few older workers have access to flexible working (Loretto et al., 2007). Moreover, in practice, flexible work may mean unregulated and unsecured working conditions for people. In this regard, it cannot be assumed that flexible work is a good option for older adults when it ignores the country's labor market structure.

There are different explanations why working in later life may be beneficial for people. For example, Reynolds et al. (2012) identified three themes as important benefits for working beyond the age of 65: increasing financial security, maintaining health, and continuing personal development. However, the expectation that all older workers behave alike may not fit in. Motivations and consequences can vary regarding different conditions. Divisions of class, gender, and wealth have strong relations to work decisions (Scales & Scase, 2000; Phillipson & Smith, 2005; Whiting, 2005).

McNair (2006, p. 490) states that four factors influence attitudes and experiences in retirement and work: qualification, income level, occupational level, and gender. Based on these four factors, McNair defines three distinct clusters: choosers, survivors, and jugglers. Choosers are highly qualified, with a high income managerial jobs, and have control over their working lives. They choose to retire and work in retirement voluntarily. Survivors are in routine and semi-routine jobs with low qualifications. They are unwilling to work longer; however, work is likely to be a necessity for financial reasons. Jugglers are overwhelmingly women who have a role conflict between their working lives and domestic and caring responsibilities. After retirement, they tend to have voluntary work rather than paid work.

2.6 Gendered life course and gender inequalities in later life

In this study, gender is used as a concept by following West and Zimmerman (1987, p. 130), "gender as an ongoing activity embedded in everyday interaction." Gender studies demonstrate that women's and men's opportunities to participate in paid employment at any age depend on gender regimes and how caring responsibilities are divided within the family (Harkness, 2008; Loretto & Vickerstaff, 2013). Gender inequality in employment could be termed gender segregation, which means men and women tend to work in different occupations (Siltanen, Jarman, & Blackburn, 1995).

There is widespread horizontal gender segregation in the labor market with the sex-typing of jobs into female or male jobs. However, there may be cultural variations in whether a job is traditionally female or male (Williams et al., 2013) and vertical segregation, with women over-represented in lower-level jobs in occupational hierarchies.

The gender pay gap in employment results in lower pension income for women in their old age. (Bettio et al., 2013; D'Addio, 2015; Ginn et al., 2001), Across all countries, there are gaps in employment, gaps in pay, and gaps in pensions. While some countries have made gender-sensitive and family-friendly adjustments to public pensions, women still fare worse than men in terms of later life income. Even in Sweden, with its social democratic approach to social policy, women's pensions were worth nearly 30 percent less than men's; in the U.K., the gender gap in pensions was nearly 40 percent (OECD, 2014). Women experience lower pay rates throughout their working lives, which means that women's negative experience in terms of income is exacerbated in later life, as evidenced by the more significant gender gap in pensions.

According to Loretto and Vickerstaff (2012), qualitative research into retirement may mean very different things for women and men when analyzing the domestic context's role in retirement. Regarding this, low status and very physical jobs such as caring and cleaning are related to women's higher dependency in later lives.

The social policy arrangements established on normative assumptions are criticized in different aspects by feminist scholars. (Fraser, 2018; Lewis and Daly, 1998; Orloff, 1993; Pfau-Effinger, 2003). From a theoretical perspective, the family wage is the subject of one of these criticisms. In the normative sense of the industrial era of capitalism, people were supposed to be organized into heterosexual, male-breadwinner nuclear families. The male head of the family would be paid a family wage, sufficient to support children and a wife and mother. Women could be included in welfare benefits as dependent recipients in this order.

With the advent of neoliberal economic policies and globalization, the labor market structure and the male breadwinner family model have also shifted. Industrial gender order has shifted due to an increase in the labor market participation of women. The crisis in welfare states originated from this transformation, as the new needs of society are met. That is why the family wage, which is based on stable jobs and a male-headed family model, is not sufficient to protect society from newly emerging risks and uncertainties. In the postindustrial era, to support the new gender order, the two ideas, those of the universal breadwinner model and caregiver parity, are offered up by feminist literature (Fraser, 1994). The other theoretical criticism of welfare state analysis is related to the concept of decommodification. The idea of decommodification does not fully apply to women workers, because it ignores those who do caring and domestic labor and those who are the beneficiaries of these domestic arrangements (Orloff, 1993).

Policy arrangements are essential to understand gender differences in terms of work and retirement. O'Connor recognizes that countries where the liberal welfare regimes limit the state's role can differ from gender regimes based on the welfare state. In the United Kingdom, "gender differences" as a policy logic assumes that women as careers can contribute to the male-breadwinner household by taking part-time work. In the United States, policy logic based on "gender sameness" assumes that all adults are workers who need to participate in full-time jobs (O'Connor et al., 1999).

Pension systems have also been criticized as a part of feminist criticisms of welfare state analyses. Disadvantages in divisions between paid work and unpaid family care have disadvantaged women and led to inequalities in later life. Pension

systems are the critical element in reproducing the disadvantaged positions of women. (Ivosevic, 2009; Vlachantoni, 2012).

Gender has an impact on older workers' experiences and the differential retirement transitions of women and men. A feminist life-course scholar argues that there is a contrast between work-life biographies of women and men because women are expected to perform unpaid care for children and dependent family members (Ginn & Arber, 1996; Lister, 1999; Moen, 1994, 1996). In this regard, gender inequalities in early work and life histories accumulated in later life as disadvantages. Moreover, the history of retirement is closely tied to the male breadwinner model, which calls into question the relevance of retirement to women, who have less clear distinctions between paid and unpaid work (Loretto & Vickerstaff, 2015). Although retirement patterns have shifted in recent decades, gender is largely absent. Understanding women's retirement process has been limited, because of a tendency to view women's retirement in terms of normative accounts already established for men (Wong & Hardy, 2009).

In accordance with normative understandings, focus on extended working life assumed that women would take on "male" retirement models. Despite historical changes in women's labor market participation, many women still structure their working lives around family care. While pension reforms, including work-life balance policies, offer women a "choice," women cannot easily realize this without opportunities for better work-life balance and education throughout their life-course (Onyx, 1998).

Women's retirement is a complex process that needs careful attention to be fully understood. As McDonald states (2006, p.129), "Historically, women were essentially invisible workers and therefore invisible retirees because they did not

work for very long in the paid labor force." Therefore, the history of retirement has been written focusing on men's retirement patterns, as women experienced retirement through their husbands' situations. The growing number of women in the workforce has been influenced by changing patterns of work and retirement. Today, retirement is a regular part of planning and experience for women, as women's labor market participation is the norm. However, it is an ongoing fact that women's labor market experience is not a continuous process. Due to reasons such as childbirth, care obligations, etc., women have a tendency to interrupt their careers. Career breaks or participation in the labor market later have consequences in the pension entitlements of women. Due to the lack of contribution years, they may be late in their pension entitlement. On the other hand, pension benefits are closely related to occupation and income. The gender pay gap in the labor market results in lower pension income for women at older ages.

When considering gender differences in retirement decisions, women's interrupted work histories impact on their transitions from work to retirement. Contrary to men, women are less likely make plans to work after retirement (Davis, 2003; Moen, Plassmann, & Sweet, 2001; Wang et al., 2008).

While retirement today is a "couple phenomenon" (Henretta, O'Rand, & Chan, 1993), unmarried and divorced women experience retirement in different ways. The marital status of women interacts with financial stability and security in their later life. As unmarried women are more vulnerable to poverty in old age, they may be forced to continue working in old age (Shaw et al., 1998).

Women's economic well-being in retirement is determined by their gender, and the socioeconomic status of evidence proves that poverty rates are higher among older women, particularly women living alone (OECD, 2001; Smeeding &

Williamson, 2001; Smeeding & Sandstrom, 2004). In EU 28, the gender gap in pensions ranges from 1.8 percent to 48.7%, with an average of 37.2% for individuals aged 65–79 (OECD, 2018, p. 69). Recent trends suggest that 'while slight decreases in gender gaps in pensions have been observed in the E.U. on average since the crisis, the gaps remain almost stable, in many countries, including those where it is highest' (OECD, 2018, p. 70).

Lower income in later life is linked to their assumed role as primary careers and their impact on their engagement in the labor market and, consequently, their ability to build up an adequate income for their retirement (Ginn & Arber, 1999). On the other hand, a combination of gender and age tends to increase the risk of poverty in old age. Because of differences in life expectancy, older women make up the majority of the elderly population in many countries. The fraction of the elderly poor who are women in general and women living alone, in particular, is very high. In all nations (even including Sweden, Finland, and Canada), poverty rates for older women living alone at the one-half median poverty level are 27 percent or more. The United States, with 45–48 percent of older women living alone in poverty at the higher rate, is only close to the U.K. with 41 percent poor. At the 40 percent of median income level, older women's poverty is also highest in the United States (Smeeding, 2005). However, a lower income at retirement is linked to women's histories of work and wage, care, and domestic responsibilities. Primary gendered roles and labor market status limit their ability to build up an adequate income for their retirement (Ginn & Arber, 1999).

The frequent exhortation to delay retirement, save more, and make better choices neglects the reality that the family health, labor market, and pension position of people aged 50+ are a complex mixture of disadvantages and advantages built up over life course. Return to work after retirement is strongly correlated with a range of social factors that are classed and gendered. Flexible working, in particular part-time working, is offered people as a "choice" to extend their working lives beyond retirement age. Studies show that flexible working at the end of the working life is a choice according to financial reasons (Maitland, 2010; Smeaton et al., 2009). However, for many women, flexible working in later life means informal, invisible labor (Loretto & Vickerstaff, 2015).

Gender inequalities in both the labor market and domestic sphere not only shape women's experiences in their working lives but also determine experience in later life. That is why the life course perspective offers a set of lenses through which to understand women's later life experiences from the combination of gender and cumulative inequalities in later life. That's why a life-course perspective on older workers is critical to understanding the realities they confront. Moreover, taking gender into account is essential to design policies to extend working life. Gendered structures in every division and stage of life will lead to the worsening of women's current later-life disadvantages, whether in terms of burdens of care or later-life poverty.

Moen (2001) emphasizes "gendered life course" framing to understand "how inequalities are made and reproduced across the life course and how individuals at different times will find themselves at the intersection of cross-cutting disadvantages."

In that sense, women's and men's strategic choices in later life are limited along with their advantages and disadvantages in the early stages of life. On the other hand, the life course perspective has the potential to provide links between life domains such as paid work, unpaid care work, and domestic and emotional work.

Inequalities experienced early in life course can affect men and women differently regarding later life outcomes. Hoven et al. (2018) conducted a study where data from the Survey of Health, Ageing and Retirement in Europe (SHARE) with retrospective life history data on 5,857 older men and women across 14 countries were analyzed. The study results demonstrate that the histories of employees with early retirement and discontinuous histories are part of larger trajectories of disadvantage throughout the life course.

2.7 Life course approach as linked lives

The term life course means the progress of lives from birth to death as a sequence of social roles (Elder, 1994). The life course approach has the capacity to connect individual biography, or individual time, with historical events (Motel-Klingebiel, 2015, p. 31; Philipson, 2013, pp. 35-38). There is no one standard, linear and homogenous life course (Mayer, 2004; Setterse, 2003). It differs across social groups, genders, generations, levels of socioeconomic status, and ethnic groups (Minkler & Estes, 1991; Setterse, 2003). At the meso-level, life course refers to the idea of linked lives whereby people experience their lives while interacting with the people around them (Bengston, Elder, & Putney, 2005). The life course perspective highlights the fact that retirement may be influenced by previous events in life (Elder, 1998). Previous workforce patterns, job characteristics, leisure habits, health, and social and institutional contexts play a significant role in the transition from

work to retirement. In this regard, the life course perspective provides the opportunity to understand the different factors that influence working beyond retirement.

The life course approach provides an opportunity to understand social transitions and policies in relation to individual's trajectories or careers, as they proceed through the life course. Mayer argues that to understand this "is to understand how institutions and policies on the macro-and meso-level of societies influence and pattern individual life courses in the interrelated form of educational tracks, employment trajectories, and family histories" (Mayer, 2000). The power of this approach is that transitions from one social status to another (from student to worker, from worker to retired) can be considered in line with institutional arrangements, social norms, and policies.

Elder et al. (2003) define life course theory based on five paradigmatic principles: development and aging as a lifelong process, human agency, lives in historical time and place, social timing, and interdependent lives. These principles enable us to consider the aged as not only a category in itself. Aging is part of a process that is shaped by earlier biographies.

Human development and aging as a lifelong process imply that human development progresses over substantial periods. Fundamental biological, psychological, and social experiences across life courses shape later life patterns and the aging process.

Human agency refers to the fact that individuals make their choices across life courses within a set of opportunities and constraints that come with one's history or that exist in one's environment. For example, for workers who choose to work

beyond retirement age, that choice should be considered within financial, work conditions, health factors, etc.

Lives in historical time and place refer to the fact that individuals are influenced by historical context and place. In that sense, the same historical events may be experienced differently across nations.

Social timing refers to how individual experiences depend on when they occur in the life course and how they are experienced. Transitions can occur on time or off time. Off-time transitions may cause a consequence that persons do not have the chance to go through anticipatory socialization. For example, working beyond retirement age may have potential meanings regarding off-time transition. It is probably that transitions that occur off time affect individuals in line with their involvement in them, such as class, gender, work status, and health situation.

The principle of linked lives refers to the fact that "individuals are affected by larger social changes through the impact that such changes have on their interpersonal contexts within more micro-level settings." (2003, p.13). For example, economic downturns affect children's development negatively, as their families are stressed by economic hardship. That is, transitions from work to retirement are dependent on social relations at work or within the family, marriage, family composition, or the spouse's working conditions (de Wind et al., 2016). On the other hand, as lives are lived interdependently, transitions in one person's life affect other people's lives. For example, young motherhood, namely the early transition to motherhood, affects women's roles, identities, and responsibilities across their life course (2003, p.13).

According to Kohli, after the Second World War, retirement was a work-free and distinct life phase. In this regard, retirement had become part of the

"institutionalized life course" (Kohli, 1986). In this historical period, individuals, particularly men, expected during their lives that education, employment, and retirement would occur on a fixed continuum.

However, the literature shows that an individual's life course has to change. The heterogeneity of life course within society has risen with the replacement of stability and continuity in employment to flexibility and insecurity (Naegele et al., 2003). However, changes in employment relationships have affected entire human experiences. Ordered life courses are being replaced by insecurity and individualization of decisions, which are called by Beck "patchwork biographies" (Beck, 1996, p. 227). Modern life courses can be described as a 'good deal of disorder' (Marshall & Mueller 2002, p. 5). This is strongly linked to recent labor market experiences, which can be characterized as a 'random walk through various employment and non-employment statuses connected with risky transitions' (Schmid, 2002, p. 3).

According to Blackburn (2007), the "business principles" are more embedded in the new life course. The new life course is also seen in relation to "unprecedented family forms." Parents are today more responsible economically for their adult children. The climate of risk and uncertainty (Vickerstaff & Cox, 2005) not only surrounds retirement transition, but whole life course transitions increasingly become connected with risky transitions.

The politically offered labor market means temporary employment contracts, cuts in salaries, and poor work conditions displacing a secure lifetime and secured jobs. On the one hand, the limitations in available labor market conditions, on the other hand, the dismantling of protection mechanisms, there are precarious life stages that affect workers of all ages. All life course transitions such as the completion of

schooling, moving into full-time work, marriage, and parenting (Han & Moen, 1999; Henretta, 1994; Hogan & Astone, 1986; Moen, 1985) have been surrounded by the climate of uncertainty. The literature on youth transitions confirms that the traditional crossing over from school to work and family home to independent living are less secure and more fragmented (Evans, 2002; Vickerstaff & Cox, 2005). Workers' retirement expectations should be considered in more comprehensive linked contexts, as their lives are connected with those of their families and children.

Another argument is that the pluralization of occupational and family trajectories results in the de-standardization of life courses (Brückner & Mayer, 2004; Widmer & Ritschard, 2009). De-standardization of life courses refers to a process in the stages of life and transitions characterizing a smaller part of the population or occurring at increasingly dispersed chronological ages in younger cohorts rather than in older cohorts (Widmer & Ritschard, 2009).

There are several arguments that there is a shift in life-course patterns which causes severe consequences for individuals, such as increasing inequality (O'Rand & Henretta, 1999), economic insecurity (Beck, 1992), anxiety, and depression (Sennett, 1998, 2006).

Moen (2003, pp. 269-91) has argued that under current social, political, and economic conditions, it may make sense to think of a new phase of "midcourse" – the period toward the end of paid working life and before older old age or the fourth age from the late 70s onwards. In the context of changing national labor markets and the global challenges of rapid social changes, the risks that older workers now face need to be understood and analyzed in the context of life courses.

The life-course approach is preferred as a guide for this study based on several reasons. Firstly, it allows for the consideration of workers' expectations and

attitudes toward work and retirement through their individual labor histories, including both paid and unpaid. Secondly, it is an opportunity to understand how societal changes affect an individual's life and experiences. Thirdly, the life course approach is useful to understand the complexity of human agency, as Evan states that:

agency operates in differentiated and complex ways concerning the individual's subjectively perceived frames for action and decision. Thus, a person's frame has boundaries and limits that change over time, but that have structural foundations in ascribed characteristics such as gender and social/educational inheritance (Evans, 2002, p. 262).

Fourthly, life course as linked lives is convenient to evaluate a person's life, trajectories, and decisions through relationships with people around them. From this point of view, working beyond retirement age may be influenced by marital status, family conditions, or young children's unexpected transitions (unemployment, being out of education, etc.) O'Rand and Hughes (2005, p. 1) state that:

The emergence of common topics and themes in otherwise distinct biographies reflects these individuals' shared participation in society. Individual lives are unique, rich, and complex. However, as social beings, we are not simply characteristic products of our desires and imaginations. Our biographies are trajectories of socially defined roles acted in contexts that present both opportunities and constraints.

