

MIDDLE CLAS CONSTRUCTION OF FUTURE THROUGH RETIREMENT:
INDIVIDUAL PENSION SYSTEM IN TURKEY

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ABSTRACT

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With 1980s' neoliberal reflections starting to be apparent in Turkey, the neoliberal values become the precondition of middle class way of thinking and living. In this context, Individual Pension System (IPS), as a case of neoliberal policy, has become compulsory in Turkey since 1 January 2017; and it has brought immense public discussions and the discourse on this issue in the public sphere. This study has been conducted in such an environment immediately after this transformation has been experienced. The transformation of middle class' social relationship (with the welfare state, union, work, family and individual itself) has certain consequences on the perception of the future and the retirement parallel with their perception on the private pension system. Middle class in Turkey give up any expectation from any collective mechanisms and no longer show any sense of trust in the social relationships. In this regard, thesis departs from the following questions: how does the neoliberal transformation of the social relationship of middle class construct their future as uncertain through retirement policy? And how the representation of IPS in public sphere is reflected in the perception of middle class individual's as exemplified in their construction of future? To investigate this relationship, the qualitative data has been collected through unstructured in-depth interviews with the experts of IPS system. The

study is the first literature conducted on the new system, for this reason, the thesis conducts the content analysis on the national newspapers, advertisements, discourse of insurance firms and experts to hold a discussion on the representation of the system in the public sphere. To inquire to individual's construction on the future, the semi-structured in-depth interviews have been conducted from March of 2017 to October 2017 with middle class individuals, who are participants of the system.

Consequently, benefiting from the theories of reflexive modernity and risk society with the concept of individualization (disembedded individual), trust and risk, and governmentality approach on risk with the concepts of discursive construction of future through retirement, the study argues that middle class tend to seek for individual solutions for their future. Thinking on middle class' ambivalent positions and the future expectations under the neoliberal transformations of the pension policy, they construct the future as full of uncertainty, and have concerns to continue their life standards.

Keywords: Individual Pension System (IPS), Middle Class, Individualistic Values, Reflexive Modernity, Risk Society

ÖZ

ORTA SINIFIN EMEKLİLİK ÜZERİNDEN GELECEK İNŞASI: TÜRKİYE’DE BİREYSEL EMEKLİLİK SİSTEMİ

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1980’lerde neoliberalizmin Türkiye’de yansımalarının belirginleşmesiyle birlikte neoliberal değerler Türkiye’de orta sınıfın düşünme ve yaşama biçiminin koşulu haline geldi. Bu bağlamda, Türkiye’de Bireysel Emeklilik Sistemi (BES), bir neoliberal siyaset olarak 1 Ocak 2017 tarihinde zorunlu hale getirildi. Bu durum kamusal alanda geniş çaplı tartışmalar ve söylemleri beraberinde getirdi. Bu çalışma, söz konusu değişimin yaşanmasının hemen ardındaki ortamda yürütüldü. Orta sınıfın toplumsal ilişkilerinin (refah devleti, sendika, çalışma, aile ve bireyin kendisi ile ilişkilerinin) dönüşümü bireylerin gelecek ve emeklilik algılarında BES’e dair algılarına paralel olan etkiler yaratmıştır. Türkiye’de orta sınıf kolektif mekanizmalardan beklentilerini bırakmıştır ve sosyal ilişkilere güven duymamaktadır. Bu minvalde bu tez şu sorudan yola çıkmaktadır: Türkiye’de orta sınıfın toplumsal ilişkilerinin dönüşümünün geleceğin güvensiz olarak inşa edilmesi emeklilik siyasası üzerinden nasıl okunur? Ve BES’in kamusal alandaki temsili, orta sınıfın gelecek inşasında nasıl yer bulmaktadır? Bu ilişkiyi incelemek amacıyla BES uzmanları ile yapılandırılmamış derinlemesine mülakatlar yapılarak nitel veri toplanmıştır. Çalışma, bu yeni sistem üzerine literatürdeki ilk çalışma olma özelliğini taşımaktadır ve bu nedenle çalışmada ulusal gazetelerin, reklamların, sigorta şirketlerinin ve uzmanların söylemlerinin içerik analizini yaparak sistemin kamusal

temsilini tartıřmaktadıř. Bireylerin gelecek kurgularını incelemek iin ise sistemin katılımcısı olan orta sınıf bireyler ile Mart 2017 – Ekim 2017 tarihleri arasında yarı yapılandırılmıř derinlemesine mülakatlardan yararlanılmıřtır.

Nihayetinde, refleksif modernite ve risk toplumu teorilerinden, bireyselleřme kavramından, gven ve risk, ve risk zerine ynetimsellik yaklařımından yararlanan alıřma, emeklilik baęlamında geleęin sylemsel inřasına deęinerek orta sınıfın geleęe iliřkin bireysel zmler gzettięini tartıřmaktadıř. Emeklilik politikalarını neoliberal dnřm srecinde orta sınıfların eliřkili pozisyonları ve gelecek beklentileri dřnldęnde orta sınıflar geleęi belirsizliklerle inřa etmektedirler ve gelecekte yařam standartlarını srdrebilme kaygısı yařamaktadırlar.

Anahtar Kelimeler: Bireysel Emeklilik Sistemi (BES), Orta Sınıf, Bireysel Deęerler, Risk Toplumu, Refleksif Modernite

To My Family

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CHAPTER 1

INTRODUCTION

“I am not a client, a customer, nor a service user. I am not a shirker, a scrounger, a beggar nor a thief. I am not a national insurance number, nor a blip on a screen. I paid my dues, never a penny short, and was proud to do so...I, Daniel Blake, am a citizen, nothing more, nothing less. Thank you.” (Daniel Blake, 59)¹

Social security system; particularly the retirement system is the most significant part of the welfare system. The restructuring of welfare system parallel with the privatization trends in the welfare services through 1980's has brought certain transformative effects on the meaning of retirement system both for the state and the individuals. The retirement, which embodies generational solidarity as value of collectivity across society, becomes private matter together with neoliberal policies implemented through society. A private retirement system starts to be replaced with public ones. In this context, Individual Pension System starts to be implemented as based on automatic participation in 1 January 2017 through Turkey. The policy, which targets middle class members of the society, is represented as possible future solution for retirement of individuals. Relationally, this transformation attempt to pension system is held with neoliberal values affirmed by privatization of welfare services throughout the society.

The neoliberal values penetrate in all spheres of society and all relationships of its members. The main value of neoliberalism; individualization –as the condition of the contemporary society according to Beck and Giddens- is bodied through the values

¹ Daniel Blake, the film character of Ken Loach' movie '*I, Daniel Blake*' released in 2017'. After having suffered a heart-attack, a 59-year-old man must fight the bureaucratic forces of the system in order to receive Employment and Support Allowance. The film criticizes post welfare state and its bureaucracy with the value of individualism and presents 'losers of the system' that show changing relations of state (company) and citizens (customers) for the sake of post-welfare state.

of self-responsibility, autonomy, individual success, self-sufficiency and rationality in the society. From that regard, through the study, the values of neoliberal life is observed in social relationship of individuals within family, work life, unions and their relations with the state (four main agents in the relationship of individuals as collective mechanisms).

The study argues that middle class individuals do have low level of trust in their family and members of family, in their colleagues in work relationship, in unions and trade organizations and no trust in the state. They have no expectations from these agents; rather they defined themselves always with individualized terms and values. Parallel with the lessening trust in social relationships and weakening collective mechanisms, the neoliberal transformation of social relationships has certain effects on construction of future life by individuals, who define their future through risks and uncertainties. To inquire these reflections, the research problem of the thesis is emerged as *how does the neoliberal transformation of social relationship of middle class construct their future as full of risk and uncertainty through retirement?*

With the individualization; loss of trust and collective mechanisms, the construction of future through retirement for the certain image of middle class is highly related with public discussions on the issue of retirement through individual pension system (IPS). Beck writes “In contemporary society, the effects of various risks are keenly contested by politicians scientific experts, media professionals and the general public” (Beck, 2004). The construction of future as full of risk and the representation of private pension as possible solutions against risks bring the another research problem; *how the representation of IPS in public sphere (through different views in the discourse of newspapers, advertisements, insurance firms and experts) is reflected in the perception of middle class individuals as exemplified in their construction of future?*

In order to investigate the interconnectedness between the construction of future through retirement in public discourse and the perception of it by middle class, the study conducts un-structured interview with IPS experts. It also critically shows the

public discussion on the representation of IPS in public sphere through the content analysis of politicians, newspapers, experts, advertisement and the discourse of insurance firms. The content analysis is significant for the study since this is the first academic work conducting research on individual's immediate response towards new individual pension system -come into force in 1 January 2017-. The new system refers the transformation period of retirement system with individual pension system, in which through the thesis it is discussed related with the individualization of responsibility and risks.

To find broad answer two related research problem, the study focuses on the experiences and the perception of middle class on the future including their expectations, dreams and life course in the retirement period of individuals. Thus, the thesis aims to catch up individuals' response to the new pension system and their perception on the transformation of retirement. To observe the future perspectives of middle class, the semi-structured in-depth interview is conducted with middle class individuals, who are part of IPS. The retirement policy and the transformation of pension system gain significance for the sociological analysis because the retirement insurance and its benefits are perceived as a guarantee for individuals who have worked throughout their life and finally they have right to become retiree after finalizing their active work life. The retirement policy is most important part of the welfare state that argues to provide decent life for its citizens by the end of their active work life. The position of people is constructed relationally with the retirement, so the neoliberal transformation and the position of individuals are best understood for neoliberal attempts to retirement and pension policy.

From the questions held in the thesis, the main problematic of the study starts with the restructuration of welfare state and an attempt to the neoliberal transformation of pension policies. Indeed, the neoliberal transformation of social relationships (relation with family, work, union and the state) and the insufficiency of welfare services as a results of neoliberal attempts push individuals; here first of all, middle class individuals tend to purchase the additional services or seek for individualized solutions based on the individual thrift and saving (individual pension system) to

secure themselves. Secondly, while they try to have some individual plans and measures, they affirm the idea that everybody should be responsible for own retirement, future and also whole process in own life as neoliberal discourse performed by state and citizens mutually. This idea brings the individualization of responsibility as values for them and practice of middle class individuals. At last, with the individualistic values and solutions, they still do not feel themselves in guarantee, so they are fraught with insecurities and uncertainties through risk society by 1980s with neoliberal policies that wink at consumption patterns of middle class, but at the same time cause loss of rights based on the changing nature of the social state and citizenship relationships. That is to say, these three dimensions of the issues construct thesis under two main arguments;

First one is that middle class affirms individualistic values highly adopted and practiced by them within concepts of reflexive modernity, which will be discussed in forthcoming chapters. Second one is that middle class perceive society as a risk society in that they stuck into insecurities, uncertainties, fears and anxieties on risks in their future, retirement and also contemporary life.

To search the questions of the thesis in detail, the thesis follows Reflexive Modernity and Risk Society from Giddens and Beck in the issue of construction of future by middle class individuals. It also benefits from governmentality approach in the issue of neoliberal discursive practices on the retirement and its construction seen in perspective of individuals on the future which will be given through the representation of private pension system in public discourse. The discursive transformation on retirement provides morally laden messages that shape people's being and acting (Rudman, 2006). Langley, Rose, Mann and Rudman focus on interconnectedness between neoliberal political rationality and discursive construction of retiree subjectivities through public discourse on retirement which is tied with life planning in future by individuals who construct subjectivities of neoliberal rationality through planning future from today's perspective on retirement.

The future perspective of individuals is constructed through the retirement planning. In this study, the future of middle class coincides with risk society. From Giddens, risk society is the society in which individuals increasingly are preoccupied with the future and this brings the notions of risk (Giddens: 1998: 27). Beck and Giddens see the process of modernization as the unique collection of the produced risks generated by individualization (Mythen, 2004). The main theme of this study goes with risk society as fieldwork points the society of middle class are covered with the risks and uncertainties.

In reflexive modernity, contemporary condition of society is individualization. Beck and Beck-Gernsheim see ‘institutionalized individualization’ in that way that citizenship rights and welfare are targeted towards individual (Beck and Beck-Gernsheim, 2002), but it is only in late modernity, implicit individualization become explicit. It is due to the lessening impact of ascribed social categories; such as gender, class and family. As a result of this process, individual is becoming the basic unit of social reproduction (Beck and Beck-Gernsheim, 2002).

Reflexive modernization is a theory of the ever-increasing powers of social actors or agency in regard to structure (Lash, 1994 as cited in Dawson, 2010). Reflexive modernity argues its agents are removed or disembedded from structural constraints through the individualization. Beck’s society under transformation clearly point disembedded individual within individualized terms and values affirmed and adopted by individuals. Bauman (2008) points out that this embedded perspective is a part of an ‘ideology of privatization’; large macro-social issues are privatized to solve.

Individual pension system is directly case for individualization of pension system as the state starts to retreat from the provision of welfare services and the private insurance firms come to be seen as the new actors. Here, individual self is merely responsible for their future and retirement through personal savings and plans, not any other institutions or networks like family, clan or any traditional support mechanism, which will be discussed in through fieldwork analysis in the section of family relations in that new kind of support mechanism within the family and the

problem of trust in reflexive modernity become questioned. Indeed, whether disembeddedness of individuals from the structure of family, work relationships, collective solidarity organizations such as unions and trade organizations and from the state bring powerful agency removed from the structural constraints with individualization or not is reinterpreted through the thesis.

From that respect, the important contributions of the study is that this study is the first thesis examining the new individual pension system (1 January 2017 automatic participation) and its role in middle class's future construction, so the study measures an immediate response of individuals on the transformation by questioning the new system in which the examination of transformation of the retirement and the values related with it give picture on the transformation of social relationships and accordingly the society through the scope of reflexive modernity and risk society.

1.1 Sociology of Risk and Uncertainty

Zinn (2008) writes that the discourse on social risks is more discourse on specifying problem, on different values and lifestyles, power relations, and emotions as it is about real risks and their relational management; however, explaining social issue in terms of risk and uncertainty seems itself to be specific way of examining world in terms of politics, science and significantly everyday life of individuals. Thus, the study not only how risk is understood and discussed in society, but also how it is experienced through society's different segments (Zinn, 2008:2).

Theories in social science are tools to make sense of our world; they give orientation and enable us to give meaning certain concepts, livings and thinking. This is not only for social sciences and for laypeople, but this is also for society completely (Zinn, 2008:2). At this point, investigating risk society, risk and uncertainty perception in individual and in societal level, which is tied necessarily future perspective and trust relationships, gains popularity and importance.

Some contemporary scholars focus on importance of risk society discussion in academia, but they tend to take risk concept with the term trust and security (Lash & Wayne, 1994:8). In this study, trust in social relationship is taken through risk society and its values. Giddens point as risk and trust are relational concepts, risk and responsibility are also relational and must be held together in analysis (2005:6).

As there are many different risk understanding of social theories and scholars, the study realizes that certain interpretation of risk makes difference “whether we interpret risk as a result of new types of risks we face, as a change in style of governance, as a caused by differentiated and transformed society, as a response to certain conditions of living and life style or as problem of diverse cultural interpretation” (Zinn, 2008:2). In this sense, risk and uncertainty theorizing is embedded in specific socio-cultural contexts, the approaches are acknowledged in different ways. In Anglophone countries the risk society and governmentality approaches are widely held while in Germany risk society competes with the system theory while governmentality has only recently gain a bit popularity. Cultural theory developed in USA show disseminating to European countries (Zinn, 2008:2).

The risk society and risk discussions are used in different disciplines as different ways. Even there are many approaches, which makes impossible to discuss all perspectives and approaches here, the study gives summary of five main perspectives in conceptualization of the risk.

In a first realist perspective, risks are understood as real events or dangers, which can be taken objectively rather than being focused by subjective and social factors. This understating is seen in some domains; actuarial applications, toxicological and epidemiological research like engineering and probabilistic risk assessment as well as economic approaches in risk benefit comparison (Renn, 1992:56-7 as cited in Zinn, 2008:5).

In a second realist perspective, individual’s perception of risk is taken as subjectively biased. Even though we can objectively catch what the best response to risk would

be, the observable subjective judgments and perceptions show differentiation and deviations (Zinn, 2008:5-6).

The psychometric approach (Slovic, 2000) has studied which risks people worry about and how much they are concerned. Using standardized questioners, psychophysical scaling and multi-variance analysis, this approach bring cognitive maps of risk perception. The furthest researches tend to integrate cultural and emotional factors while the sociocultural dynamics of risk are still neglected (Zinn, 2008:6).

In sociological approach, the perspective transfers the objective risks and subjective risk biases towards socially and culturally mediated risks. From Tulloch and Zinn, in sociological theorizing the link between socio-cultural mediation and construction of risk and its objective existence is more complex than a one-dimensional in which different degrees of realist and constructivist perspective argue. Come to some approaches, “objective risks are interpreted as mediated by social factors” (Zinn, 2008:6). In Douglas, even risks are real; they are socioculturally mediated. The perception of risk and its response by certain social groups can be observed by the group’s institutional organization and the study say this is also related with class position.

Other approaches understand risk as socially constructed rather than being mediated. Although they accept existence of material world; they theorize risk as managed as part of social process, so increasing public concerns can be explained by social factors. For instance, governmentality perspective examines social transactions which constitute risks. Following similar epistemological level, the system theory takes the risks as constituted by decision making and ascription of decisions to social actor, so risks become part of every decision (Zinn, 2008:7).

Placing some approaches in a position is difficult. They can examine risks both as real and social constructed. Ulrich Beck (1996) combines both realist and constructivist perspective. He argues on the one hand the reality of risk and its social

mediation, and the other hand the social construction of risks by social institutions (Zinn, 2008:7).

To deal with conceptualization of risk as risk society is main themes in this study, the researcher also following Beck's risk society asks respondents about their definition of risk, their perception and their meanings attached to the risks and uncertainties. To put analysis of and theoretical framework of the thesis, the latter part focuses sociological theorizing in the issue.

1.1.1. Sociological Streams of Theorizing Risk and Uncertainty

There are four central stream of risk theorizing in sociological inquiry. The *risk society* written by Ulrich Beck was translated English in 1992. This approach interacts with British discourse and the work of Anthony Giddens. The work emphasis on the concepts of reflexive modernity. The first part of Ulrich Beck's Risk Society takes new technological risks while second part focuses on self-transformation of society by individualization and the third part shows links by considerations of modes of general social change with modernity. In risk society and reflexive modernity, there is transformation from technological risks and individualization to general change in all domains within modernization. Reflexive modernity focuses more on blurring and multiplying of boundaries and manufactured uncertainties in all sphere of society (Zinn, 2008).

Beck and Giddens refer several forms of the multiplying of boundaries, their recognition and its new forms of institutional and individual strategies in all social levels (for instance, change in family structure). Through individualization, there are all structures and social relationships which experience transformation. Here, the notion of agent gains importance in reflexive modernity in that multiplicity of possibilities make decisions difficult and also not won decisions but decisions of others make future under conditions of individualization even more uncertain and leads certain transformation in the notion of individual. The individual as quasi

subject is no longer understood as stable and unchangeable subjects, as in first modernity, but as a result as well as the producer of its networks, situation, location and form (Beck et al.2003:25 as cited in Zinn,2008).

The *governmentality perspective* on risk employs on Michel Foucault' study on governmentality, which was later developed by researchers close to him; Ewald, Defert, Donzelot and some French scholars. The effects of this perspective is felt through scholars Nikolas Rose, Dean and O' Malley who contribute this debate intensively. In this perspective, risk was to be one of central technologies of government. Ewald say that risk as important technology in the welfare state. Ewald and Defert explored risks in terms of emerging analytical framework, dealing with insurance and private services. As risk is technology of government, risks are not taken as objectively real existence, but as particular way in which problems and uncertainties are imaged and dealt with. Insurance as discipline technologies stresses on risks factors such as age and occupation. In this extent, governmentality approach does not examine whether this is fair or not, rather to analyze what are specific characters of this way of governing uncertain future events (O' Malley, 2008)².

Ewald shows the genealogical analysis of insurance which incentive ways of applying the abstract insurance technology to some currently useful purpose. Ericson and Doyle show insurance industry invented new technologies and creative possibilities of government through emergence of risk in this industry. Nikolas Rose argues (1996) neoliberalism emerged out of both the surviving classical liberal concerns about welfare liberalism. Discourse of new liberalism benefits from new ways of governing life's risks. Private insurances replace social insurances with respect to risks. Social welfare services turn into private ones; their agents are no longer benefices of social insurance but active citizens. Throughout the discourse of freedom of choice, risk management also transfer from collectivity to individuals; the new self-governing subjects are created. In most governmentality works, the focus refer the ways in which risk as framework of government creates new subjectivities

² O' Malley, P. *Governmentality and Risk*, Chapter 3, In *Social Theories of Risk and Uncertainty* (Eds. Zinn, J. O, 2008)

and redefines relationships; responsibilities, self-government and new subjectivities which will be discussed in chapter 4 and 5 in the study (O' Malley, 2008).

The *system theory* on risk is mostly known through Niklas Luhmann. From view of systems theory, risk is a form of observing modern society, crucial one. Using this form, one observes all events according to the differences of past and future. This perspective differs from other perspective such as reflexive modernity, cultural theory and organizational approaches, in this ambition to link theory of risk with general theory of modernity society, so it does not take for granted the term risk itself, neither as technologically introduced risks nor as commonsense terms. Rather it takes risk as inherent in decision making and sees decision making itself as question of attribution in communication (Zinn, 2008:15).

Cultural approach on risk is inspired by Mary Douglas, then Tulloch and Lupton' work *Risk in everyday life* give contribution to the perspective through qualitative understanding of cultural risks research which tries to deal with the functionalist perspective. Cultural turn stresses on the everyday culture which shows the level of the structure and the action, and critiques the values and the power relations included in the objective research (Zinn, 2008:16).

Although the study takes all social theory of risk useful and valuable and it also benefits from all in this study, it follows the Beck and Gidden's Reflexive Modernity and Risk Society of terms of the construction of the future and the retirement, which is the issue of the study.

1.1.2. Risk Society and Reflexive Modernity

The main point of Risk Society is that through advanced modernity the social production of wealth is accompanied by social production of risks. Relationally, the problems and concerns relating to unequal distribution through society is started to

become parallel with the problems that arise from production, definition and distribution of produced risks (Beck, 1992:19)³.

The risk society is not just restricted to technological risks. Although there are strong focus on production of technologically produced new risks (ecological, chemical etc.) and their effects on society, Beck's work points societal self-transformation from within by process of individualization and changing notion of agent through disembedded individual. They refer transformation of social domains such as gender, work (flexibilization, unemployment), and life course/ biography (de-standardization), which leads uncertainty and risks. Beck interprets the production of new risks as being part of modernization itself; risk society is not option which is chosen or rejected. Throughout modernization process, modern institutions are questioned by process of modernization itself, which become reflexive, but reflexive does not mean growing self-awareness. It is rather about the application of institutional logics or principles to its own institutional basis. The operation of scientific principles shows accurate normality, uncertainties and limits of knowledge production (Zinn, 2008:21-23).

In risk society, unlike pre-industrial risks, the new risk is understood as man-made side-effects of modernization. They differentiate from modern risks and they no longer can be managed through modern strategies such as scientific control by the knowledge and the statistical-probabilistic calculation of costs by insurance systems (Zinn, 2008:23).

As discussed in the conceptualization of risk, Beck integrates realist and constructivist perspectives, in which he tries to combine both by concepts of risk as knowledge. He emphasizes that issues are both real and socially constructed; it is crucial to understand the position of risk as constituted within knowledge, which points that the tension between risk and its perception cannot be solved. This point constructs the point of our study in that representation of something and perception of it through risks and uncertainties need to be analyzed together. Therefore, it is

³ Beck, U. (1992). *Risk Society: Towards a New Modernity*. Sage, London and Newbury Park, Calif

never clear whether it is the risks or our view of them that have intensified (1993:55 as cited in Zinn, 2008:25). However, our knowledge about them is the basis for our activities. Thus, in the transition to risk society, the knowledge is disseminating that sources of wealth are covered by growing side effects (1992:20). The risks are real in the sense that they have real impacts, but the knowledge socially constructed by science and other instances is more or less uncertain (Zinn, 2008:25-26).

Knowledge is not limited with science; rather it definitely includes everyday knowledge of lay people, citizens groups, organizations, and societal institutions, mostly mediated by media. Even science and experts knowledge play role to make socially accepted knowledge claims, the social impacts of risks definitions is not determined by scientific evidence (Beck, 1992:32), rather it is constructed by different social agents and science. Risks are socially attached by relations of definitions.

The concepts of the definitions show that risks are produced by all specific rules, institutions and capacities that construct the definition of risk in a certain sociocultural context. “They are brought into being within the legal, epistemological and cultural power matrix in which risk politics is constructed.” (Beck, 1999:149 as cited in Zinn, 2008:26). Thus, Beck interprets risk and uncertainties as “man-made hybrids” or “quasi subjects, whose acting-active quality is produced by risk societies’ institutional contradictions” (Beck, 1999:50)⁴.

The dynamics of risk discussed above overlap with the social transformations and the process in individual’s life-world, which cause social, biographical and cultural risks and insecurities (Beck, 1992:87).⁵ Another stream of social process which transits the industrial society into the reflexive modernity is understood by the notion of individualization. Individualization is as new contradictory mode of socialization (1992:90,127) that bring transformation into the basic structured and reproduction modes of industrial society such as social class, family, gender, parenthood and

⁴ Beck, U. (1999). *World Risk Society*. Polity, Malden, Mass

⁵ Beck, U. (1992). *Risk Society: Towards a New Modernity*. Sage, London and Newbury Park, Calif

occupations (1992:87). Beck argues in individualization as a concept of objective life situation and its demands and expectations. It is not directly about subjective consciousness and identity. Individual's expectations demand and life situations are main themes for the term individualization. Beck (1992:128) differentiates three aspects of individualization; removal, loss of stability and reintegration analytically.

Removal dimension stands for people's removal from prescribed social forms and commitments in the sense of traditional contexts of dominance and supports such as free from sociocultural forms and institution of class, social division in work etc. This refers transformation of agent with disembeddedness from the structure (Beck, 1992).

Removal goes along with loss of stability. In the disenchantment dimension, traditional securities based on practical knowledge, faith and guiding norms lose their ground in individual's activities.

As third level, individuals are re-integrated by the secondary institutions like the welfare state and the markets. Secondary institutions bring about the new relations between individual and society, and risks and uncertainties in individual's life.

Individual are more effected by

“Fashion, social policy, markets, contrary to the image of individual control which establishes itself in consciousness. Thus it precisely individualized private existence which becomes more and more obviously and emphatically dependent on situations and conditions that completely escape is reach... Individualization thus takes effect precisely under general social conditions which allow an individual autonomous private existence even less than before” (Beck, 1992:131)

Here, individualization means kind of dependency on the market and welfare state, that is, dependency of their impact on individuals. Individualized biographies become influenced even more directly by politics and market dynamics (1992:132). This takes place in a world where the norms of autonomous decision making and shaping one's own life course and identities spread. As there are many alternatives

and choices for life course, an individual moves from situation to situation, which has to be managed and decided *reflexively*. Hence, growing individualization and subjectification of risks happen. Zinn interprets this point with “In addition to the increase in risks, one must manage and bear new risks; such as chosen, changed and ascribed personal identity” (Beck, 1992:136 as cited in Zinn, 2008:33).

In this analysis, there is immense contradiction between the sociocultural level of individualization as self-fulfillment or removal and the new political economy of uncertainty and risks (Beck& Beck- Gernsheim, 2002)

Zinn indicates through industrialization, there were mutual help and certain behavioral rules for people (Thompson, 1963 as cited in Zinn, 2008:34). With the introduction of welfare state with state social welfare system were accompanied by formal insurance technology, in which refer no more mutual solidarity. The decline of laborer in favor of employees during 20th century is another indication of changing work conditions, as is the loss of members and influence of trade unions. Ongoing individualization is supported through new forms of production, independence of professionals, flexibilization of work (Zinn, 2008:34-35).

In that point; however, risk society argues that relations of inequality still remain even it is based on the distribution of risk across society. From Beck, the citizens are removed from class-specific culture, commitments and support system which they have to manage their life course individually. Removed from sociocultural structures, they must make choices between social group affiliation, lifestyles and identities, with all the side-effects, and should take responsibility for themselves. Inequality in an individualized society are no longer understood and examined by class consciousness and antagonisms, rather it is experienced as individual failure and private affair (Beck, 1992:88, Beck& Beck-Gernsheim, 2002: 34, 52).

Beck concludes that “under the conditions of welfare state, class biographies become transformed into reflexive biographies which depend on the decision of the actor “(1992:88). Individuals should decide without having the times and knowledge for

carefully weighing their decisions and there is little certain knowledge available regarding the future of labor market dynamics and welfare state policy.

The individualization thesis is summarized like this; individuals become free from social forms of industrial society-class, family, and gender. Beck argues “The individual himself or herself becomes the reproduction unit of the social in the life world” (1992:90). This is not referring successful emancipation, rather disembedded individual become dependent on education, consumption, regulations and support from social laws, product offers, possibilities and fashions in medical, psychological, pedagogical counseling and care. In this thesis, individuals are more dependent on private insurances, private services of future care and life course. They have only individual savings plan to secure themselves, but they still do not feel secure. They are covered with insecurities, uncertainties and risks. Beck argues in the individualization conceptualization of Risk Society, reintegration of individual to them; secondary institutions (welfare state and market) bring new relations between individual and society, and risks and uncertainties in individual’s life.

From this sense, latter part of this section gives these changing social relationships of individuals through transformation of social relationships with welfare state, private insurance technology and individual herself and himself with individual relations with family, work life, unions and the state through discussion of private pension system.

1.2. The Role of Retirement Policy for Construction of Individual in Neoliberal Times

Through Beveridge plan towards contemporary socialist democratic welfare state understanding, the retirement systems-public ones- is depend on kind of solidarity between young and older generations, and between state and citizens. Retirement benefits provide certain life standards of the individuals who worked during their life and now have right to live under decent conditions without working. After long

period of working life, individuals at last can continue their life without working as they reach older age and have right to access health services and social services through their pensions and salary that is the one of important gains from welfare state. For retirement, throughout work life, there are contributions of employer, so the employer is responsible to provide retirement benefits at the end. The new system aims to change this relation through the attempt of IPS; only responsible is individual's own contribution in that the insurance contract is signed between individual and the certain pension company, whose contract is very different from welfare institutions. In this respect, this relationship brings consumer rights in the contract, rather than any citizenship rights.

The new system totally transforms the relationship between state and individual (citizens). In fact, the retirement and pension systems are issues that refers the bargain between unions and the state, and between individuals and the state; however, the new IPS transform this relationship; the relations turn the kind of agreement between individual and private insurance firms. Future risks, retirement benefits, and responsibility transfer from the state and its institutions towards the individual via banks and private insurance companies. Thus, the meaning of the system for individual becomes crucial to investigate the issue both for individual and the society. Here, 'individualization of risk', 'individualization of responsibility', 'discourse of individual choice' and now 'risk and uncertainty' related with neoliberal policy as concepts have been opened with discussion of attempt to neoliberal transformation in pension system -through individual pension system.

In neoliberal reflections of society, individuals are main responsible for their own well-being in the realms of welfare provisions such as education, health, social security; retirement. Individualization in that extent replaces collective institutions such as unions and trade organizations with the weak voluntary organizations such as some charity organizations and non-governmental organizations. Flexibility and loss of social rights through adaptation of neoliberal policy cause weakening of collectivity feelings of individuals. Risks under this deregulated market conditions is transferred to the shoulders of workers (Boratav, 2011).

Taking individual pension system within neoliberal society, with the decline of public pension system and restructuration of welfare state, there are argument that individual should purchase own private pension system and any insurances and should make own retirement plans. From neoliberalism and middle class discussion, contrary to dependent citizens who is blamed for welfare crises, new motto goes on the understanding of self-responsible and entrepreneur subjects that can be active and in-dependent ones. Neoliberal citizens can survive under free market conditions according to their free individual choices. Now, all public services become privatized and selling in the capitalist market in that individuals can make own individual choice

Significantly, as Weber mentions, the distribution of ‘market chances’ which refers opportunity to buy and sell to gain social resources are depending on income. Of course, only taking income as reference is not enough to see the system and position of individuals, but this is case for private insurances; individuals can become part of this system according to their salary; income , which is source of saving in the system. Savings through cuts of banks with cooperation of state in individual pension system is transferred from salary of individuals directly especially for the automatic participation of individual pension system. For the contribution for the system, firstly individuals should work and take regular salary. At least, the system aims to catch working people with certain degree of income and life standards to be able to contribute the system regular and high level. Neoliberal state’s welfare refer work-based welfare; that is, only responsible and working people can have access to certain advantages, but in certain and limited degree. There is argument saying that compulsory private insurance system is very good at accessing the populations, but it is interesting in that it accesses to only working populations under certain conditions that refer certain income, education and occupational positions in certain respect.