2.8 Conclusion

Since the 1990s, there has been a reversal of retirement patterns due to the interaction of many factors. Demographic change, which constitutes longer life expectancy, decline in fertility, and aging populations causes some challenges for institutions and governments. The aging population is viewed as an increasing economic burden on pension and social care systems by policymakers. Governments' approaches to the aging population have been determined by neoliberal economic policies and the principles of welfare retrenchment developed in parallel. In this regard, to cope with

the aging challenge, extended working life and active aging policies have been proposed.

These two policy approaches have had some amendatory effects on arrangements for older workers in an aging population, such as flexible working arrangements and active aging for mental and physical health. While these policies have few positive implications, they mostly build on working longer and staying active in the labor market. They also bear the implication that, as Greenberg et al. (2009) claim, economic principles have been prioritized over social welfare arrangements within the neo-liberal system. In this regard, responsibility is displaced away from the state and onto individuals. Thus, this approach, also defined as "business principles," is more embedded in the new life course.

Against this political background, the mass transition into retirement has been upended. Instead, varied transitions into retirement such as bridge employment, second/third careers, and retirement employment imply the fragmentation of later life and retirement. In this context, working beyond retirement age is a part of older workers' fragmented later lives.

Working longer is a situation determined by complex processes, both as an unavoidable obligation and as a choice. Working longer is an "unavoidable obligation" due to the insecurity built by both pension reforms and cuts in welfare provision. However, when individual agency is considered, working longer is a choice determined by policies and social categories such as class, gender and status. In this regard, determinants of working beyond retirement age can vary in the context of different pension policies, labor market structures, and welfare arrangements. In addition, motivations for working beyond the retirement age can also vary across the socioeconomic and occupational statuses of individuals.

Furthermore, age is a cumulative process. When looking at reasons for working in later life, age is one of the most striking factors. Each person experiences their old age as an accumulation of advantages and disadvantages throughout the life course. Life course as an approach is suitable for this research, not only for understanding later life in terms of personal history and human agency, but also because of other opportunities. Life course also contains the principle of linked lives, which refers to the way "individuals are affected by larger social changes through the impact that such changes have on their interpersonal contexts within more micro-level settings." (Elder et al., 2003, p.13). In this regard, it allows us to capture human agency within the broader political context.

Moreover, linked lives also refers to one's life depending on the lives of others. In this regard, the decision of working beyond retirement age has a strong relationship with the family context, in particular for those with children. It could be stated that the life transitions of children have an effect on parents' transitions. The new life course has been shaped in terms of "patchwork biographies," "a good deal of disorder" in the "climate of uncertainty." For this reason, as in the older workers' transitions, youth transition is also complex. Full employment after education is no longer a guaranteed fact for young people. This may also be a determining factor for working beyond retirement age.

Individuals are more responsible for their income security when facing risky transitions or unprecedented events. Increasing inequality and economic insecurity, and cuts in the welfare provisions pave the way for the individualization of responsibilities. The transitions of older workers can neither be understood separately from their changing life course, nor from the sense of social belonging they have, nor from the changing transitions of other family members.

CHAPTER 3

THE BACKGROUND OF WORKING BEYOND PENSION AGE IN TURKEY

3.1 Transformation of social security system in Turkey

Pension systems can be categorized differently in terms of their governance, financing, and scope. There are several dimensions for categorizing pension systems: public versus private provision, flat-rate versus earnings-related benefits, and capital-funding versus pay-as-you-go financing (Anderson, 2015).

Public pensions with PAYG financing are designed to redistribute income to reduce poverty among the older population (Kohli & Arza, 2010; Blackburn, 2002, 2006). Therefore, PAYG can be categorized as redistributive in which employees finance pensioners' income. In the PAYG system, pension benefits are financed by the contributions of the current workforce, with a deficit guarantee from the government. In this system, pension income is determined based on defined benefit principles. Individuals who withdraw from paid employment are guaranteed a stable income in their later life through provided public pensions.

The expansion of pay-as-you-go pensions took place following the Second World War. In this period, the economic and demographic conditions could be identified: birth rates were high, economic growth was steady, and employment levels for full-time breadwinners were high (Anderson, 2015).

The history of social security implementation in Turkey can be traced back to civil servant and soldier retirement funds during the Ottoman period. In parallel with many countries, the first steps for institutionalizing social security systems were taken after the Second World War in Turkey (Ozbek, 2006).

However, Turkey's social security system was institutionalized gradually with the establishment of the Social Insurance Institution (SSK), Retirement Fund (Emekli Sandığı) and Social Security Institution of Craftsmen, Tradesmen, and Other Self-Employed People (Esnaf ve Sanatkarlar ve Diğer Bağımsız Çalışanlar Sosyal Sigortalar Kurumu, Bağ-Kur) which were based on employees' occupations.

The Social Insurance Institution (SSK) was established in 1946 for blue-collar workers in the public sector and all workers in the private sector. The SSK provided insurance including against work injury and occupational disease, sickness, maternity, disability, old age, and death.

The Retirement Fund (Emekli Sandığı) was established in 1949 for white-collar employees working in state institutions. This ES entitles contributors to a retirement pension, job disability pension, payment upon death, and marriage bonus.

The Social Security Institution of Craftsmen, Tradesmen, and Other Self-Employed People (Bağ-Kur) was established in 1971 for craftsmen, merchants, agricultural workers, and the remaining self-employed people.

However, there were differences in the extent of these three institutions regarding access to health services, eligibility for retirement, disability, and insurance benefits. For example, compared to the SSK and ES, the Bağ-Kur provided relatively low old-age, disability, and health insurance benefits. (Elveren, 2008).

On the other hand, the ES provided relatively high-level pensions for civil servants compared to the Bağ-Kur, contributing to self-employed workers' low pensions. (Yakut-Çakar, 2007; Saydam, 2017). All these three social security institutions were established as public pensions with pay-as-you-go financing.

Due to economic and structural differences among these three institutions, the Turkish social security system was identified as a fragmented, hierarchical, and unequal institution (Buğra & Keyder, 2006, p. 216).

Contrary to many countries, which face social security problems derived from their aging populations, Turkey's challenges in a social security system stem from a combination of different factors. First, the social security system in Turkey started to produce a fiscal deficit from the early 1990s due to many structural problems. The challenges caused by the former system can be summarized as follow; employment-oriented social insurance, structural issues of the labor markets, changes in employment patterns, increasing unemployment, problems related to financing arising from the weaknesses in the management of the system (Gokbayrak, 2010). Another issue is that the social security system coverage of the population was low. Regarding the pension schemes, less than half of the population was covered by any of the three institutions until the 1990s (Bayri, 2013). While the insured population rate constituted 5.7% of the total population in 1960, this rate increased to 20% in 1965, 47% in 1980, and 82% in 2007 (TUIK, 2008). Furthermore, rare changes in policies and an increase in informal employment affected the active-passive ratio negatively (Saydam, 2018; Bayri, 2013). The active-passive ratio refers to the percentage of active insured workers to passive pension receivers. Significantly high levels of informal employment, which also means unregistered employment, had a negative effect on the financial sustainability of the social security system.

The pension eligibility age for both men and women was sixty. The premium payment requirement based on an individual's income level was twenty-five years when the social security system was established. However, the Turkish pension system was changed eleven times between 1954 and 2006, mainly before elections,

to gain political support (Aysan, 2013). On the other hand, between 1954 and 1999, a series of changes were made in the laws (9 times) regarding retirement age. The early retirement scheme, introduced by the DYP – SHP coalition government program, decreased women's pension eligibility age to thirty-eight. The early retirement scheme increased the budget deficit by imbalancing the active-passive ratio of the social security system (Yakut-Çakar, 2007). Informal employment is another factor that affects the active-passive ratio negatively. The 2001 economic crisis, combined with a decrease in employment rates and an increase in informal employment, led to reduced premiums (Alper, 2006).

It is in this context that debates around the requirement for social security reform have gained momentum since the 1990s. Arguments focus on concerns about the aging population and mainly on the structural and fiscal unsustainability of the social security system. Although the structural challenges were widely accepted, the problematization of the issue implies many more challenges for the existing system. While the system's budget deficit is compared to a black hole and also to a hump, people who retired early were presented as idlers (Alper, 2004, p. 2). Financial concerns were not only expressed rhetorically. There were three technicians on behalf of the SSK and four technicians from the Bank of Treasury and Central on the council that prepared a report recommending social security reform (Çelik, 2006). The fact that the team which created a new social security system was mainly composed of people with financial competencies implies that the reform was created with economic priorities in mind.

The role of international organizations in social security reforms must be examined, to understand the recent pension reforms in Turkey. There have been various pension reforms proposed by the World Bank and the International Monetary

Fund (IMF) in many OECD countries since the early 1990s. Palacios (1994), who spoke on behalf of the World Bank, states that the economic growth of countries and the financial security of seniors would be better served if governments developed three pillars of old-age security: (1) a publicly managed mandatory pension system, (2) a privately managed mandatory savings system, and (3) defined- contribution voluntary savings. The World Bank and the IMF reform proposals were more than a policy recommendation regarding the stability of the Turkish economy, and the different governments that came into power in the past three decades signed four standby agreements with the IMF. In addition to international financial institutions, the European Union has had a significant influence over social policies and the labor market in Turkey.

According to Buğra and Keyder (2006), the EU accession process, which encourages social rights-based approaches in social policy, mitigates the influence of the liberal agendas of the international financial institutions. Contrary to the World Bank and the IMF, which emphasize the recommodification of pension systems, the European Union emphasizes cost containment and recalibration through the implementation of structural reforms such as sustainable economic growth, higher official retirement ages, strengthened work incentives, and fiscal consolidation (European Commission 2010, p. 11).

Prescriptions of the IMF and the World Bank have played an influential role in the reform process in Turkey. An agreement laying down conditions for pension reform between the World Bank and Turkey was signed in 1994. Following that, the ILO prepared a report based on criticisms of the social security system and the new proposals. The report emphasized the fiscal deficit of these institutions: The social security system's total deficit corresponds to 1.8 % of GDP; furthermore, this

rate is estimated to reach 10% by 2050 (ILO, 1996). Hence, the budget deficit increased between 1999 and 2003 and reached 4% of GDP. In response to this, the Ministry of Employment and Social Security published the paper “Social Security System, Reform and Proposals,” also known as the White Book (ÇSGB, 2005).

The need for reform was justified in five points. The first was the aging population; second, the low-level protection from poverty; third, the budget deficit of social security institutions; fourth, the low level of coverage; fifth, structural challenges.

Another national actor criticizing the social security system is The Turkish Industry and Business Association (TÜSİAD). TUSIAD, as an organization representing business interests, supported the World Bank pension reform, claiming that private pension systems would increase individual welfare and the performance of the financial markets. TUSIAD (2004) published a report resembling the World Bank report “Averting Old Age Crisis.” The report proposes that the existing social security system should undertake minimum protection. However, there should be additional individual saving accounts, based on fund management. According to the proposal, the state should finance social security systems through minimum contributions at the first stage; financing of the system should be supplied by both employees’ and employers’ contributions at the second stage.

National authority reports' prescriptions mostly show similarities to global authority proposals, such as those of the IMF and World Bank. Therefore, it is possible to say that transformation of the social security system that started with arrangements in the late 1990s was mainly affected by global prescriptions. However, the national economic, political and social context shaped less or differently the reform contents and process in Turkey. As a result of this process,

sufficient conditions emerged for the social security reforms to be introduced after the AKP (the Justice and Development Party) won the elections in 2002. As a result, the law that enforces social security reform in Turkey was enacted in 2006; however, in a new form, it took effect in 2008.

In Turkey, social security reform has been studied as part of the transformation of the welfare regime (Buğra & Candaş, 2011; Buğra, 2012, 2017; Buğra & Keyder, 2006; Dorlach, 2015; Eder, 2010; Kılıç, 2008; Yörük, 2012). From the 1980s, the welfare state crisis has accelerated due to the macro-level shift in economic policies and institutional changes. Besides neoliberal globalization, there have been changes in demography, labor force structure, and social security institutions, all of which are interrelated paths toward welfare reforms. Concerning Turkey, the Turkish welfare regime has undergone a rapid transformation in the past few decades, with significant reforms to the healthcare and pension systems, social assistance, and labor market policy (Buğra and Keyder, 2006; Yılmaz, 2014, 2018). Turkey is situated along with Southern European countries (Gough, 1996; Buğra & Keyder, 2006). The Continental and Southern European welfare regimes have Bismarckian pension systems, aiming to achieve income maintenance in old age through both employees' and employers' contributions. Therefore, public pension systems in these countries are organized on a PAYG basis and are funded by compulsory contributions, to cover the expenses of current pensioners (Natali & Rhodes, 2004). Thus, the Turkish social security system has been evaluated in a comparative perspective although with its own unique features. In this context, the new system has been elaborated in terms of distinctive features which can be defined as hybrid (Aybars & Tsarouhas, 2010) and eclectic (Buğra & Candaş, 2011) in the comparative literature.

3.1.1 Scope of the reform

The first attempt to solve the social security system's challenges was the pension reform implemented in 1999. This reform increased the pension contribution period from 5,000 to 7,000 days and gradually raised the minimum retirement age to sixty for men and fifty-eight for women (OECD, 2006). A two-pillar pension system was implemented; the first pillar based on PAYG, which was instituted through the social security system, the second pillar based on private pension schemes (Elveren, 2008, p. 44).

The second social security reform was implemented in 2006, with the new arrangements coming into effect in 2008. The 2008 reform gathered three separate social security institutions under a single institution, the Social Security Institution (SSI). In addition to these, retirement and health insurance were separated from each other. Aysan (2013, p. 153) summarises the scope of the reform under three key elements: “(1) a single social security system to cover SSK, ES, and Bag-Kur with equal social security rights; (2) a general health insurance system providing equal health coverage for every citizen by offering basic health services; (3) means-tested social assistance for all citizens coordinated by an overarching social assistance system”.

As a result of these reforms, the Turkish pension system was built on a three-pillar form: a PAYG public scheme that provides a basic income for all workers; a private one (the IPS); a funded scheme which supplies additional pension income through financial investments and means-tested social assistance pensions for the elderly in need. The reform also increased the average pension contribution period from 7,000 to 9,000 days for both sexes. In addition to increasing the contribution period, the reform aimed to gradually increase the minimum official retirement age

from fifty-eight to sixty-five for women and from sixty to sixty-five for men.

Therefore, the minimum retirement age will be sixty-five by 2036 and will gradually equalize at sixty-five for both sexes by 2048.

The Turkish social security reform's main components have been analyzed through three reform dimensions - cost containment, recommodification, and recalibration. (Ebbinghaus, 2011; Hacker, 2005; Streeck & Thelen, 2005). However, the examples of forming a new social security institution, improving the social assistance system, and increasing the official retirement age indicate that recalibration is a more central theme in the Turkish social security reform. As in the Southern European countries' pension reform, recalibration is the most crucial dimension of the Turkish social security reform (Aysan & Beaujot, 2009; Aysan, 2013). Examples of this recalibration can be seen in the establishment of a new social security institution, the formation of an overarching social assistance system, and the planned increase in the official retirement age (Aysan, 2013, p. 156). Aysan (2013) analyzes social security reform through three reform dimensions - cost containment, recommodification, and recalibration, as introduced by Pierson (2001). In this regard, "The cost containment dimension aims to balance social security budgets and maintain the existing pension system. The recommodification dimension aims to reverse the dependence on the state through tightening eligibility or cutting benefits. Hence, while the former focuses on deficit reduction and cost management to maintain the existing pension system, the latter increases the individual's dependence on the market for old-age social security" (Aysan, 2013, p. 156). An increase in the minimum retirement age and unification of different social security institutions show that, contrary to cost containment and recommodification, recalibration is the most

central theme of this reform in the Southern European welfare states (Aysan & Beaujot, 2009; Aysan, 2013).

Before the social security reform, the system was widely criticized regarding the high levels of income replacement rate. In the former social security system, the income replacement rate was 3% for the ES insured and 2.6% for the SSK and Bağ-Kur insured. The pension reform brought the rate to a standard of 2.0% per year. (Tezel, 2008). This means that those who retire after the reform will receive fifty percent of their earnings as a pension. At the same time, a person who entered the social security system before the law changed would be eligible to 60% of their gross income as a retirement pension (Saydam, 2015). Therefore, the change in income replacement rate implemented with the reform is a change that affects the living conditions of pensioners as they would receive less pension income in retirement.

New arrangements for income replacement rates create a twilight world for both workers and pensioners. Social security systems are fundamental social protection mechanisms for the late-life security of working people. In this regard, the reform package calls into doubt the pension system's distributive and social solidarity aspects (Arabacı and Alper, 2010). When considering low-level wages in Turkey, a decrease in accrual rates leads to increased poverty risk in old age (Arabacı & Alper, 2010, p. 116).

In the literature, justifications to defend the social security reform have been criticized in many aspects. A primary argument was that the social security system is not sustainable financially, as it creates a budget deficit and increases social spending. In parallel with the global trend, social expenditures have been growing slightly in Turkey since the 1980s. Even though Turkey has the lowest social spending rates among OECD countries, the redistribution of social income is

maintained (Koray, 2005, p. 38). Financial concerns about social security systems were mainly reflected in budget deficits, namely as a “black hole.” (Alper, 2006).

However, there are several reasons for that, related to financial management and labor market structure. First of all, the state had not contributed to the social security system until the late 1990s. Moreover, funds sustained through contributions paid by employees and employers have been used to cover the public deficit in different areas (Fişek, 1999). On the other hand, the labor market's structural problems, which are informal employment, unemployment, and low labor force participation, have led to a break in the active/passive balance of the social security system.

The increase in longevity and the population aging crisis justify an increase in the retirement age. However, expected longevity does not affect individuals equally. Life expectancy is strongly related to differences in gender, class, ethnicity, working conditions, etc. For that reason, longevity does not necessarily mean being willing and healthy enough to work longer.

The potential social consequences of reform have also been criticized in different dimensions. The literature reveals the possible social implications of the reform, arguing that the reform cannot provide adequate protection to members of society. Increased retirement age and decreased income replacement rates can potentially impact income insecurity and increase poverty among the elderly (Arabacı- Alper, 2010; Karadeniz-Öztepe, 2013).

Regarding the establishment of the Individual Pension System, social security reform should be seen as a market-driven transformation of risk. In this sense, the reform avoided progressive tax mechanisms and left the risks experienced in old age

to be covered by the savings of individuals. (Elveren, 2007; Kapar, 2015; Oran, 2017).

When considering the high informality rate in the labor market, people working in informal sectors still cannot be included in the social security system (Arabacı & Alper, 2010; Yenimahalleli, 2011). Moreover, the increase in the retirement age will negatively affect workers in temporary and flexible situations in the labor market. For example, retirement will be a distant dream for seasonal and casual employees, those who have to take a break from work for various reasons (childbearing, unemployment, illness), and those who enter the labor market at a later age, in particular for women.

The gender dimension of reform has also been evaluated critically. Historically, women's labor force participation has been at a low level in Turkey. There are several reasons for this: division of labor within the family, cultural norms, educational and labor market disadvantages (Buğra & Yakut-Çakar, 2010; Dedeoglu, 2009, 2012; Özar, 2010). Despite the law implemented in 2003, which brought about maternity leave, pensions, and benefits systems, policies have hardly been effectively adopted in the workplace and labor market (Dedeoglu, 2012). However, gender inequality is strongly related to not only the labor market but also to "the divergent gender-based caregiving and work patterns" (Estes, 2005, p. 553). In the Southern European welfare regime, unpaid work has been provided by women.

The traditional social security system was established around a normative family model in which men are the principal breadwinners, and male heads of families keep women. Women receive benefits like healthcare based on the labor market status of their fathers or husbands. Associated with social security reform, while women's participation in the social security system is separated from their

husbands and fathers, women's retirement age is equalized with men's. However, the double burden of domestic and paid labor for women remained another problem the new policy failed to address (Kılıç, 2008). If women are to be treated on equal terms with men, domestic responsibilities must be considered, especially those of care. Thus, assuming that female employment is interrupted relatively more often than men's due to maternal and household duties, such a high minimum-age threshold seems unrealistic (Kılıç, 2008).

Another gendered dimension of the social security system is that, as in other Southern European countries, women's incomes in Turkey are relatively lower than those of men (OECD, 2012). Lower incomes and career interruptions lead women to have a lower pension entitlement. According to estimations, in cities, a woman who is a university graduate earns 57 percent of that of a man who has the same education. In comparison, a woman who has a primary school education earns 46 percent of that earned by a man who has the same education level (Elveren, 2008). This means that inadequate public support and structural problems lead to lower pension income returns for women, and perpetuate gender income inequality in old age.

According to the Turkstat data (2016), women constitute 56.1% of the population over 65 (TUIK, 2016). On the other hand, the rate of women is 76.7 % among older people living alone (TUIK, 2017a). Tufan states that this demographic phenomenon implies the feminization of old age (Tufan, 2015). Women's gendered life cycle, which stems from unequal labor division, unpaid domestic work, a disadvantaged position in the labor market, and education, shapes their old age and retirement process. In Turkey, the social security reform poses a threat to women of

intensifying inequalities in their old age (Dedeoğlu, 2009, 2012; Şahin & Elveren, 2014; Şahin, Dedeoğlu & Elveren, 2012).

In addition to gender inequalities, the intergenerational inequality dimension of reform has been evaluated in terms of the pension system and Turkey's labor market (Aysan, 2013; Kapar, 2015). While the increase in retirement age means that younger generations will have to work for those who started to work after 2015, the accrual rate will be 2 percent per annum every year. For young generations, a pension is not perceived as generational solidarity, as their retirement has been planned for the distant future. Thus, pension reform damages intergenerational solidarity, as it presents older people as a burden on youth, retirement as low pay, and something very distant for the younger generation.

The real problem is in the scarcity of standard employment opportunities for the young. When considering high rates of youth unemployment and the inevitability of having to work longer for older people, there is a dilemma regarding intergenerational relations. The potential consequence of this could be competition between young people who seek jobs and older people who continue to work (Tufan, 2015, p.73). Another questionable point is that this dilemma will shape the attitudes of young generations toward old age, and intensify the precarious conditions of older people in their retirement.

While all these studies offer comprehensive analyses of the reform's social and institutional aspects, labor market-related analyses have remained limited in the literature. In this context, Yanardağ's and Saydam's studies constitute an exception in pension reform studies. One of the studies discusses if the reform does not respond to workers' needs in atypical labor market sectors (Yanardağ, 2010).

According to Saydam's claim, the pension reform fails to tackle the existing incompatibility between the new pension system and the labor market structure. The Turkish labor market can be summarized in four characteristics: low labor force participation, especially for women, high (youth) unemployment, long working hours, and high informal employment levels. Thus, the Turkish labor market displays an increasing incompatibility with the institutional rules of the social security system (Saydam, 2017).

As a result of social security reform, retirement from the public pension system has been gradually made more difficult, increasing the retirement age and reducing accrual rates. Reform brings working longer and a lower retirement income for employees. In this respect, while the reform does not provide sufficient income security in old age, it implicitly makes working longer compulsory. Another critical part of social security reform is that it offers an opportunity to save for retirement. However, a system that allows saving is open to question when considered in a context where public protection mechanisms are reduced. In this regard, the Individual Pension System should be elaborated in more detail, to understand changes in the construction of retirement and old age.

3.1.2 IPS and its implications for retirement

The Individual Pension System (IPS) has not been brought onto the policy agenda in the early stages of the reform process. With the new law implemented in 2016, auto-enrollment was introduced into the private pension system for employees under the age of 45. It has been introduced as a complement to the public pension system, based on voluntary participation. Auto-enrolled employees are free to opt out within two months after they are informed that they are participating in the private pension

plan. The contribution ratio of the default option was determined as 3 % of the net salary of an employee with 25 % government subsidy (OECD, 2017).

However, the recent policy agenda of the AKP government shows that IPS has gradually become compulsory for employees. According to the New Economic Program, 2018-2021, declared by the Finance Minister of Turkey, opting out of the auto-enrolment system would be extended to a minimum of three years (Hürriyet, 2018).

More recently, President Erdogan stated that the government is creating a supplementary pension system (Noyan Doğan, 2020). A fund will be created with a mixed model where severance pay and IPS are combined together. According to their salary, employees will pay more or less; the employer will also contribute to the fund, and the state will also contribute. This means a structure under the name of a complementary pension system will be created. With this structure, the IPS system will no longer exist as an entity or be voluntary.

The IPS is designed on a defined contribution basis to increase savings in the Turkish economy and create additional retirement income for individuals (Elveren, 2014). Pension rights in the IPS are based on the defined contribution system. Individuals contribute their savings accounts, which are kept safe by a custodian approved by the Capital Markets Board. However, as a complementary social security system, The IPS implies more than additional income for retirement.

According to Oran (2017), financialization is also embedded in recent social security reform in Turkey. The establishment of private savings funds in the scope of the Individual Pension System is aimed at the development of financial markets in Turkey. The most common definition refers to the process as “the increasing importance of financial markets, financial motives, financial institutions, and

financial elites in the operation of the economy and its governing institutions, both at the national and international level.” Epstein (2005, p. 1) It is possible to deduce from these definitions that the financialization process is an abstract notion shaped by macro policies. However, finance expands by infiltrating every aspect of economic and social life; financial tools and methods have become more and more sophisticated; in other words, financial accumulation has deepened (Fine, 2013).

Financialization has engulfed the social and economic spheres with the prescriptions of international organizations such as the International Monetary Fund and World Bank. In this context, many spheres of social life, including housing, health, education, and social security, have become profitable businesses for the financial actors. In this regard, The IPS is also a profitable business fund managed by companies and banks.

Briefly, pension reform in Turkey brought parametric changes in the public pension system (increasing the retirement age, increasing the number of premium payment days, decreasing the pension rate). At the same time, financial missions are imposed on the pension system by establishing the IPS. In this system, pension procedures are carried out by private pension companies. The role of the state in this system is only as controller and regulator. Financial markets have filled the gap left by the state taking less responsibility in retirement. In other words, retirement, which was defined as a social security right in the past, has been transformed into a financial return on investment, based on personal responsibility (Oran, 2017).

The establishment of the IPS implies a different construction of social security, retirement, and old age. The pension as an institution has become a profit-making goal for financial actors. As Lazzarato (2012) states, considering working people, retirement has collectively turned from a social right based on the class

struggle into a personal financial investment based on talent and luck. An essential feature of social security systems is that they redistribute income from upper-income to lower-income groups. Various regulations made to encourage the private pension system damage this understanding of justice. The fact that the contributions to be made from the private pension system are designed to provide a meaningful income in old age, makes this system more profitable for the upper-income groups.

For example, participants in the IPS are already from the middle or upper classes (Şahin et al., 2010). In the scope of the reform, a decrease in the accrual rate leads to a reduction in pension income for pensioners. Increasing the retirement age and lowering the pension rate have made retirement unpredictable as an income guarantee of employees. (Alper, 2006). As an alternative to the falling pension income, the idea of “individual saving” is encouraged through the private pension system. However, as Oran (2017) states, in developing countries such as Turkey, whose capital markets are unstable due to political crises and in which society does not know enough about funding, these systems become eclectic and compulsive. The social concept includes elements of equality and social justice among individuals and social groups that make up the society (Castel, 2004). In this regard, social security guarantees the right to be socially secure. Especially in countries with high-income distribution unfairness, public pension systems provide social protection for people. For example, the argument of one of the most significant objections to the pension reform proposed after the economic crisis in Greece was that a "decrease in pension income would make the problems worse, as most families continue to live based on the income of the pensioner." (Oran, 2017). According to OECD data (2017), Turkey is one of the worst among OECD countries in terms of the income distribution gap, with 0.4 Gini coefficient. Thus, the reform's financialized and

weakened public protection aspects do not improve the existing structural problems in the country; instead, they worsen them.

Furthermore, pension reform constructs a retirement in which individuals are responsible for their security against social risks. When collective support mechanisms are weakened, a new visualization of individuals of insecurity is developed in this period. An individual who works for his future saves up and takes responsibility for all kinds of social risks. This new perception has also shifted from "collective rights of labor" to "individual rights" (Özdemir, 2018, p. 179). In Turkey, the transformation of social security is also the construction of a new social security understanding, where individual strategies are brought to the fore. In this regard, the retirement process also means individualizing responsibilities both for young workers and those currently in retirement.

As Elveren (2010) stated, this pension reform was also a sign of the transformation of Turkey's welfare regime into an income-based and market-based social protection model. In this model, retirement seems to mean a good rest for those who can afford it. For others, retirement seems an individual struggle against social risks and working longer to afford a continuation of livelihoods.

Pension systems and reform outcomes cannot be understood entirely in terms of financial and economic determinants. Social and political factors have led to pension reforms. However, reform outcomes and their effect on both employees and pensioners should be considered within the labor market structure. Employees' status and situation in the labor market are essential determinants for both pension benefits and retirement.

3.2 Transformation of labor market

To understand current labor market conditions in Turkey, the history should be traced back to the 1980s. This is because the foundations for neoliberal economic policies, implemented globally and in Turkey, began to be laid in the 1980s.

As one of the late industrialized countries, Turkey adopted the Keynesian model in the 1960s (Öniş & Şenses, 2007). However, during the 1970s, the oil crisis dislocated the Keynesian model globally. This process has led to the destruction of full employment, economic stability, and employees' wages (Boratav, 2005). Along with globalization, there was also an increase in the informalization of the labor force in many countries (Standing, 1999). Turkey shifted from a state policy of import substitution in the 1980s, and has received much free-market advice from international agencies such as the IMF and World Bank. Adjustment programs proposed by international agencies prioritized the liberalization of trade and market, requiring new arrangements in the flexibilization of the labor market (Şenses, 1996; Onaran, 2000). With the 24th January 1980 decisions, outward-oriented growth was adopted (Buğra, 2011). The 24th January 1980 decisions have been accepted as a milestone due to the opening up of the economy of Turkey to the outside world. However, this is also a turning point in the life of the working classes in Turkey. With these decisions, the market economy was institutionalized. At the same time, it was decided to take economic measures, such as limiting public expenditure, reducing wages, and freeing up exchange rates.

With the rate of globalization accelerated by the neoliberal transformation process, the importance of production in international trade since the 1980s caused an increase in the mobility of capital through transnational companies (Şenses, 2003,

pp. 146-161). In Turkey, rerouting the macro-economic structure has also changed the state's labor market and social policy approach.

Since the outset of the neo-liberal era, the amount of temporary employment has risen, unionization has declined, employment prospects have deteriorated, and employees' earnings have diminished (Cam, 2002). The privatization of state enterprises and the increase in global competition have decreased wages and workers' rights. (Boratav, 2005). Since the 1980s, informal employment relations have expanded in line with the concept of flexibility, and the rights and wages of those working in the formal sector have been limited. This was also a process of deregulation of the labor market, which refers to flexible labor markets, the neutralization of unions, privatization of public services, leaving rights such as health, education, and social security vulnerable to market conditions. Since the 1980s, there has been an increase in the market-oriented production of public services such as education, health, and social security (Boratav, 2000, p. 34).

After the 1980s, the labor market was reconstructed with more temporary employment, which occurred in two primary forms: contract work and the 'tacheron' system (Cam, 2002, pp. 95-96; Şenses, 1996). Firstly, white-collar employees were employed by the government on a contract basis, then blue-collar workers were included in temporary employment. As a result, the number of employees working under this system expanded from 20,000 to 500,000 between 1985 and 1996 (Ekonomik Trend, 1996).

Another temporary employment model, which is known as "tacheron," is, in fact, an opportunity for a cheap labor force for employers. Tacheron workers are hired by mediator job organizers (tacheron) without any officially recognized contract. The proportion of 'tacheron' workers in state economic enterprises had

risen from 4% in 1986 to 15% by 1996 (Cam, 2002; Economic Trend, 1996). With the global competition in trade, the importance of small-scale companies has increased. Especially in the textile and food sectors, this tacheron system with low wages has been expanded in small-scale companies (Müftüoğlu, 2005; Özdemir, 2008). The absence of a contract leads to severe consequences for workers. They suffer from deprivation of social and economic rights and are unprotected against any social risks.

Expanding of the tacheron system has also had consequences for the gendered division of labor. During this process, women's participation in informal labor has increased. Work has moved from factories and situations with formal labor relations to small workplaces, workshops, homes, and informal work networks. With the shifting of the work to small ateliers, small firms, especially in the weaving and textile sectors, have become dependent on women's labor (Dedeoğlu, 2004). Piecework-based and home-based work have also become widespread among women. Especially for those too old to work outside the home, or who have small children at home, or have a conservative family structure that does not allow work outside, home-based and piecework-based jobs became an opportunity for them to earn money. However, such jobs also mean working without social security for women (Hattatoğlu, 2000). On the other hand, women's employment in home-based jobs is not always reflected in labor surveys (Özbay, 1990).

This period can also be characterized as having undermined the rights of working people in terms of unionization — the military regime of the 1980s restricted union activities with the Unionization Act of 1982. For example, the yearly average of those covered by collective bargaining did not reach beyond 3% of total employment between 1985 and 1997. Furthermore, wage settlements were imposed

by anti-democratic regulations (Cam, 1999, pp.97-98). According to Cam, temporary employees' replacement of unionized workers had become a significant challenge to labor solidarity (Cam, 1999). At present, Turkey is one of the countries with the lowest unionization and collective bargaining coverage among OECD countries. According to OECD data, the unionization rate for 2017 was 8.6 percent in Turkey (OECD, 2017). The scope of the collective bargaining agreement in 2016 was 7 percent (OECD, 2016). Turkey ranks last among OECD countries with these rates.

The period of the 2000s represented another milestone with profound shifts in the social and economic spheres in the history of Turkey. Following the crises of 2000-2001, shortly afterwards the Justice and Development Party (AKP) won the elections in 2002. According to Yeldan and Ünüvar (2015), one of the distinguishing features of the AKP era is that they have adopted the mission of implementing the neo-liberal project under the discourse of 'strong government', without confronting any solid widespread opposition. As a result, in the years following the 2001 crisis, Turkey settled in a position in the world economy consisting of large-scale foreign capital inflows, large and continuously increasing current account deficits, and a rapid increase in the external debt stock (Boratav, 2007). Over this period, the AKP government have adopted the financial accumulation model based on "speculative-led growth" and continued its domestic borrowing at an increasing pace (Sönmez, 2009). During this period, Turkey shaped macro-economic policies depending on IMF prescriptions which relied on fiscal austerity in public sectors and a contractionary monetary policy aimed at price stability (Yeldan & Ünüvar, 2015). IMF prescriptions include demanding a reduction in subsidies to agriculture, privatization, and a reduction in the role of the public sector in the economy.

Between 2003 and 2008, was been a growth in the economy with an average growth rate of 5.88 percent.