Moreover, what is important in that analysis, neoliberalism is not simply an ideology; rather it refers producing new subjectivities that always seek to competition and entrepreneurship. It is said that there are new individuals, risks and re-invented responsibilities through the new pension reforms in Turkey. From Beck,

neoliberalism produces people who act like ‘rational actors’, as if there are freedom of choice, but it only refers re-manufactured risks and uncertainties in certain extent. From the content analyses on public discourse of the system; media, experts, commercials and advertisements of insurance firms on individual pension system (IPS) held in chapter 3, there is argument that all decisions belong to individual as like all risks. Risk ratio in system is determined by the desire of taking risk by individual in addition to age, income, and conditions of the market in general. There is high range for the insurances; that is, as individual you can buy insurances for anything whatever you prefer, not only for the retirement. However, IPS gains importance in this analysis as retirement and savings for future is not insurance for material thing, rather it refers insurance for risk of future, which comes from shrinking, and decline of public retirement and pension system. From views on IPS and future expectations, Ulrich Beck’s manufactured risk will be discussed. As insurance firms affirms, individual make own decisions freely and as individual they prefer retirement plan and savings rates according to their free choice even insurance specialists and experts guide them.

The policy efforts –IPS system- are affirmed by demands for everyone to “write one’s own biography” that will be analyzed in the chapter 4 and 5 in detail. “Creative freedoms, free choice of work, identity and life style are offered on a rhetorical level. Individualization creates an aura of associated involvement to form your own identity and life course – in working life, in politics and spare time. “(Caraker at all,2015), but important thing is individualization is not only political slogans and recipes for personal success; it has also become scientific explanations for social, economic and labor market developments in that Anthony Giddens, Ulrich Beck and Zygmunt Bauman are mostly used scholars on that issue (Caraker at all,2015).

1.2.1 Perception of Future: Being Individual Living through Risk Society

Rationality and objective through scientific knowledge are endemic for modernity and modern thinking (Dauglas, 1997 as cited in Kemshall, 2002). In the risk framework, social or natural risks started to be calculated, measured and predicted. Human agency become new actor in that fate is not main actor anymore. People's action and decision can bring out certain risks, not will of God from Giddens (1990). From that analysis, people's decision and plan also can predict and prevent certain risks. In that point, the calculation of risk is applied to social life in may extent in that commercial insurance through the market and social insurance through welfare state as two case. Both of them target external risk from outside, so this refers insurable. For Giddens, collective insurance towards external risk can be seen as the very heart of welfare state. However, in the late modernity, from Beck and Giddens, the world is full of internal and manufactured risks that is very product of science and technology with the attendant advances producing as many uncertainties and risks (Giddens, 1998 as cited in Kemshall, 2002). The expansion of choices and dissolution of traditional norms thinking late modern society brings individuals more problematic situations. In that situation, Giddens argues that 'people have to take a more active and risk-infused orientation to their relationships and involvements' (Giddens, 1998 as cited in Kemshall, 2002:5).

Beck says "the main question is how to take decisions under conditions of manufactured uncertainty, where not only is the knowledge-based incomplete, but more and better knowledge often means more uncertainty." (Beck, 1998). Also, Beck points out that privatizations in risk society are beyond insurability, referring that reflexive manufactured uncertainties cannot covered by the first modernity institutions like welfare system, and private insurance firms (1996). In that point, Giddens says that trust which is based on family, traditions and interpersonal networks is not case anymore, rather the new one comes from expert system (1990); that is, insurance firms and technologies as in case of Individual Pension System.

Related to this discussion on society, insurance and risk, Baker and Simon (2002) show that risk which is collectively shared transfers to the risk which it becomes private matter. That is why the study also refers privatization and individualization of risk and responsibility through the new pension system. In Baker and Simon, individuals are seen as risk takers and main responsible for their own future and security. Similarly, Kemshall writes that more responsible citizens are expected to manage their own risks through more responsible behavior such as insurances against various types of risks (Kemshall, 2002).

Late modernity assume that agents become empowered to create their own identity and removed from societal pressures yet in some extent, individual also have justify own decisions without resource to societal expertise (Dawson, 2010). Giddens says this is under the 'reflexive biography' (Giddens, 1991). Beck points out that the unintended consequences of modernity force agents to seek biographical solutions to systematic contradictions (Beck, 1992). In this respect, whether individual pension system (IPS) refers any biographical solutions becomes one of the discussions of the thesis.

From Beck and reflexive modernity, contemporary condition is individualization. Beck and Beck-Gernsheim see 'institutionalized individualization' in that way that citizenship rights and welfare are targeted towards individual (Beck and Beck-Gernsheim, 2002), but it is only in late modernity, implicit individualization become explicit. It is due to the lessening impact of ascribed social categories; such as gender, class and family. As a result of this process, individual is becoming the basic unit of social reproduction (Beck and Beck-Gernsheim, 2002). From that point, this refers that reflexive modernization is a theory of the ever-increasing powers of social actors or agency in regard to structure (Lash, 1994 as cited in Dawson, 2010). Here, Dawson (2010) says that this perspective refers that agents are removed or disembedded from structural constraints on the individualization. Beck's changing society refers disembedded individual. Bauman (2008) bring view toward it and says that this embedded perspective is part of an 'ideology of privatization'; large macro-social issued are privatized to solve. Individual pension system is directly case for

individualization of pension system as state starts to shrink from public services provision and private insurance firms come as new actor in that individual self is responsible for their future and retirement through personal savings and plans, not any other institutions or networks like family, clan or any traditional support mechanism, which will be discussed in chapter 4 in the section of family relations in that new kind of support mechanism within family and the problem of trust in reflexive modernity become questioned.

Ulrich Beck says any individual's life seems self-chosen by individual that can be seen as the business plan of one-person cooperation.... in conformity with market conditions (Beck, 2000). Here, the market condition refers individual pension system that seems chosen by individual for future planning. Turning employee into inside entrepreneur and transferring them responsibility for their work and future that refers our discussion of individualization of responsibility for their decision making, in organizations that continue to operate within rational-bureaucratic framework, is an attempt to re-establish but not fundamentally transform existing management and decision-making process (Azais, 2010).

In Beck's late modern society, starting from Anthony Giddens, a risk society is "a society increasingly preoccupied with the future -and also with safety-, which generates the notion of risk," (Giddens, 1998). Beck defines risk society as "a systematic way of dealing with hazards and insecurities induced and introduced by modernization itself" (Beck 1992:21). Beck (1992:50) defines that the modernization as, "surges of technological rationalization and changes in work and organization, but beyond that includes much more: the change in societal characteristics and normal biographies, changes in lifestyle and forms of love, change in the structures of power and influence, in the forms of political repression and participation, in views of reality and in the norms of knowledge. In social science's understanding of modernity, the plough, the steam locomotive and the microchip are visible indicators of a much deeper process, which comprises and reshapes the entire social structure." (Beck, 1992). From that point, late modern or reflexive modern society is far more than only risk society even for Beck. With the

unintended consequences of modernity, individuals in post-industrial society are right to have uncertainty and fear on their future and try to find individual and biographical solutions thinking on broader.

1.2.2. Consuming the Insurance through the Retirement

From studies on late modernity discussed above, many scholars say that there is tendency to people see themselves in individualized terms thinking on Bauman, Giddens and Beck. In the contemporary conditions of work, Sennet (1998) gives deep analyses that today's work refers short-term, flexible, superficial, detachment based relationships. Individuals do not have work-identity anymore and do not have any long-term and collective relationship with work and other employees in the work place. Failure is not for poor; rather it is waiting for middle class as many educated and skilled people face unemployment and failure in work life (Sennet, 1998, 2006). In that respect, Bauman (1999) argues that progress in the work is considered to be matter of private wits while individual are responsible for own failures and risks they face on employment issue and structural inequalities are also perceived as personal shortcomings. For Sennet, only current games matters, long-term are not case as there are superficiality and detachment become rule in short-term, and flexible world.

In that point, Bauman points out "... the prospect of constructing a life-long identity on the foundation of work is for the great majority of people dead and buried." (1999: 28). This shows why Bauman starts his article '*From the work ethic to aesthetic of consumption*' with "Our society is consumer society..." (2008: 23). Modern society refers producer society in that members is engaged as primarily as producer, but in later modern society, members are engaged as primarily as consumers. The consumer's capacity goes beyond the any natural or acquired need and relations between needs and their satisfaction become reserved. In the issue of insurance, even the product seems same especially for the individual pension system, there are different marketing strategies and the way the product submit bringing huge

range of choice for consumers. Insurance companies and banks also are very creative to looking for new sources of risk and new sources that need to be insured. These companies visualize new threats as potential bad uses of the system, future market changes, consumer tastes which are seen as risk factors and then priced accordingly (Ossondon, 2008). Consumers never give rest as Bauman argues, “the roads to self-identity, to place in society, to life lived in a form recognizable as that of meaningful living, all requires daily visits to the market place.” (2008:26).

Baudrillard says that individuals are “mobilized as consumers, their needs become an essential as their labor power” (1975). For Baudrillard, ‘consumption cannot be seen as the consumption of use-values; material utility, rather this refers primarily as consumption of signs.’ (Featherstone, 1998: 85). In the individual pension insurance, there are not any material things insured, rather in the nature, insurance seems as ‘sign’ from very beginning. There is not consuming immediately this insurance, rather this product base on thrifts, savings and investment; however, even the savings is for the consuming them in the future. This shows neoliberal political rationality of private insurance and retirement systems; as this kind of private pension system govern both future and contemporary life of individual in discursive level. They govern today through construction of future as ideal terms. According to Ossondon, what is commoditized in insurance market is risk, so main business of insurance companies is dealing with risk successfully.

In the issue of insurance, its consumption and individual, Featherstone shows that "pre-retirement planning today is presented as the management of life-style and consumption opportunities to enable retirement to be a progressive set of options and choices" (1987:134 as cited in Mann, 2003:1). Expectations from retirement has transformed recently and this can be seen some reflections in social policy that increase retirement age and shrinking budget for retirement expenses and pensions (Mann, 2003). Early retirement and rising income in retirement seem attractive that insurance firms also create the image of comfortable retirees who become part of that insurance. They use holiday, sea, travel dreams and ‘young’ happy retiree image in advertisement, but they are responsible retirees making plan before the retirement.

Even retirement refers older age and old sections of society, advertisement do not use old people within advertisement. Here, the private pension market also plays important role submitting the changing expectations and image of retirement with the 'management of retirement' and 'making choice' mottos. This image discussion will be conducted in chapter 3.

If you make false choice and stay out of the system, very neoliberal system makes you out of the welfare circle. As Mann (2003) mentioned, pension products like all other products in the market have to engage with the lifestyle and identity of those they are aimed at. As Giddens draws to your attention that 'lifestyle choice is increasingly important in the constitution of self-identity and daily activity' and he continues with that "reflexively organized life planning, which normally presumes consideration of risks as filtered through the contact with expert knowledge, becomes a central feature of structuring self-identity" (1991,p.5). The accordance with neoliberal individual, individuals want to control their own lives through the private insurances, not become dependent on others. Responsible individuals can make rational choices. For this point, Heiman et. al. (2012) show that "neoliberal policies do not only aim at supercharging consumer cultures and organizing consent as Harvey says 'traditional middle class', but coming to see new kind of middle class discussion, they are charged with the responsibility of being independent entrepreneurs and consumers, especially in the realm of services." (Heiman et. al., 2012). The main characteristic of neoliberal subjects is determined as the extension of neoliberal rationality that supports the dissemination of market rationality to every sphere of society and social life of individuals. This will be discussed in representation and discussion of IPS in public sphere in chapter 3 and the data analysis of individual' narrative in chapter 4 and 5.

Here, what is interesting point refers in Turkish individual pension system even there are focus on individual choice and responsible and independent neoliberal citizens who also are free from state institutions and traditional concepts from Beck and Giddens, state is still in that play as Turkish system is turned to automatic system for individuals having regular work and income, so is not said that this is very depend on

free choice and individual decision in that sense. Furthermore, automatic participation and mandatory approach that enforces investment/savings for retirement is not simply inconsistent with the moral, political and technological dynamics of neoliberal governments, rather from Ericson, Doyle and Barry (2003), they show the way private insurance is embedded in political governance and how these institutions are relevant in governing individual in neoliberal times.

In that respect, Lemke argues, it is important to discuss that “contemporary neoliberalism can be characterized as a political rationality that tries to render the social domain economic and to link a reduction in welfare state services and security systems to increasing call for ‘personal responsibility’...” (Lemke, 2001). Furthermore, insurance principles involve different techniques of surveillance as Ewald shows that the way expert knowledge, discourse and power can combine to discipline insured populations (1991). Even governments discourse focus on ‘individual choice’ at the end, they “compel compliance among sections of the population deemed to have made the wrong choices” (Mann, 2003:7). State compulsory saving, here IPS, is complemented by insurers who penalize behavior identified as risky. In IPS system, under what conditions individuals can take their saving seems problematic and depends on certain uncertain rules. It is paradoxical that people still supports and find IPS system for future hope, even the data shows that individuals have missing information on that. Until when they can get money or which years they should wait seem complex for them as even the system is same, different arguments of banks and insurance firms bring confused consumer. Confused customers have no enough information on the system (IPS) and have certain concerns about this; however, they argue as being planned, autonomous, and self-responsible ones have possibility to consult the experts or become own expert for themselves. This will be held through the narrative of respondents on expert knowledge in chapter 5.

Moreover, even consumption theories show kind of relation between the expectations from retirement and the position of middle classes, there are opponents of individual pension systems; unions and certain trade unions that fight for worker rights that

argue IPS does not refer any retirement and retirement based system, rather it refers only kind of personal saving accounts. However, this is serviced as if second retirement income and early retirement. Although the savings can be taken after 10 years and/or at the age of 56, this does not refer any retirement, rather it is planned towards disappearance of the retirement and retirement benefit and the only remaining things is personal savings for individuals. Still, the saving for future makes the issue relational with retirement and future perception.

1.3. Studies about Individual Pension System

Social security system is an essential part of the welfare state, which provides certain minimum standards of income, nutrition, health and education for own citizens (Elveren, 2008). With the trends towards full privatizations of welfare services, it is seen that there are attempts of social security system privatization in the world. While restructuration of welfare state in the age of neoliberalism from the early 1980s, countries starts to move from pay-as-you-go (PAYG) system, which refers public pension system contributions of active worker population are transferred to the payments of retired ones, to attempts of privatized social security. Individual Pension System is the system that become popular with the social security reforms through Turkey and whose aim is to increase the share of the private insurance firms in retirement and pension systems. The trend of privatization in social security system starting from 1990s and IPS system started in 27 October 2003 based on voluntary participation, which is submitted as additional income for individual's retirement period to increase welfare in this period.

Individual pension system (IPS) is the system in that individuals save the certain amount of money from their salaries to be able to take savings in the future, mainly in retirement period. In the date of 1th January 2013, state contribution has launched to increase participation rates and make more popular the system through society. This is kind of deposit account services provided by banks and insurance firms, but it

is strongly suggested one by the state which %25 contribution of the amount to increase savings of individuals and at the end; they will have individual savings for their retirement period rather than retirement benefit and pensions collectively saved and guaranteed by welfare state. According to Individual Pension System 2016 Progress Report (recent report) submitted by Pension Monitoring Center (PMC), “As of the end of 2016, 7,789,431 contracts are in force. The number of participants has grown around 10% and exceeds 6.6 million when compared to the end of 2015. At the same period the total net asset values of the funds have been increased 24% and closing TL 53.4 billion.” (PMC, July 2016) seen in the table below.

Table 1: General View of 2016 on IPS (PMC, 2016)

	2016 Year- End
Participants	6,627,025
Pension Mutual Funds (TL)	53,409,391,715
State Contribution Funds (TL)	7,438,179,620
Intermediaries	39,680
Pension Companies	18

As seen in the numbers of 2016, IPS starts to become more popular and participation of the system seem increasing. Although the participation rates increases through the time, the state does not see this number is enough. With high recommendation of IMF and World Bank, the system turns automatic participation starting from 1th January 2017 that means under the age of 45, all citizens active in work life become part of the system as compulsory. Individuals can exit from the system but after two years, they will again find themselves within the system. In this way, IPS can be taken as the neoliberal transformation of pension system with the some silent attempt

of transformation of retirement policy recently observed in Turkey. Withdrawal of the state from welfare provisions and shrinking of welfare services in neoliberal era, retirement policy becomes target of governments who adopt neoliberal ideology. Retirement benefits, pension, and increase in the retirement age show trend of privatization of retirement system. Indeed, state officials' argument, which means the retirement benefits and provided services to retiree become burdens of the state and now citizens should take on responsibility for it, starts to be internalized by individuals. This is discussed in latter chapters of the thesis.

Before opening issue in the more details and discussing the content analysis on the public discussions and the fieldwork analyses of the thesis related with middle class and risk society discussion, how individual pension system is taken in the literature seems valuable through the study to be able to see comparative analyses on the issue, which also show the contribution of this thesis within literature as there is insufficiency of literature specifically on individual pension system and the study is first academic work conducting research on new pension system and its sociological analysis.

1.3.1. Privatizations of Pension Systems in the World

Transformation of welfare regimes and the privatizations of welfare state services are not only case for Turkey and Turkish welfare state. Starting trend with decrease in Keynesian welfare state understanding and rising trend in neoliberal state, which also is defined as post-welfare state, privatization trend in all areas mainly education, health and relatedly pension systems targeting retirement of the citizens starts to be legitimized and promoted throughout the world.

Not only liberal welfare regimes from Esping- Andersen's terminology, like United States, New Zealand and United Kingdom, also many European welfare states have tend to conduct privatization and marketization of pensions for the sake of financial sustainability of the retirement/ pension system. Thorough privatizations attempts,

the responsibility of retirement income tend to transfer from public pensions to growing private pillars composed of personal, and firm-based pension arrangements. Ebbinghaus focuses that with recent economic crisis, this kind of privatization attempt on pension system indicates that this transformation bring short-terms problems and long-terms uncertainties about the social and political sustainability of these privatized and marketized strategies on pension systems, which affects nearly all retirement systems in Europe in one way or another (2014:13).

The aging of societies become main public issue throughout the World. To be able to solve this problem, international organizations and national experts recommend changes in public pension system towards multi-pillar pension systems with more private funding elements, which refer privatization of responsibility conducted by individuals themselves through private enterprises rather than retirement income in public retirement system guaranteed by state. The private systems also shift risks of system's drawbacks from state towards individuals, which creates double burden for individual citizens as they are both responsible for their retirement and make payment for it and also can face more risks, losses and problems coming from private system itself.

Even EU and Scandinavian countries have provided high standards welfare for their citizens tend to go towards privatization in pension systems for sustainability of system, with the recommendation of international organizations, private pension accounts have started to be conducted especially in the countries of the South within the framework of a global campaign on pension reform, which argues it is need to abandon state-funded pension systems. With neoliberal policies, private pension system starts to be shown as good alternatives for state, private companies and also for the members of the society. This kind of private pension systems is provided as mandatory or voluntary for members. In her thesis on 'Neoliberal Pension Reform as Class Project: The Case of Chile and Turkey', Yılmaz- Akın writes,

“Many countries in the South were forced to make pension reform in the 1990s following the Chilean case in which a full privatization of the public pension system was realized. Today, most of the reforming countries

however have multipillar pension systems that generally involve mandatory private pension pillar in addition to the public pension pillar...”(2014:2)

Akın makes individual pension system analyses in comparative manner and shows that from Harvey point that neoliberalism is a class project in relation with the transformation of pension system in South which is forced by international financial institutions since 1980s. The pension reform in Chile tried to be justified by the sustainable pension systems in the face of population ageing while population ageing has indeed been one of the most important demographic problems of primarily the countries of the North. Even though the neoliberal pension reform has aimed to reduce the role of the state, the practice has affirmed Andrew Gamble’s argument that a strong state is needed to sustain the free market economy in pensions which is capable of making necessary pro-capital redistributions as also Harvey (2005) underlines and managing the social and political implications of the relevant transformations (Akın-Yılmaz, 2014). Here, the study takes issue in more international relations terminology and make comparative analyses.

Privatization of pension system is case for Chile and many critics have held in literature as also some social and political complications have started to be seen. Raul Madrid writes that the privatization of pension system does not solve financial problems of existing public system in long term even the system has been started to deal with problems of aging population and lower domestic saving rates as argued. Madrid (2003) names shrinking welfare services and death of welfare state as Retiring the State⁶, which means state is retired now and welfare services start to be provided by private companies and main responsible is individuals.

In general look privatization of pension system in world literature, the main argument show that there are some financial problems of welfare state coming from aging of population, lower savings rates and existing burden of retirement salary for state budget and these are tried to be solved by privatization of pension system with recommendation of international bodies like International Monetary Fund (IMF) and

⁶ Raul, L. Madrid. 2003. Retiring the State: The Politics of Pension Privatization in Latin America

World Bank (WB) especially for developing countries. However, both for European countries and South seen in literature the privatization of pension systems does not seem bringing solutions, rather it transfer risks of the new private system and retirement responsibility to individual citizens. This is crucial to realize existing literature on the issue are in more macro level, and look state politics and international bodies within process, so there is need to conduct the study from views of the members of the society and its representation in public sphere.

1.3.2. Literature on Individual Pension System in Turkey

In Turkish literature on pension system and social security reforms, there is tendency to look from economic side, rather than societal level although the retirement as issue are always popular in public discussion in Turkey.

One of the most interested scholars in Individual Pension system in Turkey, Adem Elveren discusses social security reforms in Turkey in the framework of the welfare state, which started to fall in the 1970s as a result of the neoliberal paradigm promoting the interest of the capital class over the interest of the public as a whole. Elveren argues that social security reforms in Turkey toward privatization will result in decreasing the welfare of the poorer strata of society. He says that the welfare losses incurred by the increasing nonparticipation of the government, which decreases income certainty for the beneficiary and exposes individuals to the risk of fluctuations in the economy in general and of the stock market in particular (Elveren, 2008).

Parallel with Elveren's argument, Şule Şahin (2008) discusses Individual Pension System that Turkey with current trend introduced privately managed individual pension scheme, IPS in 2003 through using actual data provided by Pension Monitoring Center. As she also argues that private pension schemes reached higher popularity in social security systems all over the world, this is because there is changing understanding of social welfare and restructuring of the responsibilities of state and citizens. While with the transformation of social policy paradigm towards privatizations of welfare services; here privatized social security, many countries

start to adopt pay-as-you-go systems, in which working population contribute to finance payments of retired ones. Like many other studies on private pension systems, Şahin, Rittersberger-Tılıç and Elveren (2010) write that this kind of private pension schemes are campaigned by putting reasons of reforms as demographic changes, aging populations, expanding informal economy, low pension coverage, inefficiency in controlling and management of funds and changing role of women both in family and labor market. At the end, it is evident that private pension system through Turkey does not bring solutions to all of them. From that respect, Şahin et al. takes the issue from the side of women's welfare in that they show the effect of IPS on transformation of social security in Turkey and also its effect on gender gap in retirement. Again as parallel with their study, the main argument of Şahin's thesis (2008) focuses to need criticizing the transformation of welfare regime of Turkey and its result in women's welfare thinking gender gap in retirement by analyzing the effects of IPS on gender gap and neoliberal welfare state discussion. Her study shows that IPS is gender blind, so there is no any alternative to problems of women in retirement system, even the private system make existing problems worse since women's payment seem less than men thinking on duration of work life and some break because of martial and familial responsibilities through using of quantitative data on IPS and social security reforms in Turkey.

Lastly, Yılmaz and Şerbet (2016) conduct research on Individual Pension System and inquire IPS with question of whether the trust is purchased by individuals through private insurances. They search on voluntary participation of IPS, which is manipulative and show as the need for individuals according to their study. Their study also examines the relation between middle class and private insurances, which makes their study inspirational for researcher of the thesis.

Turkish literature on IPS shows the transformation of pension system and transformation of welfare regime through Turkey and brings the critics on this; however, all studies mentioned take the voluntary IPS in Turkish case. This is because the compulsory-automatic IPS has started with 1 January 2017, which means this is highly new system and there are no literature on compulsory side of the

private system in Turkish case. This is the first study to measure transformation of perception about the retirement and the transformation of retirement system itself with IPS. The contribution of this thesis comes from taking IPS system with compulsory and voluntary features, its representation and individual's future construction through the system.

1.4 Contributions and Limitations of the Study

The constraint on reflexivity, the hierarchy of risk and new poor become crucial to remember related with the individual pension system. As Harvey argues, neoliberalism is a class project, where we can put individuals who have no access to paid work and those who have part-time and flexible work that is from Sennet and Bauman become rule rather than exception. It is questioning what about the 'inability' of poorest sections in society to make reliable savings and contributions to the system. From Mann (2003:6, 8), what is less clear is how the reflexive individual with low income might anticipate and respond to such changes? Also, from Sennett, this is the middle class's term for the failure, so even IPS offer %25 contribution on individual savings accounts that seems important gains, if employee lose his/her job, s/he is obliged to lose benefits that already gained. In addition, there is argument saying that private pension system- IPS does not allow redistribution of income from higher income to lower ones. This issue has been observed through the fieldwork of the thesis and it focuses such as meaningful results of data from research of the thesis;

Reflexive agents, living in risk society and seeking individual solution through neoliberal transformation of social relationships, restructuring of welfare state and individualization as hegemonic values, is seen with its position, which refer the life of middle class individuals in Turkish society, not all segments of society. Respondents are secular segments of middle class, so the analysis of reflexive agents in risk society is meaningful with their class position.

Beck argues new inequalities in society come from distribution of risks rather than class consciousness, class solidarity and antagonisms. This is true that perception of risk makes individual's construction of itself and own future as full of uncertainty problematic. In this sense, through fieldwork of the thesis, middle class show a certain class profile, who are covered with Risks and Uncertainties as Beck's arguments on disembedded individual who become dependent on education, consumption, regulations and support from social laws, product offers, possibilities and fashions in medical, psychological, pedagogical counseling and care... These are not independent concepts and event from certain class positions of individuals. That is, consumption, private insurances, psychological counseling, concerns on environment and obsess with thrift and saving refer position of middle class in Turkish society.

The study not only argues this is the first academic study on the new private pension system, but also it shows the importance of class position for the analysis of reflexive modernity of Beck and Giddens. Reflexive modernity argues class position is no more determinants for sociological analysis, rather they focus disembeddedness, reflexivity and position of agents free from structural constrains like class. However, the data of the thesis argue that risk society and reflexive modernity concepts are only valid for this group as their perception of future shaped with retirement dreams; life style planning and life management makes their position covered with uncertainty and risk. The sense of risk society for this group; middle class are different from other's (lower or upper class), so they construct their class position through their reflexivity. Risk society and reflexivity do not connote same meaning for all segments of the certain society; here for Turkish society.

Middle class respondents also think in same way. It is crucial that the very neoliberal understanding that blame and exclude poor and unemployed ones from the benefits of system is internalized and legitimized by individuals under the concepts of citizenship responsibility through the individualized responsibility, in which this will be held through chapter 4 on perception about the welfare state giving reference to Nikolas Rose's arguments on anti-social and irresponsible ones (citizens). Indeed,

during the interviews, individuals always focus on responsibilities as individuals to secure their life and be independent from welfare provisions of state and support coming from the family. Relying on own reflexivity, they blame and criticize anti-social individuals that refer unemployed and irresponsible ones as dependence of welfare provision. They become overburden for the state according to them, which is related with internalized neoliberal values and their perception on different segments of society (here especially to lower class).

With the neoliberalism and its institutions, there are no more welfare provisions through the changes in the responsibility of state and citizens and no more regular and permanent work in contemporary society, in which it is rule, not exception even if some arguments focus it as if exceptional cases. Rather, it is case that there is more risk, more responsibility and more individualized terms. The thesis problematizes new private pension system; individual pension system (IPS) in Turkey with the discussion of individual neoliberal values of middle class. For this, the study firstly explain the system, the place of individuals and individualized terms in society with reference to the system, one of the main themes on private insurance and individuals is risk and the concepts is discussed via Ulrich Beck and Anthony Giddens.

Through Beck and Giddens's discussion of reflexive modernity and risk society, there is argument that the theory does not seem compatible with Turkish society, its dynamics and all layers of society. Their discussion on 'disembedded individual', reflexive individual who are free from traditional ties such as traditional family roles, and risk society theory questioned with manufactured risks in both abstract level and also from real citations of country are not applicable in Turkish society as general. The risk society is discussed through Western industrial society, rather post-industrial and developed world since risks and uncertainties are results of globalization, global warming, global economic crisis, post-welfare state and individualism called with reflexive subject, with values of individuality and free from all traditional restrictions in society. In that point, Turkey cannot be seen as fully industrialized and the post-industrial modern society or information society, rather it is important to see different dynamics within society, whose some part is

related with the post-industrial modern society while other part is still within traditional relations, which are very different from Beck' reflexive individuals.

Through fieldwork and writing the thesis in social sciences, it is crucial to realize that the issue we work on means that is progress in that specific region or for specific cases rather than anywhere or any societal context all over the world; which makes your study scientifically and sociologically important (Becker, 1998:102). In that analysis, the thesis also accept that risk society is not case for Turkish society thinking society in general from sociological point of view; however, the theory is very well consonant with the position of middle class individuals, who have experience of IPS through their concerns on their position and their values observed through fieldwork. That also provides the significance of selection of the respondents for this thesis. The internalized and defined values of/by middle class respondents are highly correlated with risk society's individualizations, so for this reason, the theoretical framework of the thesis goes with reflexive modernity and reflexive individual. Another significant view for the thesis it mentions 'consuming the insurance' that individuals consume retirement and become responsible for own future in that Bauman seems useful to think on privatizations and consumers. Through all discussions, individualization of risk and responsibility is investigated within reflexivity of agent. This agent is constructed through their class position in transformation period of the retirement policy. Examination of transformation and immediate response to that transformation make the study valuable to understand position of middle class and transformation of values in society for that segment of society.

From Langley (2006)., neoliberal government respects freedom and autonomy of subject, on the other hand, governs within and through those autonomous actions by promoting disciplinary technologies deemed necessary for a successful autonomous life In this context, discursive construction of retirement and retiree need to be analyzed. The study conducts content analyses on public discussions held in public sphere to merge position of individuals on retirement with representation of retirement. The study uses the qualitative data through in-depth interviews and the

content analysis on public discourse to catch ambivalent position of middle class through the discursive construction of retirement and its reflection on their future. The contribution of the study is seen through method of this. The content analysis on public discourse are analyzed with the analysis on frequency of the worlds and themes in certain text while qualitative data of research are analyzed through Stirling's thematic network analysis understanding, which is strongly recommended way for qualitative works in social science. At the ends of the analysis, two way relationships through common themes are discovered relationally with research problems; how individuals construct the future through retirement in this neoliberal transformation period articulated in all spheres of social relationships of individuals and, how is the link between that construction and the representation of this transformation (IPS) in public sphere as two way relationship on the discursive construction of retirement.

As said before, this is the first study to measure new system and transformation; that is, there is no literature on the new IPS. Furthermore, there is limited literature on individual pension system both locally and internationally. In this sense, the study has certain limitations to access rich literature on the issue specifically. There is no sociological study held in this issue, so the system has been taken with economic terminology and give no place on individual and societal level from the social realm. To fill this gap, the study conducts third way research; first semi structured in-depth interview with individuals (part of the system), second un-structured in-depth interview with experts and third research held on public discourse through content analysis (newspapers, commercials and advertisements).

Field work gives excessive data on the perception of individuals; middle class individuals, so reflexive modernity is interpreted through the perception of middle class comprehensively; however, there is clear limitation of the study based on the usage of concept 'middle class'. Although the significance of the study comes from specificity and positionality of middle class to contribute the reflexive modernity and risk society discussion, labeling respondents as middle class become controversial. Even if respondents define themselves as middle class and they label themselves as

middle class, middle class as concepts are never taken as homogenous and as it is concept; rather this is relational and there are different segments of it; secular versus conservative, new versus old middle class.

Although this study makes some obvious contribution to literature, there is limitations for researcher that researcher cannot conduct interview with different segments of the society such as conservative segments of middle class. By doing that, there can be possible differentiation from conservative and secular segments of middle class on perception of future as risky and uncertain.

1.5. Outline of the Study

This study composed of six chapters. The first chapter introduces the main issue of the thesis and the research questions of the study related with Reflexive Modernity and Risk Society Theory through the concept of trust, individualization (disembedded individual) and risks and, the governmentality perspectives through the discursive constructions of future through the retirement. Conceptualization of risk, Theories of Risk and Uncertainty is discussed. Individualization and its relation with middle class's future construction and risk perception are opened through literature. It also reviews literature on individual pension system, by doing so, points out the significance of the study in filling gap in literature both locally and internationally. This part gives possible contributions and the limitations of the study. Then, the chapter finishes with the outline of the study.

The second chapter continues with the method of the study, in which method of the study, analysis of fieldwork through thematic network analysis from Stirling and respondent of the fieldwork are explained. Researcher's adaptation of fieldwork themes into thematic network analysis are given with the importance of qualitative analysis based on the fieldwork. In this part, self-definition of respondents on middle class is given with the narratives of respondents.

The third chapter conducts the research on the discussion and the representation of individual pension system in the public sphere. As the automatic individual pension system is highly new system, this brings immense public discourse on it. The chapter gives the public discussion on the system, then it show the representation of the system through the content analysis on national newspaper, it gives defender and opponents of the system via newspaper articles, discourse of experts and politicians, then this part of the section concludes with analysis on comparison between newspapers. Second part of the chapter held discussion on discursive construction of retirement and future through advertisements, commercials and mottos of insurance firms. Neoliberal discursive practices are shown through Rudman, Mann and Rose with governmentality perspective.