According to Yeldan and Ünüvar (2015), this growth had some characteristic features. First, it was mainly driven by a massive inflow of foreign finance capital. Second, it had joblessness growth patterns. Not only open unemployment but disguised unemployment also rose at the same time. According to TurkStat data, ‘persons not looking for a job, but ready for employment if offered a job’ increased from 1,060 thousand workers in 2001 to 1,936 thousand by 2006. That is, the total unemployment rate had reached 15.5 percent (2015, p. 3).

The building blocks of today's insecure conditions forthose who “have to work with paid labor to live” in Turkey were laid in this period. However, since the 1980s, economic and political preferences that have developed in parallel with the global conjuncture have made the working class more insecure. Thus, precariousness in Turkey is shaped as a multidimensional field, in which these dimensions affect each other, as labor policies are produced and reproduced: (i) income insecurity; (ii) insecurity of employment patterns; (iii) lack of social security (ISSA, 2015). Onaran et al. (2016) define the period since 1980 as follows: neoliberal economic policies have generated a vicious circle of lower wage share, lower investment, low competitiveness, import dependency, lower, more volatile and jobless growth in Turkey.

This period can also be characterized by the expanding role of the financial markets. Turkey’s post-1980 growth pattern “has been dependent on speculative financial capital flows and has been marked by continuous cycles of boom and bust, as in the cases of the crises of 1994 and 2001 and, most recently, the Great Recession of 2008–09” (2016, p. 271). This period has also been experienced through a growth

regime significantly based on a decrease in real wages (Onaran & Stockhammer, 2005; Onaran & Galanis, 2014). Turkey's growth policies have developed at the expense of working people. Adjustment and austerity policies on wages and public services have played a central role in integrating Turkey into the global economy. Since the 1980s, the decline in the labor share in Turkey has been the highest in the G20 countries, along with Mexico (Onaran & Galanis, 2014). The crisis years of 1994, 2001, and 2009 also had a shocking effect on employees' real wages. For example, the decline in real wages reached 30.0 percent and 24.5 percent following the 1994 and 2001 crises (Onaran & Oyvat, 2016)

3.2.1 Structural challenges of labor market

The neoliberal globalization process was a turning point in labor market policies and their effects on the working class. Growth in the share of international trade in goods and services led to increased national incomes and competitiveness. At the same time, the introduction of new production techniques has generated a large number of jobs. Many of these jobs were created in the informal sector. However, due to subcontracting, the boundaries between the informal and formal sectors have become increasingly blurred (Buğra & Yakut-Çakar, 2010).

In this political context, employment-based welfare benefit cuts, wage reductions, and anti-union legislation were accomplished (Öniş & Şenses, 2007; Yörük, 2020). Transformation of the labor market has caused the replacement of the standard full-time employment model with subcontracting, and a flexible, informal employment model. To meet global capital demands, subcontracted employment, which means irregular labor and unsecured jobs, has increased in Turkey (Yanardağ, 2010).

There are essential criteria worth considering when evaluating the labor market as an institution. The most important of these are labor force participation, informal employment, unemployment, and working hours. The Turkish labor market's structural characteristics can be identified as low levels of labor force participation, particularly among women, high rates of informal employment, high rates of unemployment, and long working hours (Saydam, 2017).

When considered comparatively, Turkey is one of the countries with the lowest labor force participation rates¹ among OECD countries. For example, while estimated rates in Turkey were 62.3% in 2019, the average rate of OECD countries is 78.4 percent (OECD, 2019).

Another characteristic feature of the labor market in Turkey is structural unemployment. Youth unemployment in particular began to increase after the 2008 financial crisis. Youth unemployment peaked at 25.3% in 2009 from 13.1% in 2000. Current data show that youth unemployment remains high, at a rate of 26.1% (TUIK, 2020). In recent years, young people not in education, employment, or training (NEET)² have increased heavily. In Turkey, 29.3% of the young population is not in education, employment, or training (TUIK, 2020). Compared to men, the rate of women not in education, employment, or training is higher than 34% (TUIK, 2020). It seems there is a new generation who feel insecure about the future. Young people are both unemployed and not in education, employment, or training, therefore at risk of economic and social exclusion. They may face severe consequences of this unemployment in their later lives due to the pension parameters (the higher retirement age and more extended contribution period). Turkish youth, particularly

¹ The labor force participation rates signify the number of employed and unemployed individuals but looking for a job divided by the total working-age population

² NEET is a concept to describe young people between the ages of 15 and 25 who are disconnected from both education and labor (Eurofound, 2012: 20).

women, excluded from the education and labor market, may experience disadvantages from their childhood to old age.

A high youth unemployment rate also means that young people at their most productive age depend on their families. For example, Çelik (2008) observes that unemployed young people are dependent on their families' support in many ways, such as material and economic and social. According to Çelik, the family is the most critical institution in this period of unemployment for young people, due to the absence of a protective welfare regime in Turkey. Yılmaz (2017) also conforms through two dimensions of Turkish social and economic policies concerning young people. First, according to Yılmaz, familialization and economic citizenship are characteristic features of social and economic policies for youth in Turkey.

As a result, it can be stated that young people who are struggling with unemployment or temporary jobs have to return home or never leave home. This also causes them to add their precarious status to that of their families, which means living in double insecurity (Standing, 2011, p. 65). Fear of insecurity about their children's future can be a factor that affects workers' retirement decisions.

Another structural challenge of the labor market is the high level of informal types of employment — workers who are employed in the informal sector³ work without any social protection. According to figures from the Turkish Statistical Institute, 31.3 percent of the working population were working informally in 2020. Although this rate has been decreasing since 2001, it remains high. Informal employment causes several problems, both for the social security system itself and for informally employed people. In terms of the social security system, informally

³ Informal employment refers to jobs which are not regulated or protected by the state. According to the TURKSTAT, in order to be considered in unregistered employment, a person should not be registered with any social security institution through her job.

employed people break the active/passive balance of the system, as they are benefiting from the system dependence due to the imbalance of contributors and beneficiaries, which causes revenue loss. As for the informally employed people themselves, they will miss out on a meaningful pension. For young people, informal employment is their entrance into working life which means that they start their working life in risky and insecure conditions (Ercan & Dayioglu, 2009).

Unsurprisingly, informal and unsecured jobs are more available for women in the labor market. While the rate of men in informal employment stands at 29.7%, the rate of women is 46.3 % (TUIK, 2017). Working in the informal sector affects employees in severe ways throughout their lives. Citizens who have jobs without social protection and remote from decent working conditions experience the retirement process later and in a more unsecured way. With social security reform, the retirement age rises to 65 for both sexes in 2048 gradually increasing after 2036. This could mean a never-arriving retirement for workers who work informally without any social security.

Another issue concerning the labor market structure is the length of the working day. The length of the workday has always been a significant issue and is an ongoing process for the labor movement and working class. International labor standards set a gradual reduction in working hours in many countries over the 20th century. Long work hours can be defined as regularly working more than 48 hours per week (Messenger, 2018). Excessively long working hours are more than double in developing countries when compared to developed countries. Moreover, in developing countries, long working hours also mean low wages and having to work longer hours to make ends meet (Lee, McCann, & Messenger, 2007).

In Turkey, long working hours are the most challenging element of the labor market (Saydam, 2017). Working hours in Turkey are legally arranged at 45 hours per week. However, Turkey has the highest weekly working hours compared to other developing countries, nearly 50 hours per week. (OECD, 2017). Turkey has the least leisure time among OECD member countries (OECD, 2016). According to the Better Life Index of the OECD (2018), 33% of employees work very long hours, the highest rate in the OECD, where the average is 11%.

There is a significant relationship between working hours and retirement, as working long hours to make a living determines individuals' work-life balance and social reproduction capacities severely. Working long hours reduces the time for leisure, personal care, and social activities. Leisure time is essential for people's well-being. In addition, working long hours damages personal health and community relations.

Findings from the European Quality of Life Survey (Eurofound, 2019) show that Turkey's work-life balance is relatively poor compared to the EU28 average. For example, in 2016, the rate of individuals who come home too tired from work to do household jobs that need to be done at least several times a month was 80% compared to the EU28 average of 59%.

Gender inequality is also visible in time use patterns. For example, Turkey and Mexico have the highest gender gap in the time spent on unpaid household work among OECD countries (OECD, 2016). Gendered patterns in time use make leisure distribution unfair between men and women. For example, because of the gendered division of labor, women devote an average of four hours on the house and caring work, while men spend only fifty minutes in Turkey (TUIK, 2014/15).

The Turkish labor market offers work which is far from decent, due to the structural problems mentioned above. Retirement as the end of the work phase is affected by the accumulated disadvantages of one's position in the labor market. While the full-time and secured job is not accessible widely in the labor market, the available jobs are mostly far from decent work. On the other hand, pension reform made the right to an old-age pension more difficult by increasing the contribution period and pension age. Due to the pension system's incompatibility with the labor market, many people face remaining outside the social security system, difficulties in receiving pension eligibility, and meaningful retirement pay (Saydam, 2017).

The labor market structure in Turkey does not seem to offer the opportunity to those who have to work in order to earn a living to join society in other ways. It seems there is not much time left after work to enjoy life. In this respect, long working hours, an essential feature of the labor market in Turkey, seem an obstacle to providing personal care, socialization, the right to organize, and other participation in society in more productive ways. Apart from compulsory and paid work, the remaining time is just about enough to "prepare" to go back to work the next day. Women's unpaid care work mainly enables this preparation. Therefore, it is possible to say that work-life balance is dependent on women's unpaid care work. Furthermore, at a later stage of life, this balance continues to the detriment of women at older ages. For example, Kongar and Memiş (2017) state that the leisure gap widens in later life, due to the combination of a decline in men's paid work hours and an unchanged housework burden for women.

For older people who have spent many years in the labor market, working life may be a period of long working hours and an accumulation of physical and mental fatigue, which increases depending on the nature of the job. For example,

Saydam's (2017) study shows that metal workers describe their work as dirty and tiring; they talk about decreased wear and physical limbs (the last 4 words do not make sense. Editor) in this sector over time. Thus, retiring at the age of 65 is seen as a hopeless pipedream for them. However, at the same time, "work" can remain one of the most important ways to participate in social life, as it leaves no time for the worker to take care of anything other than the job itself. Therefore, there may also be another fact in that that it becomes a critical part of social identity for people who continue to work in later life, as they have socialized through their job all their life.

3.3 Increasing household debt as a financial factor

In the literature, the household debt of lower-income groups related to stagnant real wages and retrenchment of the welfare state has been examined (Barba & Pivetti, 2009; Lapavitsas, 2009). Since the 1970s, a global neoliberal shift termed financial capital has gained weight, income inequalities have increased, real wages decreased, insecurity in the labor market increased, and welfare policies have become market-driven (Harvey, 2005; Lapavitsas, 2011). This is a process where the cost of social reproduction has increased, public services become commodified, and social inequalities deepened. With widening inequalities globally, borrowing has become a household subsistence strategy and a management strategy for the state. (Lazzarato, 2012; Soderberg, 2014).

In Turkey, on top of the decline in the real wage, the period has seen the removal of state-guaranteed protections for workers. In addition, by applying fiscal discipline, the state has dismantled the public provision of services, such as health and education. As Karacimen states, those factors have also contributed to the rising demand for credit by wage earners in developing countries, including Turkey

(Karacimen, 2013). In the face of the stagnation in real wages and weakened rights, employees have had to resort to resources they will provide from outside their job more and more to earn their living.

In the 21st century, it has become increasingly common for individuals to borrow money from banks to pay the mortgage and to meet their basic needs in Turkey. For instance, the share of household consumption financed by consumer loans and credit increased from 2.7% in 2002 to 22.6% in 2010. As a result, household debt reached 41% of disposable personal income in 2010 (CBRT, 2011). Moreover, household borrowing has been expanding among the middle and working classes in recent decades, through consumer credit and credit cards. According to the Banks Association of Turkey, in 2009 and 2010, 42% of borrowers of consumer loans were people who earned less than TL 1,000 a month. Karacimen's (2015b) study also observes the link between income and job security and debt, by indicating that workers employed in casual and insecure jobs have tended to use credit cards more frequently.

Soederberg (2014) claims that, since the early 1980s, the state has encouraged working-class reliance on credit to meet basic subsistence needs. As a result, the author argues that the contemporary state has become a 'debtfare' state, which supports and subsidizes the growth of the 'poverty industry.' Debtfare is also a tool to discipline the population by subjecting it to market discipline.

After the 2001 crisis, the period is also characterized by the financialization of Turkey due to new loan borrowing (Karaçimen, 2013; Gürgen, 2021), as Lapavistas (2009) states that workers are not excluded from the financialization process. Diminishing public provision in housing, health, education, pensions, and

the reduction in real wages paved the way for the financialization of individual income.

The years following the 2001 crisis have also been a period of the financial inclusion of citizens through encouraging them to become indebted. Gürgen (2021) defines this period with the concept of “debt policy.” According to the author, the financial inclusion of individuals also creates a new kind of citizen: the investor individual. This investor and the financial partner are solely responsible for their failure. Unfortunately, the state only encourages more people to borrow money and regulates the borrower's relationship to the continuation of the debt.

According to Bonefeld (1995), indebtedness increased the dependency of labor on capital. Debt burdens undermine resistance to wage reductions and the intensification of work. Köse and Bahçe (2010) show that after the 2001 crisis in Turkey, many workers could not meet their expenditures with their income; thus, they had a budget deficit. Workers had to compensate for this deficit in their budget through borrowing. When considering indebtedness, with increasing insecurity in the labor market, loans have begun to function in conjunction with falling salaries. A high level of precariousness in the labor market forces workers to accept worse working conditions, longer working hours, compulsory unpaid layoffs, or low-wage overtime (Karaçimen, 2015b). While indebtedness has become a burden on working people, it has also become a control mechanism. This also means that debt has increased workers’ dependency on employers, to keep bringing in wages or to put up with unacceptable working conditions.

This study will also examine how household conditions affect the decision to work for those who continue to work beyond retirement age. Borrowing, which has become a vital income substitute with changing macro policies in Turkey, may also

affect household decisions. In this regard, it may be one factor determining the employee's reasons for continuing to work.

3.4 Gender inequality in the labor market

There is a remarkable fact that women's labor force participation is historically low in Turkey. Despite the recent upturn, the available data indicate that women's employment and labor force participation rates in 2017 remain as low as 28.9 and 33.6%, respectively (TURKSTAT, 2018). Although women constitute almost half of the population of Turkey, the labor force participation rate is 71.8% for men, but 34.5% for women (TUIK, 2019). Despite difficulties in capturing the full extent of women's economic activities, given widespread informalization (Dedeoğlu, 2010), Turkey still lags significantly behind the OECD averages of 60.1 and 64%, respectively (OECD, 2018b). This also remains relatively low compared to the EU28 rate of 59.6 (Eurostat, 2015).

There are several reasons for that: the division of labor within the family, cultural norms, educational and labor market disadvantages (Özar, 2010; Buğra & Yaku-Çakar, 2010; Dedeoğlu, 2009, 2012). On the other hand, the patriarchal norms still affect women's choices. For example, TUIK's Family Structure Survey (2016) shows that 21.9% of men think working is inappropriate for women.

Informal employment is defined as unregistered employment, which means persons not registered to any social security institution because of the main job worked in the week under consideration. Even though unregistered work can be observed in all employment statuses, it is more prevalent among self-employed and unpaid family workers (Elveren, 2013). It can be seen in the situation of the considerable amount of informal employment of women. With increasing

international competitiveness in the manufacturing sectors, particularly in textiles and garments, demand for the labor force has been supplied through the flexibility that low wages and informal employment of female labor — this type of flexibility is based on family-owned subcontracting enterprises in their homes. Thus, the unpaid labor of women has turned into the cheap labor of pieceworkers in ateliers (Çınar, 1994; Eraydın, 1998; Dedeoğlu, 2008).

Although part-time work is not commonly informal employment, part-time work is women's work in Turkey. Flexible and part-time work takes place in the informal sector, where in 2012, the share of informal employment among male workers was 33.07%, and 55.33% for females (Turkstat, 2013). According to the Household Labor Force Survey, Turkey's 2017 ratio of informality was 44.6 % for women but 29.2 % for men. However, there is also the fact that the informality among women is much greater than is shown in the official statistics. As they constitute most of the informal labor force in the non-agricultural sector, the extent of the unregistered work cannot be fully measured by formal statistics (Dedeoğlu, 2004, 2008; Ecevit, 1998; Özbay, 1990).

According to Kümbetoğlu et al.'s (2012) study, most women work in unsecured and far from decent working conditions. They start to work at an early age, receive below the minimum and irregular wages, suffer long working hours, unpaid and mandatory overtime, sexual harassment, and abuse by their employers and co-workers. Furthermore, their premiums are not paid regularly to the social security institutions, which means retirement and income security are far away in a distant old age.

Another gender inequality in the labor market can be observed in the wage gap between women and men. According to UNDP (2015), gender disparity in

Europe is the result of two dimensions: differences in mean years of schooling for older cohorts and differences in estimated GNI per capita for men and women. Thus, gender equality in education is also a factor that affects the position of women in the labor market. According to surveys, the gender wage gap is small in urban areas. However, this results in the fact that women who have a higher level of education than their male counterparts are represented in high qualification and high pay occupations in greater ratios (Dayıoğlu and Tunalı 2004). The wage gap varies according to occupation and education. It declines as education levels increase.

Eryar and Tekgüç (2015) show that less-educated women are more likely to join the urban labor force if their mothers have worked in non-agricultural jobs. Gender disparities in education also contribute to gender inequalities in the labor market. For example, tertiary education increases the probability of women entering and remaining in the labor force. Men and women with tertiary education earn significantly more than those without. The wage gap between men and women, which is significant at every educational level, is much less for those with tertiary education. According to Tekguc et al. (2017), the wage gap is 9% for women with higher education and 24% for those without, despite men and women being similarly qualified. However, women's tertiary education has a masking effect on the widening gender wage gap in Turkey.