The fourth Chapter present the first part of fieldwork data analysis on individual's construction of future. In the first part of the chapter, individual's perception of the future as related with their expectations, dreams and plans of retirement is discussed. Their perception on future and the meaning of retirement are investigated relationally, in which concern about the future and retirement point middle class way of construction of future. In the second section of the chapter, future plans/dreams based concerns are held with family relationships. The section indicate individual's concerns on elderly period, their relations with family based on weakening trust mechanism, and new support mechanism, which are shaped through transformation of social relationship of individuals. In third section, their relationship with work life is analyzed, being single mother in work life and the union participation become discussion. In fourth section, how they perceive social state and welfare services open to question. In this part of the chapter, people's view about retirement policies and social policies become issue with the questioning the conditions of retiree in contemporary society.

Fifth Chapter presents the second part of data analysis which focuses on the individual pension system itself. It investigates the perception of individuals on thrift and saving through the case of individual pension system (IPS). The meaning of thrift and saving for individuals will be held through both case of voluntary and also

compulsory participation system of IPS. How they perceive and experience the thrift and savings and what are the meanings of thrift and savings for them, thrift and saving as individual solutions for future concerns and risks, which has been discussed through the firsts section of the chapter. The last part of the chapter held discussion on perception of risk and uncertainties through the thesis with conceptualization of risk and risk society in Turkish society.

Sixth chapter closes the study with the results, summarizing main points of the study and discussing findings in accordance with the arguments discussed through the thesis.

CHAPTER 2

METHOD OF THE THESIS

This chapter is discussed the method of the study. First section of chapter will show which the method the researcher use during the study. As the study uses the qualitative approach, it explains details on the method through three way research conducted by researcher. First is semi-structured interview with middle class individuals. Second is un-structured interview with experts. Third one is the content analysis on texts of newspapers, news, commercials, campaigns, advertisements, discourse of experts, politicians and all public discourse about Individual pension system and its construction of retirement and future has been added in that analysis. Qualitative data is analyzed through thematic network analysis, in which the chapter shows researcher's adaptation of thematic network analysis on field data of the thesis. Then, the section indicates profile of respondents and their definition on themselves.

2.1. Method

Emerson, Fretz and Shaw (1995) argue that the methods of the study determines what the researcher in the field sees, experiences and learns; however, if the data; findings or facts are products of the methods used, the data cannot be seen independently from the method. That is, they write 'what the researcher finds out is inherently connected with how she finds out' (Emerson et al, 1995:11). Becker in his book 'Tricks of the Trade: How to Think about Your Research While You're Doing It' indicates from the reference to Thomas Kuhn that our observations in the field are not pure; rather they are shaped by our concepts. We tend to see what we already have idea about and something we interested through the research, so the findings, the facts are not independent from our ideas and concepts we use to define them

(Becker, 1998: 51). The fieldwork of the research is not directly related to this argument, but the study always keeps 'trick of trade' during the fieldwork of the thesis.

As a research design of the thesis, the semi-structured in-depth interview is conducted with 27 people who define themselves as middle class. To reach the respondents, who are participants of the system, the researcher follow snowball sampling. Rather than the usage of the participants list of the insurance firms or human resources departments, the snowball sampling method, which is based on referrals from initial respondents to reach others, seems more useful and generate trust between the respondents and the researcher.

The respondents from different age, gender and occupation unite together by their values on thrift and saving, so they already have relations with individual pension system both as voluntary and as compulsory. The study conducts field research, so the researcher met respondent at cafes, bars, restaurants and sometimes in work place of researcher; university campus and places in the campus. The researcher and respondents have certain similarities based on education, class position and life style, which make fieldwork easier and communication in more comfortable for respondents. However, during the field, respondents always share their concerns on confidentiality of their narrative especially with the government. This concern is shown with the atmosphere of the country, conditions of the country and general fear atmosphere they generally refer during the interviews.

In addition to in-depth interview with middle class individuals, the thesis also conducts un-structured in-depth interviews with the insurance and finance experts, who are specialized in IPS system, to be able to understand issue of discursive construction of retirement through IPS in public sphere and merging their position as certain parties of the system with individual's. As the thesis's main research problem is parallel with the construction of future through retirement via the perception of individuals and this perception's link with the representation of the system in public discourse. In that sense, the thesis also conducts the content analyses on IPS

advertisements, commercials of insurance firms, and the content analyses on the articles and the news on IPS system from seven national newspapers under the representation part of the issue that seem crucial as the system is conducted with some kind of public campaign and there is also case that excessive exposure of advertisements, insurance firms, experts and the state discourse on IPS.

The content analysis has been conducted on news, newspaper articles and discourse of experts, politicians and insurance firms through analysis of frequencies of words used in this text. The researcher constructs the categories in Maxqda program for the content analysis. The software is English while the texts are Turkish, so it is continued through manually. The variable is select as Individual Pension System and the terms mostly associated with IPS such as individual, retirement, future and choice etc. are taken as common point for each text. Accordingly, which themes correlated with the term IPS, retirement, future and choice are defined, then as related with the themes of research questions and fieldwork data, each texts are evaluated within itself according to their perspective on the system through the terms defined on the system. After coding themes in each text and find similarities and differences between texts through the comparison of texts, the themes are constructed, which will be given in Chapter 3 in more detail.

As seen the study uses the qualitative method for the data of the fieldwork, which is highly suggested and welcomed popularly in recent sociological study to understand deeper meanings of phenomena and its dynamics, how to employ the qualitative methods and how to analyses textual materials seen as the end of the fieldwork of the thesis seem problematic in the discussion on conducting research in social sciences (Stirling, 2001:386). To handle this problem, the researcher use Thematic Networks approach to analyzed the findings of the thesis through the narratives from interviews, whose steps will be held in the next part of this chapter.

2.2. The Qualitative Analyses: Thematic Networks

After conducting the fieldwork, the textual data is analyzed with the insight from the article “*the Thematic Networks: an Analytical Tool for Qualitative Research*” written by Jennifer Attride-Stirling (2001) since her study suggests the technic for qualitative thematic analyses for the qualitative material, which helps the researcher of this thesis to analyze the textual data in methodological manner.

Attride-Stirling defines that “thematic networks are web-like illustrations that summarize the main themes constituting a piece of text.”(2001: 386). She indicates the steps of thematic networks that enables researcher conducting qualitative study a methodological systematization of textual data. She writes;

“Thematic networks systematize the extraction of i) lowest-order premises evident in the text (Basic Themes) ii) categories of basic themes grouped together to summarize more abstract principles (Organizing Themes) iii) super-ordinate themes encapsulating the principal metaphors in the text as a whole (Global Themes).”
(Attride-Stirling, 2001:388)

If come to ‘how to do a thematic networks analysis’, she splits the full process of the analysis into three main stages, the reduction of the text, the exploration of the text and lastly the integration of the text. Stirling indicates while all stages involving interpretation, at each stage a more abstract level of analysis is accomplish, it seems so difficult to articulate differences between these levels of abstraction. In that respect, she suggests 6 steps as the full process of thematic networks that is shown in the table 2.

Table 2: Steps in Analyses Employing Thematic Networks (Stirling, 2001)

<p>Stage A: Reduction of Text Step 1: Code material Step 2: Identify themes Step 3: Construct thematic networks</p> <p>Stage B: Exploration of Text Step 4: Describe and explore thematic networks Step 5: Summarise thematic networks</p> <p>Stage C: Integration of Exploration Step 6: Interpret patterns</p> <p><i>Source: Attride-Stirling (2001)</i></p>

With the Stirling's instructions, the thesis shows the part of the own analyses of textual data from fieldwork through the table 3 in the above. From thematic networks analyses, the researcher of this thesis firstly tries to code the material. For our adaptation of this thesis to Stirling's technics, in this thesis, for instance; our code 'responsibility' included the text segments "all citizens have individual responsibility...". The code 'choice' included the text "I want to choice saving method as individual, I can choice and decide everything by own..." while asking on IPS system and saving. Here, the emphasis is conceptual and also quotations can be classified under the more than once code. After coding the material, it needs to identify the themes. To be able to identify themes, for example from the code '(individual) choice', there are some issues such as 'want', 'control', 'option', 'freedom of choice', 'individual choice'. Consequently, the themes of our study emerge as "middle class want to make choice individually", "they want to control their life as individual.", "they want to have individual plan" that named as basic themes from Stirling's sense. Similarly, as example the code 'responsibility' is discussed issues such as 'individual responsibility', 'citizens', 'self-responsibility', 'independency' and 'irresponsible ones' and so on. From these issues, the theme emerges as "responsibility is individualized.", "individual blame and criticizes irresponsible people." "Thrift is responsibility of citizenships". "Individual should responsible for own future." "Individual seeks for individual solutions such as IPS." These premises are interpreted as basic themes, and then these are assembled into

premises that are explained on common Organizing Theme ‘Individualistic values’. Through all these steps, there is the global theme which refer what text as whole are about; that is, it is the summary of main themes and concluding argument through the thesis. Here, from analyses, “middle class affirms neoliberal values” is defined as Global Theme, seen in the above the table of the thesis themes constituted by the Stirling’s steps on thematic networks.

It is crucial to remember that the table given below is the researcher’s adaptation of thematic networks for this thesis. That is, this adaptation shows researcher’s codes, themes and integration. Significantly, the interpretations of patters are not indicated in the introduction chapter. To integration data with interpretation will be held in the latter chapters, especially in the data analysis chapter 4 and 5. At last, methodologically, thematic network understanding provides researcher a systematic way for qualitative analyses. Throughout the period of writing the thesis, Maxqda program, which is the software for qualitative, quantitative and mixed methods research, also bring insight for the researcher to differentiate categories and construct themes through the data of fieldwork and also the content analysis on media texts, visuals in advertisements and on the national newspapers.

Table 3: Adaptation of Thematic Networks Analysis: From Basic to Organizing to Global Themes

BASIC THEMES	ORGANIZING THEMES	GLOBAL THEMES
<p>1. Middle class want to control their life as individual</p> <p>2. Responsibility is individualized</p> <p>3. They promote values of independence, rationality, self-responsibility, individual success, self-sufficiency, self-investment</p> <p>4. They focus on individual success</p> <p>5- Being individual is most important value (Individually doing something and becoming individual, most important and first thing they affirm the value of individualism as kind of egoism)</p> <p>6- Individuals want to choice thrift way as individually (Individual choice and freedom of choice are significant terms for MC)</p> <p>7- Individuals seek for individuals solutions</p> <p>8. Middle class want to have individual plans, dreams and aspirations</p> <p>9. Individual should be responsible for own future</p>	<p>Individual Values</p>	<p>MC internalize neoliberal values</p>

Table 3 (Continued)

BASIC THEMES	ORGANIZING THEMES	GLOBAL THEMES
<p>10. They have consumption dreams and expectations for future</p> <p>11. They have retirement dreams/expectations related with MC life style and tastes</p> <p>12. They have concerns on future consumption</p> <p>13. They have concern on how to continue life standards in retirement period</p>	<p>Dreams on Consumption (in retirement)</p>	<p>MC internalize neoliberal values</p>
<p>14. They have dreams of purchasing summer house and traveling abroad</p> <p>15. They focus importance of individual savings for future consumption</p> <p>16. Thrift and savings are need for future consumption</p> <p>17. They consume too much even if they focus on thrift and savings</p>	<p>Dreams on Consumption</p>	<p>MC internalize neoliberal values</p>
<p>18. MC solve possible problems individually</p> <p>19. They try to develop individual solutions</p> <p>20. MC looks for individual solutions to sustain their life standards and consumption</p> <p>21. They argue individual savings for problems</p> <p>22. They make individual savings for future consumption</p> <p>23. They think everybody should make individual savings and thrift</p> <p>24. they see IPS as individual plans/solutions</p>	<p>Individual Solutions</p>	<p>MC internalize neoliberal values</p>

Table 3 (Continued)

BASIC THEMES	ORGANIZING THEMES	GLOBAL THEMES
<p>25.They say they are not responsible citizens enough, so they need to take more responsibilities as individuals</p> <p>26.MC think they are responsible for themselves rather than expecting services from the state</p> <p>27.They think they should make retirement plan as individual</p> <p>28.Thrift and saving are responsibility of citizenship</p> <p>29.Individual should be responsible for own future</p> <p>30.Middle class blame irresponsible citizens.</p> <p>31.They tend to buy professional services for their elderly period</p> <p>32.They prefer to send children to private school</p>	<p>Internalizing Post-Welfare State</p>	<p>MC internalize neoliberal values</p>
<p>33.Individuals have full of uncertainty</p> <p>34.Individuals feel future concerns</p> <p>35.They have (unreasonable) fears</p> <p>36.IPS transfer risk from state to individuals (individualization of risk)</p> <p>37.They have lower level of trust in relations</p> <p>38. Losing trust in family members and friends</p> <p>39.They have concerns about political and economic conditions of the country</p> <p>40.They have concerns about future of their children</p> <p>41. There is not always possibility to make plans against the risks, so there is society of risk</p>	<p>Perception of Risk</p>	<p>MC feel living in risk society</p>

2.3. The Profile of Respondents

It is crucial to remember that middle class in Turkey the thesis mainly uses are not homogeneous groups; rather differences between them are taken into consideration in the thesis. In this respect, different factors such as age in that generational comparison and differences mostly mentioned by respondents through fieldwork of the thesis; factors like gender, having as child, which defines changing trends within family and child-parent relations, working in public or private sector, their participation of IPS as voluntary or compulsory all are considered through the analyses of fieldwork. The respondent profile of the thesis also consider the heterogeneity and try to have equal representations from voluntary and compulsory participation rate of IPS.

The fieldwork of the thesis has been conducted with the middle class individuals living in Ankara and active in work life from different occupations and different sectors in public and private sector. The respondents are selected according to their participation of IPS system; that is, all respondent are related with the IPS system. 14 respondents have become part of the system as automatically when another 13 respondents have participated in the system voluntarily. Gender balance also is seen important and 14 of the respondents are women while 13 of them are men. All individuals in our respondent lists have active work life as dreams and expectations about the retirement and life in retirement period gain importance in this respect. 'Life after the work life' and 'life in retirement' are directly related with the concerns of middle class to continue their life standards in retirement and future and also possible solutions against it and, of course their concerns on the risks and uncertainties in their life.

2.4. Self- Definition of Respondents on Middle Class

In literature, saying ‘class’ - here middle class-, we should define it through production relation (mainly referring Marxist sense of class) in that relations of production as main indicator and generator of social classes in society or the concept of culture, life style, consumption and daily life practices relations as center for class analyses (mainly referring Bourdieu sense of class). If there are only two approaches we have to analyze class, the study will go through the way of latter one because the expectations and perceptions on retirement and future through the thesis are mostly associated with life style and consumption practices of middle class by respondents. However, the thesis always remember Thompson’s understanding, so it takes into accounts whole process referring relations where middle class experience and live middle class-ness.

The postmodern approach to the class analyses and future of the class generally argue that the power of class analyses to explain social seem declining. Pakulski and Walters (1996) indicate that class as concept does not work effectively anymore as there is need for new ways to focus inequalities articulated on the basis of consumption patterns. Bauman also argue that the new poor are people who cannot have chance to excessive consumption. From this respect, Beck (1992), Giddens (1990), Bauman (1982, 1999,2008), Lash and Urry (1994) have argued that weakening of class identities is related with shrinking welfare state -through neoliberal transformation- and they named it as Reflective Modernity. In that respect, Mendez writes by giving the reference to Beck (1992);

“According to this perspective (Reflexive Modernity), if ascribed class biographies were characteristic of a period of welfare state, in periods of risk and uncertainty, identities become reflexive, in other words, depend on more of the decisions of the individuals. Thus, identity and class solidarities increasingly become weaker.” (Mendez, 2008)⁷

⁷ Mendez, L., M. L. (2008). Middle Class Identities in Neoliberal age: Tension between contested authenticities. *The Sociological Review*, 56(2),220-237

The main argument of the thesis refer individual values and individual solutions middle class adopt through savings and thrift in that they affirms neoliberal values and feel themselves stuck into risks and uncertainties. Accordingly, the thesis puts own arguments through reflexive modernity as the concluding remarks from data of fieldwork designate reflexive modernity as the theoretical framework of the thesis. That is, the thesis fills the gap reflexive modernity of Beck and Giddens. They argue agents removed from structural constrains and zombie categories such as class through the term 'individualization', so agents have freedom to construct self through management of own life and own identities. In the theory, individualization eliminates any barriers to creating a self-constructed lives. The study argues individualization (transformation of individual's social relationships) brings new position for middle class; they show ambivalent class profile and class definition through their construction of future as full of uncertainty and risk. The values of individualization (given in reflexive modernity) become base for middle class identities and life style management.

Middle class and class itself as terms in social science literature cause many problematic in conceptual level. The questions such as what is middle class? and what makes a middle class? Always become controversial. In this point, E. P. Thompson's book *The Making of the English Working Class. Class Consciousness* open us genuine understanding of class concept. Thompson says that he does not see class as structure, nor even as a category, but as something with happens in human relationships. This relationship must always have been embodied in real people and in a real context, so as he says that "we cannot love without lovers, nor deference without laborers." His point can open the popular discussion of social science-structure/agency, but here history writing gains importance thinking on working class and its consciousness. "Class experiences largely determined by productive relations into which men are born-or enter involuntarily." Thompson says that "class-consciousness is the way where these experiences are handled in cultural terms: embodied in traditions, value-systems, ideas, and institutional forms."(2002: 10). Class analyses cannot be allowed to only production process from that point.

Consumption, culture, political and historical conditions where the people live gains importance. For this reason, he concludes this art with “class also acquired a peculiar resonance in English life: everything from their schools to their shops, their chapels to their amusements, was turned to battleground of class.”(2002:914).

From Thompson’ s analyses, through this thesis the term middle class refer individuals with common expectations from future, retirements and common fears and anxieties on them. Their commonality comes from their life-style, their life concerns to continue their life standards, and mainly from their values; self-sufficient, rational, independent and self-responsible individuals. However, the thesis goes beyond this point and asks respondent “which class do you feel belonging” rather than based on only researcher’s labeling them as middle class who are defined educated individuals generally with white collar jobs, middle class professionals such as engineers, architectures, doctors, teachers, academicians, technicians and specialist working in public or private sector with stable and above the average income. They are mostly university graduated, have master degree and give importance to education as crucial value in their life as they have middle class position through education and individual efforts as they mostly focus through fieldwork. This group is mostly defined as their values and life style; that is, they have certain tastes related with their education, income and vision of life. They have graduated from credited universities, have white collar job with high income, they have known different countries and cultures as they know foreign language, so they tend to see world from different vision compared to their families and older generations. They are childless or have one child as they have given importance to children’s education and future according to Şen’s definition shared mostly by middle class literature.⁸ In the discussion of middle class value, Ayata indicates that through the middle class’s strong desire for order, stability and predictability, (new) middle class have value of rationality, individual autonomy; independency, rules of law and globalized vision; seen their view on environmental and human rights issues

⁸ Şen, Besime. 2011. Kentsel Mekânda Üçlü İttifak: Sanayisizleşme, Soylulaştırma, Yeni Orta Sınıf. *İ. Ü. Siyasal Bilgiler Fakültesi Dergisi*, 44, March, p.12

(2003:54).⁹ Through the study, new versus old middle class discussion will not be held as the study does not find any theoretical position explaining this distinction, rather there are many different theoretical position where it is hard to make categories of definition on different middle classes. For this study, white collar professionals with their value of expectation of high standards of life and consumption oriented life style are taken as important determinants of this group.

“Neither lower, nor upper, I am in the middle. I am pleasure to middle classness, people should not have everything morally and materially. If having everything, this should be by his/ her own efforts. Actually, I am middle class but not upper one of it...” (Çisem, 27)

“I am middle class; I am the child of civil servant¹⁰... If dividing three, I am within second. This is it, you cannot rise the top. How to rise the top? Everywhere becomes credits. I have no trust. Middle class is person, who is self-sufficient, working, having one house and standard automobile, having children good education mainly in state school in my period, now everywhere is private school...”(Okan, 30)

“We are the middle class people, our income is definite, and our expenditure is definite. You try to not exceed the limit.” (Zerrin, 43)

“I am in the middle. Somebody say that it is mainmast. I am the mainmast of the country. If middle class is majority in any country, this country is ideal one.... I am happy to be middle class. I do not want to be part of lower or upper class. Middle is always better and ideal position.”(Semih, 28)

“My child asks me when you will be retired. I say there are too many years. She became upset. I ask what is wrong. She says that ‘I will plan to live with you in the future after the marriage, so you can care my children...’ She is 12 years old; I say it is too early to make this kind of plan as she think she should work in the future and need to find baby sitter for her future children. The dream of *middle class*’s children is also so interesting!! The conditions and position of us effect psychology of children.” (Dilek, 42)

⁹ Ayata, S. 2003. Yeni Orta Sınıf ve Uydu Kent Yaşamı in Kandiyoti and Saktanber (ed.) *Kültür Fragmanları: Türkiye’de Gündelik Hayat*. İstanbul: Metis

¹⁰ Memur çocuğu

From the definition of individuals self as middle class, there are tendency to define it mostly based on economic indicators such as income, their having like house, car, and their achievement through education and individual success. This can be read with the neoliberal values that affirm individuals as Homo Oeconomicus”, or “Economic Man” that means neoliberalism put economic value in the every sphere of the life and points entrepreneur individuals argued by Wendy Brown in her book *‘Undoing the Demos: Neoliberalism’s Stealth Revolution’*. From field, it is also crucial to see that individuals mention their middle class dreams that are directly referring their life style and consumption patterns. This point will be held in the last chapter in that is analyzed data from field. It is crucial that even if individuals generally refer economic terms labeling self as middle class, they always talk about their dreams, expectations and concerns on life style and consumption patterns especially when we come to the questions about their life expectations from retirement and future. Their main concerns on the retirement point outs the continuation of their life standards in the future. Throughout the fieldwork, to get broad analyses on the issue of retirement, future and general theme thrift and saving based on IPS, the questions about the conditions of work and relations in work place are also inquired.

The thesis takes middle class individuals, who have highly educated; these are white collar professionals with more than average income and have certain expectations on life standards related with their tastes and consumption patterns and have certain cultural visions as Şen (2011) mentioned. However, they are grouped and taken as respondents trough the thesis because they have common experience on privatization of welfare services through neoliberal policies and have certain experience on private pension system (Individual Pension System) recently conducted in Turkey, which the term middle class refers individuals with common expectations from retirement, future, and common fears from future through society coming from the argument of Thompson.

CHAPTER 3

DISCUSSION AND REPRESENTATION OF INDIVIDUAL PENSION SYSTEM IN PUBLIC SPHERE

The main aim of this chapter is to understand the neoliberal discourses with the individualistic values promoted and constructed on retirement through individual pension system. The thesis aims to catch transformation and immediate response on transformation given by individuals as the all sociologist have interested in understanding on transformation. To analyze transformation through the new system, it shows more than only catching transformation of certain meanings attached by society, but also its effects on certain sociological constructions.

There is insufficiency of literature specifically based on the new individual pension system in sociology. To fill the gap in the literature, the study conducts content analysis on newspapers, commercials, advertisements, discourse of experts, insurance firms, and politicians to inquiry representation of individual pension in public sphere in which perception of future and retirement are constructed through societal and individual level. Discursive construction of retirement and retiree gain significance in which retirees were generally portrayed as deserving and their welfare dependency rarely evoked criticism; however, retirees appeared to have certain expectations of what their retirement lifestyle would be like (Mann, 2015). The content analysis on public discussion make possible to understand the construction of future and retirement from reflexive modernity and governmentality approach and its relations with expectations of individuals. Beck also gives significant role to mass media as cultural source of information for lay publics (1992:133). At the same time, he says is we no longer trust scientists, industry and media as experts, we are increasingly constructing our own risk narratives by way of local and mediated cultural representations. At the end, we have individual constructions and definition of concerns, risks and uncertainties which is also somehow overlapping and differentiating from media's constructions. From Beck's focus on perception and

representation through individual' own narratives, this chapter shows the representation of the system in public discourse throughout public sphere.

The first part of the chapter investigates the system and gives background information and numbers on the system. Then, the second part conducts content analysis on the national newspapers articles and news. The third part of the section analyses the discourse of insurance firms and state conducting parallel projects together to show kind of harmony of individualization, individual choice and at the same time very authoritarian discourse in the case of Individual Pension System (IPS) in Turkey because of that the system is based on automatic participation, which means that there is no direct free choice for individual, rather this is directly given as technology of government. From that point, the study starts with the brief picture of individual pension system, then newspaper articles, news in national newspapers and lastly analyses of advertisement and discourses of insurance firms on IPS.

3.1. Individual Pension System: Voluntary or Compulsory

“Insurance, at the end of the nineteenth century, signifies at once an ensemble of institutions and the diagram with which industrial societies conceive the principle of organization, functioning and regulation. Societies envisage themselves as a vast system of insurance....”
(Ewald, 1991: 210 as cited in Ossandon, 2008).¹¹

With the neoliberalism, there are changes in the welfare system accompanied with attempt of privatizations. Through changing face of welfare states, no more regular and permanent work in contemporary society, rather there is more risk, more responsibility and more individualized terms. In this respect, there are no more free welfare services and provisions; rather they are needed to be bought from the market.

¹¹ Ossandon, J. 2008. Selling Risk in Private Health Insurance in Chile, Centre for Cultural Studies, University of London

Changes in the welfare state need to be read together with the extension of the project of creating the social basis of neoliberalism: neoliberal citizens (Günel, 2013). Neoliberal citizens can be seen as self-responsible and self-entrepreneur subjects who should plan their future, responsible for themselves and define self as independent. Starting from this premises, this chapter problematizes new private pension system; individual pension system (IPS) in Turkey with the discussion of individual values of middle class.

This part of the chapter starts with questioning the recent social policy on social security in Turkey; (automatic) Individual Pension System (IPS). As it is explained in the Introduction of the thesis, in the age of neoliberalism from early 1980s, there is encouragement to change social security system from pay-as-you-go (PAYG) to private pension schemes. As private pension schemes, IPS has been started as complementary to the public social security system based on voluntary participation and defined contribution principle to provide an additional and supplementary income in the retirement period (Elveren, 2003, 2005:5). According to Pension Monitoring Center, the voluntary system is explained as;

“On October 07, 2001 the law no. 4632 on Individual Pension Savings and Investment System, which is complementary to the state social security system on the basis of ‘voluntary participation’ and the defined contribution principle, with a view to direct individual pension savings to investment to improve the welfare level by providing a supplementary income during retirement to contribute to economic development by creating long term resources for the economy and thereby increase employment, came into force.” (PMC, 2016).

Searching the numbers on the system, there is huge data on Individual Pension System submitted by Pension Monitoring Center (PMC). According to statistics given by PMC, in 2003, there have been 15.245 participants in individual pension system when in 01.01.2016, 6.039.300 participants in the system are recorded.

According to 2015 IPS progress report of PMC, this shows that average age of the participants refers 38.9 and weighted average age is 45.2. This says %57 of total participants is male while % 43 is women. The data includes the participant's profession. These professions refers %7.9 public officers, %6.7 doctors and pharmacists,%6 bank personels,%5.8 engineers,%4.8 teachers, %2 academicians, and this ratio goes towards architects, lawyers, technicians and biggest ratio is belong to self-employed with %27.6 (PMC ,2015). In 2016 PMC Progress Report, the number of participants is recorded with 6.627.025 (PMC, 2016). These numbers shows the rising participation rate and rising popularity of IPS system based on voluntary participation.

Şahin, Rittersberger-Tılıç and Elveren writes on pension rights in voluntary IPS system;

“Pension rights in the IPS are specified based on the defined contribution system, i.e. on the total amount of the contributions and their returns; the savings are tracked in individual accounts and are safe kept by a custodian approved by the Capital Markets Board (CMB). Participants have alternatives at every stage of the system to make choices about their investments and they are provided with tax incentives at the stages of saving, investment and retirement. Individuals become entitled for retirement after 10 years of contribution and age of 56.” (Şahin, Tılıç and Elveren, 2010).¹²

With the automatic IPS, all Turkish employees working with the wage and whose age are under forty-five will automatically be included in an individual pension system (IPS) by their employer as starting from January 1, 2017. Individual pension system refers personal savings for the retirement of individual; that is, individual as main responsible make plan for their economic situation for the future via banks and private insurance firms. This is as personal saving system submitted as

¹²The Individual Pension System in Turkey: A Gendered Perspective

complementary for public retirement. In that point, the study argues that this is the way towards privation of social security; individualization of social security system under the name of complementary and something additional individual pension system (IPS) to public pension system that secures citizens in their future and in their old age in that responsibility belongs to social security institutions of state, so this is guaranteed by state in general. This new private system work on the basis of individual savings: pensions individuals receive on retirement come from the amounts of funds accumulated in their individual account. Some countries such as Chile, Mexico, Bolivia and El Salvador have conducted full privatization for pension system in country while Peru and Colombia adopted kind of parallel systems; that is, the public system still exist with some arrangements and there is complementary private system (Madrid, 2003). From that, Turkey also seen take position on later part; however, unions, certain scholars and writers on insurance see trend in Turkey follow Chilean path. From DISK¹³'s report and related news within national newspapers, it can be argued that Turkey start to be like Chile in retirement system in that firstly decreasing retirement salary, increasing age both for women and men, and silently launch and give individual private system as complementary and finally go towards full privatization in Chile today.^{14,15}

It is important to remember that private pension system, individual pension system (IPS) is not new system in Turkey, it has been conducted since 2003 by banks and finance firm as voluntary saving facilities for citizens; that is, this private pension system is already selling in the market. The background of the system are seen from very early neoliberal transformation of public institutions, public services and at the end all sphere and spirit of conduct of social state and at the end demise of social state. However, IPS as starting from 1 January, 2017 has turn automatic participation through the conduct of state with the additional law on social security in Turkey and

¹³ Revolutionary Worker's Union

¹⁴ Birgün, (21 May, 2016). 'Zorunlu BES sosyal güvenliğin tasfiyesinin ilk adımdır.'

¹⁵ DISK-AR, (September 2016). Zorunlu BES Raporu, retrieved from <http://disk.org.tr/wp-content/uploads/2016/09/Zorunlu-BES-Raporu-DISK-AR.pdf>

all employees under the age of 45 become part of it progressively. Why the system turn the automatic one can be fund understanding of neoliberal policy making as this is apparently seen in the IPS Progress Report 2016;

“We attach high importance to the Private Pension System as it helps boost the national saving ratios, thus bringing in long-term funds to our economy and capital markets and reducing the need for external financing.”(Osman Çelik, Undersecretary of Treasury)¹⁶

Individual (private) pension system is more than any suggestion and force to citizens for saving for future, rather it is submitted as kind of public campaign that say ‘we are altogether saving for the national saving ratios and this mutual agreement between economy and citizens in that two sides have advantages.’



Picture 1: The brochures of public campaign of IPS ‘*Turkey is saving, Turkey is receiving prize*’ with the slogans of ‘*saving with Turkey, saving for Turkey*’

Here as mentioned in the brochures, one of the main advantages for citizens refers the contribution of state to savings with %25 ratio of amount of money you save in the month. First time this is applied to make the system attractive for individuals. Then, the system turns automatic participation, so this indicates the system does not seem attractive enough for individuals. What is the meaning of %25 contribution rate in the system is inquired during the interviews and respondents indicate that they see

¹⁶ Individual Pension System Progress 2016 Report, Pension Monitoring Center

the contribution attractive, but this amount seems very limited compared to the gaining of the insurance firms and the state.

In the field, even if individuals see the contribution insufficient and the system is advantaged for the state rather than citizens, they still point out that there is saving and thrift- IPS- as the possible solutions against risks in middle class life. The arguments argued by respondents will be held in the chapter 4 'state's contribution as bribery'.

It is interesting that individuals see thrift and savings as kind of individual solutions against risk and uncertainties in the future; however, the IPS as saving system does not guarantee anything against losses and risks, rather there are risks in the system in that individuals can lose certain amount of money if the money is not managed successfully as this is case almost for all financial tools of savings, For instance, coming to the system in Latin America and Turkey, it is crucial to see that individuals can face more risk in private system than public system as it is dependent on your personal savings and contributions. There is no any guarantee from the state but there are strong suggestions and encouragement with %25 state contribution and 1.000 TL additional contributions in first time. This contributions and discourses of state officials show this system as advantages for individuals who especially in active work-life; however, it is not clear that whether this kind of level of returns will continue and can be taken by individuals without any intervention and cuts by the state in the future. In fact, *Deputy Prime Minister*, Mehmet Şimşek says 'IPS is successful story, but % 25 state contributions to system seems "additional burden" for the state.'¹⁷

Individuals are encouraged to purchase IPS and participate in this system, which does not seem more qualified than public system. In addition to this, there is not critical public discourse on it; there are only campaigns, advertisement and commercials of IPS as main source of information, which will be dissed in this

¹⁷ Hürriyet. (December, 2015), 'Sirtınızı BES'e dayamayın', retired from <http://www.hurriyet.com.tr/sirtinizi-bese-dayamayin-40024532>

chapter. Another important point from field shows that individuals have no much information about the system and there are also some problems on the dissemination of information about the system. From the fieldwork and the existing literature on IPS discussed through the thesis, it is said that the system does not give any sense of certainty and trust; however, why individuals buy this system from the market? And what is the meaning of IPS for them? , and importantly how public discourse construct the image of the retirement and retiree based on this system?

3.2. The Representation of Individual Pension System in Public Sphere through National Newspapers between February 2016 and September 2017

The social side of the dissemination of neoliberalism requires the consent. Political parties, politicians, government officials, intellectuals, civil society and all kind of media; the new media such as social media and traditional ones; mainly refer newspapers work together in the dissemination of neoliberal discourses through society. In addition to this social dimension of the issue, material ground of neoliberal consent are gained through the transformation of everyday practices of individuals by the attempts of construction of neoliberal market-based popular culture (Bourdieu, 1998). The social sides of the neoliberal consent via adaptation of the neoliberal values have been held throughout the thesis, the material ground refer the IPS itself as case. Here, to investigate discourse of political parties, experts, government officials and intellectuals, this section of the chapter starts with discussion through national newspapers in Turkey.

The first part of the section takes the content analyses of national newspaper of IPS through cases of the news held in newspapers and views of columnist that refer intellectuals and experts in the issue of dissemination of neoliberal consent and also construction of retirement as targeting middle class individuals.

On Individual Pension System (IPS), there are different views and arguments in that one party argues that the system seems useful, favorable, advantages and rational

while other party claims that the system as whole seems problematic especially for the sake of individuals who are now active in work life. One another party, undecided on the issue prefers to wait for another action of the system. Those groups generally refer some chambers of certain professions and unions that does not take any action and make any comment on IPS system. The party defending the system mainly uses the discourse of planning retirement, secondary retirement, and additional income for future, saving for retirement, important promotion of government and discourse of citizenships responsibility in the case of submitting news and newspaper articles about Individual Pension System (IPS). The party, who critics the system argues that this project goes together with neoliberal projects of government in Turkey, so the main aim of the system is appropriating income of individuals through IPS under the name of ‘automatic’ participation. Also, the representation of IPS as additional income, early retirement, and advantageous savings facilities for future seems incorrect and deceiving the citizens according to opponent sides.

Individual Pension System (IPS) becomes one of the popular issues included in national media of Turkey with the automatic participation of the system. From this extent, the study conducts media analysis starting from the February 2016, which refer almost one year before the automatic participation system (1 January 2017) and coming to the end of September 2017, which refer almost the one year after the automatic participation IPS. The data consists of the news and newspaper articles from different media released during twenty months. The trends show the news about automatic IPS increased in December 2016, which is the date before starting automatic IPS. Then, the trends show the news increased in January which is the date of starting of automatic IPS and February 2017, which refers warnings or suggestion to individuals through media in terms of continuation of automatic participation of the system as individuals start to be participated in the system gradually. With the help of Google Trends program, it shows that individuals living Turkey have researched Individual Pension System (IPS) as word in online platforms; web through research engines mostly with the date of 25-31 December 2016, 1-7 January

2017 and 5-11 February 2017. The content analysis on newspapers, commercials and discourses on the system seem crucial to understand and measure the transformation mentioned through the thesis to search on representation of the system in public sphere and perception of the system by individuals.

Although the media itself is complex and multi-layered relationships with different groups, parties and 'industries' with different interest, two main argument can be grouped for the automatic IPS discourse as in all issues through Turkey. In society, if there is any issue of discussion in public, private and political level, there are two main views appeared as two main groups, which are against each other. This kind of groups mainly refer high polarization in the country again both through public and political level, which brings silent hatred in/between the parts of Turkish society sometimes seen certain events and cases. This is reflection of two political views as represented as sides of the government, which refer leader party in the country versus others, which is triggered by the politicians and political atmosphere of the country. From that understanding in social and political realm, for the analyses of newspapers with news and articles on IPS system, this part of the study examines some national newspapers from two different views. One refers defenders of IPS system and other refers criticizing of the system.

Some national newspapers known as celebrators of system submit individual pension system as big chance and free system for citizens. These are taken as defender side of the IPS in the study. For this part of the media, the study analyses the national newspapers; Sabah and Yeni Şafak, which in the political spectrum, these newspapers define themselves mostly as conservative and pro-government, Milliyet and Hürriyet, which define themselves as conservative, liberal and democrat and they are defined as mainstream among the media. From that analysis, these four newspapers are known as defenders of IPS system.

Other national newspapers known as criticizing sides to IPS refer Birgün, Evrensel and Cumhuriyet. These newspapers define themselves as leftist position and against-government, whose some journalist and columnist are in the jail as released the

articles and news against government. In this analysis, they are side of ones against to IPS.

Through the chapter using the content analysis on the texts, the media analysis of national newspaper is investigated through mainly the arguments and discourses of these two sides towards Individual Pension System.

3.2.1. The Content Analyses of National Newspaper Defending the Individual Pension System

Starting with the defenders of Individual Pension System (IPS) in terms of newspapers, one of the news of Sabah named '*the New System, the New Model in IPS*' writes that the existing IPS system become automatic and this seems crucial for the 'future of the individuals', but still the system does not provide any retirement plan and need to be more complementary (Sabah, 2016)¹⁸; that is, this system will turn from the saving system to full of public retirement system. Through this news, the system become prepared to be replaced by public retirement system and this is submitted as important development for the sake of individuals. This news focus on individual choice and freedom, so the news says that automatic IPS is free system in that every individual can easily exit from the system; however, the news does not give any clear information about how to exit and how they lose or gain if they go out the system. The another news article on the economy page of the newspaper with the headline '*Ones, who has made investment in IPS, are protected against inflation*' in Milliyet points out that individuals who become part of IPS voluntarily have many advantages one of whose refers that they did not lose money, rather they gain to

¹⁸'BES'de yeni sistem, yeni model!', Retrieved from, <http://www.sabah.com.tr/ekonomi/2016/09/02/beste-yeni-donem-yeni-model>

much against inflation, so the system should be continued and promoted as well as strongly suggested (Milliyet, 2017)¹⁹.

The newspaper with the headline '*IPS, as big step to push thrifts.*' argues from the interview with Guillaume Lejeune, chief executive officer of AXA Group, that IPS is promoting savings in national level which means people will have enough and good savings for their retirement. This is crucial step to improve insurance sector in Turkey in that individuals can make investment their future from their young period of work life.²⁰ From the some arrangements of automatic participation, if individuals have difficulty to continue system, the system gives 3 months permission to not pay. Rather than existing from the system, individuals can continue with three months breaks. From this point, the article says that the state both provide high contribution for savings and also gives chance to give breaks and chance interests ratio and increasing cuts from salary for savings. That is such a strongly suggested system that there is no any other savings accounts providing this kinds of advantages from the newspaper article written by Cem Kılıç (Milliyet, 2017 February). From same article, IPS system gives possibility to chance IPS firms, free from tax, freeze the system if individuals have difficulty to pay, %25 state contribution, 1.000 TL additional payment as gifts of the system and arrange the savings, which is very transparent system individuals control and monitor their cuts from insurance firms and online state system; *e-devlet*.

What is interesting thing is in the same newspaper; Milliyet, gives another news that 'Mehmet Şimşek, *Deputy Prime Minister* mentions, individuals start to exist from automatic system with %26 even from very beginning although from 12 February, 980.000 participants entered the system' (Milliyet, 2017)²¹. According to news, for Şimşek, automatic system cannot be presented successfully, rather it is created kind

¹⁹ BES' e yatırım yapanlar enflasyondan korundu, retrieved from <http://www.milliyet.com.tr/bes-e-yatirim-yapanlar-ekonomi-2398863/>

²⁰ , 'BES, tasarrufları teşvik etmek için büyük bir adım', Retrieved form <http://www.milliyet.com.tr/-bes-tasarruflari-tesvik-etmek-ekonomi-2391754/>

²¹ Otomobil yerine, şoföre sigorta, retrieved form <http://www.milliyet.com.tr/otomobil-yerine-sofore-sigorta-ekonomi-2398294/>

of negative picture on it, and so individuals start to exist from automatic system. In fact, the system will be successful and several contributions and profit for citizens for him (Milliyet, February 2017). However, contrast to Şimşek's argument submitted in news of Milliyet, this can be seen that banks advertisements, newspapers articles and news submit automatic system as very advantageous and rational. Parallel with the Şimşek's explanations and Prime Minister's discourse, proponent newspapers writes that national savings ratio is very low for Turkey and citizens should be promoted to make savings and this is kind of responsibility of citizens thinking situations of Turkey in international economy. Individual pension system is for the advantages of citizens for their retirement, but also it is need for increasing of savings in national level, which is crucial and helpful for the national economy of the country.

Interestingly, Milliyet which generally show supportive ideas for IPS and government economy politics gives the news with the headline '*Thrifits have increased, luxury consumption has decreased...*' In the news, through the interview with Dr. Soner Canko, General Director of Interbank Card Center, it shows that savings is increasing in Turkey and citizens prefer to buy luxury things less, make savings and plan for their payment according to numbers of Interbank Card Center. That is, the result argues that economy in Turkey show successful trends in that individuals make payments, savings and economic plan with high responsibility. From this point, economy seems improving and following positive trends, but it is interesting that although one of the reason of automatic IPS system is low ratio of savings in national level as state officials and opponents media argue, some arguments, who favor the IPS system and government policy on it, still say that savings in national level seems increasing and consuming luxury is decreasing from their results. Credit cards usage is increasing and increasing according to years says Canko and the payment with credit cards is increasing high level in payment of individual pension system with %84, tax with %72, insurances with %25, then food

and health respectively²². Canko argues that ‘the trend for savings can be interpreted as people’s tendency to guarantee their future’ (Milliyet, January 2017).

Another point in the discussion on IPS, savings and interests in the system, from another newspapers celebrating the system, Yeni Şafak (2016)²³, the news article written by Hayrettin Karaman focuses the religious part of the system and show that individuals can become part of the system automatically as the system argued by government is ‘*helal*’ and ‘*caiz*’, suitable with Islamic principles. Karaman writes even though he has argued the certain bank accounts and gaining interest from money have not been *caiz* for Islamic principles before, now he argues that automatic IPS is suitable to religion. The system is for the decent life for retired, so this is very rightful and strongly suggested by government for this reason. If the system was not suitable for religion, the government would not suggest and conduct this.

From discussion of IPS whether it is suitable for Islamic principles or not, it indicates that whatever the issue is it though Turkey and society, there are two main groups, which refers polarization in country and also there are the issue of ‘religiosity’ and ‘religious part of the all certain issue’. As thought in the respondents of the thesis’s fieldwork, the study takes middle class and their perception of the certain system as main starting point. In that respect, it is important to discuss heterogeneity of middle class; in this part, as secular and conservative sub-groups within it. Although the neoliberal values internalized by them seem similar, secular and conservative middle class differ in consumption and attitudinal dimensions. From this analysis, Yeni Şafak as pro-government and conservative newspapers mainly followed by conservative middle class, who are professional working in generally public sector, so the news and newspaper article also reflect the very concerns of conservative middle class; system’s convenience with religious principles.

Another news in same newspaper with the headline ‘*IPS System in Turkey*’ argue that the system will fill the gap of some problems of existing public retirement system as

²² ‘Tasarruf arttı, lüks tüketim azaldı...’, Retrieved form <http://www.milliyet.com.tr/-tasarruf-artti-luks-tuketim-ekonomi-2384447/>

²³ Bireysel Emeklilik(2), retrieved form, <http://www.yenisafak.com/yazarlar/hayrettinkaraman/bireysel-emeklilik-2-2033616>

aging and problems of active-passive balance in system can be solved through the new system as seen in some Latin American countries (Yeni Şafak, 2016)²⁴. It is crucial to mention that these some Latin American countries apply private pension reforms as automatic participation like Turkey and transform its system to full privatization at the end. Recently, Latin America countries having full privatization start to face meetings, demonstrations and protest March.

Although the news in newspapers celebrating the system refers problems in existing social security and especially the problem of aging, the study argues that aging is problem for North, rather than South countries that have young population; even in Turkey unemployment in younger generation seems very high. Coming to North-South discussion; IMF and World Bank also suggest the IPS system and in Latin America countries, the implementation of the rules argued by these international bodies become important discussion for the analyses.

In the news of Hürriyet, '*Warning from IMF to Automatic IPS.*' ,IMF argue that automatic IPS in Turkey have kind of problems for the consumers and need more arrangements to protect consumers; otherwise, in the future more problems can arise within system even for the report of IMF, the system is seen as significant and right step (Hürriyet, 2017)²⁵. Also, with the discussion on problems in retirement system and possible solutions; IPS in that the retirement turn technical problem rather than political one, these all news show this is still highly political issue in Turkey. In that point, the newspapers criticizing the system show some criticism and drawbacks of the system, which gains importance for analyses.

²⁴ Türkiye'de bireysel emeklilik sistemi, retrieved form <http://www.yenisafak.com/ekonomi/turkiyede-bireysel-emeklilik-sistemi-2577381>

²⁵ Otomatik BES'e IMF'den uyarı, retrieved form <http://www.hurriyet.com.tr/otomatik-bese-imfden-uyari-40365953>

3.2.2 The Content Analyses of National Newspapers Criticizing the Individual Pension System

The study takes *Birgün*, *Evrensel* and *Cumhuriyet* newspapers, which criticize IPS. These newspapers as general view points out that IPS is against the citizenship rights and conducted for the sake of capital that open the way through the commoditization of public retirement.

The news in *Birgün* '*Call from DISK for All Workers and Laborers: Retract from compulsory IPS!*', writes that through the call of DISK²⁶, the news suggests that individuals should exit from the system as soon as possible (*Birgün*, 2017). Although the many news and advertisement of proponents, which argue the system is based on individual choice and individuals are free to exist whatever they want, they can freeze and arrange the ratios in system, the article in *Birgün* '*Existing from IPS is getting difficult*' written by Atilla Özsever shows that although the system provide change to leave from the system within two months after the worker is informed about being part of the automatic IPS, new arrangements in system also show that even worker can exit from the system, once in two years after exit from system, the system can make worker inside of the system again (*Birgün*, December 2016). That is, leaving from the system does not seem so easy, rather this need to effort and face some losses thinking on automatic participation.

According to Özsever, automatic system is based on how to make individuals within system, and it makes leaving from the system difficult, even impossible (*Birgün*, December 2016)²⁷. Özsever also says that there is not any state guarantee for the system, if there is problem in insurance firms, individuals can face losses and even they may not take their savings. There is not strong public discourse and union action, but there is urgent need to take action against the automatic individual

²⁶ Revolutionary Worker's Union

²⁷ BES'te cayma hakkı zorlaştırıldı, retrieved from <http://www.birgun.net/haber-detay/bes-te-cayma-hakki-zorlastirildi-140190.html>

pension system, as it is the way towards privatization of pension system and demise of public retirement (Birgün, 2016).

The news of Cumhuriyet made by Pınar Ünker '*The Justification of Compulsory IPS has been collapsed*'²⁸ (December, 2016) writes that TUIK gives new ratio of saving in Turkey and indicate that saving ratio increase from 15.63 to 24.8 for the year of 2015 in contrast to proponent newspaper discussed as proponents of IPS argue saving ratio of Turkey is very low according to EU standards. For Ünker, the reason of automatic IPS seems collapsed thinking on TUIK's new 2015 data. Cumhuriyet shows TUIK statistic as evidence for their argument and according to statistic submitted by TUIK, the saving ratio of Turkey seems increasing and enough thinking on developing world. The news writes even though government officials say that the saving ratio of Turkey refers %13.5 for the explanation of 2016, TUIK gives new ratio after submitting compulsory IPS project. The news criticizes the IPS policy in that way. The study also finds this point crucial since from expert views and individuals who will be affected by the system think that the system should be voluntary.

Another news in Cumhuriyet economy pages given as '*Non-affluent Funds*' (8 February, 2017) shows that through IPS, the government tries to create fund for themselves and another projects rather than protecting citizens. The aim of IPS is to continue privatizations and promoting private sector especially in insurance and bank sector. In similar perspective, Murat Özveri in his newspaper article '*Individual Pension System is fund transfer from the workers to the segments of capital*'²⁹ (10 August 2016) points out that the ground of automatic IPS does not seem compatible with reality lived by individuals. The main reason of the system is to produce interest and fund to government and open door to capital. The automatic IPS means losing rights gained by struggle of workers through the history. In the same newspaper given the news '*Compulsory IPS is extort of rights*' (4 January, 2017)³⁰ show that

²⁸ http://www.cumhuriyet.com.tr/haber/ekonomi/648928/Zorunlu_BES_in_gerekcesi_coktu.html

²⁹ <https://www.evrensel.net/yazi/77243/bireysel-emeklilik-sistemi-calisanlardan-sermaye-kesimine-kaynak-transferidir>

³⁰ <https://www.evrensel.net/haber/302576/hdp-zorunlu-bireysel-emeklilik-hak-gaspidir>

oppositional party and unions argue that compulsory IPS is given as if retirement and saving system, but the system makes workers much more appropriated as IPS cut is case for whole laborer. This bring inequality between individuals and hostility between employer and employee since the system is chosen by employer and conducted by private insurance firms in that there is no any contribution of employer and no any place for laborer.

Gülüzar Özev focus on in the newspaper article '*IPS (Individual Pension Robbery)*³¹' in Evrensel problems of government's social security policies that increase retirement ages, decrease retirement salary and now IPS as kind of extortion from laborers. Özev gives the examples of Housing Benefits; (KEY-Konut Edindirme Yardımları) and saving funds; (TTF-Tararrufu Teşvik Fonu) as failures of saving and thrift promotions in the history of Turkey and suggest individuals rethink on that system before accept it.

3.2.3. The Comparison of Newspapers as Defenders and Criticizers of Individual Pension System

The defenders and criticizers of the IPS as two parties in national media seem polarized and differentiated through the way they submit news, the usage of language and approaches to government policies. The way newspapers show the evidence such as statistics; numbers and some data collected via certain public and private institutions seem differentiated. The newspapers criticizing the system taken through the thesis use and refer more scientific and data based analyses while newspapers, which are the defenders of the system give positive picture taken from discourses of state officials and representative of conglomerate of banks and insurance firms especially seen in the newspaper Milliyet and Hürriyet.

³¹ <https://www.evrensel.net/haber/308579/bes-bireysel-emeklilik-soygunu>

In this respect, the issue of IPS as the new system is not dependent from politics; rather it is tied with neoliberal policy makings and neoliberal consent created on this. In fact, it is not wrong to separate newspaper and media as two sides in Turkey; opponent and proponents of the government. Newspapers in the side of proponent media hesitate to use critical language towards IPS and general policies of the governments while the opponent ones select mostly critical language towards both IPS and neoliberal policies. To make more ordered analyses, through the table 4 below, it is shown some worlds and headlines used by newspapers.

Table 4: The Content Analysis of the Newspapers

Name of Newspaper	Approach of Newspaper	Headlines of News about IPS	Mostly Used Words in the news and newspaper articles
Sabah	Pro-government as political tendency. Celebrating the IPS with the most used terms 'secondary retirement' and 'comfortable retirement' related with its position within media, conservative, liberal, standing rights	<ol style="list-style-type: none"> 1- The new system, the new model in IPS, (02.9.2016) 2- Ones facing difficulty in IPS are given to 3 months (23.1.2017) 3- Automatic IPS process are starting (2.1.2017) 4-Secondary Retirement For 2.2 million (2.2.2017) 5- Thrifts increased, retirement become more comfortable (8.2.2017) 6- This amount of high contribution of IPS cannot be found in another country. (5.1.2017) 	Automatic participation, saving, advantageous, free system, individual choice, secondary retirement, easy and comfortable retirement
Yeni Şafak	Pro-government as political tendency. Celebrating the system with the terms mostly used 'caiz-helal', which means suitable with Islamic principles. As position of this newspaper, this define itself as conservative and rights standing.	<ol style="list-style-type: none"> 1-IPS in Turkey (13.2.2016) 2-Flexibility expectation form Automatic IPS (15.9.2017) 4-Automatic participation in IPS is continuing. (1.1.2017) 5-Is IPS caiz? (12.7.2017) 	Automatic participation, Caiz (suitable with Islamic principles), rightful, comfortable retirement, strongly suggested
Milliyet	Celebrating IPS. The newspaper is defined as mainstream, standing in the middle ground.	<ol style="list-style-type: none"> 1- Thrifts have increased, luxury consumption has decreased (25.1.2017) 2- Ones, who has made investment in IPS are protected against inflation (19.2.2017) 	Saving, thrift, consuming, future, contribution of state, finance experts, insurance forms/banks, protection, individual

Table 4 (Continued)

Name of the Newspaper	Approach of Newspaper	Headlines	Mostly used words
Hürriyet	Celebrating IPS. Mainstream standing. The newspaper as mainstream belong to big conglomerate, so the general view of it is seen from the side of insurance companies and banks also form the state rather than labourers or any unions- trade organizations.	1-Warning from IMF to Automatic IPS (14.2.2017) 2- Choice become easier in IPS (25.2.2017) 3- The number of participants in automatic IPS has increased (5.2.2017) 4- 15 Thousands insurances are need for IPS (13.2.2017)	Consumers, banks, savings, individual choice, international bodies; IMF
Birgün	Criticizing IPS, leftist standing and mostly used explanation form the side of unions and trade organizations. Against-government policy as political tendency.	1-Retracting from IPS are getting hard (20.12.2016) 2-Call from DISK for All Workers and Labourers; Retract from compulsory IPS! (05.01.2017) 3- Saying 'No' to IPS is 63 percent (11.04.2017) 4- The IPS insistence of JDP: ones retracting from IPS will become participated for each two years (08.08.2017)	Labourers, against worker rights, compulsory saving, hard to exit, suggestion of exit form system
Cumhuriyet	Criticizing IPS. The newspapers are defined as republican and against-Government.	1-'Non-affluent funds' (8.02.2017) 2-The justification of compulsory IPS has been collapsed. (21.12.2016) 3- There is no IPS for two years for ones existing from automatic IPS. (20.12.2016) 4-Mehmet Şimşek: Our citizens do not make savings in the satisfied level. (7.12.2016) 5- Call from DISK for retracting from IPS (4.2.2017)	Labourers, collapsed, compulsory IPS, fund for government
Evrensel	Criticizing IPS. Against-government. Standing is leftist as political tendency. The newspapers define itself as socialist view as mostly used terms 'labourer rights, corruption of the system and appropriation'. The newspaper generally takes the issue from the side of 'labor' rather than companies.	1-IPS (Individual Pension Robbery) (17.2.2017) 2- Compulsory IPS is extort of rights' (4.01.2017) 3- Individual Pension System is fund transfer from the workers to the segments of capital'. (10.8.2017)	Labourers, compulsory, corruption, appropriation, losing rights

The newspaper, which are celebrators of the system mainly use the words “employee, saving, advantageous, free system, individual choice, secondary retirement, easy and comfortable retirement, consumers, contributions, automatic participation system, protection, gains” and some words from insurance firms experts and government officials directly. The other newspapers, which criticize the system mainly refer “laborers, against worker rights, compulsory saving, compulsory IPS hard to exit, suggestion of exit from system, losing rights, collapsed, extortion, fund for government” discourses and critically approach to insurance firms and government officials’ discourse seen from headlines and context of the news.

As a conclusion of this part, it is crucial to remember the significance of the media to disseminate the ideas and shape the political rationalities of individuals; also from Rose the mass media play a key role in shaping subjectivities (1999). That is why this part selects to investigate certain newspapers, which are the most widely accessed medium through both printed and online based. In this respect, the study investigates national newspaper articles and news on IPS according to different views towards the system. First section of the chapter takes the defender newspapers of the system while the second section gives analyses of some examples from criticizer newspapers. Last section of the part shows the comparative table to submit more sequenced investigation.

As a summary, media, which are the defenders of the system seem also the proponent side of the government policies and they show some contradictory point within themselves to show the system as advantageous, rational and it is kind of need for Turkey and citizens thinking on future, which is compatible with neoliberal values affirmed by IPS system itself. They also give news as the parallel with discourse used by government officials and insurance firms. The news and news article mainly are placed in economy pages of the newspaper and given together with some advertisements of insurance firms and banks on IPS intentionally. In contrast to defenders of the system in the national media mentioned in this part, the opponent voices submit the news and information parallel with some opponent unions and groups. They rather show more

clear information on IPS and bring some suggestions against it as they criticize the system, show disadvantages and drawbacks of the system. They indicate missing information and contradictory arguments of proponent news and explanations. Although critics of the system in media tries to criticize the neoliberal transformation attempt of pension system via IPS, the system is more than any suggested private tool. Rather, it turns kind of public campaign conducted by cooperation of state and IPS firms; big banks and insurance conglomerates. In this respect, the newspapers criticizing the system also could not save themselves from the bombardment of advertisements and IPS campaign, so they give certain place to the insurance advertisements in their papers. That point bring need to make investigation on the discourse of IPS advertisements related with the dissemination of individualistic and neoliberal values internalized by individuals and is discursive practices on construction of retirement and future for middle class individuals.

3.3. The Discursive Image of Retirement in Public Sphere through Advertisements and Discourse of Insurance Firms on Individual Pension System

After discussing discourses of content analyses of national newspapers of Turkey on the issue of IPS, there is crucial to conduct research on the advertisements and campaign of IPS through the examples of advertisements of different insurance firms and banks specialized on IPS. In Turkey, there is bombardment of advertisement and commercials recently parallel with the automatic participation. All commercials conducting IPS project sell same product; IPS, but their way to sell and catch consumer seems different. The aim of this part is to seek relation between neoliberal individual, (freedom of) choice, independency, responsibility and the neoliberal ideology based on individualistic values behind IPS discussed through the thesis. Researching on advertisements of retirement products and here mainly IPS, there is tendency to represent retirement from dependency, social isolation and passivity, towards productivity, self-fulfillment and

self-reliance (Holstein, 1999 and Phillipson, 1998). Retirement and retiree representation has shifted from dependency and passivity to healthy, wealthy and active retirees in that Rudman argues this trend goes with private pension systems; here IPS in Turkish case and rise of insurance sector together whose discourse bring retirement process itself are being discursively reshaped as individual responsibility and kind of duty as independent citizens. This active retirement seems as your choice and your responsibility accordingly in that from newspaper articles and news, they approach retirement related with roles of individuals and governments, discourses of risk and responsibility and the ways making this period successful can be found the heart of the ways individuals planned for retirement (Kemp and Denton, 2003). From Ekerdt and Clark (2000), through the analyses of British and American popular literature, 'ideal retiree visualize the individuals taking on the responsibility for retirement planning and her/his personal aging, endeavoring exercising choice in lifestyle planning and remaining active.'(McHugh, 2000). Representations of advertisement and campaigns bring construction of retirees from dependent service users to active 'consumers' (Katz, 2001). As seen from cases from Turkish IPS advertisements, usage of active retirees and young professionals who plan on their retirement are common and mostly seen image in both brochures of insurance firms, their commercials and advertisements.

It is crucial that as Gilleard and Higgs (2000) argue, this kind of discursive construction of retirement and retirees have been linked with the decline of welfare state and the rise of neoliberalism. Neoliberalism market solutions and individualism go hand with self-reliance and active citizenships. In that extent, neoliberal rationality behind private pension and retirement systems affirms active aging, autonomous retiree; here Rudman (2015) writes,

“...Although positive aging discourses have been shaped with varying intents by an array of types of social actors and authorities, critical analyses of positive aging discourses a taken up, shaped and circulated within various types of governmental texts in several Western nations have raised concerns regarding how such discourses have intersected with neoliberal rationality such that responsibilities for the management of

bodily, financial and social risks of aging have increasingly been shifted from states and other institutions to individuals. Simultaneously, an array of bodily, lifestyle and consumer practices, consistent with neoliberal emphases on activation, individualization and responsabilization “(Rose, 1999 as cited in Rudman, 2015:11).

From starting discussion of the chapter, while neoliberalism promotes individualism and individual choices, it also transfers all responsibility and risks of the system to individuals successfully. From the fieldwork, individuals mostly says that the responsibility of retirement belong to him/herself rather than belongs to state. Also, although they say state should be responsible, they still argue they compensate the missing points and insufficiencies of the system because they try to secure themselves in this way.

Katz points out that neoliberal retirees are not only part of healthy and active futures, rather is part of wider political assault on the risk of dependency (Katz, 2000). Polivka and Longino (2002) also make connection between the stress in contemporary ageing policies on individual responsibility, consumerism and ‘positive’ lifestyle and the neoliberal agenda to decrease public sector expenditure through privatizations. The risk of dependency perceived by individuals is observed throughout the fieldwork. This kind of fear of individuals also trigger them to resort to private services such as private insurances mainly IPS and reference to some professional services for elderly.

From Katz’s argument and importance of media analyses in this issue, the next part of this section mainly takes the deep content analysis of visuals, mottos and slogans in advertisement and commercial, whose message reflects neoliberal discourse on the value of individualism mostly given reference by middle class individuals through the thesis of fieldwork. The all material discussed also seem target middle class individuals, who already tend to purchase private services and insurances.

3.4. Visuals, Mottos and Slogans in Advertisements as Values of Neoliberalism

In this part of the section, discourses of the IPS advertisement through usage of the slogans and mottos by firms open to question. As discussed before through beginning of representation and discussion on this chapter, the role of the media seem crucial to internalization of neoliberal values with the creation of neoliberal consent. In this section, the visuals and brochures of firms are investigated as discourse of neoliberalism become stronger with the certain image that target middle class and their life style in certain extent.

On this issue, importantly, for Debbie Laliberte Rudman (2006), today the discursive transformation on retirement can be tracked from content analyses on retirement and insurance firms' advertisement together with the government and its campaign's discourse. According to Rudman, even though the discourses on retirement do not determine how individuals act as 'retires', they provide morally-laden messages that shapes people's being and acting (Rudman, 2006). Rudman makes analyses on Canadian newspapers articles to show interconnectedness between neoliberal political rationality and discursive construction of retiree subjectivities. In this respect, conducting content analyses on representation of IPS in public sphere make stronger the thesis arguments on internalization of neoliberal values, IPS and middle class individuals in Turkey.

Throughout the analyses of IPS projects conducted in Turkey by the insurance firms and banks, the new pension system (IPS) shows the understandings that refers the kind of mottos such as "Savings are vital to everyone's retirement", "Individual Pension System (IPS) is early retirement chance", "IPS is guaranteed welfare in retirement", "IPS increases welfare in retirement", "IPS and saving for future is responsibility of each citizens", "Saving and investment for your retirement and for your future", "It is your future and let think your retirement from now!" that are all sensed through the

advertisements in television, websites and brochures bombardment in everyday life. This understanding of independent, responsible and free citizens as values are observed through the discourse of government officials, experts, banks and insurance firms working on pension systems. This discursive construction of active and autonomous citizens who have certain plan on the future are linked with individual's future construction based on retirement perception.

With the neoliberal pension reform, this is the case that state transfers its responsibility and risk to individuals through pension system firms and banks whose have insurance and investment for future experts are ready to manage your future and retirement from now. This system is voluntary and citizens who want to become part of it can easily buy this system from market, but the new reform seems giving the message saying that "everybody should think your future from now", "it is strongly suggested that every citizen should become part of the certain individual pension system conducted by private banks and insurance firms", "Every individual should be responsible for own retirement and own future". These mottos actually are coming from understanding of neoliberal individual and neoliberal citizenship.

Pension Monitoring Centre (PMC) shows that there are many firms; banks and insurance firms specialized and working on IPS, so many of them submit advertisements. Even through their advertisements and the way gives the message seem differentiated, the neoliberal values they affirm seem similar. From this respect, the section takes discourse of advertisement in terms of certain themes. For this;

With following the sequence of research question together with questions of in-depth interview, advertisements through slogans, mottos and visuals are investigated in terms of the future and retirement image. It is analyzed through the ways discourse of advertisements gives image of retirement expectations via dreams and plans of future that give message on life style of middle class individuals. It also analyses the elderly image. It is analyzed through the ways discourse of advertisements gives image of

retiree and elderly via slogans of active retiree that gives message on independent and active elderly that are supposed to be self-sufficient. It is crucial in which the content analysis is conducted through reflexive modernity's disembedded individuals and risk as concept and merge it through governmentality perspective on risk discourse to indicate discursive construction of future within retirement expectations.

Furthermore, this part conducts content analyses in terms of concepts of the future and retirement period submitted in the advertisement, which is analyzed through the ways discourse of advertisements give message on self-responsibility and future plan as internalized responsibility. Through the content analyses on advertisement, the study shows the state and citizens relations reflected in the advertisement and campaigns. It is analyzed through the ways discourse of advertisements gives the image of citizens that gives message on responsibility of citizens. Lastly, it takes the thrift and saving through IPS reflected in the advertisement, which is analyzed through the ways discourse of advertisements, gives IPS as solutions of future problems in that risk and uncertainty discourse are found in subtext of the commercials; all themes affirmed by discourse in public sphere are observed in themes of fieldwork, so construction of discursive retirement give reference to middle class individual's construction of future within perception of retirement through individual pension system.

3.4.1. The Neoliberal Construction of Active Retirement and Independent Elderly

One of the most important target of neoliberal policies refer retirement and pension policy and also mostly debated one through Turkey seems retirement issue. From the conditions of retirement such as retirement age, active work day, occupational status, conditions of retiree i.e. retirement salary and retirement benefits and privatization attempt via IPS towards promotion of retiree that banks gives certain amount to retiree as they use their bank, there are many public discussion found. Indeed, the economic

pages of the newspapers mainly start with news about retirement and it is general trend through Turkey many newspaper employ retirement expert who reply question of reader about retirement and they writes on retirement policy that sometimes submitted as article series of retirement.