One other study focuses on wage differences between the formal and informal sectors, showing that the wage gap between the formal and informal sectors is broader than the gender-based wage gap (Aydın et al., 2010, pp. 14, 19). Informally employed women receive much less than their male counterparts, especially in some sub-sectors, including clothing and textiles. This study reports that there was a 14% gender-based wage gap in the informal sector for 2007.

According to Ecevit (2008), both hierarchical and vertical segregation are significant reasons for the gender wage gap in Turkey. Hierarchical segregation means segregation in an institution based on gender (e.g., women vs. men in top positions). Vertical segregation refers to segregation in different sectors based on gender. For example, despite a decrease in female employment in the agricultural industry during the 2000s, still almost half of the agricultural labor force is female (ILO, 2019). On the other hand, the most significant increase in employment for women has been in the service sector, which includes nursing, shop-keeping, teaching, clerical jobs such as secretaries and receptionists, and cleaning work in hotels (Elveren, 2013). Hence, women rarely have middle and junior management positions in the market.

Since the Justice and Development Party (Adalet ve Kalkınma Partisi, AKP) came to power in 2002, there has been a growing body of work on the coexistence of neoliberal and neoconservative policies, and their implications for women (Acar & Altunok, 2012; Buğra & Yakut-Çakar, 2010; Coşar & Yeğenoğlu, 2011; İlkaracan, 2012). The AKP government of 2002–2007 continued to pass progressive legal regulations regarding domestic violence and women's employment, following EU requirements of the entry process. Due to this process, Turkey adopted legislative reforms, namely the Civil Code (2001), the Labor Law (2003), and the Penal Code (2004) which have an emphasis on individual rights and equality between the sexes. For example, the new Civil Code abolished the husband as the head of the family. On the other hand, the Labor Law incorporated equal pay principles for work of equal value. Sexual harassment at the workplace was recognized for the first time (Dedeoğlu, 2012). Among such measures, active labor market policies encourage female employment through tax incentives for firms and they promote flexible work.

Despite the gender-sensitive laws which brought maternity leave and equal pay for women, these policies have hardly ever been effectively adopted in the workplace or labor market (Dedeoglu, 2012).

Under the AKP administration, gender inequality remains strong, as policies are far from creating decent work for women. The unfavorable status of women in the labor market continues, with low female labor force participation and a significant amount of informal employment of female workers. The informal employment of women as cheap labor is supported by neoliberal and conservative policies, as the gender-based division of labor in a society that views women primarily as homemakers and caregivers. According to Coşar and Yeğenoğlu (2011), it can be defined as a “neoliberal-religious/conservative mode of patriarchy.” In this term, the AKP is mainly concerned about women’s empowerment within the family. Ayata and Doğanun (2017) explain the gender approach of this term with the concept of a religious-conservative gender climate. In this climate, the family has been fostered to protect solidarity in socio-economic crises and preserve moral order and a religious life.

On the other hand, the AKP abandoned the egalitarian rhetoric following the slowdown in EU membership negotiations in 2007 (Toksöz, 2016). An emphasis on the family replaced it. For example, the State Ministry Responsible for Women and Family first became the Ministry of Family and Social Policies and then the Ministry of Family and Social Services. The Conservative approach of the government can be seen in critical official texts. For example, gender equality is mentioned in article 249 in the context of “to improve the status of the family” (The Ministry of Development, 2013, p. 52).

The low rate of women's participation has been considered within the framework of “social inclusion and poverty alleviation” in current development plans (Toksöz, 2007, 2016). In both of these texts, “two precautionary packages are mentioned: (1) Popularizing flexible work options and encouraging women towards them and (2) supporting female entrepreneurship.”.

Women's flexible forms of employment, seen as a miracle cure for their low labor force participation, appear in the 9th and 10th Development Plans and the National Employment Strategy (2014-2023). In addition, flexible forms of employment for women are also supported as a means to reverse the decreasing rate of fertility. For this purpose, the regulation ‘Protection of The Family and Dynamic Population Structure’ was designed to encourage fertility in 2016. The resolution’s target group comprised female workers and civil servants, who were encouraged to have more children through regulations allowing for part-time work (Prime Ministry, 2015). However, this regulation ignored the fact that working overtime is the norm in the private sector, and for that reason employers have no demand for part-time labor. Therefore, the law risks further diminishing the already low demand for women’s labor, and entirely confining women within their homes and families (Toksöz, 2016). Flexible forms of jobs include fixed-term contract work, temporary work through private employment agencies, telecommuting, working on-call, and other employment working from home (Kalkınma Bakanlığı 2006, 2013, Çalışma ve Sosyal Güvenlik Bakanlığı 2013, Toksöz, 2016) This makes for insecurity and the reproduction of established gender roles instead of the empowerment of female employees.

Another measure aimed at empowering women's employment is that encouraging women’s entrepreneurship, and related micro-credit programs. With

these credits, many women become self-employed in manufacturing and services. Most women in these activities produce goods or services in a home-based fashion (Ecevit 2007; Toksöz, 2016). Furthermore, with active labor market policies, there is now women's training in sectors and professions with low pay levels such as care and services. This does not seem to be challenging traditional gender segregation in the labor market.

Even though Turkey adopted gender-sensitive policies under the rule of the AKP, policies aimed at women's employment seem to be “supporting women's employment by prioritizing women's work within a family.” Orloff (1993) analyzes the welfare regimes from a feminist perspective. There should be affordable and good quality public childcare services so as to increase female labor force participation, as well as paid parental leave with flexible working hours. In addition, there is an emphasis on the importance of the social organization of caring and domestic labor and gender differences in access to paid work (p. 332). In this regard, regulations on gender equality in Turkey seem to remain far from establishing gender equality.

Moreover, by establishing flexible arrangements for women, the government actually increases gender inequality in two ways. First, it reproduces traditional gender roles by supporting women mainly as mothers, wives, and careers. Second, it promotes the informality of female labor through flexible and unsecured jobs. As Elveren (2013) states, “in encouraging flexible work, it is highly crucial to acknowledge that if the ‘security component’ is not well established, ‘flexibility’ can lead to higher informal employment and exploitation of workers.” In countries like Turkey, flexible employment may result in women's concentration in low-paid, unskilled part-time or occasional jobs that operate based on gender discrimination

and also recreate it (Toksöz, 2007). The unfavorable conditions of women in the labor market remain severe concerns in terms of their social security, retirement, and lives at older ages. Working in the informal sector also means working without social security rights.

Elveren (2013) highlights the fact that the pension system does not cover 60% of working Turkish women because they work in the informal sector. Furthermore, doing flexible jobs without full social security coverage means that women will be stuck in precarious positions easily disposed of in times of economic crisis. Women will be less likely than men to receive social security benefits. (Toksöz, 2016). The social security reforms increased both the retirement age and contribution period for both sexes. However, the social security reforms ignored the unfavorable position of women in the labor market. According to Elveren, the social security reforms are gender-blind as they treat men and women as equals, through the assumption of an increasing labor force participation of women.

He claims that the new regulations are likely to cause a higher poverty rate among older women because women account for a higher percentage of informal sector workers and there is low overall female labor force participation. These factors contribute to lower pensions for women (Elveren, 2015; Sahin et al., 2010). In addition, Elveren observes that low pension coverage among Turkish women is partly due to a system based on a male breadwinner model. Women are defined extensively as dependents, who then tend to have lower pensions. Therefore, he claims that Turkey needs a gender-sensitive social security system, not a gender-blind system.

3.5 Conclusion

The transformation of the two major institutions, pension system and labor market, that are most relevant to employees beyond retirement age are discussed in detail here. In doing so, this chapter provides an overview of the pension and labor market structure of Turkey, which establishes the background for analyzing the current conditions of older workers.

Frequent parametric changes in the pension system since the 1990s, and the changes that were eventually put into practice with these reforms, leads to more people working longer at an older age. In addition, the Individual Pension system, which is on the way to becoming compulsory, is being built as an alternative and supplementary to public pensions for those who can save or who cannot retire from the public pension system. These two new arrangements indicate that the assurance of later life is being developed as the responsibility of individuals through working and saving.

At the same time, retirement patterns are changing in Turkey. Since the beginning of the 2000s, the number of working retirees and those working beyond retirement age has increased. The working motivations of this group, which has not yet been affected by the rising retirement age that comes with pension reform, are worth making the effort to understand. Although low pensions in Turkey necessitate working in retirement, these motivations are shaped by more complex structural, political, and individual changes, as the international literature shows.

To understand the complexity of individual motivations, it is necessary to examine the narratives of the aging people in the labor market together with both the labor market conditions and the changing household conditions. Since the 1980s, neoliberal transformation in the labor market has paved the way for multidimensional

precarity and insecurity for workers. It has meant both income insecurity, insecurity in employment patterns, and lack of social protection for these employees. Moreover, the ensuing economic crises have resulted in suppressed trade union rights and the contraction of real wages. As a result, the need for increased income and social inequalities have not been tackled by the state. Instead, individual borrowing in the form of consumer and other credits are increasingly made available to working people, which have become part of their household subsistence strategies.

Diminishing public provision in housing, health care, education, pensions, and a reduction in real wages paved the way for the financialization of individual income. After the 2001 crisis, workers were included into the financialization process with a "debt policy" (Gürgen, 2021).

Due to structural problems, the labor market does not offer favorable conditions for working people. Structural problems of the labor market, which are lengthy working hours, the prevalence of informal work, the high unemployment rate, and low level of labor force participation, are challenging for people of all ages. However, it can be said that the situation is especially more complex and challenging for women. Women's participation in employment is historically low in Turkey. Since informal work is most common among women and women enter the labor market later, old age is also experienced in terms of deepened gender inequalities. This is mainly because working informally means an old age without retirement or social security. Moreover, the "neoliberal-religious/conservative mode of patriarchy" (Coşar and Yeneroğlu, 2011) treats women as informal and cheap labor in the labor market; they are also seen as homemakers and caregivers within the home. This also means an employment history based on double work either in the form of paid, unpaid work or a combination of the two.

The labor market in Turkey does not seem to offer many opportunities for young people either. Youth unemployment and the high rate of young people neither in education nor employment show that the youth transition phase has also changed. Paying for an education may not be affordable for everyone. Being employed after schooling is not guaranteed either. This is also experienced as young people adding their precarious situations to that of their families. Their families also take on the financial responsibilities for their children who can neither find a job nor continue their education.

People working beyond retirement age are affected by all these political contexts, structural crises, and transformations of institutions. However, the decision to continue working is also related to the life transitions of other individuals in the household. The "climate of uncertainty," in which aging workers live, is also the atmosphere in which family members from the younger generation live. In this regard, motivation to work beyond retirement age should be understood both from the perspective of individual determinants and determinants related to linked lives.

CHAPTER 4

FINDINGS AND ANALYSIS

The key objective of this thesis is to explore older workers' reasons for working beyond the retirement age and their perceptions toward aging in employment in Turkey. In this regard, this chapter provides the analysis of interviews with older workers conducted to investigate their motivations for working beyond retirement age from a life course perspective.

The sample is based on criteria of gender, age, and having a paid job in various different occupations. In addition to all these criteria, respondents were categorized according to their socio-economic status, current job income, retirement status, and household composition. The analysis integrates the findings adopted from the deductive thematic analysis of twenty-five in-depth interviews, conducted with employees over the age of fifty-five. Semi-structured in-depth interview transcriptions were translated into English and analyzed accordingly. Firstly, the names of all respondents and institutions were anonymized. Secondly, coding, and thematic content analysis of transcript data were carried out manually. In the first stage, coding was based on respondents' early life experiences and careers, and their entry conditions into the labor market. In the second stage, their reasons for working beyond pension age were categorized. In the third stage, different working experiences in old age were coded. Under this arrangement, data were analyzed thematically through the lens of the emerging themes and concepts that are mentioned in the literature review.

The first section presents the influence of early life experiences on participants' decision to continue working beyond retirement. The second section explores the participants' reasons to continue working beyond retirement age. The reasons expressed by the respondents differ according to their socio-economic conditions and their situation in the labor market. Based on these reasons, they also differ in their perceptions of continuing to work beyond the retirement age as an obligation or a choice. The third section focuses on the commitment to work, which emerges as a key factor explaining work motivations for most. In the context of a commitment to work, different meanings attached to work are also scrutinized. The fourth section explores different experiences of older workers in employment. Old age in the labor market is experienced differently either as a disadvantage or an advantage.

4.1 Early life experiences as determinants of working beyond pension age

In the fieldwork, there were unexpected and unplanned findings which were highly personal, but also political stories intersecting with Turkey's many structural crises and historical turning points. The participants mentioned their current living conditions in a strong cause-effect relationship with the experiences of the past. This part of the analysis is compatible with the life-course perspective used in this study. A life-course perspective is an approach that allows personal stories to be brought into the field of research to understand the situations and experiences of people today, in the context of their personal history. Furthermore, life-course is also an approach that allows for the understanding of the individual issue in a broader political context. This part presents extracts from the participants' retrospectives, which determine their current conditions.

Life experiences before retirement were analyzed in three phases. The first stage reports on the life experiences of the participants before entering the workforce. The following themes emerge: child labor and early employment during high school and university education, interruptions in employment due to economic crises, military coups, and the period of privatization. In the second stage, the relationship between labor market entry conditions and educational status is discussed. Entry conditions to employment were categorized in three ways in relation to educational status, as follows: working in precarious conditions, working in stable conditions, and working with high status. The third stage of analysis focuses on some patterns in the experiences of employment, including informal employment, long working hours, and gender barriers for women.

Child labor, which is one of the social problems of Turkey, emerged especially in the stories of interviewees who spent their childhood in rural areas. The stories of the participants demonstrate that most of them entered the labor market at an early age, due to several reasons, such as due to economic hardship in their households, and from learning an occupation through an unpaid apprenticeship. Furthermore, the story of child labor was also told as the story of unpaid domestic labor for the women, unlike the men. In these stories, domestic labor was remembered an essential part of childhood for the women. In this regard, for the women, childhood was experienced as multiple challenges including those of being a child, a student, and a housewife or an assistant to the housewife.

Working in childhood is also a factor that determines the interviewees' later and current work experiences. These were participants whose educational life was interrupted because they had to work at an early age, enter the labor market under precarious conditions, and continue to work in unskilled jobs in old age. For those

working people who entered the workforce without completing their education, the labor market did not offer them skilled jobs, nor did it offer the insurance coverage that secures retirement in most cases.

In the first stage of the analysis, another emerging theme from these life stories is the interruption of education and work in the life cycle of the participants. The interviewees, who were all over 55 years old, were affected by different historical events and processes in the long history of Turkey. In this context, the military coup of September 12, 1980, the privatization process after 1980, and various economic crises were expressed as important historical processes that affected the participants' educational life and careers.

In the second stage of the analysis, early careers and conditions of entry to employment were examined in relation to the educational status of the respondents. The participants' first work experience and the age at which they entered working life differ according to their educational status. Those whose educational life was interrupted at an early age started working under more precarious conditions with unskilled jobs. The conditions were different for high school graduates. Most of the high school graduates started their careers as civil servants in the public sector. Their working life, which they began under secure conditions in the public sector, was not interrupted by processes such as unemployment. They were also entitled to be retired owing to their status when they started to work. University graduates started to work with higher status. University graduate respondents started to work at above average salaries in above average to high positions.

Entry conditions to the labor market were closely related to their educational status. However, being able to complete the education process was partially a social class issue. Those interviewees who came from middle-class families and started to

work as civil servants at a time when high school graduation was sufficient for the civil service, were able to establish a middle-class lifestyle in the civil service. Even though the civil service status did not offer them a high salary, it provided them with job security. As a result, they continued to work in the institutions where they started working for long enough to earn their retirement without being unemployed and without a break from working.

Most of the interviewees who started their working life with high status and a profession after university education came from middle-class families. They are those who experienced social mobility through education. At a time when university education was more valuable in the labor market than today, they all started to work with above-average salaries. Entering the labor market through different forms of work was an important factor in determining respondents' career stories, retirement conditions, and motivations to continue working, as will be seen in the following parts of this chapter.

At the third stage, early career experiences were analyzed by focusing on some patterns of employment such as informal employment, long working hours, and gender barriers for women. As discussed in the literature review, especially since 1980, informality in employment has become a chronic problem in Turkey. Informality, which is one of the structural problems of working life in Turkey, can be interpreted as working without an employment contract, with no security, or rights for the employee, as is elaborated in the literature. Despite variations in the occupational status of the respondents, working without social insurance is a common experience. Informal work in the early career is also a factor that determines the conditions for entitlement to retirement. For example, two respondents, Halil and Ayşe, who started to work in the agricultural sector from an

early age, could not earn retirement as a right at the ages of 63 and 60, because they worked for many years without insurance. Engaging in informal work not only negatively affects participants' entitlement to retirement, but is also one of the factors that push participants to continue working beyond the retirement age, even if they retire, as the level of their pensions is significantly low.

Long working hours is another characteristic feature of the labor market in Turkey. It was a common theme that emerged in the narratives that the participants used to describe their work histories. Retrospectively, the employment experience of some was expressed as working more than eight hours a day, which occupied most of their daily life. Many stated that the norm was to work much longer than the official upper limit of eight hours a day.