From this context, retirement as issue seems popular through Turkish society. With new IPS, there are huge amounts of advertisements on private retirement released through advertisements, campaigns and commercials. The main theme shown in advertisements and commercials refer life style of middle class. By the metaphor of happy and wealthy retirees, the main target of insurance firms and banks refer expectations of retirements categorized retirement dreams and plans. Through investigation fieldwork, the messages given through advertisements seem internalized by individuals. Retiree on holiday, having summer houses, traveling abroad and spending their time in hobbies are main image used by IPS advertisements. Consumption and life style of middle class as related with the expectations from future and retirement show their passion to continue their consumption in the future and retirement period. In this respect, from interviews, one of the arguments of the thesis based on this idea that middle class concern about saving and thrift -IPS- because they want to continue their life style and consumption in the future.

Through investigation of three big firm's advertisement, there are main themes that retiree go holiday, sitting in front of the summer houses and seaside, travel abroad, spending time for their hobbies and they have comfortable and enjoyable life in the retirement period. That is, they continue the consumption in their retirement period freely and comfortably. They continue and even consume more than their younger period as they have time and opportunity to behave in this way. The message of advertisement is clear 'you can do this; you can continue consumption and their life style you dream. Only thing you should do become part of private insurances and individual savings based retirement tools mainly IPS.'

Related IPS campaign discuses through the thesis, Mann shows that the recent re-configuration of retirement is mostly defined by a political agenda and public campaign in which “traditional concepts of citizens' retirement rights that are underpinned by the state are being re-characterized as the responsibilities of individuals to plan and save for their retirement (2007: 281).

The messages of being autonomous, responsible and active also in the retirement period is one of expectations of individuals from the retirement parallel with public campaigns and insurance advertisements. Individuals say that they want to be active in retirement period both as active in social life and being active as citizens. The main idea through interviews show that the idea of independent, self-sufficient and responsible individuals continue in the retirement period and valid for individual values for the retiree. That is why the general idea refer elderly that should not be detached from the life, rather elderly; here also retiree should continue entering in social activities, going holidays, doing hobbies and consuming things reflected their life system. That is important to say through advertisement and interviews, while retiree become active in life, they continue all things in their life as independent from other people, family, child or friends and the state. Their independency mean here they do not ask for help from anyone. They do not need anyone because they have IPS in that experts of insurance provide support if there is a emergency. In this respect, another value affirmed and given as message from advertisement is based on making plan from today to secure their retirement and elderly period.

3.4.2 Neoliberal Discourse on the Construction of Future

Through advertisements investigated, there are focus on making retirement plan from now, become responsible, think your future, the firms makes easier today when individual pension system makes easier the your future. Here, responsibility, future planning, and kind of comfortable retirement focus are combined with middle class

tastes and life-style in certain extent. However, through the thesis, the point these advertisements also make individual solutions for future as case of individualization responsibility and risks. Through investigation of advertisement examples below, first one of the advertisement submitted by big private bank bring message that take action from today while using image of man both as young and elderly. When you are young, you should take action to secure their life style in retirement period. Another advertisement takes the future as main theme and asks “Do not make investment in your future? How? That beats all...”. Third one from insurance firm’s website use slogans “I think my future! Not only think, I know that I feel very comfortable in the future”. First one in the bottom line of figures says that automatic IPS think future while our firm thinks also your today. That means easy participation and support to become part of IPS. Last one is one of the most striking theme of future refer for the well-beings of you and your family, you prepare your retirement and future through IPS. The advertisement uses the image of family with offspring that is sensitive issue for middle class. Education of children, mainly the future of children is one of concerns of middle class based on the future. While they gain their position through education, they also concern about their children’s education and future in this respect. All respondent having children argue that rather than dreams and plans for themselves, they design their life and plan for their children’s well-being; mainly education and future work life. This issue will be held in fourth chapter in more detail of fieldwork data analyses.



Picture 2: The Examples of Advertisements of Different Firms on Individual Pension System (IPS) with the theme ‘‘Planning Future from Today’

3.4.3 Role of the Individual Responsibility in the World of Responsibilisation

Individual Pension system becomes automatic participation, which is conducted as public campaign, but the mottos of IPS are not only promoted by government officials, private insurance firms and banks but also by Insurance Association of Turkey (IAT). Rather than triggering the competition between insurance firms, all components of IPS system conduct the project together.

Given Figure 3, the campaign of Insurance association of Turkey recently is shown in public sphere. In the story of commercial, there are two men, one of these with IPS; *Otomatik BESli Metin*³² (*Metin with automatic IPS*), another without IPS, *Pişman Rasim*³³ (*Regretful Rasim*). Man without IPS is represented as regretful as he does not think his future and does not reach retirement in his dream while Man with IPS seem very confident and happy as he sings a IPS songs ‘pleasure of life is mine, dream is

³² Turkish name for male

³³ Turkish name for male

mine, I have automatic IPS, I live happily, I think future and I have lucrative and comfortable days for my future’. Man without IPS sings a regret song ‘regret is mine, failure is mine, I did not think future, I made mistake, I miss lucrative future’. The message through song and the images of men seem striking; responsible citizens Metin represent neoliberal citizenship of middle class which is very heart of IPS system. Message is saying that do not become like Rasim, be responsible, be individual and do not make failures like others. If you follow Rasim who did not think his own future and retirement, this is your failure as Rasim also accept that he makes mistakes and all failures of his miserable position belong to himself. At the last scene of campaign, it directly says that “Come, you should start saving from today for tomorrow”. Through the commercial, Rasim is under the rain while Metin is at holiday and live comfortable life whose also refer middle class life-style.



Picture 3: Campaign of Insurance Association of Turkey (IAT) ‘*Be responsible, be individual*’, ‘*do not become like ‘others*’

IPS as public campaign that is related state and society relations in terms of neoliberal values. Indeed, responsibility of citizenship refer saving from today and making individual saving. This trend is internalized by individuals. Individuals make savings and thrifts as individual solutions, but they also perceive saving and IPS as citizenship responsibility. Through the fieldwork of the thesis, individuals argue that saving and thrift should be taught to children in school. While individuals start to perceive private savings and thrift as responsibility, they have developed certain attitude towards

irresponsible individuals. Firstly, they tend to exclude and blame others who are not responsible enough to savings and thrifts. Secondly, they separate these individuals from themselves. They feel sorrow and have mercy for these individuals as they think they are poor ones. This attitude seems same point given in campaign of IAT and advertisements. Nikolas Rose writes that through new technology of government of economic life, there is distinction between affiliated and marginalized. He argues;

“By the affiliated I mean those who are included: the individuals and families who have financial, educational and moral means to pass in their role as active citizens in responsible communities. To remain affiliated one must enterprise one’s life through active choice within authoritative terms and limits that have become integrated within all the practice of everyday life, sustained by a heterogeneous arrays of civilized images and devices for life style promotion. In rearing children, in schooling, in training and employment, in ceaseless consumption, the included must calculate their actions in terms of investment themselves, in their families and maximize this investment with reference to the codes of their own particular communities. But the marginal are those who cannot be considered affiliated to such sanctioned and civilized cultural communities.” (Rose, 1999:340)

Rose show the irresponsible and excluded ones are anti-socials in neoliberal society. The anti-social’s morality and life style are considered threat to public contentment and political order. With the help- of the genuine analyses of Rose, the commercials submitted by leader insurance firm in IPS are investigated.



Picture 4: The Insurance commercials on IPS and life insurance through the usage of vampire and zombie metaphor

Seen in in Picture C, the advertisement uses the vampire and zombie metaphors. The message of advertisement is ‘if you do not become a vampire, you should be part of IPS’. In commercial, the character Count Dracula; Duran Kula is a vampire with 560 years old and still have to work in dark areas. The commercial says ‘what a pity... Count Dracula still have to work... but if he became part of system before, he would be on holiday...’ Here, the vampire metaphors are read with the Rose’s anti-social ones. These anti-social ones are mentioned by individuals through field that will be held in 4 and 5 chapters.

3.4.4. Significance of Individual Choice Discourse towards the Society of Individualized Terms

Before concluding this chapter, the advertisement project active retiree, future, responsibility and IPS image through the individualized terms. As there are many firms working on IPS, there are focuses on freedom of choice and special sections for individual. Through the thesis, the study takes individualistic values as neoliberal values within the individualization of reflexive modernity.



Picture 5: Advertisement slogans ‘Your choice is your retirement’ and ‘You are special; your retirement must be special’



Picture 6: Advertisement slogans '*You are the first, you first*'

As seen in the investigation of advertisement, 'your choice' emphasis is mostly seen in the discourse of retirement affirmed by state and private insurance firms. Individual freedom and autonomous/rational neoliberal citizenships understanding gain importance in this respect through the thesis. Foucault points out that on the importance of apparatus of security. Insurance is important tool of government in modern, liberal societies as it preserves the free play of autonomous action within the economic and social spheres which refers allowing individual decisions on marriage, childbearing, sale, investment and saving etc. while adding safety net that removes some of risks associated with these freedoms (Garland,2001). In the thesis with the data analyses from fieldwork, freedom of choice related with individual choice and also individual responsibility seems paradoxical in that way. Giddens writes "lifestyle choice is increasingly important in the constitution of self-identity and daily activity. Reflexively organized life-planning, which normally presumes consideration of risks as filtered through contact with expert knowledge, becomes a central feature of structuring self -identity "(1991:5). Thus people with private pensions want to be in control of their own lives, not dependent on others. Self-reliance is good, dependency bad. Pensions have been repackaged, made 'sexy', ironic and accessible. They are part of our life-planning project, sold by engaging with both our current lifestyle and those we hope to enjoy when retired (Mann, 2015).

Through the advertisements and discourse on retirement related with individual pension system (IPS), the study discuss rational individuals with their free choice in that Weber

(1978)³⁴ and Foucault (1977)³⁵ emphasis on that modern society is driven by the process of rationalization and discipline. Through the media analyses and interviews conducted with individuals having IPS, the study also show the ways in which neoliberal political rationality take position and permeated discursive shaping of future of individuals and individuals themselves.

Giddens takes this point from Weber and Foucault and elaborated it by describing the importance of reflexivity in modern organization and modern life more generally, with institutions and individuals increasingly monitoring their conduct in systematic ways, and bringing scientific knowledge and expertise to bear on their decision making. (1990). From Beck and Giddens's arguments on 'disembedded individual' show that the individualized world is a world of choice, of multiple options and endless possibilities, so in this new context there are fewer ties on traditional and established groups, which brings individuals more individualized risks and responsibility. In that extent, individuals tend to turn experts and professional advisors as it will be held through the IPS system and its experts in chapter 5.

3.5 Conclusion

In this chapter, through the examination of discourse about IPS in public sphere through news and advertisement of IPS in Turkey, image of retirement and its relation with neoliberal pension reform are investigated since the study argues that new forms of retirements, new types of retirees and neoliberal citizenship of middle class in terms of private insurances and individual pension system are interconnected and relational terms. This is the project of construction of retirement for middle class through represent

³⁴ Weber , M.(1978), *Economy and Society: An Outline of Interpretive Sociology*, University of California Press

³⁵ Foucault, M. (1977). *Discipline and Punish: the Birth of Prison*. London: Allen Lane

private pension system as plan for future. The aim of conducting the content analyses on IPS system seems useful to study reflection of this transition period on 'social' for Turkish case. For this reason, this part starts with studying the system from numbers as background information, then this shows content analyses of national newspapers articles and news about IPS from different views, and then it follows media analyses of advertisements and discourse of insurance firms/banks on IPS through regarding language, audience and visuals of this type of projects.

Speaking on insurance advertisements, language has a powerful influence over people and their behavior. This is especially true in the fields of marketing and advertising. The choice of language to convey specific messages with the intention of influencing people is vitally important. Visual content and design in advertising have a very great impact on the consumer, but it is language that helps people to identify a product and remember it. Actually, for the cases of IPS advertisements and commercials, language and visual go together and parallel for the message. Köksal says;

“With the starting of the usage of advertising as an influence and persuasion tool in mass communication, the role of advertisement becomes more important and advertisers use different persuasion techniques to place advertising messages to the mind of their target audiences. In this process, visual elements become important tools of advertisements and especially with using visual figures as rhetorical devices, advertisers try to communicate much more accurately and effectively.” (2013:78).

In this respect, the usage of active and happy retirees image with the slogans that give messages on responsibility, planning, and independency, and the usage of young professionals image together with slogans 'making future plan from now' seems crucial for this analyses on neoliberal transformation of pension system through IPS and position of individuals. The figures used in these commercials and advertisements represent as educated, self-confident, independent and rational with the presentable and

clever outlook that refers middle class professionals. This point argues that the target audience of these advertisement and campaign of IPS is middle class in Turkey. From the example of campaign of Insurance Association of Turkey, responsible middle class Metin versus others, anti-social and irresponsible ones image via visual is successfully created and usage of language through the slogans and messages given directly by commercial refers this whole neoliberal project. Responsible and irresponsible image used via vampire metaphor in one commercial reflect very understanding of individualization of responsibility that show changing trends in state and citizens relations through neoliberal policies. This changing relation between citizens and state is internalized by individuals, which is observed through the fieldwork, so there is individualization of responsibility. The issue is seen in the content analysis on media on IPS, slogans, visuals and mottos are not only the reflection of individual itself, rather it can be found the perception of individuals towards the position and responsibilities of the state in many level. To be able to see this changing relation between state and society and the changing paradigm in society from the perception of middle class individuals, the thesis will take the data from the fieldwork of the study in Chapter 4 and Chapter 5.

CHAPTER 4

MIDDLE CLASS'S NARRATIVES ON CONTRUCTION OF FUTURE

This chapter is designed as four main parts and subsections that are divided according to questions of the thesis given in introduction chapter. This chapter indicates the main findings of the study through the analyses of field data as it is adopted qualitative approach through the thesis with semi-structured in-depth interview.

In the first part of the chapter, how middle class individuals perceive the future as related with their expectations, dreams and plans of retirement is discussed. Their perception on future and the meaning of retirement are investigated relationally, in which concern about the future and retirement point middle class way of construction of future. In the second section of the chapter, future plans/dreams based concerns are held with family relationships. The section indicate individual's concerns on elderly period, their relations with family based on weakening trust mechanism, and new support mechanism, which are shaped through transformation of social relationship of individuals.

In third section, their relationship with work life is analyzed. In neoliberal relationships, neoliberal times and themes show individual's new kind of professionalism: struggle for a living. In fourth section, how they perceive social state and welfare services open to question. In this part of the chapter, people's view about retirement policies and social policies become issue with the questioning conditions of retiree in contemporary society. As sub-questions of the social state and welfare services; what is the responsibility of state versus what is responsibility of citizens?, what is expectations of individuals from the state ? and the crucial point of thesis via question of 'responsibility of retirement belongs to whom: whether state or individual citizens should have responsibility on them ?' is discussed through the privatize services.

For such as analysis, the fieldwork of thesis is conducted from March to September 2017. The in-depth interview is conducted with 27 individuals including 14 women, 13 men who all become related with IPS system. That is, half of them become part of it as voluntary while half do as compulsory. The study is designated to conduct interview with individuals under the age of 45 because individuals under the age of 45 become part of compulsory IPS while voluntary IPS have no age limit, so their ages rank from 26 to 45. Seen in IPS Progress Report in the Introduction, the age distribution of IPS participation accumulated in 26-40s age rank. However, two respondents are out of that; they are 56 and 50 years old. They are part of IPS as voluntary from beginning of voluntary system, so they have already experience of/on IPS.

It is crucial for the respondents of the thesis that all of them define themselves as middle class even though they do not make any point on class identity, solidarity or struggle, rather they define themselves as middle class mainly with economic definition such as having a stable salary, having a standard house whose credit has finished recently, a standard car that are gained by their own individual efforts and educational success.

The respondent list also is defined through their occupational positions, sectors, education level and also through their social life and consumption patterns; at the end conceptually the thesis use the name 'middle class individuals'. The argument of the thesis refers what make them middle class is their common experience of saving and thrift through IPS. The saving and thrift experience and individual's perception about it are mostly related with the household income of individuals, rather than individual income. Thus, the table of respondents involves household income, in which the savings are made from, occupation, sector (public or private), which is important factor to differentiate perception of work relations of individuals, marital status, which not only living together and making life together, but having children is one of most crucial factor observed through the field, IPS participation of respondents also put on table as the main issue of the thesis is discussed with whether individuals participate voluntary or compulsory. Then, the table also shows the name (they are not original name of the

respondents, researcher put random name to secure privacy and confidentiality of participations of the study), sex, education, which is the touchstone of middle class individuals and age, in which generational differences they mostly refer through the field seems significant factor for the argument of the thesis thinking on individualization, social relations; family relations and child-parent relationship and changing trends in Turkish society from the perspectives of the middle class individuals.

Table 5: Demographic Information about the Respondents of Fieldwork

Person	sex	age	Marital status	Household Income(monthly)	Educational status	Occupational status	Sector	IPS Participation
1	female	41	married –two children (13,3)	6.500 TL	University	HR Assistant	Private	Voluntary
2	male	26	single	3.000 TL	Master	Technicians (construction)	Private	Compulsory
3	female	32	married	11.000 TL	University	Doctor (Surgeon)	Private	Compulsory
4	male	36	married	9.000 TL	University	Medical Representative	private	Compulsory
5	female	56	married-two children (27, 34)	11.000 TL	Vocational School	Officer-Staff Manager	Private	voluntary
6	male	34	married	6.000 TL	University	OHS Specialist	private	compulsory
7	male	38	married – one child(2)	7.5000 TL	Doctorate	Specialist- Ministry	public	compulsory
8	male	42	married- one child (18)	7.000	Master	Specialist	public	compulsory
9	f	37	divorced- one child (12)	4.500 TL	University	University Secretary	Private	compulsory
10	f	27	single	4.000 TL	Master	Assistant Specialist- Prime Ministry	public	voluntary
11	m	30	single	4.000 TL	University	Mechanical Engineer	private	compulsory
12	m	45	Married-one child(7)	9.000 TL	doctorate	architecture	public	voluntary
13	f	42	Married-two children (7,12)	6.500 TL	University	Teacher in high school	public	voluntary
14	f	29	single	4.000	University	Assistant Specialist	public	voluntary

Table 5 (Continued)

15	Kaan	m	31	single	3.000	University	Bank Employer	Private	voluntary
16	Serhat	M	34	Married- one child(1)	7.000	University	Project Manager	private	voluntary
17	Selin	f	29	Married- pregnant	6.500	University	Accountant	private	voluntary
18	Mehmet	m	42	Married- two children (8,15)	8.000	University	Specialist	public	Compulsory
19	Yildiz	f	44	Divorced, one child (20)	4.500	University	Senior Nurse	public	voluntary
20	Sema	f	41	Married, one child (17)	8.000	University	Officer	public	voluntary
21	Leyla	f	43	Married- one child (17)	10.000	University	Lecturer	public	voluntary
22	Cem	m	37	Divorced one child (13)	6.000	master	Programmer-IT	public	voluntary
23	Melike	f	39	single	4.000	university	Art director	private	compulsory
24	Meral	f	38	Married one child (3),	8.000	University	Translator- Linguist,	public	compulsory
25	Gülriç	f	50	married two children (18, 27)	10.000	Vocational School	Technician	public	voluntary
26	Sencer	m	31	married	7.000	University	Engineer	private	compulsory
27	Burak	m	42	married two children (12, 7)	6.000	University	Economist	public	compulsory

Experts Interviews (Banks and IPS-Insurance Firms)

4.1. Middle Class' Retirement: Construction of Future through the Retirement

The aim of this section of the chapter draw picture on the perception of individuals about the retirement through their dreams and plans on retirement related with middle class's life style and consumption patterns. Discussion of middle class and new middle class in theoretical analyses recently becomes the topic as middle class's articulation in neoliberal values through their life style and consumption patterns. From 80's economic liberalization and articulations of global consumer culture, the consumption materials become accessible for middle class while lower classed become excluded from it both economic, social and cultural level. In time's prime minister Turgut Özal says that;

“I am declaring clearly. You will be able to see all products in the word in the shop of windows. But, you will purchase tomato with a little higher price” (Kozanoğlu, 1993:169 as cited in Günal, 2013).³⁶

This call was made for Turkish middle class. Indeed, with 80's neoliberal liberalization and consumer culture trend, middle class become rising star that reflects cultural symbols of nation, which open doors to consumer goods with deregulation and free market regulations (Fernandes, 2004).

In this rising consumption, through distinction mechanism which is observed through insurance advertisement in media chapter, your speciality, your choice and your individual life focus work successfully. Here, privatization of education, health and finally social security through private pension system accounts and insurance facilities become issue of consumption. They are all matter of consumption, which is investigated in fieldwork. Retirement; private retirement system and IPS employ retiree image in consumption. The question of this part refers how middle class individuals perceive

³⁶ “ Açık ve seçik söylüyorum. Dünyanın bütün mallarını vitrinlerde bulabileceksiniz. Ama domatesi biraz daha pahalı yiyeceksiniz.”

retirement, but this is also read as how they plan to consume in retirement period. As seen in media chapter of the thesis, the image of retiree show retiree in consumption through the holidays, travel, luxury summer houses and social activities compatible with middle class hobbies and cultural tastes.

For such question of first section of this chapter, the perception of retirement by individuals shows their internalization of consumer culture. In that, the retirement becomes matters of consumption. Thinking on retirement brings dreams and plans about it. The main retirement dreams refer life style and consumption planning such as buying summer houses, travelling abroad and spending time on hobbies. It is crucial that plans and dreams of individuals related with retirement mainly refer their contemporary plans; that is, their main plan of retirement refer to continue their life style and position in retirement period. Dreams of retirement can be made before the retirement, so they can secure themselves and their dreams in that way.

“I have dreams and plans on buying summerhouse; indeed, I have planned to buy it before the retirement. I have dreams to travel all around the world, seeing many countries, traveling much more than now, participating foreign holiday tours. I have only chance to go abroad a few times, in retirement I want to see more, also traveling with my children if they want.” (Ayşe, 41).

“Everybody have dreams of summerhouse near the sea... We are talking with my wife about it, but seeing the life standards of retiree in Europa.... They have chance to travel all around the world, you ask why not? Why it is not for us? Our holiday understanding starts to change. Rather than based on seaside holiday, we want to make cultural holiday, traveling different countries, seeing different cultures...” (Ümit, 45)

“I have eager to travel as I have little time to travel and few places I have seen. The intensity of work life hinder you to travel, see different places and getting know different cultures, so I have plan to increase travels and tours in my mind. Apart from that, being more social, more social responsibility we can say. Actually, being part of social responsibility project (in retirement period).” (Semih, 26)

The retirement plans is going together with buying summerhouses, garden houses and travelling abroad. The plans and dreams on retirement reflect cultural base for Turkish middle class because all respondent mention about seeing different cultures and different countries that refer very dreams of Özal's middle class. Through 80s, the image of affluent families in yacht club and on cruise is kind of dreams of middle class in Turkey. Here, the narrative of Ümit seems target of neoliberal transformation of tastes through middle class because he says that 'the understanding of holiday starts to change' that means changing tastes of middle class with economic liberalization starting from 80s. This trend is observed through today's holiday magazine and websites on travelling; 'the most popular destinations for middle class families'³⁷ emerge as headline.

As Featherstone mentioned, pre-retirement plans is given as the kind of life style management and consumption opportunities that enable retirement be part of set of options and choices (1998:134). In this respect, there is shifting the understanding of retiree and retirement. Retirees were presented with the welfare dependency, but the picture changes through transforming of welfare state towards neoliberal state. As explained in the beginning of this section, retirees have more expectations from the retirement period, their expectations emerge based on what their retirement life style and life standards would be like. Thus, private pension system becomes alternative for consumers to able to make planning and choice. In this respect, Giddens argues that;

“...life-style choice is increasingly important in the constitution of the self-identity and daily activity. Reflexively organized life-planning, which presumes consideration of risks as filtered through contact with expert knowledge, becomes as central feature of structuring self-identity.” (Giddens, 1991:5)

K. Mann (2003) departs from the point of Giddens and writes individuals with private pension system want to control their own life; they do not want to be depending on

³⁷ Hot Spots. Middle Class Holiday Destinations. [www. middleclasshandbook.co.uk](http://www.middleclasshandbook.co.uk)

others. For them self-reliance is good while dependency on others is bad, even nightmare from the narrative of respondent. Mann says that private pension system and insurances become part of our life-planning process, which is “sold by engaging with our current lifestyle and those we hope to enjoy when retired” (Mann, 2003). Mann’s argument of ‘dependency is bad’ is investigated through the field. In this respect, the dreams and plans of retirement coordinated with consumption patterns of individuals reflect the idea of active retiree and active retirement that means being active in social life and continue their life as active citizens; independent, self-sufficient and enjoying life in retirement, which is seen the narrative of Semih as young and active middle class.

Through fieldwork, related with internalization of individualistic values, people mostly mention their plans of retirement is based on being active in social life and become independent retiree that means responsible for their own well-being, so latter part of the section gives explanation about this issue.

4.1.1. The Image of Active Retirement and the Meaning of Being an Active Retiree in Neoliberal Ages

Through neoliberal rationality, the trend in retirement and elderly period employ the image of active retiree. The main issue affirmed by neoliberal discourse given in chapter 3 show citizens should continue their life in retirement as in work life; they should be active, independent, self-sufficient, responsible and still being within the life of consumption even more than before because they have more time for consumption. Also, they are getting older and older thinking retirement period, so they should purchase private services of health, nursing and pension.

As the narrative of Ümit shows, the feeling of being non- active in work life and social life push individuals problems, so it is need to be active and continue life as like today’s.

“I love working. I am feeding from working. In retirement, I feel being forgotten. Out of accustomed routine, I feel emptiness. I think when I become retired, what can I do? You can have secondary work and this is not for money, rather this is for engagement in life. If you do not become active in retirement life, you would fall into depression.” (Ümit, 45)

The image of active retiree is mostly given together with values of responsibility and independency; that is, the image of active retiree both show the understanding of being part of social and cultural life as in work life such as travelling, meeting with friends and relatives, continuation of active life rather than staying at home or hospital and it also refers being active citizens, which means be independent, self-sufficient and planned against problems in elderly rather than be dependent on your children or relatives. You can buy the services before you face health problems and of course you should make your savings and investment for your retirement period.

The understanding of active retirement is related with post-welfare state. Through the fieldwork, respondent argue that they should make the plan on retirement and elderly period through private savings and insurances because they already accept and internalize privatization attempt of state. They see public services insufficient and even see the absence of public services in certain areas of welfare, so they internalize this and try to develop certain solutions and take action against it to secure their position and life standard in this respect. They focus on importance of being active retiree as active citizenship and being active in social life through consumption patterns.

As O’ Malley (1999, 2004) argued that together with the world of post-social regimes, individuals push into being responsible for own fate, invested with personal agency:

“In this world, social welfare is displaced by mechanism for creating self-governing individuals and communities, who can make an enterprise of their own lives. User pays models emerge and the contractual language of customers and partnerships is the social framework of governance through relationship of state clientism.” (O’ Malley, 1999:93)

Through the ways O' Malley (1999, 2004) explains, individuals are individualizing and normalizing mode of neo-liberalism that is observed through the fieldwork of the thesis. Individuals say that they tend to buy private services rather than being dependent on their family and also the state. In fact, they internalize the absence and insufficiency of state services and also legitimize the privatizations and private services through the discourse of individual choice and special facilities for them.

They bring solutions against problems in system: they buy private services, here individual pension system that provide savings for future and individual spend the savings for future problems especially in retirement and elderly period. Even through individuals prefer to buy private services and IPS, they feel insecure and have much anxiety on their retirement period, so the last part of this section will take individual's concerns about the retirement.

4.1.2 Nightmares in Retirement: Problems and Concerns about the Retirement

In post-welfare era, individuals prefer to become the private pension services to secure their retirement period. However, whether this solution bring sense of security and certainty still seems problematic that will be held through the thesis. In that point, this part of the section analyzes individual's concerns and feelings of insecurity about the retirement with analyses of fieldwork data.

The relation between retirement expectations and lifestyle of middle class that reflect some concerns on continuing life standard has been investigated through the first part of the section. Expectations and perception of retirement by individuals show many concerns and anxieties on retirement and future through the fieldwork.

One of most common concern on retirement goes with the idea of how to continue certain life standards in retirement period as there are some problems in retirement salary and services provided in the retirement by public services and the state.

4.1.2.1 How to Continue Middle Class' Life Standards in Retirement Period?

With 1980s, the increasing welfare and life standards of middle strata of society is observed through the individuals who enjoy rising standard of living and accessing global consumer goods with coming consumer culture.

Middle class enjoy consumption and certain standard of living, but it is crucial for this group that as Ehrenreich pointed out, they gain their position, their middle classness through their education; with their individual efforts and success in the society. At least, as the respondents, the study takes the individuals who are wage-earners workers in public and private sector rather than ownership of capital and property. In this respect, this group has possibility to lose their position and gaining, which bring 'fear of falling' in Ehrenreich's terminology used through the thesis. That is, main concern on retirement period refers continuation of life standards because the income level; retirement salary will be lower than contemporary salary in Turkish retirement salary system. The argument is observed in narrative of Hülya, who had concerns about maintaining life standards before, but now she feels fewer concerns thanks to IPS. Ümit also refers continuation of the certain life standards and quality of life, which reflect the middle class tastes.

“I had many concerns thinking on my retirement period. I become retired in early age, but the retirement salary is not enough for maintaining my financial condition, I experienced future anxiety on that... that is why I prefer IPS. I attempt it as in the future, it becomes support to not starve for my contemporary life standards. I had

many concerns on my retirement, but now if I give up my work, my condition can sustain my dreamed life standards and life style (Hülya, 56)

“I understand that in this three world day, you should know the value of every moment, so people want to live in more quality, you start to ask for quality. In friendships, relationships, work life, love relations, family, marriages, in all you ask for quality. For the food you consume, you should look for quality, which means tastes and satisfaction. This understanding should be for the retirement. That is, if people experience this quality and certain standards before, they want continuation of it.” (Ümit, 45)

Neoliberal policies also mostly affect this group as with the changes in policies through neoliberal arguments bring erosion of employee rights with flexibility, retirement rights and shrinking of welfare provisions. The flexibility and erosion of rights of labor seems problems thinking on retirement period for the respondent, but this is also internalized in many senses. Similarly, individuals see the insufficiency of public welfare services and they try to compensate it through internalization of privatizations and individual responsibility. This brings why individuals concerns about how to sustain their life standards in the retirement period and they try to bring individual solutions like IPS.

“In Turkey? People cannot have any expectations from the retirement, retirement salary and premium, you can only have expectations that you will not depend on others with your individual savings. This also does not refer within full welfare. My father is retired from the military, so he has good conditions, but I will not. I only expect retirement, in which I will have welfare level; I will not depend on any one... Retirement salary and benefit are not enough absolutely. You cannot buy a standard home with your premium. I think that retirement benefits are not enough, even for buying a summerhouse it is not enough...” (Çisem, 27)

“I have concerns about the retirement. Working conditions is difficult now; there is an unemployment problem as reality, so whether I will become retiree or not in one day seems problem for me. Related with this problem, I have troubled retirement in my mind... When the individuals become retiree, they want comfortable life... There are

many years in work life, so this experience should bring comfort materially and morally, but life conditions push individuals pessimistic unfortunately. Fear of reach to life in comfort and relief, which are expected from the retirement period, is reason of our anxieties about retirement... I have said before, retirement salary and retirement benefit will not become sufficient, so I think that making something in retirement (he refers his dreams: travel, seeing different culture, buying summerhouse with garden and being active in social projects) can be only possible with individual savings and thrifts made in the work life.... So the only precaution I take is saving from today, but I think it is individual saving, which there are not any contribution from outside; contribution from family or work etc. without any affect from other people, it is kind of hope to savings accumulated from my salary in each moth... Yeah, I like plans, financial ones also, but I have not realized any plan before... so plans for retirement does not seem possible, I do not think it is done... the life is full of uncertainty.”(Semih, 26)

As seen in young respondent Çisem and Semih’s narrative, retirement salary and benefits are not enough for life in retirement; continuing life standards in retirement; however, the only expectations from retirement is based on independency in retirement and for it, both Çisem and Semih suggest individual savings for possible problems of retirement. Respondent also realize that individual savings for future is important solution and also it is the only solution, but it is also not enough.

4.1.2.2 Uncertainties in Retirement: To Retire or Not to Retire

In the retirement period, individuals concerns about the insufficiency of retirement salary, benefits and services that are all investigated through the analyses of narratives of respondent. In that point, they try to find individual solution for it. However, these individual solutions do not seem enough to bring solutions to these problems.

In addition to the problems in retirement system and welfare state provision itself for retiree and elderly, individuals have worry about whether they can become retired or not. That is, through the erosion of worker rights that also bring problems in retirement and pension system, privatization attempt of pension system and also increase in the age of retirement, people have concern on if they will be retiree at certain time period of their life or not as seen in the narrative of Semih in former section and Gaye's narrative in the above.

“I am so pessimistic about my retirement. It is a big question mark. It is unbelievable anxiety... It seems kind of imagination for me especially with the last changings in laws of retirement, increasing the age of retirement and there is time you cannot take the retirement salary. My plan about retirement and future are covered through anxieties and concerns. Making plans for retirement is must, but the conditions of country.... I think we save the day by working, I can say that it cannot be possible to make the plan for future. I am working in the private sector that is relatively backbreaking work and I am working for a long time and I can become retiree at the age of 55 or 60. Can I work until 60s I do not know? That is, if I can become retiree, I would be exhausted retiree.”
(Gaye, 37)

People say that they should make plan on their retirement by own, but the making plan also seems difficult thinking on conditions of the country and system that refer neoliberal policies and recently issue country politics face such as coup attempt, war atmosphere of the region and oppression on opposition to leader party and president. The general view towards retirement in that condition refers ‘whether I will be retired or not is uncertain for me. Thinking on future and retirement, I have only uncertainties.’ Also, another point made by respondent refer even they focus on active and responsible retiree, they also think after long and tiring work life they become exhausted and tired retiree.

From the interviews on retirement, there are concerns of individuals show that their anxieties on their retirement period; these mainly refer concerns on possibility of

continuation of certain life standards in the retirement period. In this respect, individuals focus on planning for future as must and even as the responsibility of citizens as discussed through thesis. However, it seems that making plans seems difficult and even impossible through the uncertainties of society. Thus, there are another concerns of individuals referring the perception of retirement through certain uncertainties, which brings doubts if individual can be retiree or no through changings and instabilities of policies parallel with the conditions of the country mentioned by them.

Through this part of the chapter, from the narratives of respondents the retirement perception of middle class has been discussed with the issue of perception of active retiree image and individuals' concerns on retirement, which shows certain worries about the continuation of life standards and feelings of uncertainties about the system and society as whole. From the investigation of perception about the retirement, the issues overlaps the issues of future perceptions of individuals, so the next part of the chapter takes the issue of future perception by middle class individuals.

4.1.3 Middle Class' Future Projects: Construction of Future

In the analyses of the retirement perception of individuals, expectations and dreams about the retirement mostly are covered with the concerns about the future plans and future uncertainties. From narratives of respondents, the study realizes the individual solutions and individualistic values are fed with future anxieties that also will be held related with the risk society discussion through the thesis. In that respect, the section of the chapter takes the issue of future perception of individuals within the scope of future anxieties expressed by individuals.

4.1.3.1 Whether the future is under the Control: Making the Future Plans

As in the retirement plans and expectations, for the future perception of individuals, the future expectations and also possibility of making plan seems problematic. That shows ambivalent position of middle class individuals in the society reflected as uncertain. Individuals argue that the making plan for future and being planned individuals is their characteristic and life vision coming from individual values held in the thesis; however, they also argue that making definite plan for future is impossible and they do not feel secure in that way thinking on conditions of society and country in Turkish context.

4.1.3.2. Planned Future of Middle Class: Risks, Uncertainties, Anxieties and Concerns

For individuals, making plan for future as individual values affirmed by neoliberal rationality, mainly saving from today for future seems crucial as given narratives through the thesis. In late modernity or reflexive modernity, which is the main theoretical position the thesis takes, one of the main preoccupations of individual in present lie down making plans and adjustment on an uncertain future, which is covered with idea of risk society.

Social theorist working on risk society, mainly Beck, Giddens and Beck- Gernsheim, focus on not only economic and ecological uncertainties, rather they also point a generalized condition of risk in social environment. As in the literature given introduction , with the reference of Giddens, individuals within the array of individual choices, the identity is not something taken for granted; rather it is actualized through life planning and future planning (Giddens, 1991). This section of the thesis focuses on

the future perceptions, future plans, and expectations and at the end uncertainties, which cannot be solved through individual solutions and plans in practice.

“The hope about the future is related with your expectations; I do not have big expectations from the future. You know...Thinking conditions of today (conditions in the country), I am in the middle, neither so hopeful, nor so hopeless...” (Çisem, 27)

Individuals always focus on importance of being rational and planned people. They say they try to make plan for future and possible problems. However, they also argue they cannot have any effective plan for future because of the uncertain economic and politic conditions of the country. One of young respondents, Çisem point this issue with ‘not have big expectations’ even if middle class individuals have certain expectations on their life standards and also concern to sustain their position and standards as discussed in first part of the chapter 4.

“I am the person who plans to see a few steps beyond; I live according to future plans as like my job (occupational health and safety specialist). My life style is going according to plans for future from the early age, from my childhood, I give importance on plans, savings and I try to make investments and savings for the future. With my wife, we always talk about the future plans, what we will make in the future, investments, savings, dreams like summer house, for the future and for the retirement....We make plans, but I only hope...” (Rıfat, 34)

From the data of fieldwork, while individuals indicate that they have certain plans, expectations and dreams on the future, they always give reference to uncertainties they are feeling. They focus they have to make plan from today for their future, they should become cautious against any possible problems they can face, but they add that the

conditions seems negative and getting worse, so they have no hope to deal with uncertainties and anxieties, which is seen in the narratives of Rifat and Murat.

“I have anxieties on the future. Even if conditions need to go better, they are going worse thinking today. I hope I will be mistaken, but it does not seem like that. How the conditions (of country) change, what future brings us I do not know... It needs to think future plans and investment for the future from today, but the retirement age is high and I am 36 years old, so we think that the future will become negative, so there is need to make future plan from now, but priorities change...” (Murat, 36)

During the fieldwork, the question of *what is your future plan against uncertainties* is mostly replied with:

“(As the solution against future problem), Individual should make savings and thrifts for future. It is needs to make savings, but the country like Turkey we cannot see the tomorrow, everything is within uncertainties, you cannot know whom you trust, what you can do for it...” (Rifat, 34)

“My only plan for the future is individual savings. This is it. I cannot make another future plan as we cannot see any positive steps for the future...Uh oh.. We live within uncertainties. Who can make good plan for the future?”(Fatma, 32)

Fatma is defined herself as rational, planned, prepared with emergencies, independent and cautious for all problems in the life. She is surgeon, which needs to become calm with good at the emergency citation management and risk management. During interview, she always focuses on being independent and strong person in the life and it is kind of responsibility for all people in today’s society. The idea of uncertainties in the future and individuals solution for it, individual savings, are shared with other respondent whose narrative given former section.

“I am not optimistic for country’s condition. There are not any certainties, I was more optimistic in the age of 20, but the life shows that there is nothing happens like dreamed. This means that it has positive and negative sides. I get success more than which I

dreamed in my education life, I find very good job, but this is not positive... That is to say, I am hopeful only for myself, I do not have any hope about my country's condition. There is something good happens with my individual efforts (*individual success in education and work life*), not any good thing coming from the state.” (Okan, 30)

Seen in the narratives of respondents, future plans are followed by future anxieties and fears from contemporary and possible future problems in the country's political atmosphere. If there is something good, it is only possible for individual plans and individual efforts, which individuals lose any hope and expectations from the state. This refers the privatizations of public services and decreasing welfare state understanding with neoliberalism, but this also refers that Turkey recently has faced with political and social polarization (with rising conservatism and concerning country's loss on human rights and secular position), migration crises related with war atmosphere of geography, 15th July 2017 coup attempt by religious group, which bring conduct of law amending ordinances (*Kanun Hükmüne Kararname- KHK*), which make Turkey far from EU values with the idea of rising authoritarian leadership and decreasing democracy through country. That is, all brings general uncertainty and anxiety through society; this is general condition of risk society felt by respondents.

With decree law; KHKs, many citizens start to face losing status, job, exported from their job and be jailed because of their political orientation and participation of unions that will be held in latter section of the thesis mentioning individual's relation with the union. Thus, during interviews, respondents mainly give reference to the conditions of country and political atmosphere related with these experiences of country, which brings anxiety and concerns for individuals.

“... It is not definite what will the country become after five years... Streets are insecure, people are strange, and we are on the condition of war. We are living in the country of war; now we can say that. Retirement, system, future, all things, in Turkey,

system and society, whatever you say, I have anxieties on them. I do not think that people can see and plan the future. Not for after 30 years, people cannot see tomorrow I think. "(Rıfat, 34)

From interviews, people talk about insecurity, fearful streets, uncertainties and nightmares. They point that today's society is mentioned with the terms 'insecurity', 'war atmosphere', and 'nightmares'. From the narratives, there is possibility of something dangerous and risky happen and there are negative events they remember and face throughout society of risks. Narratives of the respondents show that while individuals try to plan the future and try to sustain certain life standards in the future for themselves and their children if they have children, they do not feel themselves guaranteed and secure. Rather, they feel anxiety thinking on future. In this respect, individuals cannot live peacefully because they have excessive concerns on future and they have no time to enjoy anything in their life. All dreams and plans are for the future even if they have no hope to realize them. From that point, it is crucial to question if individuals have concerns and fears thinking on the future, how they deal with today? This question refers that respondents live through risk society as they stuck with uncertainties, fears and risks through contemporary society in Turkey.

"When thinking on conditions of country, if there are not troubled things like nightmare... but now there are nightmares.., we do not know what will happen in tomorrow in the country while we wake up in the morning or we have not slept in one night you remember (*she refer 15th July coup attempt*), you remember war planes have flown through our above. It cannot be known what will happen tomorrow..." (Gaye, 37).

As in narratives of Gaye, individual's position reflects uncertain future, which they have future anxiety even if they try to bring individual solutions against it. While individuals give reference to certain event, which is fearful memory for society, they also say they feel anxiety in general thinking on the fearful atmosphere of the country. They say they

do not feel secure in streets, they remember fearful events and they have always concerns on that risk atmosphere of the society.

The relation between contemporary condition and future perception depends on the idea of society argued by society itself. If the idea of the future is mentioned with the fear and uncertainty for society, individual's perception about the risks refers possible negative outcomes of risks and feeling of insecurity, which is observed in the narrative of respondent through the fieldwork of the thesis. In this respect, whether risks is reality or possibility or any meaning of risk in itself are defined with how individuals see the future, the society they live within and themselves and also their individual way to deal with the future risks and uncertainties (Furedi,2001: 44).³⁸

Similarly with Furedi, in Beck's reflexive modernization, modernity realizes itself and become aware of unintended consequences of modernity, which refers also side effects; such as climate change. Beck points out that the unintended consequences of modernity forces agents to seek biographical solutions to systematic contradictions (Beck, 1992). That is, individuals try to deal with contemporary condition of society by individual solutions such as IPS. However, they do not feel themselves secure, rather they feel more insecurity and uncertainty. Seen in the narratives of Gaye and Rıfat, excessive fear and remembering conflicting situations bring more uncertainty for individuals, which are named as manufactured uncertainty by Beck.

The arguments held through risk society will be again discussed in the section on how individuals perceive IPS, which will be taken together with the issue of expert knowledge.

As Beck also points,

³⁸ Frank Furedi, 2001, *Korku Kültürü*, Ayrıntı Yayınları, İstanbul

“The main question is how to take decisions under conditions of manufactured uncertainty, where not only is the knowledge-based incomplete, but more and better knowledge often means more uncertainty.” (Beck, 1998)

Towards later section, individuals mostly mention future anxieties and uncertainties when asking question about the future. In that respect, thinking the respondents of the thesis, as an important factor, individuals with children mention the future and future plans as associated with the future of children, which they have some anxieties and concerns about it.

4.2. Middle Class’ Family Relations in the Future

In the field, for respondents, future plans are directly related with the individual’s position in work, family and individual concerns on future. Indeed, question on future is answered with future concerns found in relations with other individuals, who seem important for them especially in family life.

It is critical for the thesis that although the future plans and concerns are mostly associated with family members; mother-father, children and spouse, the losing trust in family is one of the main themes in this section of the chapter and main arguments of the thesis correlated with individualistic values that discuss through reflexive modernity understanding. With the losing trust in family, individuals internalize individual values and try to develop individual solutions against certain problems in their life.

4.2.1. Middle Class Children and Their Future: Generational Transfer of Values of Individualization

This individualistic values seems kind of mission that should be transferable from parents to children. In the neoliberal and full of challenge world, children should become independent, qualified and well educated for their future life. In that respect, future plans and future concern of individuals mostly are about the children and their future if individuals have children. Related with that point, Balkan and Rutz (2009) focus changing forms of social reproduction among middle class within the framework of restructuration of welfare state, especially pointing on issue of education and middle class's children. Through fieldwork of the thesis, value of middle class and its transfer to children are significant agenda for individuals having children, so here Balkan and Rutz write;

“...one of the most salient aspects of middle class social reproduction, old or new, is quality education as a path to occupation destinations and a cultural ideology of consumption that reinvents what it means to live a comfortable life” (Balkan and Rutz, 2009:ix)

Through the fieldwork of the thesis, all respondents; middle class individuals are obsessed with the education of their children and their future. Their expectation from future, retirement and private services and insurances related with their life style are covered with the education and success of children if they have children.

“I have no actual plan for the future unfortunately, but as a mother I make the plan to make my children future strong. My priority is my son's future job, which is well-paid and his favorite. I plan the life for son, where he will become healthy, happy adult, he can stand by own and look after himself, his life should become possibly qualified, he has quality for his life, high life standards. This is my prior future plan, which is for my son.” (Gaye, 37)

Throughout the fieldwork of the thesis, there are some factors such as gender, inter-generational differences, work status (public or private sector), marital status (with children or not) and status of participation of IPS (voluntary or compulsory) show meaningful differentiation for the analyses of the issue. Here, from narrative of Gaye, gender dimension seems meaningful related with having children. Being mother is one of the themes related with gender dimension in the thesis in that women respondent with children give some priority on their children and their future rather than putting only individual plans. Being single mother is seen her narrative in that she says her only plan is based on her son and his future.

All priorities and sacrifices are made for children through all narratives of individuals who have children. That is, in the question on future, all individuals with children always refer that they have certain plan for their children, education of children and at the end future of their children as seen in narratives of Yılmaz and Ayşe above.

“People start to think something that have not thought before as time pass. That is, I have concerns about future. While our age increases, we have concern about our children, if we would not be sufficient for children’s future. Age differences with our children become bigger. Will we catch our children? Will we be sufficient for their education? I have concerns on future of my child. My future concerns are about children. When you have children, you start to concern on your children. When you have children, your life starts to change totally, so your concerns changes. You make every plan based on your children.” (Yılmaz, 38)

“I cannot have definite plan for the future, we do not think what we will do in future. We arrange everything only for children, so the future also... I have also dreams such as going different country, travel with my children...” (Ayşe, 41)

Crompton (2008) points that market based changes in educational system, which means privatizations on education and private schools in this thesis, target middle class individuals. For middle class families in Turkey, education of children is a top priority

since respondents having children always indicate the value of education and importance of education. This kind of idea shows their tendency to send their children private school. Middle class tend to secure their children to enroll academically successful schools. Thus, from Ehrenreich's fear of falling, individuals who do not send their children private schools feel fear of falling. Even they send their children to private schools and sacrifice from their needs and consumption for the sake of children's education; they still fear and have concern on their children's future. This concern is not baseless; rather the educational system and education policy of the state are always problematic in Turkey.

One of the respondents working in education sector, in public high school, Dilek says;

“I have too much concern about my children, their future, their education, not only for my children sometimes... I start to question myself and my teaching, being teacher in this system as I cannot be sure about my student who I am training. We are looking university catalog with my students; they are asking about the university and after the university, I cannot answer the question. I feel sorry for my students, education system, schools; especially public schools, place of teacher and students... all are problematic in Turkey. I cannot secure my children's education and my students; I cannot talk about university and after university certainly. Sometimes I say students ‘you do not try too much, do not expect from many things from university and teachers, you can be unhappy at the send, but there is also no choice for them and for my children of course...’ (Dilek, 42, Teacher)

Through Turkey, the education quality and education as kind of guarantee for future of children has seemed losing its ground for years seen with uncertainty after university mentioned by the narrative of Dilek. With Justice and Development Party (JDP)'s conservative and nationalist oriented education system, whose aim is to cultivate revengeful generations, middle class parents have certain concern on their children's

education, which is most important factor defining the position of middle class families and their children thinking on the value of education.

“When I was in Japan for master, I have talked with a Turkish young man, who is student at the age of 20s. He has been in US after university and in US he met Japan girlfriend, so he is interested in culture of japan and Japanese. Now, he is learning Japanese and he is good at it, he continues master in Japan while he has part-time job, so they are *global young*. They have hobbies, they can adapt all cultures, and they are flexible, not rigid. Indeed, this global youth is important. Will my child become global youth? Of course, he will. I try because of it, because I want he learns languages. My period (my childhood period) did seems this kind of understanding reverse, I had to explain tiny thing, if I come late at home, I had to explain it, we were interfered by family for everything. That is, this global view go reverse to my generations, seem utopian, but I want that my son become like this as young in abroad see different culture, stand on their feet and look after yourself, which is so nice. I hope that my son will have broad vision to see world, know the world, question it, decide from different perspectives, know how to take a steps, question his steps before; so he become both social and rational, independent young. For this, we try to provide this kind of future for him. Because of it, we send him private school (very expensive and rooted educational institutions). We make investment for our son’s future. We also realize that he tries to enjoy life and school while other students try to do something correctly as teacher’s rule. He give up everything and behave in his own way and in that point, we supports him with my wife, but in my childhood, in our generation, our mothers and fathers were not like that...My child is only child (no siblings), and we can send him private school. To be able to send him private school, we give up own need, wanting and own standards. Our retirement period will be coincided with his university period, which I want to continue my support to him. After his university period finished, he will draw own way of life, but now my all effort and individual savings are only for my child.” (Ümit, 45)

Annette Lareau (2002) says that in contrast to their working class counterpart, professional middle class tend to take active role in directing children’s growth, which they try to nurture their unique and distinctive talents and abilities. This is seen under

the level of value system. Followed with Ümit's narrative, Enver Aysever, famous columnist of newspaper *Birgün* writes the article 'You do not Permit Rape Against the Soul of Your Children!'³⁹, which focus on values affirmed by education and he focuses on importance of secular and scientific education system, which is recently submitted by private schools, not public schools through Turkey, whose values are directly affirmed by conservative and revengeful ideas; that all push middle class families especially with secular orientation to send their children private schools. However, all subgroups of middle class (conservative or secular) tend to send children private school because of the quality of education and academically successful future are not provided by public ones.

As Şen's definition, the concerns on education and the future of children show values and vision of middle class parents, who come forward with their life style and cultural identity. They have global tastes and cultural understanding as they have higher income; higher education graduated from credited universities, so they are white-collar professionals and has vision of different cultures and countries. Their vision and world view different from their parents show more flexible and open to different cultures and movements such as environment issue and LGBTQ⁴⁰ movements (Şen, 2011).

From Şen's middle class definition, the narrative of Ümit shows value based concern on the future of children and education of children, so he send his son to private schools to get good education, learning language, academic and scientific education and also significantly he says that he choices private school because he want his son's vision and world views will broad and open different cultures. He hopes that his son may become global youth, he will travel; get higher education in abroad as seen example of global values and global youth in the narrative of Ümit. This kind of concerns and plans on the

³⁹ Çocuklarınızın ruhuna tecavüz edilmesine izin vermeyin!, Birgün, (08.09.2017) retrieved from, <https://www.birgun.net/haber-detay/cocuklarinizin-ruhuna-tecavuz-edilmesine-izin-vermeyin-178293.html>

⁴⁰ Lesbian, Gay, Bisexual, Transgender and Queer

education of children are followed same point of this narrative. All respondents having children share their concerns on education system in country and decreasing quality of public schools, so they point they have to send children private schools, private lessons and courses to make them strong and educated for the future.

The value of education is different for middle class compared to upper class or lower class ones because they have to secure their position with education and individual success contrast to upper class. Middle class children have many things to lose if they do not become successful contrast to lower class children. Middle class individuals gain their position through individual efforts and education success in certain extent, so they also expect and support their children because of it. They have educational success, individual efforts, planned and rational personalities, which all bring them job with stable payment and a house bought with credits. The reality is known by them, so they think their children should go credited high school, universities and their children can go abroad, they can broad their visions, they can become citizens of world contrast to themselves seen in the Hülya's narrative in above and Ümit's narrative mentioning in young in Japan which reflect generational differentiation.

“I give my all efforts to my children and their education. My daughter has graduated from university as top students of department. She has found own job by herself, we do not find job for her; she has married and has one baby. I see she become burden of these responsibilities. I narrate my experiences on home and work; my children ask me how to do that. I did all things myself as we are strong. Our generation is strong; we feel that we have to do that....” (Hülya)

Seen in the narratives of Hülya and Ümit, there is generational differentiation and comparison is mostly indicated by individuals. While Ümit say “we supports him with my wife, but in my childhood, in our generation, our mothers and fathers were not like that...” “(to my family) I had to explain tiny thing, if I come late at home, I had to explain it, we were interfered by family for everything”, Hülya points “Our generation is strong, (theirs are not)”.

In this sense, generational comparison becomes important factor for the analyses. Many scholars show analysis on transformation of family relationships, changing dynamics in family, values of family and children, intergenerational instrumental and cultural transfer between generations (Kalaycıoğlu and Rittersberger-Tılıç, 2000). In generation comparison, respondent make comparison between them, their parents and their children's generation. In this context, Beşpınar points that "central gesture of (middle class's) new fatherhood is to distance itself from the old version of the fatherhood." (Beşpınar: 2015:96). In Beşpınar's study, middle class' new fatherhood (new parenthood seen in child-parent relationship discussed in this thesis) are taken with the reference to the transformation of the values, perceptions and transformation of individual parents; middle class father in last decades (2015: 98).

Related with the fieldwork data of this study, Kağıtçıbaşı's study (1990)⁴¹ on Model of Family Change indicates that transformation of family relationships does not show itself just in family practices and child-parent relationships, rather this transformation is observed through intergenerational dependencies in the family. With the changing value of children especially in urban setting, Kağıtçıbaşı's family change theory (2007) argues that there is new family model in which refers model of emotional (or psychological) interdependence. Through this model family, emotional interdependencies still is important, but material interdependencies (and traditional hierarchies) seem weakening within family coming from processes of modernization⁴². Also, autonomy is no longer seen as a threat to the family, rather it is for preparing children in a modern world which will be discussed through new family support mechanism in this study as a part of insurance as a gift for family member. In that point, transformation of values within family relationship, relationally the values and perceptions on that transformation show

⁴¹ Kağıtçıbaşı, Ç. (1990). Family and socialization in cross-cultural perspective: A model of change, in Berman, J.(ed.) *Cross-cultural perspectives: Nebraska Symposium on Motivation*,1989, Nebraska University Press, Lincoln, NE.

⁴² Kağıtçıbaşı, C. (2007). Family, self, and human development across cultures: Theory and applications (2nd ed.). Hillsdale, NJ: Erlbaum

the meaningful analysis through the thesis. Neoliberal transformation of social relationship of middle class individuals has crucial reflections both individual and societal level, in which generational differences through generational comparison are best measured in the transformation period, especially in the transformation of retirement system that has been based on generational solidarity before.

Retirement perception, future perception, social state and individual relation and IPS and risk society discussion with reference to the generational differences and losing generational solidarity become crucial for the broad analyses to be able to follow changing paradigm in the society. In parent and child relationship, changing trends are seen in narratives of respondent who all give reference to another generation. This reference is also seen individual's perception about their elderly period and changing trend in support mechanism within family through new society, which is society of risks perceived by respondents.

4.2.2. Changing Trends in Family Relations '*I only trust in myself*'

This part of the study draw picture on the social relationship of individuals with family, changing value of family relations and trust relations through the loss of the trust on their relations with family members. In the analyses of the social relationship of individuals, family relationships mostly are covered with decrease in family support and trust. The changing family relations are linked with concerns of individuals on life course in elderly period, whose reflection is followed with respondent's arguments on generational differentiation. This point shows significance of generational comparison through the thesis.

In this part of section, it starts with discussion of changes in family relationships, which is related with concerns and expectations on future and elderly life course of individuals.

Beck (1992) writes that in late modernity, reflexivity fusion of our all life, which reflexive individuals become free from the bonds of social structural relations, such as family ties, so there is erosion of traditional values. In that respect, through the narratives of respondents, the thesis discusses changing family relationships, which people do not ask any support from family and friends, rather they always seek for individual solutions and strategies.

To follow changes in social relations of individuals, it is asked *whom you ask for help if you face any problems and difficulty?*

“I am not a person asking for help from anyone. I always solve something in my own. I strive for it in my life. I can go my family at last solution, if all ways are wasted, if I have to do that, this time maybe I go to asking for help from my family...”(Çisem, 27)

“I do not think to get help from my environment. My all investment and savings are for this reason. At least, I can buy services rather than asking for help from my family and relatives....” (Hülya, 56)

“I am not a person asking for any help from people around me. I am a person who achieve everything with own efforts. I always try to make things by own.” (Rıfat, 34)

“I always look for the ways doing works as individual. I think I am a self-sufficient person, I can make everything on my own.” (Yılmaz, 38)

“Today bank and finance sector is developed, so if I face difficulty, I go bank for credit. Rather than asking for anyone, I apply for credit from banks.”(İbrahim, 42)

From respondent’s narrative, individuals always try to solve problems by own and they do not ask help from anyone, rather they as self-sufficient person make everything by own and they say as last resort, they ask support from their family and social ties.

“Actually what I trust at the most is my own self. I trust my sense of responsibility, my relations with people...” (Okan, 30)

Asking about whom you trust and asking support, all respondents say that they firstly trust in themselves and even trust only in individual self, thinking one contemporary social relations and economic and political conditions of society they generally mention. This is also given the respondent Okan's narrative above. In that analysis, it gains importance to discuss family relations of individuals in the individualized society.

From that extent, Giddens (1992) points that with individualization of society; there is erosion of significance of family ties and families of fate. That is, there are more possible relations and more choice about the involvement in family than in the past, which refer more rigid social roles and obligations such as family roles as like spouse, mother, daughter, and son etc. Also, for Giddens, the influence of the family especially nuclear family as social institution starts to lose position and decrease its influence in that different types of families become prevalent and social roles start to be blurred (Beck and Lau, 2006).

In that extent, with the decline of the influence of the family is related with decreasing of family assistance and support mechanism and personal attachment to the family, which are seen previously hallmark of the family unit. The value of family ties and family relations such as between children-parent and between spouses are also seem changing for scholars seen arguments of Beck, Beck-Gernsheim, Lau and Giddens.

Individualization with the changing value and characteristic of patterns of family relations is important to understand differentiation between generations through fieldwork. Shared values and trust within family and between family members, especially between parents and children show differentiation as in value of education respondent Ümit mentioned. The most important sharing mechanism is the family especially in value level, which teaches being independent, self-sufficient and success oriented, so changes in family relations is directly related with changing paradigm in the values of middle class society.

Through the thesis, the narratives of respondents from the field agree this argument that middle class individuals try to give certain values to children especially related with the value of education, individual success and in-dependency, which all of them push parent sending children to private schools and courses such as additional to lessons and also courses of fine arts like music, dance and paintings. What is crucial that respondents' value are different from their parents as seen in again the narratives of Ümit through the section on education of children. Respondents argue that they give too much importance and labor for children's education and they support them to learn language, travel abroad, get education in abroad, improve themselves in fine arts and sports; as Ümit's world, they support their children because these children will become global youth, whose value will be different from their parents. From Şen's definition of middle class, the new middle class have different values from their parents; they are more open to different cultures and experiences. These values of course have effects on the parenting style and value of middle class individuals.

Additional to this, individual success, independency, self-responsibility, self-sufficiency and being self-investment based as neoliberal values reflect values of middle class individuals, which also influence on the relationship within family and the perception of relations between the family members.

“I have cared my mother and father for years, but my child... Indeed, I only want that my child become independent and successful person, that is it, but he is two years old, so I do not know yet. In my vision, important thing is: first you should make investment your child, after that investment, you can expect something from your child.” (Yılmaz, 38)

From the narratives of Yılmaz, changing values are mentioned with terms being investment based like '*investment to children*' and *self-investment*, which are as neoliberal mottos is found place in that narratives of respondents. Here, make investment for children refer caring children, providing supports for education of

children to be able to make children successful and ready for the life. In this issue, there is generational comparison that respondent show although their parents do not make this kind of investment for themselves and child-parent relations are more rigid, they are as responsible parents, they think they should make investment to your children. The term ‘investment’ for children will be discussed in the section of chapter on perception about IPS system.

Self-investment works with making investment for the future and for the elderly period of individuals. At the end, this idea bring people to make plan and investment for their elderly period, so their solution against concerns on that period refer purchasing the private services rather than being dependent on anyone or asking support from anyone, which seem contradictory with their values and of course changing social relations.

4.2.2.1. Middle Class Individual’s Elderly Period: Purchasing the Professional Elderly Care Giving Services

This section indicates the perception of individuals about elderly period through the issues on the plans on elderly period, concerns about elderly period coming concerns about their relations with family.

In the analyses of the elderly period of individuals, the narratives of respondents about being elderly and elderly period, which refer future life, generally the life in retirement, after the retirement, are mostly covered with the concerns about loss of ability, being alone, suffering health problems, loss of independency and fear of dependency on others, mainly family members and children. Risk of dependency is one of most common theme through fieldwork related with the uncertain future and elderly period. In that point, Powell indicates;

“...a new liberal style of governing modern societies would increasingly shift the responsibility of the management of risks and uncertainties from the state to individual. Socio-economic changes as well as shifts in governance contribute to the perception of risk and uncertainty regarding old age in two ways: First, they promote to the understanding of risk and uncertainty *in* old age and second, they suggest to perceive age as risky and uncertain.” (Powell, 2008:7)

Through content analysis of advertisement and its active elderly image and respondents’ concern on elderly period, there is case of uncertainty in elderly period, which push individuals seeking individual solution as they say:

“I wish I do not depend on anyone in my retirement and elderly period. I want to be self-sustained person in the future like now. I do not have too much will; only thing I want is standing on my own legs.” (Çisem, 27)

“In the elderly period, the biggest thing becomes the ability, loss of ability and independency, so there are concern about the dependency on others rather than standing on own legs. Will I depend on others, or on my child? Searching for support brings together financial concerns for the future.” (Ümit, 45)

From narratives of Ümit and Çisem, during fieldwork, individuals argue that they fear from dependency on family members; children because they say they are strong, independent, planned and self-sufficient persons and they do not experience of dependency on others through their life, rather they always solve problems by own and they bring individual solution against them. In that respect, this section mainly takes concerns of individuals on elderly period, which show concerns on dependency, and their solution against that concern, which give roads towards private elderly services, going to nursing homes and hiring social workers for them, so they do not expect from any other individuals, even from their family. Ümit’s narrative refer this kind of services as he says since he does not become dependent on children or anyone, he has financial concerns to guarantee his life course in elderly period.

As discussed in the analyses of advertisements of insurance firms on IPS, there is discursive construction of active retiree and active elderly image, which creates kind of stress on individuals correlated with the terms independency, self-sufficiency, responsible and active individuals, these values are also valid for elderly people, which is also correlated with Powell's point (2008). They affirm the value of being independent, self-sufficient and self-responsible, which is connoted with individualistic values internalized by individuals, so they do not expect any support from their relatives, family and also from the state.

In that respect, Powell (2008) shows that through new conceptualization of society as risk society, it also related with how individuals define and find position the personal and social spaces where they grow old. These spaces serves to place the definition of what it means to be an older person, whose meanings for this thesis points changing understanding in society from state care to individualized care (Phillipson and Powell, 2004). Beck (1992) also focuses that through reflexive modernity, the meaning of growing old shifts from being a collective towards an individual experience and responsibility. Going beyond this argument, Giddens (1998) writes that 'old age is a social constructed category formed by and in late modernity by its politically pioneered definition on the retirement';

“Old age at sixty-five is a creation, pure and simple, of the welfare state. It is a form of welfare dependency much more widespread than any of the dependencies noted by the rightist interpreters of the underclass (1994:170): - A society that separates older people from the majority in a retirement ghetto cannot be called inclusive” (Giddens, 1998:120 as cited in Powell, 2008:14)

In this thesis, the narratives of respondents about being elderly and elderly period point their concerns on being alone, suffering health problems, loss of independency and fear of dependency on others; risk of dependency on family members and children. Seen in Giddens's citation, individuals both have concern on being alone, which refer somewhat

exclusive attitude of society to retired ones who are not active in workforce and they are dependent now, and also individuals have concern on the risk of dependency on others, which show shifting understanding of state care, welfare state to individualized care. That is, the main argument notes that society moves from the generational solidarity, which is best understood with the retirement system and place of the older citizens in any country, to individualization.

Individual pension system and any privatizations of social security systems, which will definitely effect on the elderly populations of the future and restructuring of welfare services also give this message to citizens, which show responsibility belong to individuals, not social state anymore. Individualization of responsibility pushes them to purchase the private services as not only social state retreated but also support mechanism in family decrease and individuals fear from dependent on any family members and they also see wanting help from their children in the elderly period as something egoist. In that respect, they also give reference to changing paradigm in society through focus on generational differentiation in fieldwork. The latter section of the part of the thesis mainly will take the generational differentiation and comparison between members of family and at the end the members of the society.

4.2.2.2. Generational Comparisons about the Elderly Period: ‘I have given care for my parents for years, but my children will not’

Life course in retirement is mostly covered with the concerns about how to sustain certain life standards related with life style of middle class. In addition to this concern, the perception of retirement and being retiree bring fear of being alone and isolated from work life, so from social life after finishing work life in certain point as respondents mentioned. Similarly, the issue of the life course in the elderly period creates the

concerns for individuals as elderly period is evoked with health problems, which needs support from family members, friends and also from professionals.

From fieldwork, respondents talk about generational differences between them and their children (for some, children in the future) with reference to changing family relations such as support mechanism in the family parallel with changes in society, which Powell (2008), Powell and Phillipson (2004), Phillipson (1998) Beck (1992) and Giddens (1998) categorize with the terms individualization through societal relationships; and individualized care on the issue of being elderly and life course in the elderly period.