Working long hours indicates a daily life that is mostly encompassed by work. Long working hours do not leave people any space to evaluate their labor and potential, other than making a living. Participants' work-life balance histories reveal how they organized their daily life. Long working hours, which appear as a common theme, imply that there is no time left for any other activity in daily life other than the work itself. Work-life balance is closely related to the relationship that many of the participants, who have worked more than 8 hours a day for many years, established with their work in their later life, and the meanings they attribute to the work.

Considering the labor history of the respondents, although themes such as secure-insecure work and long working hours are common experiences shared between women and men, depending on their education and job status, there are different barriers for women. These barriers are considered to be fathers or husbands who do not allow them to work, or persons who expose them to harassment in

employment. Therefore, for women, starting and continuing to work is a matter of overcoming different obstacles. These obstacles can be a male family member or a man harassing a woman in her corporate working life. For this reason, it is of great importance to evaluate women's career choices in the context of these obstacles they face throughout their lives. Factors that prevent entry to the labor market also cause women to delay their secure employment and therefore their retirement rights.

This section provides an insight into the way that the broader political and economic trends of the country, and its labor market structure within which respondents have spent their working lives, have shaped their employment trajectories, including their ability to retire at a certain age, and the level of pension they are entitled to when they retire.

4.2 Working as an obligation

When the participants were asked their reasons for continuing to work beyond pension age, their answers revealed a combination of various interrelated factors. Although respondents differed in their perception of continuing to work beyond pension age, many interviewees expressed the opinion that they liked to work. The emphasis on obligation was made by those who attached the meaning of “survival” to their continued employment. In these interviews, the perception of working as an obligation goes hand in hand with an expectation of having more time to rest as they approach old age. These respondents would prefer to have more rest if there was no financial obligation to work. Furthermore, wide inequality in pension incomes and increasing household debt in Turkey, which were mentioned in the literature review, are observed in the fieldwork as influential factors affecting people’s reasons for working beyond retirement age.

Common themes emerging from the fieldwork demonstrate that economic factors in particular make working obligatory in old age. Working compulsorily beyond the pension age is basically a matter of livelihood and a necessity to cover the needs of the family members of the participants. For some of the interviewees, who had children for whom they were responsible in the household, working is necessary to cover the education expenses of their children, while for some, it is a necessity to support an unemployed young person in the household. In this context, the decision to continue working is not only about the financial survival of the individual who continues to work but it is also related to their responsibilities within the household and toward their family members.

Economic factors denote the factors that make it necessary to work beyond retirement age, which include the need for money for living, being in debt, and finding money for extras. For some of the interviewees, economic factors were expressed as a “livelihood problem”, in the sense of providing the financial conditions necessary to maintain life at the subsistence level.

This is about the problem of money, the issue of making a living. Otherwise, what work do we have here, for God's sake? We need to stop and rest after this time, but the problem of making a living makes you tired. You feel productive up to a certain age. But after a certain age, you need more rest; then you want to leave the jobs to the young ones. (Feride, 60 years old, Municipal Police)

Some interviewees who are entitled to a pension emphasized that the pension income is too low to live on. In other words, the respondents do not find their pension income adequate to meet their household expenses. Those who conveyed their reasons for working as earning money to make a living were interviewees from lower-income groups with higher anxieties about their livelihoods. They were receiving lower pensions.

While the interviewees stated that they could not live on their pensions, some defined the severity of their financial conditions as working so as not to suffer from hunger. This can be noted particularly in the expression "This is burnout" that Sevda uses below when describing her condition. Sevda expresses her own situation as burnout in the sense of life struggle fatigue in the living conditions that she describes as a very low retirement income, insecurity, and obligation to work. "Burnout" also describes the situation of many interviewees in this group.

If I don't work, a lot is missing. I can't live right now on my pension income. Oh, am I living the way I want right now? No. This is burnout. It's just breathing. (Sevda, 60 years old, Ironer)

As this quote demonstrates, living conditions in old age and reasons for working beyond pension age are strongly dependent on the pension system. Low pension income in retirement also implies pension inequalities in retirement. The pension system in Turkey is closely related to the position of the job in the labor market, as discussed in the literature review. Among the participants, like Sevda who has worked insecurely and with low wages and often informally for years, the pension system does not offer any assurance in advanced age. They experience old age as the accumulation of inequalities acquired throughout the life course.

The years following the 2001 crisis in Turkey were also a period of financial inclusion of citizens through encouraging them to become indebted (Karaçimen, 2013; Gürgen, 2021). Financialization of individual income via debt is a result of diminishing public provision in housing, health, education, and pensions, and a reduction in real wages (Lapavistas, 2009). In the fieldwork, indebtedness was one of the most strongly emphasized points that make it a financial necessity to continue working beyond retirement. This is especially common among middle- and lower-middle-class interviewees. The COVID-19 pandemic has also exacerbated the

indebtedness of this group. For example, Osman, who works as a waiter, said that he could only manage to make a living by taking out loans during the pandemic, as his pension was not adequate.

I was unemployed only during the pandemic period, and we spent about a year like this. It was not enough to make a living with my pension alone. So, I borrowed. I took a loan. I suffered in the pandemic, you know, a state bank lent to those who didn't work, then I took it. I'm still paying off the debt.
(Osman, 57 years old, Waiter)

This quote demonstrates that work itself is not guaranteed for the precariat who plan to provide security in their old age by working. For the interviewee who was unable to work and lost income during the lockdown period due to the Covid-19 pandemic, debt became a tool of a livelihood strategy. This case also shows that social security is substituted for by borrowing.

Some interviewees explained their continued engagement with paid work in later life based on their motivation to live more comfortably in retirement or to be able to cover extra expenses. In such cases, the absence of paid work would not create a livelihood problem. Still, it would indicate a decrease in the living standards of the interviewees. This is primarily true for those interviewees who earned a relatively high income by working all their lives and secured a decent pension on which they could live without needing to work. For Orhan who works as a technician, working in retirement is necessary to meet the extra expenses besides his basic needs.

Of course, I am living more comfortably. Living more comfortably means maintaining my standard of living. That's the purpose, nothing else. As I said, even if I did not work, my and my wife's pension would make our living comfortable. Nothing is missing from our life. (Orhan, 59 years old, Technician)

As this quote demonstrates, working beyond retirement age is not only a means of livelihood but also an obligation to maintain an average standard of living. However,

this has been observed in a case where two pensions are included in the household and there is no responsibility for children.

Another common theme among work motivation is the presence of children and young people in the household. The money is needed either for the continued education of the child or due to the unemployed young people in the household. The expenditures of the children who continue their education appeared as a significant factor that made working economically necessary. Also, the expenditures of an unemployed young person also affected the decision to work beyond retirement. Given the high rate of youth unemployment in Turkey noted in the background chapter, young people's ability to find employment after education and earn enough to afford an independent living is restricted. The findings here demonstrate that the situation of the young people in the household significantly influences their parents' decision to work beyond retirement age. In other words, it was also the life transitions of other individuals in the household that determined the transition of older workers from employment to full retirement.

For the participants, their children's education is a matter of household expenditure. Even if their children are attending state schools, every stage of the education process is costly for parents. Especially for interviewees with more than one child in the household, their education means a considerable cost that makes working beyond pension age compulsory. One interviewee described the cycle of expenses when there is more than one child in the household as follows:

When the children grew up, this time, for example, I had another son. Two boys and girls will go to high school, so that's an expenditure. The little child has not started school yet. Then the cost of things like university events, exams to become government officers, etc. push you to work. (Necmi, 58 years old, Driver)

This quote demonstrates that even if education is in state schools, it is expensive enough for parents to make it compulsory to continue working. This also means that the worker has to work with a sense of self-sacrifice. From this point, it can be concluded that a worker has to ignore his own expectations and wishes when the factors that compel his reasons to work are family related. That is, self-sacrifice is an emotion inherent in her/his work motivations

As discussed in previous sections, all life course transitions such as completing schooling, moving into full-time work, marriage, parenting, and retirement (Han & Moen, 1999; Henretta, 1994; Hogan & Astone, 1986; Moen, 1985) are surrounded by a climate of uncertainty. The literature on youth transitions confirms that these transitions from school to work and from the family home to independent living are less secure and fragmented today (Vickerstaff and Cox, 2005; Evans, 2002). Children's and youth transitions also shape the decisions of the older employees included in this research to continue working in later life. For the respondents, the fact that their children go on to higher education is a positive situation that will give their children status in working life. At the same time, the fact that young people of working age continue in higher education is a factor that makes working obligatory for their parents. Rıza is a person who has gone bankrupt many times due to economic crises in his much-loved trade. After retirement, he has to work in the municipality to pay for his daughter's education. He interprets the expenses, of which he is uncertain when they will end, as follows:

He decided to do a master's in Clinical Psychology. We currently have such an expense. What will happen when school is over? If he wants to open a clinic, it's still an expense. (Rıza, 61 years old, Consultant)

As Rıza states above, higher education does not mean a guaranteed job when finished. Therefore, he does not see any possibility of quitting work any time soon,

even when his child graduates with his master's degree. This finding corroborates that of Standing (2011), who states that young people face temporary or insecure jobs and unemployment, which result in adding their precariousness to that of their families.

An unemployed young person in the household appears to be an obstacle for the interviewees to retire fully. The risks, disengagements, and problems that appear in the life course cycles of the younger generation are also a factor that restrains another life transition for older parents. This is also evident in Ercan's quote below:

I swear that if the children could look after themselves, I would leave the job now. I'd resign straight away. I would take the bus myself and go to Adiyaman (his hometown). But the children can't look after themselves yet. I have three children; none of them is working at the moment. (Ercan, 59 years old, Marketing Staff)

Overall, the analysis of this section shows that those with lower financial resources or higher expenses are more likely to work beyond pension age. These factors include low pension income, high household debt, high household expenses and low wealth. For those already receiving retirement income, the pension was too low to live on. This was, of course, an important factor that made working in later life an obligation to make a living. One of the situations that reinforced the livelihood problem and made it a bigger issue was that indebtedness had become a part of monthly budget management for many participants. Money for living expenses and debt, which is one of the main economic factors, was valid for those who entered the labor market as precariat workers, those who kept their precarious positions in later life but also for middle-class civil servants. Not only individuals' own economic needs but also the transitions in the life courses of other members of the household, and the cost of these, are factors that shape the participants' decision to continue working in later life. The decision to continue working depends on the life cycles of

their family members. For the participants, it is important for their children to continue their education in order to have a good job. Education is an extra expense for the participants and obliges them to continue working. However, education does not always provide a good job for their children, which makes the respondents' attachment to the labor market stronger. There are also participants who have to work to cover the expenses of the unemployed youth in the household. In general, restricted opportunities for young people translate into an additional burden on their parents in the form of continuing to work after retirement.

The decision of working beyond the retirement age differs according to the financial resources acquired during the life course. Therefore, the respondents' narratives show that working at a later age is closely related to income inequality, labor history, and status in the labor market. Those who continue to work and see this as an obligation are respondents who do not have enough means, which restricts their ability to make a decision to stop working.

4.3 Working as a choice

The analysis here indicates that participants describe their motivation to work in reference to the combination of financial and non-financial reasons. The decision to continue working beyond retirement age is also seen as a choice for some, depending on the financial resources obtained in the life course and the nature of their work. For upper-middle-class and professional respondents, working beyond pension age were merely expressed as a choice.

Additionally, non-financial reasons to continue working beyond retirement were not only mentioned by upper-middle-class and professional respondents. This was a more common theme among participants of different employment statuses and

incomes. Working is a meaningful action in itself for all participants from different classes and job statuses. When describing their motivation to continue working, work is not simply expressed as a matter of livelihood and economic necessity. Continuing to work is presented as an activity that has made life meaningful and productive for many participants. This finding indicates that the motivation to continue working as a choice is also related to non-financial reasons. It can be said that the economic aspect of the decision was only half of the story. Therefore, the relationship that the interviewees established with their work and the meanings they attributed to the work are also worth understanding as a commitment to the job itself.

Continuing to work, as a choice, is observed depending on the advantages gained in the life course and the nature of the work. For some respondents who have flexible working conditions, reduced responsibilities of children, and meaningful financial savings made in old age, working is more a matter of choice. Those who see working as a choice also consider it a way to earn extra income or as a hobby. Those who consider continuing to work as a choice have control over their budget, working schedules, and decision to continue working. The respondents in this group continued to work with flexibility and security. For them, working means being able to devote time to leisure activities while continuing an activity they are willing to do, and being productive while being less tired. Elif explains that she continues to do her job, preferably in comfortable working conditions, as follows:

I can still work at this age, but maybe I wouldn't be able to work without such a job because I still take time for myself. I do my yoga. Now I spend time in the beautiful garden. I go for walks. I prefer jobs where I can do these things. I wouldn't be working if it wasn't for this job. (Elif, 68 years old, Project Consultant)

As seen in this quote, working in later life can be a choice in working conditions that are not tiring and allow for more free time in daily life. In this case, the job is high-

income, but the reason for working is not dependent on providing security for advanced age by working.

However, despite differences in socioeconomic statuses, commitment to work seems to be paramount among most respondents, followed by reasons such as productivity and social benefit, progress in life, and staying active. Working is a meaningful activity for both men and women. However, there is an emphasis on "independence" for women when describing their motivations to work.

One of the most prominent themes in the relationship with work was feeling productive through work and establishing a relationship of satisfaction with productivity. The interviewees who stated that they had to work for economic reasons, also indicated that they saw work as an area of productivity. Different occupation groups similarly expressed their satisfaction with their work in terms of productivity.

For some participants, their work is also essential to provide social benefits. In this regard, work has also been defined as a matter of intellectual satisfaction and social benefit. However, it should be noted that attributing a social benefit to working is related to the nature of the work. Depending on the work structure, it may be an activity that is both productive and beneficial to society for some employees, in particular working with technical knowledge collectively. For example, Utku explains his reasons to continue working as follows:

But the point is to do something useful so that others can benefit from my labor as well. That's why I became an engineer. Our education was possible thanks to public funding. A lot of people's taxes paid for my education. I have to give something back to this country. We don't just work for ourselves. I love my job, and I have to work. I have to be useful. Society needs our knowledge, experience, and I have to give it back. In return, I earn money. (Utku, 60 years old, Project Manager)

As seen in the above quote, there is a relationship between education and the meaning attributed to work. According to Utku, he was able to get higher education through the taxes of society and gained the skill needed for a status profession. He feels the responsibility to be beneficial to society in terms of the skills and abilities he has gained through education. Engineering is a job which has a value in the eyes of the market and society. The desire to be useful to society is related to that value.

For some interviewees, commitment to work was related to the economic security, savings, and professional and social status gained by working throughout life. In this sense, commitment to work was expressed as both progressive, a wealthier life, and a success story. However, this emphasis was made especially by the participants who had low educational and social capital and who had made progress in their careers over time. For the interviewees who were able to improve their lives by working, the work had a satisfying meaning in this sense. For them, social status and an opportunity in life can only be earned by hard work. Precisely for this reason, not working meant fears about loss of status and the opportunities gained in society.

For instance, Şenol, who came to Istanbul from a village at an early age in order to work, said that he had never forgotten his arrival in Istanbul and his poverty in the past. He often repeated how poor they were during the interview. Şenol entered X institution as a driver after working in construction in his youth. Simultaneously, he had an additional job as the neighborhood headman. Şenol, who continues to work as a neighborhood headman after retiring from X institution, sees his life as a story of progress through work. His motivation to work is also closely related to his fear of returning to times of poverty.

I was very poor for 25 years. I've been comfortable like a king for 25 years. I grew up very poor, very, very poor. I said I would never be poor again. I told

myself that I should work nonstop. You will see the benefits of your hard work. Whatever I did, I did by working. I did it through working. (Şenol, 74 years old, Mukhtar)

As the quotes suggest, work is a means of social mobility and status in society. It can also be interpreted as an effort to overcome social inequalities through working. In this sense, work is a much more meaningful activity in terms of gaining value and respect in society, especially for interviewees from the lower classes.

The issue emphasized most in the relationship with work is the commitment to working habits, daily routines, and remaining active. This was mainly concerned with the social organization of work, which is such a major part of the community. Working in later life is also a way of staying active in society, for people who have participated in society via working throughout their lives. In this regard, working is expressed as a commitment to both a set of habits developed over years and a lifestyle choice for the participants. For example, Cemil expresses how life is unimaginable without work by saying "work is like worship" with a striking analogy.

I will work as long as I can. Working has become our way of life. I mean, working doesn't just mean saving money. Because I've never felt like that before. Work is like worship for us. (Cemil, 60 years old, Porter)

Considering a job in the later stages of a life spent working, work is also meaningful in terms of a settled sense belonging and of habits. Particularly for men who have been working outside the home all their life to earn a living for the household, the end of working life brings a fear of returning home. This fear is also the anxiety of losing their masculine identity of being useful and the main breadwinner for the household.

The emphasis on staying active attributed to work was also interpreted by many participants as a means of staying mentally and physically healthy. In this sense, life without a job was expressed as the fear of becoming mentally and

physically unhealthy. Working is described as beneficial to health with such analogies such as "body fitness," "brain gymnastics," and "being busy." For example, Perihan expresses her motivation to continue working as follows:

And then the feeling of being busy. This is a necessity as you age. When I was younger, I wished I had more time to relax, time to meet friends. Now money first, then keeping myself busy. The children are growing up, your struggle to live is a little less. Then it feels good to keep working psychologically as well. Materially and psychologically. (Perihan, 62 years old, Customer Satisfaction Staff)

As this quote demonstrates, in the next stage of a life that has been reached actively by working, the absence of work appears to involve the fear of remaining inactive. In this sense, staying active is also essential so as to feel you are useful. The decrease in the struggle for life in later stages in life has been interpreted as a situation that threatens this sense of being useful. In this case, work is a way to feel useful and involved in society as an active individual.

The meanings attributed to work appeared as common themes among both women and men in general. But there was another theme particularly emphasized by women alone: work was also a way of surviving independently. Work was not identified with an independent way of life by any of the male interviewees. Instead, work for the female interviewees was about being both economically and socially independent as a woman. A quote below from the interview with Sevgi exemplifies this point:

Working means freedom. Everyone has to work. I think that people can only have the right to speak up when they have a job. Women have to work. If you don't work, you don't have a say. The most important thing is economic independence. (Sevgi, 69 years old, Masseuse)

As the quote shows, working for women is a matter of economic freedom. Economic freedom is a tool to combat the inequalities that women are exposed to through their female identities. By working, they can gain independence from the father or

husband in the household. At the same time, they can gain status in society as a working woman.

For the female interviewees, work is an activity that helps them to keep their social relations in daily life. This is especially important for women who have not been able to invest in their leisure time during their life course. For them, building a social relationship is more about working, since the time outside of work is spent on domestic responsibilities. Considering this, working also means meeting the need for daily communication and avoiding isolation. However, there was a social dimension for those women interviewees who had paid for housework and care work and whose leisure time was more personal. Being more nuanced, they defined the socialization as brought by the job rather than through being a housewife. For example, Zeynep explains it as follows:

I say I also like to work. I love being with people. Homelife is not for me. Let me tell you; I have nothing to do with the kitchen. I love to eat, but I don't like to cook. I don't like dealing with housework every minute of the day. I love being with people in society like this. (Zeynep, 59 years old, Doctor)

This quote demonstrates that working for middle- and upper-middle class women, who have gained status and reputation in society thanks to their education and job, is important for the continuity of the social status gained throughout life. It can be stated that male breadwinners' fear of returning home also applies to them. For the male breadwinner, the end of their working life involves the fear of being useless back in the home. For women in this group, being back at home is the fear of transitioning from the identity of an educated, working, and independent woman to a domestic housewife.

To sum up, work is a social organization that provides social status, along with the network of social relations it also provides. In this respect, the social

relations gained at work are also satisfactory in terms of acquiring a respected identity.

Although the meanings attributed to work differed regarding the nature of the work, work was a fundamental activity for inclusion in society, for all the participants. This is one common conclusion that could be made from the different meanings attributed to work. Working was seen as an activity that made life meaningful from different perspectives. Many interviewees evaluate their work as an integral part of their identity. This is especially the case for women. Working is essential for women's identities. For women, working is necessary as it implies being economically free, and independent both at home and in their social life. In many cases, it was pointed out that a life without work is unimaginable. This finding can also be interpreted as, for many respondents, that work is a direct way to participate in society, particularly for those who enter the labor market at an early age. Participants who have been working since their childhoods do not know any other way to be involved in life, to feel productive, other than working in their old age. It is almost like a chain starting to be constructed from childhood that excludes many different aspects of life.

4.4 Different perceptions of aging in employment

The age-related experiences of the participants over the age of 55 are examined in two categories. Two groups emerge from the analysis: those who consider themselves as disadvantaged and conversely those who seem advantaged in working life because of their age. The problems experienced by those who see themselves as in a disadvantageous position because of their age describe different barriers in continuing to work. These can be mental and physical fatigue, health problems,

inability to adapt to technology, and age-related discrimination in the workplace. Interviewees from various occupational groups defined themselves in this category. However, what they had in common was their working conditions, because they all still had intense working conditions. Alternatively, most of those who interpret their age as advantageous in working life refer to mobility, flexibility, and comfortable working conditions. Respondents in this group consider themselves to be having advantages with advancing age in working life, followed by more abstract gains such as an increase in reputation and respect, knowledge, and experience.

4.4.1 Age as a perceived disadvantage at work

Some of the participants experience being in the labor market as a disadvantage with advancing age. For some of the interviewees, work is associated with physical-mental fatigue and age-related diseases. All these factors indicate being in a position that makes work harder and causes them to feel more fragile while working. For example, being older in the labor market was expressed in terms of mental and physical fatigue and with the occurrence of health problems, and as a non-preferable situation for an employee that lacks mobility and faces an increased risk of unemployment. Furthermore, working for interviewees with chronic illness is quite challenging and a struggle, particularly for those working in hard conditions.

For example, two respondents who work as municipal police officers see working conditions as challenging for them at this age. These challenges are described as being in touch with people in the field all day long, and coping with the pressure of managers. Continuing to work as municipal police officers at this age was very stressful and exhausting for them. Concern is expressed about life

expectancy and about friends who died at work. One of these respondents, Zeki, expresses his working experience as follows:

These things are tiring. People are tiring. I don't know how long I will live. Many of our friends in our organization died before they retired. You are dealing with both people and the surroundings. You are dealing with the politicians above you. Mental fatigue, that is, normal bodily fatigue, which is already a problem for us, will pass, but mental fatigue always puts pressure on you. It's a lot of work, so it's not a job you would want to do for many years. (Zeki, 57 years old, Municipal Police)

As this quote demonstrates, working at older ages can be physically and mentally tiring depending on the nature of the job. Among the respondents, some of those who have to work continue working in unsatisfactory conditions. This was especially valid for those working in unskilled jobs, with long working hours and low wages. However, although the municipal police officers interviewed are relatively secure and have an average income, working is a tiring obligation with advancing age and under hard conditions. The respondents working as municipal police officers had a common fear about working: to die suddenly like their other colleagues. Due to the structural problems of working life in Turkey, it can create a common situation of burnout and fatigue for those working in different occupational groups.

Being older in the labor market is also experienced as age discrimination, through loss of respect and dignity, or prejudiced opinions of lack of working capacity. This situation was observed especially among the participants working as unskilled workers in the service sector. For them, being older in employment is interpreted as not being taken seriously, especially by younger employees, being seen as inadequate for the job, and being exposed to disrespect. For example, Halil, who is responsible for cleaning and other service at a hospital, comments on the point of view of his young colleagues as follows:

People come here, and they talk rudely. It's hard for me. I have seen such things. It's not the patients, but rather other colleagues who talk rudely

sometimes. It's heavy at this age. The chief physician respects me, I have not seen it with the managers, but young employees talk rudely. I do more work than they do, but they don't show respect. One does not want to continue working after experiencing these. (Halil, 63 years old, Unskilled Worker)

As this quote demonstrates, generational conflict in the workplace is experienced as a loss of reputation and disrespect for the older employee. This experience is related to the value of the job in the labor market. Workers who are unskilled in the labor market are considered old and useless in the presence of young workers at the workplace.

Age is also a disadvantage for some participants in adapting to new technologies in the workplace. The rapidly developing technology in working life is a new aspect of work that needs to be learned and adapted for people who have worked with old technical knowledge for many years. Barriers to adopting new technology have also been expressed as the reason for not doing the jobs which they had early on in their careers. İnan who was an engineer and continues to work as a master builder after retirement states:

One thing I failed to achieve is to learn technology. I can't keep up with new technology. I don't understand computers. Even though I'm an electrical engineer, I don't like it. (İnan, 70 years old, Master Builder)

In the fieldwork, two respondents who continue working beyond retirement age have more unskilled jobs unrelated to their previous occupations. These cases demonstrate that new technology can be a reason for unemployment or remaining without a profession in old age, for someone who has a job that has status and value in the market. Adapting to the developing technology seems to be necessary in order to remain qualified in working life. However, adaptation to the rapidly developing technology in advanced age is a situation that requires a lot of effort.

4.4.2 Age as a symbol of seniority at work

Being older in the labor market is viewed in terms of an increase in knowledge and experience rather than a difficulty for some interviewees. Working with increasing experience implies being "senior" rather than "aged" in working life for some interviewees. Some interviewees consider being a senior as gaining value and respect with knowledge and experience, and transferring this experience as a benefit, especially for young employees and for the job. In this regard, being a senior in working life means an increasing reputation in relation to advancing age.

Holding employment at post-retirement age as a senior is highly related to the type of job and occupational status of respondents. Most of the interviewees who presented themselves as seniors are in highly skilled jobs. For example, a respondent who has been working as a union specialist for many years expressed the opinion that his job requires expertise, and not everyone can do it. In this regard, increasing experience and knowledge have led to his increased reputation at work, as Önder states:

It's like this, so a new lawyer friend starts working, you say to him, look at these things... Seniority becomes a matter of reputation. (Önder, 60 years old, Union Specialist)

This quote demonstrates the fact that being a senior in employment is seen in relation to the competence to transfer knowledge to a new person with a high status in the workplace.

Being a senior in working life is especially defined as a position that allows the interviewee to transfer knowledge and experience to others and be helpful to young people. In this case, the increased experience can be transferred to younger generations and to the business as a whole. This is a factor that reinforces both the satisfaction that comes with the job and the respect and reputation of the participant in business life. Utku's quote below exemplifies this point:

I like to transfer my knowledge and experience. Younger ones always show at least minimum respect. Sometimes it's because of my professional experience, and sometimes it's about other personal things. They want to benefit from me in terms of experience, and I want to be useful for them. I am relaying my experience. I don't just do this in my own business. Half of my day is spent helping people. Friends from all over Turkey call and ask about their projects. I am a veteran in the industry. (Utku, 60 years old, Project Manager)

This quote demonstrates under what conditions increased experience is valuable in the labor market. All interviewees were over the age of 55 and had been employed for at least 30 years. For all of them, being older means increased work experience. However, seniority with age in the workplace, as described by Utku is valid only for some of them. Among the participants, those who work in professional jobs that require technical knowledge and skills evaluated being older in employment as being in a senior, which means a respected position, as described by Utku.

Some of those who consider themselves seniors expressed this situation in terms of being aware of the fragility of their position of seniority. That is, knowing that advancing age and increasing experience will not bring increased respect and reputation in every work environment. For example, working with younger generations also involved a fear of loss of reputation and respect, while working with their counterparts and executive team at an age-appropriate to their age and experience was preferred in employment. For instance, Rıza, who started working in the municipality after an active business life in trade, explains in an interesting way that he sees himself as a senior at work. He describes starting to work in the municipality as a loss of status compared to his previous position, as "I am not in an environment where I would be ashamed to work in the municipality." However, he still says that he is respected, because he works with the management team and people of his age group. Rıza states:

Honestly, responsibility in what I do is something I do with pleasure. The people I deal with (at work) are not young. There are people my age or older than me. Therefore, I am not in an environment where I would be ashamed to work in the municipality. As part of my job, I deal with the relevant vice presidents and managers so that they fulfill the demands of the foundations. Of course, I also deal with the chiefs and department managers working under the managers, and no one offends me. (Rıza, 61 years old, Consultant)

As the above quote demonstrates, being a senior in employment also means working in a working environment suitable to one's own age, experience and job status.

This section demonstrates that interviewees with higher job status and relatively more comfortable working conditions experienced age as an advantage. This contrasts with the negative experience of aging by other employees, whose previous work had no additional value in the labor market. As a result, this section underlines that how the age in employment is experienced differs according to both the nature and the status of the job, as well as the subjective experiences of the individual.

4.5 Conclusion

This chapter shows that reasons for working beyond retirement age are diverse. Several factors interact with each other in shaping respondents' decisions to continue working beyond retirement. These factors include a wide range of economic factors that cover not only the individual's economic needs but also the make-up of their households, and subjective factors such as meanings attributed to work. While continuing to work beyond retirement age appears as a choice for some, it emerges as an obligation for others. The latter group feels almost no control over the decision. This obligation also leaves them disempowered at work, as they also lack control over the conditions of work.

The analysis here indicates a wide range of economic factors including limited income and high level of expenses. In terms of high level of expenses, household debt and expenditures on children make working beyond pension age compulsory for some. The problem of limited income is a result of inadequate pension payments. As expected, many of the respondents who could not live on their pensions are those who worked in precarious conditions and who receive pensions in the lowest band. In this group, there are also participants who cannot retire due to their informal employment background, despite being beyond the retirement age.

Two conclusions can be drawn from this point. Structural inequalities of working life in Turkey determine the disadvantaged positions of people in old age. Even being included in the pension system is difficult for informal workers in working life. Not to be included in the pension system due to a history of informal employment exacerbates livelihood problems at an advanced age. However, a pension does not provide an adequate income support to ensure the security of advanced age for those who are entitled to retirement by having worked in unskilled and insecure jobs in their working life, as seen in the fieldwork.

As an economic factor, indebtedness was also an emerging theme in the fieldwork. Bank loan and credit card debts were livelihood strategies for those middle- and lower-class participants. Indebtedness as a factor that obliges someone to work is compatible with the increasing indebtedness and financialization discussions in the literature review in Turkey. Debt, as observed in the field, is a tool of both a livelihood strategy and a substitute for security in the absence of public security.

Another economic determinant, expenditures of household was mainly expressed as the different needs of children. These needs can be categorized as the

education costs of the children, or the additional expenses of the young people in the family who are unemployed. This situation can be read as an indicator of how youth unemployment affects households, as described in the Turkish literature. Economic motivations regarding the household also indicate that education in Turkey is costly for parents, and that youth unemployment means that young people transfer their precarious status onto their families.

However, for many interviewees, the job was neither just a matter of money nor simply a matter of obligation. Work is perceived as a meaningful activity in itself for respondents from different classes and occupational statuses. It is not surprising that continuing to work appears as a choice for respondents who have worked in high status positions throughout their work lives, and are less affected by the structural problems of the labor market in Turkey. They are the ones who had control over both their working conditions and their decision to continue working. Therefore, they are the ones who have the opportunity to make a choice.

However, there is a striking dilemma that working beyond pension age is also a choice for those obliged to work. In this regard, commitment to work is common to all respondents. The different meanings attributed to work demonstrate the non-financial dimensions of the strong relationship with work. The analysis here demonstrates that work gains different meanings in the eyes of respondents, such as being productive, contributing to society, staying active and being independent, in particular for women. It can be stated that all the respondents internalize different meanings of work as a part of their identity. The perception of aging also influences the meanings respondents attach to continuing to work beyond retirement age. For instance, working has also been interpreted as a way of staying active and healthy through maintaining a daily routine. A life without work was considered as *gauche*,

inactive mental atrophy in old age. In this regard, working was seen as a beneficial activity to protect one's health and avoid isolation.

I have concluded that old age is observed as a stage in which commitment to work is high. As the participants have gained different statuses at work over the course of their employment, the relationship they establish with work by the time they arrive at an advanced age becomes strong. This is a common feature for the participants. However, when the respondents think about their experience of aging while working, the analysis here shows that their experiences vary. Aging while continuing to work was perceived as a disadvantage for some participants and an advantage for others. The main determinant of these variations is the nature of their work.

Aging was seen as favorable by those interviewees who are professionals with higher status at work. They were considered as seniors who pass on their expertise in the labor market to younger generations and receive respect in return. In contrast, being old or getting old was seen as disadvantageous for the interviewees employed in manual jobs. For those who entered the labor market as a precariat, working is a life-sustaining necessity for interviewees who retained their precarious position at an older age. Especially for manual workers, the limits of the body were mentioned as an obstacle to continue working. However, age-related barriers were not only related to physical capacity. Being old or getting old at work also appeared as a loss of reputation, a vulnerability to be subjected to age discrimination, and inability to adapt to the new technologies.

CHAPTER 5

CONCLUSION

Working in later life is becoming the new normal. Current developments in the labor market and pension policies have extended working lives. The literature suggests that retirement is no longer a single event marking the end of paid employment, but it appears as a varied process (Wang and Shultz 2010, Biggs 1993). This leads to retirement becoming a more individualized, fragmented, and complex experience. Against this background, this thesis focuses on the emerging pattern of working beyond retirement age in Turkey. It provides answers to the following questions: How do older workers in Turkey explain their reasons to continue working beyond the retirement age? What factors do they perceive as accounting for their continued employment? To what extent do they see their continued employment as an obligation or a choice?

In this thesis, I have tried to shed light on the multidimensional aspects of working in old age, which is based on both the structural macro reasons and the decisions of individuals. Based on a qualitative thematic analysis of 25 interviews from a life-course perspective, the findings of this thesis reveal the complexity of factors in explaining the respondents' decision to continue working beyond the retirement age in the case of Turkey.

This study demonstrates that these factors, spread over the life course, cut across multiple levels, such as changes in the welfare system and the labor market, household needs, and individual motivations. This thesis finds that macro-level factors (e.g. the low level of pension payments) that undermine or fail to provide income security for the elderly in Turkey contribute to older workers' decision to

continue working beyond the retirement age. The thesis also concludes that the meanings attached to work stand out as a unique contributor to the respondents' decision to continue working beyond the retirement age, and this seems to be the case for respondents from different socio-economic backgrounds. Commitment to work is strongly related to the early entry of the participants into the labor market, which leads them to have a more entrenched relationship of belonging to the working situation at an older age.

Despite this shared work commitment, older workers experience work beyond the retirement age in different ways. While some, such as those engaged in manual work, see aging as a disadvantage, others, for instance, those working in professional positions, view aging in a positive manner, that contributes to their higher social status at work.

The existing literature on the determinants of working beyond retirement age offers multidimensional approaches. As discussed in the literature review, the decision to work in later life is determined by different interacting levels including micro (individual influences and motivations), macro (labor market and pension policies) and meso (workplace) factors (Hasselhorn & Apt, 2015; Phillipson & Smith, 2005; Scherger, 2012, 2015). Such different frameworks help us to understand the complexity of the decision-making process of working beyond retirement age. The literature also demonstrates that older workers delay retirement to maintain self-esteem, identity, social contact, and the avoidance of isolation and loneliness (Altmann, 2015; Nilsson et al., 2011). In this regard, varying attributed meanings of work motivate older workers to work longer (Beehr & Bennett, 2015; Fasbender, Wang, Voltmer, & Deller, 2016, Smyer & Pitt-Catsoupes, 2007). In the light of the literature, this thesis shows that older workers' motivations for working

beyond pension age in the case of Turkey are explained by a mix of macro- and micro-level factors. While macro-level factors, for instance, include changes in the pension calculations that have led to the decreasing purchasing power of pensioners, micro-level factors, for example, include some of the older workers' motivation to stay active during their old age.