“I have anxieties on my future, retirement. Concerns about health... In elderly age, can we meet our needs? I have many concerns about it. At least, we can go nursing house with my wife, they take care of us. I have only one child, I do not think he cares us. Our generation and their generation are different, so we have too many future anxieties...”
(İbrahim, 42)

From narratives of İbrahim, he talks about his concerns on elderly period, mainly health problems and loss of ability, which people can be depend on support of other people. While he mentions he has cared and interested in his parents in their elderly period, he says he do not want this kind of support from his child, and he argues that he prefer to buy private services and go private nursing house. In this analysis, it is crucial focus that reference to generational differences between him and his son.’ *Our generation and their generation are different*’ show more critical sociological point in that this both give reference to privatization and professionalization of social services such as nursing homes and elderly care giving services linked with restructuration of the welfare state and welfare services and also it gives reference to changing view on family supports mechanism; decreasing family ties and supports, which brings idea of ‘*I do not expect support from my family*’ and ‘*I do not think my children care about us*’.

“I do not have chance to say my children ‘I care you, I raise you morally and materially, so you should care me’ because our generation’s conditions were not served to them, they are like *silkworm cocoon*⁴³. I support my father and mother in all level, but I do not expect this from my children. My only wish from my children; they communicate with professional services, which will provide care for us and whether the services provide good care or not, they look purchased services from true persons, who can care us...My family say you do not need to work, do not work anymore, but I am always saying I do this because I do not want to be dependent on them. I work for my children’s comfortable future. I do not have change to be dependent my children, this becomes me egoist...” (Hülya)

Seeing the narratives of Hülya, she makes comparison between her generation and her children’s generation and argues that the new generation is like silkworm cocoon even if there are better and higher developments in education and technology. In that point, respondents mostly say they do not expect anything from their family and children when thinking problems and need of support in elderly period. In the narratives of Hülya, she is aware of privatization of welfares services and has idea of purchasing private services for her elderly period. It is striking sentence of her ‘*My only wish from my children; they communicate with professional services, which will provide care for us and whether the services provide good care or not...*’. That is to say, her only expectation from children is communication of private services to monitor whether professional caregivers behave them in good manner or not.

At last, the study questions that if there is changes of social relations in family, which make individual free from the structural constrains in Giddens and Beck’s argument of reflexive individuals and individuals have no expectations from the family and no longer strict and strong ties in the family as people say they only trust in themselves, how individuals dealt with the society as individual self? It is also questioning whether the individualistic values make people independent and strong against problems or they as

⁴³ İpek böceği kozası.

reflexive and disembedded individuals still have stuck into fearful, uncertain and full of concerns for their life course in their perception and imagination of the future.

4.2.2.3 Insurance is a Gift for Family Members: Meaning of Independency through Intergenerational Support within Family

In the section on middle class children and their future, decrease in trust within family emerge as one of the main themes, in which individualization through society, adopting individual values and seeking individual solutions whose reflection is observed also in family relationship become crucial argument in this study. Here, individual show that they prefer to go bank and insurance firms rather than asking support from family. It is also meaningful point emerged through thesis that parents see individualistic values; independency; autonomy, self-sufficiency, self-success and self-responsibility as transferable from parents to children.

Another point discussed in the section on perception about elderly period of individuals, the narratives of respondents refer they care and give all kinds of support their elderly parents financially and morally for years depend on their own conditions, but they do not expect this kind of support from their offspring, whose understanding is correlated with their wanting on being active retiree and independent elderly even the way being independent and autonomous points to going the private nursing home and purchasing private elderly services.

All arguments emerged with individualization and independency within family, it is critical to realize that family and familial relations through Turkish society are seen kind of touchstone and even divine among life of individuals and also in the understanding of Turkish society. Turkish welfare and social policy understanding are also found itself through possible support mechanism within family, which can also be seen as informal

sections of professional welfare provisions and social policies. Turkish ministry specialized on social policy, women and children welfare in certain extent and in theory is named as The Ministry of *Family* and Social Policies, whose name is controversial because it excludes the position of individuals and the name of women, being women or children or any category referred gendered dynamics (especially LGBTQ) in society and politics.

That is, the place of family is still core for the analysis of society for Turkish case and this study as building on the narratives of family support, respondent show they do not ask help from their family in the first time as they do not want to make parents upset and anxious about their citation and also they do not prefer to disseminate their financial difficulty to extended family members and other people around them such as friends, colleagues and even neighbors. This attitude seen in the narratives of respondents with the sentences like:

“I prefer to go to banks, credits from bank if we face any problems (*financial*) rather than going my parents. This understanding is like kind of no one wouldn't show his face in rapid succession⁴⁴ and as our grandparents always say, its problems are settled.⁴⁵, so we try to solve this kind of problems we face in life by own and by consulting private services... However, you know people want to have family staying there, even if you do not show problems, if you know your family is there, you can have psychological relief under hard conditions. As you know you have family... In the trust issue, we have proverb in Turkey, ‘There will never be anyone to care for you as much as your mother would do’⁴⁶, so if I lose my everything, I become unemployed, if I lose in this life, I want to know that there is my mother...”(Ümit, 45)

⁴⁴ “Kimse başkasına söküğünü göstermek istemez”

⁴⁵ “Kol kırılı yen içinde kalır.”

⁴⁶ “Ağlarsa anam ağlar, gerisi yalan ağlar”

Seen in the narratives of respondents refer even if they affirm being independent, autonomous, self-sufficient, self-investment based, rational and self-responsible, very strong individuals as they gain everything by own, by own individual success in educational and in work life, they still give importance of family relationships even it is sometimes only for moral and psychological relief. From that analysis, the fieldwork shows that respondents having children are obsess with their children and their future. They spend too much money for the education of children, private schools, courses and the most common dream of parents to see offspring as independent, autonomous and successful adults in the future if remember the respondent Ayşe, Yılmaz and Gaye.

In that issue, Gaye says “...as a mother I make the plan to make my children future strong. My priority is my son’s future job, which is well-paid and his favorite. I plan the life for son, where he will become healthy, happy adult, he can stand by own and look after himself, his life should become possibly qualified, he has quality for his life, high life standards. This is my prior future plan, which is for my son...”. Thus, respondent indicate that they make savings and investment for the future of future of offspring, their all efforts to make children strong and ready for the future even the conditions of country and education system makes middle class parents anxious discussed in the section of the thesis on the middle class children and their education.

As the parents have certain anxiety on the future of children, they become part of private insurances and individual pension system for making the savings for their children seen in the narrative of Ayşe and Hülya:

“I have four individual pension system accounts as I have participated in individual pension system for my children. One for my older daughter, one for my younger daughter, one is mine other belong to my husband, but at the end, if something happens to us, our accounts are also *transferred* to our children. If something happens to us, my daughter should be able to continue their education. If there is savings for them, they should be able to continue their life without us...” (Ayşe)

The narrative of Ayşe reflects the idea of private insurances and mainly IPS for the future of children, whose independency and autonomy can be survived through the savings made by family. Another respondent, Hülya who is good at expression of arguments and good usage of Turkish language, so the thesis also mostly give her narratives, mention that she purchase private insurance and individual pension system for her son and daughter as *gift*.

“I have purchased individual pension system for my son and my daughter. We have also IPS account with my husband...Since 1996, we have also private health insurance as family. After my daughter (34) is married, she starts to have idea of existing from that insurance. I see that they think about having a baby, so without my daughter’s permission, I purchase her this insurance as my gift for her, so again she become participated in the system. My gift continues for three years, and after their baby was born, I also make this insurance for the baby, for my grandchild... In this year, my daughter, Nesrin, come to me and say ‘I do not want this kind of things anymore because you make many things for us and we become embarrassed, you make us indebted.’ After she says this, I give up payment to system for her, but she starts to continue making payment the system with her husband.”(Hülya)

From the narratives of Ayşe and Hülya, the inter-generational support mechanism within family need to open through the discussion of the thesis. Even the thesis argues the support mechanism within family, which refer especially financial support as respondents all say they solve problems by own and the trust with family members and within family show trends of falling, the new kind of inter-generational support mechanism, which is mainly for ensuring children’s long-term future, is come to rise, which gain importance for the analysis of the thesis sociologically. Druta and Ronald (2017), writing on how generational support is experienced and how the certain practices of family members re-shape the relationship between generations, argue;

“(It) will show that the equation of homeownership with responsible middle class consumption (Flint, 2003; Smith, 2015) justifies considerable support. Hence,

paradoxically, helping adult children buy a home is rarely understood as children's dependency on parents, but rather as a marker of offspring responsibility and autonomy. Indeed, the highly normative value of property ownership makes gifting towards home-purchase the only gift that allows givers to exercise moral control over receivers without impinging on the receivers' sense of autonomy...."(2017:784-785).

In the neoliberal world and in the family life, children should become independent, autonomous, self-sufficient, strong and ready for the future. From the narratives of Ayşe and Hülya, transfer IPS account to children, making and purchasing private insurances and IPS for children, savings for children and purchasing the insurance as gift for children and gift for family members show the new kind of inter-generational support mechanism in Druta and Ronald's sense. Parents give IPS as gift for family members, especially children and grand-children in our case, they have planned to transfer their insurances and IPS accounts to children to continuing support for their offspring, who will not become dependent on their family or others in the future and under the hard conditions. Thus, this kind of inter-generational support do not make children dependent, rather this is to raise their offspring with the very value of independency and autonomy as focused by Ayşe with *"If something happens to us, my daughters should be able to continue their education. If there is savings for them, they should be able to continue their life without us..."* Related with this practice, during the field of the thesis, the respondents focus on the importance of the value of savings and thrift, which should be teach to children as point of view they should adopt and apply through their life.

In the narrative of Hülya, her daughter says *"you make us indebted"* as mother make payments insurance for her daughter, which does not again reflect kind of dependency or running autonomy of children rather the study argues *"the more processes of neoliberalization and financialization expose individuals to new social risks, the more intra-family support becomes structurally important to sustaining individualized lifestyles"* (Druta and Ronald, 2017:786). The insurance and individual pension system accounts as gift for family members affirm independency of children; whether young

adult children or baby ones (grandchildren) through intergenerational support within middle class' family. However, at the end, Druta and Ronald say this refers the paradox of 'dependent independence' young adults try to manage, in neoliberal commoditized social world (2017:786) while parents take responsibility for children's future for the sake of ensuring children's autonomy in long-term future.

The respondent, Ayşe, also focuses their daughter should be able to continue their life *without* parents through transferable savings via IPS, which is the case for inter-generational support within family even if generational solidarity in macro social level show decreasing sharply with the privatization of retirement systems that is key elements of generational solidarity between members of society. This issue will be held in the last part of this chapter about the middle class' perception of IPS system in more detail. In that issue, as Druta and Ronald also talk about the home ownership and responsibilities;

"In the UK, homeownership has become part of a political and ideological project (Flint, 2003; Forrest and Hirayama, 2015; Ronald, 2008), promoted through iconic policies such as 'right to buy' and, since the global financial crisis (GFC), the 'help to buy' programme aimed at first time buyers. It subsumes homeownership within a discourse of responsible and risk-averse citizenship (Smith, 2015), with individual asset accumulation seen to have both a social role, stabilizing society and a welfare role, promoting individual responsibility."(Druta and Ronald, 2017:786).

Similar approach with the issue of homeownership mentioned above, Turkish government promotes the private retirement and individual pension systems with giving %25 state contributions to individual's savings of each month. As showed and analyzed the visuals and slogans of advertisements in the Chapter 3, this is definitely public campaign through Turkey in which it is presented within the discourse of responsible and risk-averse citizenship, affirming savings as individual responsibility, which seem parallel with issue in quotation taken by Druta and Ronald. 'All citizens should make saving (for own future)' and 'saving is a responsibility of citizenship' are also themes

observed through the field, which will be opened in that last part of the chapter on perception of IPS system by individuals.

After giving that analyses, it is crucial to indicate that through the thesis taking Turkish case as the object of the study, this kind of individualistic values, and decrease in trust within family and adaptation of the new kind of intra-generational support mechanism within family without ruining the value of independency between family members from the sense of Druta and Ronald's (2017) genuine study are meaningful for the respondent of the this thesis, whose value is compatible with idea of middle class family and their value researched in foreign literature. The value of middle class family is of course beyond the inter-generational supports and transfers of values and insurance accounts to other generations. Rather, this is much related with the socio-politics of family life in recent society, whose members are affirmed through market-oriented values as Hülya says, "it seems boring (*talking about savings and financial issues in family*), but this (*saving*) is the place where we become partner and make sharing. I like sharing in this issue. He (husband) come to home as very tired as I am also, so we cannot have time to talk about ourselves, but at least we come together for common aim and talk about our financial plans and savings. We see where we are. We are always working, working...but what is its return to us? We should see." She refers savings by saying 'this issue.'

As a result of this understanding mentioned especially by married respondents, the study argues that savings, thrifts, financial affairs and responsibilities become main issue between couples and family members; that is, the family sharings, conversations or family's agenda and, the generational supports between /within family are covered with the political economy of the family, that is all refers market oriented and financial issues. From that discussion point, the latter section of the study will take the place in which the families and individual make money: the meaning of work for individuals.

4.3. Neoliberal Times and Themes in the Work Relations of Individuals

This part takes the discussion of respondent's view on their work, work place, occupation and mainly on their social relationship with colleagues, which show perception of work relationships according to middle class individuals.

The thesis use the term 'middle class individuals', but in the literature on middle class, they are professional middle class; white collar workers, who are defined with highly educated, speaking foreign languages, gaining status through education and mostly work in service, technology, information and design sector. They all have white-collar works, they are professionals; doctors, engineers, architecture, academicians, designers, managers and officers.

White collar professional define themselves as career oriented, self-investment based and seeking individual success. Through field of the thesis, all respondents are working in certain work public or private sector with the regular income, all have experience on work relationships, and even they say their whole day and almost whole life is consisted of work as their effort is mostly focused on rising their position and status in work life; that is, achieve to become successful in work life. As Beck (1992) mentions, reflexive modernity push individual-self become an agent who are free from traditional group identities and institutions through the process of individualization, but at the same time, individual-self become more constraint by market oriented values like labor market and consumer choices in contemporary society. From that understanding, views on work places and colleagues questions are mostly mentioned like this:

“My relationships with colleagues are good but I try to not being so sincere. In general, I have no big problems but I do not have the satisfaction of my work I am not satisfied with my managers as the job should be more open to provide self-investment and individual improvements for me. The work should provide more development for my self-improvements.” (Çisem, 27, public sector)

From the narrative of Çisem, she is working in public sector with high income and she has also contained her graduate studies in accredited university in Ankara, in which her problems on work is related with her expectations and plans on her self-improvements. This is one of the general problems about the work are held by respondent; the work does not submit any facility to self-investments even if the market affirms that value. Respondents want to follow the values of self-investment and self-improvements. Although they are satisfied with their income, conditions and the work itself, their discontent goes parallel with the continuation of self-improvements through their life. In the field, it is observed that individual focus on self-investment and self-improvement in areas of all life, and specifically in professional life where they purchase language courses, online lectures and certificate programs that all argue making individual employable and successful in work life, which is the point made by Beck (1992) with the understanding of individual-self become more constraint by market oriented values.

“In my work life, I do not think to have any friends; indeed, all colleagues in work are rival with each other, so unfortunately we cannot feel any sincerity with our colleagues. I have good relationship with some while have bad relations with some, but this is professional place and there is no possibility to develop close relationships. I go outside with my colleagues, go dinner and drinking. If there is some events like marriage, we can go all together, but I mean this is still professional relationships. That is your entire rival in work place. ... The work itself also does not make me satisfied, this does not provide my expectations, still I like my firms, what I do not like people within firms..” (Semih, 26, private sector)

Another narrative from the young respondent given above, Semih, shows that he shares times and themes with his colleagues but this is professional one. In this professional life, he does not feel attachment to his friends in work life, but what is seen here that from Sennet's (1998) argument in *Corrosion of the Charters* that argue through changing technology and conditions in the work, I, people do not feel any attachment to

work anymore, rather all relation become superficial through work of individuals. Here, Semih say ‘...still I like my firms, what I do not like people within firms.’ This is striking that show changing relationship of work in neoliberal times, in which individuals do not feel any attachment and do not show any collectivity and friendship to colleagues. Indeed, if they have a little bite, their sympathies are for firms, they are working for.

Talking on the contemporary conditions of work, Sennet (1998, 2006) gives picture that work relationship in contemporary society is seen as short-term, flexible, superficial, detachment based relationships. Individuals do not have work-identity anymore and do not have any long-term and collective relationship with work and colleagues. Building on the narrative of Semih, individual can feel some kind of attachment to their firms and the job they have because the job and career they have are most precious thing in their life. However, they have no any sense of collectivity or even any sincerity towards colleagues and other employees in the work place.

From the analysis of narratives through given this part, it is seen that individual’s relations with work and meaning of work for them bring new kind of professionalism related with their view on self-improvements, self-responsibility and feeling attachment to work and colleagues. This is based on individual’s labor to continue their work life under hard conditions individually, which will be taken latter part of this section.

4.3.1. New Kind of Professionalism: Struggle for Making a Living

Sennet (1998,2006) says that failure is not only for poor; rather it is now for middle class as many educated and skilled individuals can face unemployment and failure in work life in neoliberal times. Discussed before, Bauman (1999, 2008) also writes that the progress and relations in the work are now considered to be matter of private wits

while individual are responsible for own failures, which they face on employment issue and structural inequalities are also perceived as personal shortcomings. Sennet, only current games matters, long-term are not case as there are superficiality and detachment become rule in part-term, and flexible world.

Seen in the respondent, Semih and Çisem's narrative on work relations and the meaning of work, their general argument show rising individual values, distant relationship with others in work place and continuous self-improvements and self-investment. They mention the work is professional realm and others can be seen competitors rather than friends whom they move together. This view is related with neoliberal policies which recently invade all sectors and all kind of employment through Turkey in that individual again try to seek individual strategies and solutions against fear of losing job in flexible and politically oriented work life in recent Turkey. Through fear of losing job, fear of being participated in unions opponent to government that is reflection of *KHK* and general insecurity conditions of the country and so, the fear of being useless and inactive, it push individual bring new kind of professionalism: struggle for a making a living.

Respondents indicate even if their work is difficult and stressful, still they like their job and struggle for it. '*At least, we have a job and we have good income*' understanding are very common and indicated with "there are too much stress, but compared to pros and cons of this, I am happy like a princes in my work. That is, the work is so difficult but I can do this, and I am happy about it."(Hülya) and "This is my source of life, even if I am not satisfied with my job, I try to do my best." (Çisem) and "so you actually... The work environment is not healthy. People here do not like what they do there, but in general I am happy because of economic independency and income for me. This is our way of making a living..." (Yılmaz)

The meaning of work for them is of course beyond the income, but through analyses of fieldwork, their professionalism is correlated with their concern on making a living in

the flexible and uncertain condition of work through Turkey. This view is observed through the narratives of single mothers among respondents of the thesis, Gaye (37) having a son and Yıldız (52) having a daughter in more detail as the gendered way of struggling for a making a living seem significantly meaningful through the thesis' argument on general uncertainty atmosphere in society and deep concerns on the future related with their children.

4.3.2. Gendered Struggle for Making a Living: Being a Middle Class Single Mother

The understanding of being independent; autonomous, self-responsible and career oriented professionals shows their way towards struggling for a making a living. In that respect, having children, having family and importantly being single mother become meaningful factor to analyze the meaning of work for respondents and the place of individual in work life through the thesis.

“I make all plans for my son’s future, all things is to be able to make his future strong, qualified, happy, independent, high income, healthy...all courses and lectures are for his future life which should be quality and make him autonomous with high standards of life... If you ask any help from outside about this issue, I do not want anything from outside until now. If I face any difficulty, I can ask help from my social surroundings as I think that I have many good friends and I have a family; however, as the my age progresses, I will not be surprised if I experience any disappointment in this issue and any issue in my life. I have experienced many difficult situations before and I found a way for all of them. I make investment to my child, to myself, to my self-improvement in my job because of this, so I do not feel surprised if I do not take any help from my friends and family. However, I am very social person, there are many people and friends around me, and they are of course not from my work place, which is now professional place. People gain experience during the time, both my experience and other people’s living become experience for us, so I can look after myself, I already did this. Even if I

can become unhappy, even if I can feel need of professional help (like psychologist), I can stand with my own legs. I can do anything, any job, any work to able to stand on my legs, to be able to be independent. That is, I can do whatever I find, I can do things I said I never do that, and still I can stay strong. Looking after yourself, staying strong, staying on own legs, controlling my own life, being autonomous... all of them define me and narrate me. I am sure that I will be strong, but I do this without harming others... I think that I am very strong woman in also work life and in all areas. Now we always complain about stressful and difficult work life especially in private sector, but all are also helpful for us. I complain about difficulties in my life, but at the same time this makes me stronger as I am very realist and rational person and I behave always with my reason. This comes from my long work life and experience, this brings me self-esteem. What I am complain about in my work life is to make me independent, staying on own legs and I can decide everything by own.” (Gaye)

Building by narrative of Gaye, there is understanding of *what doesn't kill me makes me stronger*, this is seen her sentence ‘I can do anything, any job’ and ‘...complain about difficulties in my life, but at the same time this makes me stronger’. The very understanding on being independent and strong are values of all respondents in the study and in all issue about retirement, future and work life they emphasis importance of being self-sufficient and independent, strong persons. However, being middle class single mother focus these values much more than any others as being a single gun is case for this position. Even they have many friends and family, they indicate they are alone in life with their children, which push them having to be much stronger. As they are middle class women, they are highly educated and successful in their work life; according to Yıldız and Gaye, they have to.

Gaye was divorced when she was a pregnant for his son. From that time, she says she works much more other colleagues who have support from their husband. Still she goes work in the weekends if there is need while her son in courses. Yıldız also mentions that she give up many needs for her daughter and continues her work even if the time of retirement came because she sent daughter to Erasmus in her university period and now

making plan on sending her to make her graduate study in abroad. That is all to make her daughter independent and successful woman as she point outs. That is, individually struggling for making a living fits the position of being middle class single mother, whose autonomy is gained with also long-running struggle against society and family, which is an issue for the another study.

Through the part of the section, gender is taken factor in terms of values adopted by middle class and the meaning of work for them in which single mothers struggle for being strong, independent. Observing through the respondents of the thesis, middle class single mothers as educated, high income, having certain visions for children show different values from their lower and upper class counterparts.

4.3.3. Neither Public nor Private Sector: Fear of Being Jobless is Rule, not an Exception

In the fieldwork of this thesis, sector, whether respondent's working in public or private sector, is important factor for feeling security of job, but still it is also not enough to make people feel secure. While individual realize individual success and performance in work life are significant, they also focus on the conditions of country and conditions of work in contemporary society which refer flexibility, short-term, insecure and always keeping fear of being unemployed in one day seen in the narrative of Ümit and Murat. They think they have always possibility to lose their jobs and there is no guarantee even if you are working in public sector. Through Turkey, public sector is defined with work guarantee, stable and long term, it is still valid; however, the insecure and uncertain atmosphere of country is mostly referred by respondents about their work life and work guarantee for all individual whether working in public or private sector.

“I am working in *public sector*, but the contracts can be changed and the concerns on work will increase as it will be depending on performances. This concern is always there and it is increasing continuously... After seeing people around us who lose their job in one day suddenly...” (Ümit, 45, public sector)

“After all, I am in the private sector. I am working in a firm which belongs to a boss, so a boss can always say that he closes the firm, there cannot be any work here, so he can fire you. This is not only about you of course; this is about the conditions of the country... but still I can say I am good at my job and in the private sector, if your success continue, your dismissal from work can be rare citation.” (Murat, 36, private sector)

Writing on the narrative of Murat, in the private sector, individual success and performance is core, so if you are successful enough, you can continue your work. This is similar sense with Sennet’s and Bauman argument that work is a matter of private wits is where failures; unemployment’s and dismissal belong to individual rather than searching its reason in any structural and societal problems and inequality. In addition to individual success and failures, which both of them belong to individual as respondents mention their success also only belong to them rather than facilities or provinces coming from the state itself, individual also adopt that there is always possibility of losing jobs and unemployment is case for everyone; they experience many successful colleagues lose their job and their concern is increasing with this kind of occasions. As an argument, fear of being jobless is rule for every professional in contemporary society; it is not an exception (even for public sector).

Significantly, respondents of the thesis try to secure their position and conditions with their individual savings in the case of emergency as they argued. That is, their only strategy against fear of unemployment is their savings individually rather than any other collective mechanism. They all indicate individual should make individual saving as bad day friends. There is no guarantee for individuals in work life anymore, so they should also bring own way to deal with it.

4.3.4. Believing in Collectivity, Preferring Individuality: Unions Go Out of the Date

Individualization becomes values of respondents, which is seen importantly valid for the work relationships. That is, professionals see the work as private matters; their career and self-improvements in professionalism requires struggle for making a living individually. Professionalism is mentioned with individual struggle and performance, in which there is very limited place with intimate relationships, friendships, so any sense of collectivity. Work life is professional realms, individuals should be responsible for own success and failures. In that respect, in the field, the meaning of being participants of the unions and trade associations are inquired.

“Unions and trade unions are good and necessary, but as we see in the practice... I believe collectivity and this kind of togetherness especially in work life. I became a candidate for election of my trade union (TMMOB)⁴⁷; I was very active in trade union, but theory and practice of unions are not compatible. The way to struggle and fight for something is important, which is *not for me*, so I am now becoming passive because of this. I do not think that the ways of unions and trade associations are not appropriate, so I give up activism and all kind of activity of unions. That is, union should make opposition and there should not be docile opposition, there should not be contracted and agreed opposition; yellow unions, if there are unions like this, it does not serve and fight for own aim. Unions now work for government, whose purpose is suited with this condition...” (Ümit)

Building the narratives of Ümit and Yılmaz, whose is seen in the latter part, respondents point out that they feel distant and also give ups trade organizations and unions because it does not submit any sense of occupational developments and self-improvements in their career. This argument is not read with apolitization of middle class individuals, rather they emphasis during the interviews that they believe in collectivity and they know very well about participation of certain unions, trade organizations and certain

⁴⁷ Union of Chambers of Turkish Engineers and Architects

political groups in certain extent; however, they do not prefer to become participants of this kind of process; this is not for them. Unions become docile and they do not show strong opposition to government on rights of employees. At the same time, rather than showing any sense apolitical attitude, respondents give reference to certain events happened Turkey before such as purchasing luxury cars by delegates or precedents of certain unions in the history of Turkey through their agreement with the state as against rights of workers and members of the union seen the words of young respondent Okan: “it is need to be participated in the unions, but unions lose their spirit. They all try to integrate to the government. In fact, the unions cut payment from me and this is to buy luxury car for union administrator. I do not believe the any spirit of collectivity, rather everybody prefer individualism. If you say ‘hey come together for rights and our status of occupation’, nobody comes. They (unions) do not give me any sense of trust.”

4.3.5 Union Participation: Being In or Outside the Circle

Individuals complain about that unions and trade organizations do not contribute their individual improvements, so there is no need to become participants of them. If they become participants, there should be kind of pragmatism and rationalism. For instance, unions should bring trainings and educations that make individuals climbing career steps or bring new kind of career opportunities such as helping members to find job or guarantee their position in certain extent. This understanding is seen in the narrative above. Yılmaz indicates that he become member of union because he tries to show he is not opponent to government or the system, so he is employable and has right to climb career steps in his institutions (ministry).

“I have been part of trade association for years, but I have given up recently. Both unions and trade associations do not contribute anything to you, they do not contribute something in terms of your career, they only think their own economics. Rather than

unions, my institution gives several training for us in many areas about our work. I give up trade association, but I am part of union, *Memur-Sen*⁴⁸. This is also not contributing to me; rather it is only burden for me. This is totally burden and useless. This union agrees with every ideas of government, it does not make anything. This is absolutely political character; I only have become part of it because of showing that *I am not from the opponent side.*”(Yılmaz)

Recently, through Turkey, being membership of certain unions is clearly reason of dismissal, forcible ejection from position especially in public sector and also seems reason of finding certain position in certain public institutions that the narratives of Dilek and Leyla also focus this kind of trend in Turkey. There are problems of unions as they become docile and do not seek workers and members rights rather they also think themselves, at the same time, if you become part of unions which show opponent attitude to government and the system, you can face possibility of dismissal from your work and position.

“In the morning, I am saying hello when arriving at work. A man asks me which unions you are from before greeting me. Can you think that? I have too much concern about the unions because of this. If I become part of it, it brings me problems, if I do not become part of it, I feel I am idiot as everybody become part of proponent unions and have chance to take good positions... I have no chance to lose my job as I have two children and my husband also works in public sector, so he has no chance to do it. How to pay our credits? In this condition of the country, we cannot become part of any unions (especially unions opponent to government)” (Dilek)

While the narrative of Dilek show the fear of losing job because of participation of union and also there is fear of espionage and oppression on political view as she says ‘*a man ask which unions you are from*’ before greeting her. In the field, the view of respondent refers also political conditions of public sector in that managers and chiefs are generally from the side of government and unions agreed with government, so

⁴⁸ Confederation of Public Servants Trade Unions

individuals who have no relations with unions and show opponent views against them and government have risk to experience oppression and even exportation, suspending and dismissal from work without giving any explanation, which all tend to increase with the KHK and recent applications based on KHK.

“I have been part of Eđitim-Sen for almost ten years. I am also active within it, which means I am going some meeting and demonstrations; this is rights of all citizens. I am not delegates or in the administrations, I am only member as I believe this kind of organization’s need. Five months ago, I was suspended from my work. We started lawsuit on it. This is exploitative process, but at the end I win and I am come back to my work. There is no reason to suspend me and they say this is espionage against me. One person make denouncement about me, but the court does not give any explanation and does not give who is that person. This is the new Turkey, I can say this from your expression; this is *the society of espionage.*” (Leyla)

The Leyla’s premises ‘*this is the society of espionage*’ is sense of Beck’s risk society in that excessive fear and uncertainties are waiting for the members of society who are disembedded and reflexive. Fear of losing job and uncertainty on future and retirement are all reflection of this kind of concern indicated by respondent.

4.4. Middle Class Individual’s Welfare State: It is like a Careless Stepfather

In aim of this part of the chapter is to investigate the relationship between individuals and the position of welfare state. As Beck defines three aspects of individualization; removal, loss of stability and reintegration, he explains reintegration; individual’s relation with secondary institutions such as welfare state and markets (Beck, 1992:131). Beck argues that these institutions (welfare state and market) establish new immediacy of individuals and society and thereby risks and uncertainties (Zinn, 2008:32).

Welfare state shows the understanding in that state protects the certain standards of income, health, education and housing for every citizen. Within the scope of restructuring of welfare state and privatizations, the thesis questions how middle class perceive the social state and welfare services. This part contains questions: What does the welfare state connote to middle class individuals related with the privatizations of social services, mainly on the pension system? What is their expectation from the state (if any)? How do they perceive the responsibility of state versus the responsibility of individuals (citizens)? Through these questions, this part shows the changing relationship between individual citizens that are now seen as customers and state that are seen as company. As the young respondent Semih says, *it (welfare state) is like careless stepfather*, the state now is connoted with cause of problems and uncertainties it also behave in bad manner, rather than it brings remedy (remedy can refer real father or mother).

Rising trends in the privatization of welfare services and provisions before provided mainly by the state itself, it is crucial to ask about individual's perception on privatizations of services and related with this point, the changing meaning of being citizens; being responsible and self-sufficient citizens/individuals as the value of today become discussion of analysis.

4.4.1. Retirement System and Pension Policy of Welfare State: Retired Ones or Les Miserables

This section of this part mainly investigates the welfare state and welfare services and their privatization through the perception of them by individuals. Through the thesis, the privation of retirement system; pension policy becomes one the case for our discussion. In that point, for the issue of welfare state and social security, Elveren writes that,

“Social security represents an essential part of the welfare state, which is defined as a state that protects minimum standards of income, nutrition, health housing and education for every citizen...because the structure of the welfare state depends on some socioeconomic factors, such as an ideology, tradition and the level of economic development, it is appropriate to analyze Turkish social security reform in light of the development and the decline of the welfare state in the world.” (Elveren: 2008:212)

With the privatizations of restructuring of welfare state and its social security system, the retirement system and the condition of retired ones are asked to the respondents, many of whom will be retired ones of the future as they continue working and have active work life.

Respondents point out miserable conditions of retiree given example from their family and relatives. In that point, they mention problems of retirement system and pension policy of the state. Discussed in the chapter 3 and chapter 4 related with active retirement and active retiree image, the respondents talk about problems of retiree with reference to being passive (citizen), being useless and being pushed to anti-social realms as retiree have economic difficulties and lower standards of life.

“The condition of retiree is really bad. The life standards of them are low if they are not retired from deputies. The condition of retiree are miserable and heartbreaking, I see that from my father, if I and my brother do not support him.... That is, if any members of family do not help retired person in the family, retiree have no possibility to reach certain life standards and quality of life standards. The retirement system in our country does not provide any guarantee and life standards you see... or retirees should have savings and investment during work life, if not, it is not possible for retiree to be able to have lived in certain quality. I say quality life, which means certain life standards, namely normal level standards.” (Melike)

In contrast to dependent citizens, neoliberal citizenship is defined with the active citizenship that refers self-responsible, self-governing, independent and self-sufficient subjects. In that realm, retired citizens belong to the realm of dependency, insufficiency

and if they are in miserable positions, they are also defined with irresponsibility because they do not think their future and they become burden of family and relatives. As seen in the narratives of respondents, they generally mention economic difficulties and miserable position of retiree in Turkey and show complaint about their retired parents as they are a burden for their family. The respondent Melike also focuses that her father does have difficulty as retire, but she and her brother sometimes support him. This is also important for the analysis that even if individualization affects this kind of support mechanism, it is still there as discussed in the family support section; however, she also indicates that '*retirees should have savings and investment during work life*', so they should not be depend on others discourse is gone with the individual values affirmed by neoliberal citizenship.