The findings of this study contribute to the literature in two different ways. The first is methodological. The life course approach was used in the analysis of a qualitative study to understand motivations to work beyond retirement age. In this way, the current decisions and living conditions of the older workers who continue to work were evaluated together with their past experiences and the political context of the country they live in. Secondly, and related to the first contribution, this study sheds light on the particular factors that contribute to older workers' decisions to continue working beyond retirement in Turkey.

This research reveals that a wide range of economic factors which cover individuals' economic needs and household expenditures are the main drivers for working beyond retirement age in Turkey. As defined in the literature review, motivations to work in later life can be varied along the lines of social class and gender (Scales & Scase, 2000; Phillipson & Smith, 2005; Whiting, 2005). In this thesis, working in later life is observed as an obligation for older workers from middle and working classes. Older workers who continue to work and perceive it as an obligation have almost no control over the decision, and they also lack control over the conditions of work. However, for many of them work was neither just a matter of money nor simply a matter of obligation. They also had a strong relationship with their work, and attribute extra-economic meanings to working beyond the retirement age.

The use of a life-course perspective in this research has contributed to a broader understanding of the determinants of working beyond retirement. Life-course enables us to see linked lives, which refers to the fact that "individuals are affected by larger social changes through the impact that such changes have on their interpersonal contexts within more micro-level settings." (Elder et al., 2003, p.13). The findings of this thesis demonstrate that individual desires to work are partially shaped by the earlier life course of older people, in particular through their career choice.

To understand the complexity of individual motivations, it is necessary to examine the narratives of the aging people in the labor market together with both the labor market conditions and the changing household conditions. One major factor shaping those conditions is that neoliberal economic policies in the 1980s have generated a vicious circle of lower-wage share, lower investment, low competitiveness, import dependency, along with lower, volatile and jobless growth in Turkey (Onaran et al. 2016). The foundations of today's insecure conditions for those who "have to live with wage labor" in Turkey were laid in this period. Therefore, precariousness in Turkey is shaped as a multidimensional field in which these dimensions affect each other, as labor policies are produced and reproduced: (i) income insecurity; (ii) insecurity of employment patterns; (iii) lack of social security (ISSA, 2015; Öniş & Şenses, 2007; Yörük, 2020). Furthermore, the structural problems of the labor market, which consist of long working hours, the prevalence of informal work, the high rate of unemployment, and low level of labor force participation, have become challenging for people of all ages (Ercan & Dayioglu, 2009; Yanardağ, 2010; Saydam, 2017).

Corroborating the findings of these earlier studies, this thesis shows that the motivations to work of older workers are related to the changing economic-political conditions and structural inequalities of Turkey. The interviewees, who are over 55 years old, were affected by different historical events and processes in the long history of Turkey, causing different interruptions in their working lives. In this context, the military coup of September 12, 1980, the privatization process after 1980, and a set of economic crises were expressed as important historical processes that affected both the participants' education life and their careers. Sennet and Cobb (1972) argue that in class societies, the degree of education is considered a manifestation of ability. However, according to them, education is a capital that is not equally distributed in class societies. This study shows how education determines the conditions for entry to the labor market and how it affects the labor market positions of older people today. The participants, whose education was interrupted for different reasons, entered employment under unqualified and precarious conditions. The turning points of early life are characterized by frequent job changes, unemployment, informal employment, and long working hours.

For women, there are different barriers in employment. Historically, women's labor force participation has been at a low level in Turkey. There are several reasons for this: the division of labor within the family, cultural norms, educational and labor market disadvantages (Buğra & Yakut-Çakar, 2010; Dedeoglu, 2009, 2012; Özar, 2010). In this thesis, the female respondents referred to husband or father pressure and harassment at work as obstacles blocking their path to work. These unfavorable conditions of women in the labor market remain severe concerns in terms of their social security, retirement, and old age.

A wide range of economic reasons for working beyond retirement age is a result of Turkey's social and economic context. Along with neoliberal transformation in Turkey, problems caused by increased income and social inequalities have not been tackled by the state. Instead, individual borrowing in the form of consumer and other credits are increasingly made available to working people, and this has become part of their household subsistence strategies. Diminishing public provision of housing, healthcare, education, pensions, and a reduction in real wages paved the way for the financialization of individual income. After the 2001 crisis, workers were included in the financialization process with the "debt policy" (Gürgeç, 2021). The findings of this thesis confirm that economic reasons which obligate people to continue to work in old age are also a partial result of this macro level transformation in Turkey. High household debt and expenses of their children are factors that makes working at a later life a necessity for some respondents. Economic reasons that oblige working at an older age amount to a problem of insecurity related to the increasing reliance on income to access public services such as education for children and young people in Turkey.

Another unique finding of this study is that work is perceived as a meaningful activity for respondents from different classes and occupational statuses. This thesis demonstrates a striking dilemma in the Turkish context, that working beyond pension age is partly also seen as a choice by those who have to work for economic reasons. The analysis here shows that work is perceived as a meaningful activity, not only for well-educated and high-status people. Having and keeping a job is significant to many people of different socioeconomic and education levels.

Considering the gender dimension, working is particularly meaningful in many aspects for female participants. Similar to men, for women, work is also a

matter of agency, which has different meanings, especially as an activity outside the domestic sphere. However, unlike for male participants, work is seen as a matter of freedom by women, in terms of living independently in society and having control over their economic situation.

Another unique finding of this thesis is that experiences of working in later life vary. While some see aging as an advantage, others perceive it as a disadvantage in the labor market. As a result of the research, it is observed that the participants working in high status and professional jobs see themselves in an advantageous position, as they are considered as seniors. Seniority in this study implies a positive meaning for aging in employment. As professional knowledge and experience increase with age, it brings the employee dignity and respect from her peers. At the same time, the experience is transferred onto younger generations as a benefit. However, being aged in the labor market means being disadvantaged in other cases. Especially for those who worked as unskilled workers, or those in lower status and/or non-professional jobs in retirement, aging while working is perceived as a disadvantage in later life. Being older in the labor market appeared to involve a loss of reputation, vulnerability to age discrimination, loss of physical capacity, and inability to adapt to technology. Increasing experience with age in the labor market does not give everyone an equal gain in reputation and other advantages. The position of older workers in the labor market is determined by the market value of their labor and occupation.

There are some emerging themes from this thesis regarding retirement, older workers, and life transitions in Turkey. Lazzarato (2012) states that retirement has been transformed from a social right into a personal financial investment. Similarly, the latest Turkish pension reform implied a shift from "collective rights of labor" to

"individual rights" in Turkey (Özdemir, 2018, p.179). The transformation of social security is also the construction of a new understanding of social security in which individual strategies are brought to the fore. In this context, this thesis finds that many older workers do not consider their pension entitlements as adequate to live on. The pension system does not provide sufficient income security for many of the interviewees from different socioeconomic statuses. On the contrary, their strategies were based on working and saving. Working, especially for middle- and lower-income interviewees, is necessary. Pension income, which is the reward for their previous labor, seems to be meaningful only as an additional income source. Older workers' inability to make ends meet is partially a result of their family commitments in the form of providing for the expenses that their children entail. The literature on youth transitions confirms that the traditional transitions from school to work and family home to independent living are less secure and fragmented (Vickerstaff and Cox, 2005; Evans, 2002). The findings of this thesis confirm that children's and youth transitions also shape the decisions of the older employees included in this research to continue working in later life.

The findings of this thesis contribute to the social policy, labor and retirement literature in Turkey in several ways. This study contributes to the literature in terms of understanding the complexity of motivations to work in retirement. These factors are determined both by Turkey's structural inequalities and inability to provide income security for its citizens and the individuals' commitment to work. Second, the study shows how experiences of aging in the labor market vary, and how old age can turn into a disadvantage or an advantage in employment.

Older workers experience age as a cumulative process. However, most of the accumulated experiences vary according to educational level, class, and gender. In

other words, the accumulation of advantages and disadvantages varies across different social categories. Therefore, it would be inappropriate to consider age as homogenous and to build an aging policy only on standardized social status.

This thesis underlines that policies for an aging population must inevitably include labor market regulations. This is because the aging population continues to work. Nevertheless, these regulations should be sensitive to the social class differences within the older workers and their different conditions in the labor market. For example, the fact that the employees were working shorter hours by choice was a factor that made the job more acceptable at an older age. Therefore, they could both have free time at retirement age and also work flexibly. However, flexibility is also experienced as longer working hours and multitasking for the elderly workers employed in precarious jobs. Therefore, there should be secure and flexible working arrangements for those who have to work in later life.

The pension system appears to be the most crucial factor that makes working obligatory for many. Pensions are viewed as inadequate supplementary income for lower-status workers, based on income earned while working. The pension is not seen as an adequate income to support the household, even for those with higher pensions. Therefore, in order to make working a choice for all people beyond the retirement age, pension levels should be increased.

The decision to continue working for the older employees is strongly related to the household context. This is partly because youth transitions from education to employment are no longer certain and are not linear processes. It is a sign that the youth transition process in Turkey is changing. This responsibility to provide for younger generations, which is currently imposed on the parents and that affects the transition of the older generation from employment to retirement, should be a public

responsibility. This requires the state to stabilize the transitions of young people in the context of youth and employment policy.

Working is seen as an activity that is needed in many ways in old age. The variation in meanings attributed to work shows that it is necessary for a person to be included in society at an advanced age, to avoid loneliness, stay social and active, and be productive. However, in line with Méda (2004), this thesis demonstrates that older workers cannot imagine achieving these desired states outside of employment. People cannot imagine any other path to productivity other than working. This situation requires a radical critique of the existing social order. Considering the centrality of work in contemporary societies, building an alternative to working in old age is challenging. Therefore, it is necessary to build alternative public spaces where people of all ages can feel productive and socially included. This is vital to break the cycle of life that has been deprived of any other meanings beyond work.

APPENDIX A

SEMI-STRUCTURED INTERVIEW QUESTIONS (TURKISH)

- 1- Kendinizden bahsedebilir misiniz biraz?
- 2- Nasıl bir hanede yaşıyorsunuz? Ev halkı kimler, onlar neler yapar anlatabilir misiniz?
- 3- Aylık geliriniz ve hane gelirinizi düşünürseniz, sizce geçinebiliyor musunuz?
Geçinmek nasıl bir şey size göre?
- 4- Biraz iş hayatınızdan bahsedebilir misiniz? Nasıl başladınız çalışmaya, nelere yaptınız bugüne kadar?
- 5- Çalışmaya ara verdiğiniz dönemler olduysa biraz anlatabilir misiniz?
- 6- İş dışında zamanlarınızı nasıl geçirdiniz? Hayat iş dışında nasıl bir şey sizin için?
Boş zaman ne anlam ifade ediyor?
- 7- İş ve yaşam dengesini nasıl kurdunuz? Her ikisi için de yeterli zaman ayırabildiğinizi düşünüyor musunuz?
- 8- Şu an yaptığınızı işi anlatabilir misiniz?
- 9- Çalışmak sizin için ne anlama geliyor? Şu an çalışma sebeplerinizi nasıl tarif edersiniz?
- 10- Şu an çalışıyor olmak nasıl sizin için? Ne kadar süre daha çalışmayı düşünüyorsunuz? Çalışırken daha genç dönemlerinize göre kendinizi farklı hissettiğiniz oluyor mu?
- 11- Emeklilik ne demek size göre? İnsan ne zaman emekli olmalı? Emekliliğiniz nasıl geçsin istersiniz?
- 12- Pandemi sizi nasıl etkiledi?

APPENDIX B

ETHICS COMMITTEE APPROVAL FORM

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

Toplantı Sayısı : 13
Toplantı Tarihi : 11.02.2021
Toplantı Saati : 12:30
Toplantı Yeri : Zoom Sanal Toplantı
Bulunanlar : Prof. Ebru Kaya, Prof. Dr. Fatma Nevra Seggie, Doç. Dr. Mehmet Yiğit Gürdal, Dr. Öğr. Üyesi
Yasemin Sohtorik İlkmen
Bulunmayanlar :

Mine Kösem
Sosyal Politika

Sayın Araştırmacı,

"Working Beyond Pension Age: A Qualitative Analysis From Life Course Perspective" başlıklı projeniz ile ilgili olarak yaptığınız SBB-EAK 2021/2 sayılı başvuru komisyonumuz tarafından 11 Şubat 2021 tarihli toplantıda incelenmiş ve uygun bulunmuştur.

Bu karar tüm üyelerin toplantıya çevrimiçi olarak katılımı ve oybirliği ile alınmıştır. COVID-19 önlemleri kapsamında kurul üyelerinden ıslak imza alınmadığı için bu onam mektubu üye ve raportör olarak Yasemin Sohtorik İlkmen tarafından bütün üyeler adına e-imzalanmıştır.

Saygılarımızla, bilgilerinizi rica ederiz.

Dr. Öğr. Üyesi Yasemin
SOHTORİK İLKMEN
ÜYE

e-imzalıdır
Dr. Öğr. Üyesi Yasemin Sohtorik
İlkmen
Öğretim Üyesi
Raportör

SOBETİK 13 11.02.2021

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

APPENDIX C

CONSENT FORM (TURKISH)

Araştırmayı destekleyen kurum: Boğaziçi Üniversitesi
Araştırmacının adı: Working Beyond Pension Age in Turkey: A Qualitative Analysis from a Life Course Perspective / Türkiye’de Emeklilik Yaşının Ötesinde Çalışma: Yaşam Seyri Perspektifi ile Nitel Bir Araştırma
Proje Yürütücüsü: Doç. Dr. Volkan Yılmaz
E-mail adresi: xxx@boun.edu.tr
Telefonu: 0212 XXX XX XX
Araştırmacının adı: Mine Kösem
E-mail adresi: xxx@gmail.com
Telefonu: 0543 XXX XX XX

Sayın katılımcı,

Proje konusu: Türkiye’de 2002 yılında çalışan emeklilerin oranı %36 iken, mevcut durumda emeklilerin %47’si çalışıyor. Aynı zamanda sosyal güvenlik reformu ile Türkiye’de emekliliğe hak kazanma yaşı kademeli olarak arttırıldı. Bu araştırmada emeklilik reformundan henüz etkilenmemesine rağmen emeklilikte de çalışmaya devam eden ve emeklilik yaşına erişmesine rağmen farklı sebeplerle emekli olamamış ve çalışmaya devam eden kişilerin çalışma sebeplerini anlamaya çalışmak amacındayım. Emeklilik sürecini çalışmaya devam etmek deneyimleyen, aynı zamanda emek piyasasında yaş almaya devam eden kişilerin hem emekliliğe hem de çalışmaya dair beklentilerini ve attettikleri anlamları merak etmekteyim. Aynı zamanda hayatın bu evresinin geçmişten bugüne taşıdığımız yapısal olarak belirlenen konumlarımızla ilişkisini merak etmekteyim.

Onam: Bu araştırma kapsamında sizi yaklaşık 60-90 dakika sürecek olan bir mülakat gerçekleştirmeye davet ediyoruz. Kararınızdan önce araştırma hakkında sizi bilgilendirmek isteriz. Araştırmaya katılmayı kabul ettiğiniz takdirde sizinle 20 soruluk bir mülakat gerçekleştireceğiz. Bu mülakatta çalıştığınız kurumu temsil etmenizi beklemiyoruz. Sizin bu alandaki bir uzman olarak sorularımıza ilişkin kişisel görüş ve deneyimlerinizi öğrenmek istiyoruz. Mülakat sırasında bizimle paylaşacağınız tüm kişisel bilgiler, isminiz ve iletişim bilgileriniz herhangi biriyle paylaşılmayacak, araştırma sırasında ve araştırmanın çıktısında isminize atfedilebilecek ya da sizi doğrudan işaret edecek bir bilgiye hiçbir şekilde yer verilmeyecektir. İsmi ve bu bilgiler tamamen gizli tutulacaktır. Aktarımlarınız doğrudan size atfedilmeyecektir.

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

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

Gerçekleştirmek istediğimiz araştırmanın size bir risk getirmesi beklenmemektedir. Ancak görüşme sırasında dilediğiniz anda görüşmeyi kesebilir ya da erteleyebiliriz. Görüşmekten veya çalışmaya katkı vermekten vazgeçtiğinizi belirttiğiniz takdirde görüşme kayıtları silinecektir ve araştırma üzerinden yapılacak bilimsel değerlendirmeler için kullanılmayacaktır.

Bu formu imzalamadan önce, çalışmayla ilgili sorularınız varsa lütfen sorun. Daha sonra sorunuz olursa, proje yürütücüsüne (Doç. Dr. Volkan Yılmaz, Ofis Telefonu: 0212 XXX XX XX) ya da araştırmacıya (Mine Kösem, Telefonu: 0543 XXX XX XX) sorabilirsiniz. Araştırmayla ilgili haklarınız konusunda Boğaziçi Üniversitesi Sosyal ve Beşeri Bilimler Yüksek Lisans ve Doktora Tezleri Etik İnceleme Komisyonu'na (SOBETİK) (sbe-ethics@boun.edu.tr) danışabilirsiniz.

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

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

☐ Çalışma kapsamında gerçekleştirilecek mülakat sırasında ses kaydı alınmasına izin veriyorum.

Katılımcı Adı-Soyadı:.....

İmzası:

Tarih (gün/ay/yıl):...../...../.....

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