4.4.2. From Work-Based Welfare State towards the Insurance Society

From the early 1980s the welfare state has been transformed harmony with neoliberalism and neoliberal policy trends throughout the world. This trend creates changing responsibilities of state and social welfare. The welfare state turns work based welfare, which means only working ones are registered with national social security system and retirement system. As respondent Ayşe also shows, Turkish social security system is designed for working population and excludes non-working citizens who are evaluated with different social policies like social support for poor families. The system also creates problems for citizens who have worked but not regularly like part-time jobs and home-based workers.

“There is a social security system and retirement system, but only people who are working regularly can have this, others who do not have regular job experience many difficulties.”(Ayşe)

From the narratives of Ayşe, restructuring of welfare state bring some facilities only for citizens who have regular work and regular salary registered with social security system. Others who have no job or no access to regular income works do not have possibility to reach rights related with the retirement, social security and pension policy. In the case of automatic participation of IPS, it is also case that individuals who do not have regular income work and have certain level of salary do not become participants of the system automatically. That is, the state itself makes comparison and separation between citizens with regular income works and others. That separation refers responsible citizens and others as irresponsible citizens, in which responsible citizens have right to blame them.

Nikolas Rose (1996) points out that neoliberalism bring the new kind of citizenship related with changing relations between the state and citizenship. Neoliberal citizenship is active and autonomous subjects. This autonomous citizen behaves in self-responsible manners and affirms market-oriented ideas as they also believe in self-investment discussed through the thesis. The main characteristic of neoliberal citizens/subjects is held with extension of neoliberal rationality in every sphere of their life from work place to family life and also their perspectives to the state. That is, rationality calculates individual's life and actions and adopt the understanding of taking responsibility of own welfare (Rose, 1996). From that point, individuals who do not/cannot have taken responsibility of own welfare clearly refers irresponsible and anti-social individuals mentioned above.

Through the thesis, the analysis show there is paradigm from work based welfare towards insurance society; that is, the understanding that the state secure citizens with regular income work rather than others; irresponsible and lazy ones is also show changing. As the state does not show any kind of security also for middle class professionals, so they see the uncertainties and risk possibility in the future and they take individual actions and solutions through individual pension system and insurances. Since work-based welfare; retirement salary and premiums are not enough for certain life standards, middle class have to take own responsibility and make savings from

today and also they do not forget payment for insurances and private social services for their well-being.

4.4.2.1. Responsible Citizenship: Taking Responsibility for Own Welfare

Günel (2013) writes that professional middle class do not expect anything from the state on the issue of welfare provision and for their well-being; rather they are defined with self-responsible and self-sufficient values. Respondents internalize self-responsible attitude and they give up any expectation and hope from the state, public services and welfare provision as seen the narrative of Okan below. This attitude is internalized and legitimized by respondents of the thesis during the fieldwork since to continue their life standards and guarantee their retirement period are mission for citizens, who are defined self as self-responsible and autonomous ones.

“I have no trust in Turkish state as it always makes negative things. I have also no positive expectations from the state; that is, I do not expect anything and I cannot say the state secure my anything. Indeed, I am falling into individualism. My idea is going with the ideas that what I can do and which ways I can make money to be able to stay own feet and do not depend on anyone. I do not go public hospital, public transportation rather I can go private health services and buying own car, so I can deal with it by own, no depend on public services or others. You see the condition of country is terrible, there have been bombs exploded in the center of Ankara.”(Okan)

“Misuse of citizens is always coming to my mind in the country. At first, we do not know rights and responsibilities, we have only some speculation. The state need teach individuals in this kind of issue, and then we as citizens also can give some suggestion to the state. However, we do not have anything at the end.” (Fatma)

Building on the narrative of Okan and Fatma above, Rose's argument on neoliberal citizenship is sensed through the interviews of the study. While Okan says "*I do not go public hospital, public transportation rather I can go private health services and buying own car, so I can deal with it by own, no depend on public services or others.*" with critically manner on the state, Fatma focuses on the misuse of services by irresponsible citizens as we are not citizens responsible enough. The view of Okan show like all respondents's ideas that as individual they prefer private services in all kind of facility rather than public ones as the public ones are not sufficient and efficient enough, this is frustrating for them as they have no enough time to endure public services like public hospitals and public transport. This will be held in latter part since insurance itself is also brought by privatizations and legitimization of it by the neoliberal state and its *customers*.

4.4.2.2. Purchasing Private Services, Don't Worry about Public Services

The general themes taken from the fieldwork of the thesis refer internalizing privatizations by individuals and individuals tend to buy private services and insurances. They see privatizations positive and related with increasing efficiency. Also, dependency on something or somebody, and the dependency on the state as discourse is one most problematic situation for respondents, which are all connected with the active citizenship, active retirement, self-responsible, self-sufficient, independent; autonomous and conscious individuals for their responsibilities, rights and public awareness that will also open in the issue of IPS seen in latter part. In that respect, individuals go individualism, and finding individuals solutions; savings, private services, insurances rather than struggle for social rights as they generally mention social rights and citizenship rights with example of EU countries. This view is flowed in the narrative of Ümit and he says;

“Education, health...all becomes privatized. If there is privatization, there is competition. Competition is good...but at the same time, this is not a trade, this is education, health and retirement. (In the issue of citizenship), there is differences between management (yönetim) and governance (yönetişim). Former is more imperious while later is more sharer between members. What is important here is individuals should know how to behave in certain conditions, what to do and how it is working. Individuals (citizens) should be aware of their responsibilities and should have certain demand. Rather than accepting everything said by the state, they need to be active citizens, conscious citizens. We need conscious citizenship. If individuals realize responsibilities and rights like foreign countries, if they see what the standards of people are and rights of people, they see what is be like citizen.”(Ümit)

By building on the interviews of the thesis, respondents argue that there must a social state and provide certain minimum standards for its citizens; however, there is not any sense of it through Turkey. In that extent, they prefer private services and try to develop certain individual solution such as buying private insurances and private services rather than dependency on the state and worrying about the public services as they affirm responsible and autonomous citizens’ image.

4.4.3. Welfare State as a Father versus Welfare State as a Problem

Individuals affirm and adopt the value of independency and being autonomous through their life and in the case of public services and welfare provisions. They tend to purchase private services for their family members and themselves. Private services and insurances are becoming a gift for family members, which is discussed in family section. That is, individuals do not struggle for their rights even if they mention that all citizens should know and be aware of their rights.

In that respect, Yalman (2007) argues that the relations of state and citizens are not based on this kind of social rights understanding. In fact, the social rights and welfare state are only definition seen in school books and this is not real sense refer any relationship based on social rights of citizens. Through society, the fatherhood of the state is mostly mentioned by citizens positively and negatively. In Turkey, authoritarian leadership and authoritarian state are common terms and they generally gain grounds with populist politics.

To analyze relationship between citizens and the state, the meaning of welfare state is asked through the fieldwork of the study. All respondents start with the definition of it in school books comes from lessons of citizenship and themes are same line with Yalman's argument that through the study even if the researcher use terms social state, welfare state, citizenship and the relation between citizens and the state, the welfare state and social rights tradition are not found in the Turkish case, rather this relationship is going with state as father and state as problem themes. Building on the narrative of Sencer and Gülriz, the welfare state should be a father understanding is observed since the fatherhood in Turkish society tend to be perceived as preventative and protective against problems like poverty, sickness etc.

“Welfare state is the state that thinks everything for its citizens; that is, it should be a father, it should be a roof for citizens. It should think every realms and every zone through society. It should be just, based on justice and equality... In the case of retirement policy, it should again behave each citizen as equal.”(Sencer)

“The welfare state, according to me, should provide housing, nutrition and health at least minimum level; that is, I should not feel concern on these things. However, these services are provided firstly for its citizens, so if your children are hungry, you do not need to feed others (Syrian migrants). There is no meaning for this. You are responsible firstly for your children. Firstly, the state think on its citizens and try to provide services for own citizens.... As children, you have also responsibilities. For example, in the IPS issue, as citizens you have taken precautions as the state does. As citizens, you should be

aware of the problems on retirement policy of the state and need to find own ways as individual saving, at the same time, the state like a father give you suggestion like that taking the salary of children and give them pocket money for making the savings from the salary of children.”(Gülriz)

In the narrative of Gülriz, children and father metaphor refer the relationship between the citizens and the state. In this relationship, feeding other’s children also reflect feeling of disturbance of others; migrants living in Turkey, whose disturbance is observed through Syrian crises and participation of Turkey in this issue. Citizens (children of the state) and others (other children of another state) show Rose’s anti-social that are dependent on the state, they are irresponsible and dependent ones.

The state as a father also thinks the wellbeing of its citizens and has kind of suggestion for children. Citizens as children should listen and follow father’s suggestion. This is clearly seen in the narrative of Gülriz in the issue of saving and thrift. Automatic participation of IPS is also perceived by suggestion of the state by some respondents, which is related with the understanding of state as a father.

“The state in our country only works on creating problems, not anything... it all makes problems and negative things. I do not believe we have welfare state or any state thinking our citizens. The state in ours makes poor ones much poorer while it makes rich ones much richer. I do not like any policy of the state. The life standards of our country are low and the state do not interest in it. We as citizens feel terrific unhappiness and injustice, which are created by the state itself. Turkey is moving away from welfare state understanding every passing day. Many problems it brings us and there are no any solutions for them, so people cannot feel any trust and expectations, and also they do not make any plan on the future. However, the citizens still should be responsible and keep the rules. There are misuses by citizens which become culture of us unfortunately. This is also coming from the misuses of the state. If the state makes defraud the revenue, the citizens also make. This is the relationship of the Imam with the congregation⁴⁹. There is

⁴⁹ İmam- Cemaat İlişkisi

need of order and plan of the state, we do not have this in Turkey, and so let me see if you can!⁵⁰”(Okan)

All respondents internalize self-responsibility and argue importance of being responsible and independent whether they think the state as a father or state as a problem understanding seen in the narratives of Sencer and Gülriz who argue that welfare state should be a father while Okan shows state as a problem idea with reference to corruptions made by the state itself. Although Okan shows critics on the position of the state in Turkey, he also argues that individuals should not behave like the state and become responsible.

4.4.4. Comparative Perspective of Welfare States: EU versus Turkey

While the state as a father thinks his children, there are also other good and more successful fathers, which refer mostly EU countries. Similarly, citizens of Turkey and citizens of EU countries show differences in terms of education and citizenship consciousness. This perspective is harmonious with again Yalman’s view (2007) on that the culture of citizenship rights and relation between state and citizens based on social rights and welfare state are something missing in Turkey.

From that perspective, respondents make comparison of EU and Turkey based on welfare services especially for retirement system and elderly caregiving services when they give examples of EU as good and ideal one. In addition, EU citizens are seen as more educated and have more knowledge on social rights in contrast to Turkey while EU countries provide more professional and successful policies and services for citizens, which is observed in the narrative of Hülya above. She focuses on professionalism of welfare services provided by EU countries, which is not given by Turkish welfare

⁵⁰ Hodri Meydan!

system rather it is based on informal pillars as Hülya implies with ‘ *not need family for support*’ in EU but in Turkey it needs.

“When I was in EU travel, I have seen elderly people in the bus, and the guide says these are elderly people in nursing home go to the cinema. One day is cinema, other day is concert and other day is museum, always they make social activities he says. These people do not become isolated; rather they still become active in daily life by social activities. This is in France. There are nurses and social workers escort the elderly, so this is *very professional* services, so there are not need family for support elderly...”
(Hülya)

“I am living in EU for 9 months and I have chance to observe the system of EU welfare. For example, I have been in the hospital and I am not citizens of the country, I came with tourist visas, so I have no any social security registration and health insurance. I do not speak Dutch, but they make all health tests and analysis. I have no serious health problems, only flu, but they are interested with me and suggest me medicine after doctor’s examination. They say they will send some kind of invoice for tests. This is interesting that they trust me as I can give wrong address and do not make this payment. Thinking Turkey.... Firstly the hospital urges you to make payment for examination, and then you can see the doctor.” (Çisem)

From the fieldwork of the thesis, it is seen that EU policy on social security system; retirement and health system and elderly services seem successful, so the EU show good parenthood compared to fatherhood of Turkish state. Good examples held by Hülya and Çisem show this kind of understanding mentioned by all respondents in the comparison of EU and Turkey social policies and welfare state understanding. However, there are also issues mentioned by respondents; even if the some procedures and retirement policy try to be adapted to EU policies, the conditions of the country are not compatible with EU Countries, so some changes of retirement policy as an adaptation of EU procedures

are not seen positively by respondents as the conditions of EU provided to citizens are different from Turkey's. In that point, the narrative of Sema indicates that;

“I think the retirement policy of Turkey is terrible. In the case of age, this has been transformed by EU standards, but before conducting retirement policy in EU Standards, the state should bring certain work standards, social rights and worker rights as in EU countries. Without providing this kind of standards such as working hours, certain income, work efficiency, making retirement policy (retirement age) be like EU standards are wrong I think. If our standards become like EU standards, we as professionals feel less exhausted, so we can continue our work more efficiently, *efficiency* is lower in our country. The retirement policy should be special for us, for our country and according to which occupation you have. Formerly, women become retired when they reach 40 years old and I do not think this is correct, this is unjust, but the recent policies also seem problematic even if it is done for EU procedures.”(Sema)

While respondents make critics on the retirement and pension policy of the state as a general framework as it is not professional enough and it is not efficient as in EU, they also focus on need of specificity of retirement policy according to position and occupation of individuals. Crompton and Bourdieu argue, middle class struggle to bring distinction mechanism between them and working class in terms of value level through the tastes and aesthetics that refer retirement and future dreams of individuals held in the first section of chapter 4. This distinction is also observed through the retirement policy target to professionals and white collars with the narratives of respondents as they try to show the specificity and distinction of their position and work, so they ask some privilege from the state based on retirement salary, premiums and health with the help of private services. This is right for these responsible citizens, who pay our taxes and work for years in contrast to low skill workers and working class people. Nikolas Rose (1996) argues that kind of separation as responsible and irresponsible citizenship as

governance; that is, this does not exclude individuals as irresponsible, but it governs through the value of being responsible, self-sufficient and autonomous enough.

The narrative of Fatma show the perception of misuse of the system and services by citizens through Turkey and also as surgeon as different from low skilled, lower class work, and certain professional in which people feel less exhausted. She argues that she should have specific retirement policy and services, which is also mentioned by Sema above.

“Many people misuse the retirement system; they make baby covered by national social security system insurance, they continue work after retirement and make some corruption based on the system itself, so the burden of this problem is taken by us (hardworking, responsible citizens from mainly white collar professions). That is, we work too much and become exhausted... yet all citizens cannot be equal (in terms of retirement) as the value of work is not equal. The age of retirement is related with efficiency I understand, but my conditions of work and my education for it are not equal with any others. My mind and body are together exhausted, so how all citizens become equals? I want special retirement policy according to occupation.” (Fatma)

All in all, through Chapter 4, middle class' construction of future as related with their expectations, dreams and plans of retirement is investigated. Their perception on future and the meaning of retirement are interpreted relationally; middle class's concern about the future and retirement structure middle class way of construction of future. In family part of this chapter, future plans/dreams as full of concern are taken with transformation of family relationships; here individual's concerns on elderly period, their relations with family through lessening trust, and new family support mechanism through generational transfer of individualized values and insurance as a gifts are shown through narratives from fieldwork. Through the work section, their relationship with work life is discussed. In the world of neoliberal times and themes, individual has new kind of professionalism:

struggle for a living; they have no relationship with colleagues and they feel fear of losing job related with the atmosphere of the country in both public and private sector. They also fear become members of unions (leftist ones) as they think they can be deported because of this and individuals think union does not contribute anything to them. Lastly, through the chapter, individual's relation with social state and welfare services show people's view about retirement policies and social policies in which respondent say retiree in contemporary society are in miserable position. They do not feel any trust in welfare services, rather they prefer to purchase private welfare services and they do not feel trust in the state. Changing role of state and individual perception of it show transformation of welfare state and citizenship relations. Hence, neoliberal transformation of social relations of middle class has brought certain consequences on sociological level; middle class seek individual solutions which will be investigated through Chapter 5.

CHAPTER 5

NEW PRUDENTIALISM OF MIDDLE CLAS: NARRATIVES ON INDIVIDUAL PENSION SYSTEM

This chapter investigates the perception of individuals on thrift and saving through the case of individual pension system (IPS). The meaning of thrift and saving for individuals will be held through both case of voluntary and also compulsory participation system of IPS. How they perceive and experience the thrift and savings and what are the meanings of thrift and savings for them show importance of the study for researcher because during the fieldwork, the study finds that respondents see thrift and saving as individual solutions for future concerns and risks, which has been discussed former sections. The last part of the chapter held discussion on perception of risk and uncertainties through the thesis with conceptualization of risk and risk society in Turkish society.

The saving and thrift as terms has become campaign for the state through the automatic participation of IPS through the Turkey. Middle class individuals have already concerns on the future and retirement period, so they have already individuals solutions and actions like private insurances and purchasing private services rather than public ones, whose access seem problematic and it is also absent in some realm given in welfare state perception section. In addition to individual's own solutions such as voluntary participation of IPS, the state starts automatic participation IPS for citizens who active in work force, registered with social security system and have income more than minimum wage; that is, the policy seems targeting white collar professionals; that is, somehow middle class in Turkey.

Middle class individuals defined themselves self-responsible, autonomous, self-sufficient and independent as value level correlated with neoliberal citizenship (Günel,

2013). Self-responsible citizenship and entrepreneurship find place itself with new kind of prudentialism of middle class through saving and thrift as citizenship responsibility affirmed by public campaigns and conscious consumerism which is also directly connected with thrift attitude of individuals. Thrifty related with self-responsibility connects with the value transferred among family members and among (responsible) citizens of the certain country. From that extent, this part of the thesis will take saving and thrift perception of middle class individuals, their perception of public campaign of automatic participation of IPS and voluntary IPS if they have already participated in and their perception of experts knowledge and insurance firms related with the issue of saving in professional realm.

5.1 New Prudentialism of Middle Class: Saving Expenditure Attitude and Thrift for Future Consumption

Rose writes that in 19th century, “the respectable working man was urged to be *prudent*, an obligation which required him to take a range of active steps to secure himself, his family and his dependants against future misfortune; joining insurance schemes generally provided by trade associations or other type of involvement.” (1996:341). This kind of schemes was based on connections between individual responsibility of each members, so the mutuality of responsibility is shared among members. However, this kind of sharing and mutuality did not live longer and by the end of 19th century, this turns into commercialized ones, which brings contacts between individuals and private insurance firms whose aim is profit. (O’Malley, 1999).

This private companies and insurance firms do not seem enough also, as Rose focuses, the state come to play with some worries on thrift and saving in societal level, so the voluntary relations of prudence –mutual or commercial- has been transformed into applications of national schemes of compulsory social insurance conducted by the state

itself with strong suggestion of thrift and saving for (self- responsible) citizens. The state in that play has concerns on unwillingness and inability of saving and thrift. All problems in political and social level can be solves and be dependent on being thrifty. In that extent, Ewald says; “insurance becomes social... because societies come to analyze themselves and their problems in terms of generalized technology of risk...” (Ewald, 1991).

From Rose, O’ Malley and Ewald’s arguments, it is also seen that through Turkish middle class individuals in this thesis believe that the solutions of their individual problems, concerns on future and retirement and concerns on their children, their anxieties reference to certain fearful events and the conditions of the country are based on their savings and thrift for future consumption. This means individuals should make saving from today-during active work life- for their future period as there are uncertainties and risks through the society they are living within. Their anxieties and concerns can be solved with their savings. This attitude is observed through the field as individuals tend to bring own solutions and seek individuals solution against problems such as purchasing private welfare provisions, services and private insurances and saving tools like IPS, they still feel uncertainties and excessive concerns on the future as they do not feel any sense of security on society. What is seen from the narratives of the respondents is what can be the solutions against concerns and possible problems are covered with the answers “with (individual) savings and thrifts”.

5.1.1. Middle Class Way of Life as Being Conscious Consumers

New Prudentialism of middle class from Nikolas Rose’s point is case for this study as the respondents always mention that saving is responsibility, saving is must for the future of children, education for children and thrift is one of the most important responsibility of citizenship. The respondents also make related with thrift with

environment conscious and being conscious consumers, so they try to become careful while they are consuming. This is observed through the narrative of Ayşe;

“I think that thrift is responsibility for all citizens. You must be thrifty for country, for your children and for the future of humankind. As family, we always try to consume something considerably; that is, if we do not need something, we do not prefer to buy it. The era is era of thrifty. I have two daughters, they want many things, I buy of course, they are my children, but still I am urging them in terms of considerable consumption. For example, I do not throw plastic bags, I use them as trash bag. I always turn off the lights which are not used in home. We collect our trash after picnics, so we are sensible people to environment and greens.”(Ayşe)

In middle class way of life, Rose indicates thrift is seen as investment, which brings the future lifestyle of freedom. Significantly, the individual become prudent but no longer mutualized, rather it refers autotomized one. It is through individual responsibility and individual risk with contacted by private insurance companies, not through trade organizations that are out of the date and do not contribute self-investment anymore, which has been given former section on unions and trade organization of the thesis.

“Thrift is responsibility; this comes from being people, being human. If rule says do not trash your rubbish outside, you should not do this. This is about being conscious citizenship and being conscious during social life. If you do not need this thing, you should not buy this...But this is difficult. I make savings for my child and investments, but when you come to our house, you will see that my child have too much toys, there are four or five of same toys. I have two sunglasses (from famous brand), but I like sunglasses and two days ago I bought one more, what can I do? If you ask my wife, you don not ask please.” (Yılmaz)

Through savings and thrift, middle class aims to continue their life style and life standards in the future and make saving and thrift for future consumption. This understanding also pushes the middle class individuals' new kind of prudentialism rather than asceticism based on thrift and delaying enjoyable life and consumption. Indeed, even if respondents show importance of saving and thrift as responsibility and they make critics on unconscious consumption, they also admit that they consume too much and purchase many things related with their tastes although they do not need them urgently which is mentioned by Yılmaz above.

Insurance firms and saving campaigns are also the products of that kind of values; insurantal expertise focuses on protecting and securing the dreams on the future near the seaside on summerhouse, green areas; dreams of tranquility which insurances and savings accounts provide (Rose,1996:342), which is analyzed through media analyses with its tools and technicians of advertising and marketing.

Private insurances and services offer themselves as fighters against risks and concerns in the future and through daily life. Taking actions and making plans; savings for future are responsibility of each active individuals, so you should feel guilty failing securing themselves and their loved ones against problems of future. Related with respondents' life style concerns and their fears as very reasonable, Nikolas Rose argues;

“The ethics of life style maximization, coupled with a logic in which someone must be held to blame for any events that threatens an individual's quality of life, generates a relentless imperative of risk management not simply in relation to contracting for insurance, but also through daily lifestyle management, choices of where to live and shop, what to eat and drink, stress management, exercise and so forth.... These arrangements within which the individual is re-responsibilized for the management of his or her own risk produces a field characterized by uncertainty, plurality and anxiety, thus continually open to the construction of new problems and the marketing of new solutions.” (1996:343).

Rose's point and perception of thrift by respondents seem correlated with Beck's unintended consequences of modernity; risk elimination techniques, insurance companies tools and individuals's solution are together only producing circle of anxieties and new problems which need new insurances, so there is no place for individuals to transcend that kind of anxieties and concerns. The quotation from Rose also refers some consumption materials starting from purchasing burglar alarms, devices monitoring sleeping children and all kinds of private insurances; mainly health insurances and IPS respondents mention towards living within gated residents as gated community. It is need to say that many respondents of the thesis live in gated communities and secure neighborhood of Ankara as they sometimes mention their concerns on security, and danger in neighborhoods.

5.1.2. Conscious Consumers, Good Parents and Good Citizens: Thrift as Responsibility of Citizenship and Thrift as a Value Transferred to Children

Individuals are in agreement in the issue of thrift is responsibility of citizenship as correlated with self-responsibility and being prudent. This connotation is generally mentioned by respondents with the reference to be conscious consumers, being good parents and good citizens through their value of thrifty, saving attitude and consumption attitude, which will be transferred to children. Thrift as responsibility of citizenship should be teach to children and the education of thrift and saving should be put on school books.

Thrift is the responsibility of citizens as themes observed the narrative of respondents given the previous headline and the narrative of Hülya given below.

“Thrift is responsibility of citizenship I argue and every citizens should make saving and thrift. This is both for citizens and for the state, two parties should make thrift. The state

also makes savings and do not spend all budget of the country while the citizens also think own future, our country and family, so you should become thrifty. I am also trying to make savings, so all people try to do it as possible.” (Hülya)

Rose writes “individuals are being urged by politicians and others to take upon themselves the responsibility for their own security and that of their families: to insure against the costs of ill health through private medical insurances, to make provisions for their future thorough private pensions, to take an active role in securing themselves against all that could possibly threaten the security of their chosen style of life.” (1996:343). This point refers respondents’s idea on saving and thrift for future as responsibility of individuals, in which automatic participation IPS is also reflection of it in the level of politics conducted by state as public campaign.

When the researcher make interview with respondents about the meaning of saving and thrift and their perception on savings, the respondents indicate that making a savings is must especially for future and future consumption even if they sometimes spend too much money. Also, another important point seen the narratives below is importance of thrift as value need to transfer and teach to children. As young respondent Çisem also mention that youths do not know considerable consumption, rather they have madness of consumption.

“I am the person always spend according to my income. I make arrangements according to this. I try to make savings through IPS. I am kind of newest ones in work life, so I spend something like clothes and travels, but I have plan of savings in long terms. If you have possibility, you should absolutely make savings for future. Something you waste in certain time before will become need for you tomorrow. I am against making waste; you should know the value of everything. I think especially young people are very careless in consumption culture. They are in madness of consumption and spend money inconsiderably. I think the state give education about savings and being thrifty like protecting environment and projects against waste something like EU countries; they

separate trash s plastic glass... as parents, they should teach importance of thrift and saving to children. “(Çisem)

Similar point with the respondent’s view on thrift and saving as important value which is need to be teach to children seen in young respondent Çisem’s quotation is indicated by insurance firms and the state accordingly. The state campaign does not give a break, rather it continues in progress. There is another new issue conducted by the state and the insurance firms are making children part of IPS system. The new procedures planned by the state and insurance firms’ cooperation make possibility of children become part of the IPS and savings system. The parents with their children can open IPS account for children and with the name of children.

In that point, the insurance firms CEO⁵¹, Meral Ereden Kurdaş⁵² argues that this application increases the thrift and saving consciousness among children and youth in the society, which also contribute the unwillingness of saving through society and problem within the budget of the state. Kurdaş say there are 23 million children and youth through Turkey and they can become part of IPS, which is genius and brilliant project for the future of offspring. The saving account of children can benefit from state contribution as like other IPS accounts. Here, important thing is that project bring that each members of the family can benefit state contribution separately; at the end, contribution of state become much biggest ratio. Through the IPS and increase in saving consciousness among youth, children and youth can look their future in more positive manner and with hopes. This is ironical that individuals agree that idea and see saving as possible solution, but at the same time whether individual’s concerns and anxieties on

⁵¹ Chief Executive Officer

⁵²18 yaş altındaki 23 milyon kişiye bireysel emeklilik yolu açılıyor, retired from, https://www.avivasa.com.tr/web/53-1313-1-1/avivasa_tr/hakkimizda/iletisim_faaliyetleri_-_basin_odasi/18_yas_altindaki_23_milyon_kisiye_bireysel_emeklilik_yolu_aciliyor

the future can be solved by IPS accounts or not still become discussion, which will be taken at the last part of the chapter.

5.2. Individual's Perception about State Campaign on Thrift and Saving through Individual Pension System

The thesis selects the headline of this section and the issue with the terms thrift and saving purposively when individual pension system is selected as the case to investigate perception about thrift and saving through the study. The perception about thrift and saving by individuals is directly covered with state campaign's individual pension system as saving and thrift tool suggested for Turkish society. The researcher purposively and insistently use terms thrift and saving because although the name of the system and some rules and procedures of the system can be changed during the time, the value behind this practices affirmed by the state, insurance firms and also through individuals needs to be analyzed through value of neoliberal citizenship and individualistic values adopted and affirmed by middle class individuals in this study.

Thrift is the term referring in this study consciousness of spending money and referring consumption carefully. From the narratives of respondents and themes emerged during the study, individuals use the terms mostly and give reference to understanding of 'do not waste, become conscious consumer' and 'be responsible, be citizens, be individuals through being thrifty'. Similarly, saving as term refers same meaning in this study; that is, it is used for being thrifty and save money; lessening expenditure.

Middle class individuals indicate that they make savings and thrift through individual pension system accounts and deposit accounts, sometimes they prefer saving as foreign money like dollars and euro. However, individual pension system gain importance and popularity recently as it is not only seen as saving tool for individuals which is attractive

for the contribution of the state, it also starts to be conducted as state campaign by the state and banks-private insurance firms. This refers automatic participation; compulsory individual pension system in which under 45 years old citizens in active work force make participated in the system automatically while voluntary individual pension system refer saving accounts of insurance firms-banks for customers participated with own freedom of choice. The reflection of the state campaign and neoliberal values are held in the narrative of Çisem above. This is idea of individual responsibility to make savings for own future and retirement period and you have also responsibility to research on the system as citizens, you do not become ignorant. Her sentence “Citizens should become active and make plan *for saving*” defines the understanding of neoliberal rationality within the society and the members of the society in which this sentence also is the summary of the state campaign and the advertisements of insurance firms on IPS.

“Each person should become responsible for him/herself. The state gives you premium and retirement salary, what can it so more? Also, the state makes suggestion on participation of IPS and gives contribution at least. As citizens, you should make research and learn your responsibilities and rights. Make these things at least! But the society are ignorant, they do not want to research and look for it. Citizens should become active and make plan in this kind of issue (saving).” (Çisem)

From this discussion on IPS, in this part of the study the perception of individuals about contribution of the state which show strong suggestion of the state, individual’s knowledge about the IPS, individual’s expectation from the system and lastly the professional knowledge of the system; experts will be held through the section.

5.2.1. Contribution of the State as *Bribery*

Respondents see individual pension system as kind of solution against problems in the future and a tool helping them to continue their life standards in the future. However, even if the state's suggestion and contribution %25 to individual savings monthly bases do not seem enough for them, rather even if they see IPS as guarantee and as savings which is responsibility for all, they still show critics the state campaign and policy on automatic IPS which cut certain amount of money from individual's salary automatically. As seen the narratives above, respondents feel the state gain much more than themselves and also automatic cut does not seem positive and reasonable, so they show attitude against campaign on contribution by the state.

“This is funny amount. If state takes from me 100 TL, it also should give 100 TL. Is state weak like this? Is state kidding me?” (Semih, 26)

“The state can give more than this amount as the gaining of the state by amount taken from us is higher. The state has more benefit than us, the system become compulsory because of it” (Fatma, 32)

“It can be said that this will provide big contribution, but by the amount state collect from individuals, state can use this money that makes it having more advantageous position. That is, this contribution is misleading and the system is advantages for the state, this is like *bribery* taken by the state.” (Murat, 36)

Individual pension system and its contribution by the state make attractive the system as through contributions savings become bigger as respondents and the state officials also say the contribution push individuals to the system; however, the amount of the contribution and the freedom of choice issue in the automatic one seem still problematic for individuals. Seen in the narrative of Murat, he says this cut is kind of bribery taken by the state. Here he means that without freedom of choice and without asking

individual's idea on IPS, state conduct that. This seems negative for respondents mainly. There are many respondents see IPS positive and individual solution and they also legitimize the position of the state in that system as state as a father make suggestion and think citizens, they still question automatic participation. Their idea is based on freedom of choice and will to choice whatever the issue is this, in which they always refer private services choices and there must be many choices and individuals can decide this. This is also discussed in the part of consumer choice in latter section.

5.2.2. What about IPS? Individual's Information about the IPS

Middle class as self-responsible, independent, educated, rational and planned persons argue they have financial knowledge and every citizen should be aware of certain responsibilities, rights and they make research on certain policy and campaign of the state. Through the fieldwork, all narratives are based on this connotation that citizens should have consciousness and know their rights and responsibilities. However, it is interesting that respondents mention that they have no true information about IPS whether automatic or voluntary ones, whose base and application are based on same principles, there is only difference in participation will.

There are narratives about automatic participation IPS mentioned by respondents.

“There is no information about it... my institution make me part of the system, I have no information, and they do not give any information. I hear the system become compulsory through the launching new law from my friends who is working in insurance firms. I think the message sent by IPS firm comes from the fitness center. Then, my friends ask about the message and I ask is this the sport center? They say this is the insurance firms.”(Fatma, 32)

“I do not know IPS in detail, but only things I know is the part of the system related with me... we are informed by the e-mail, but... we do not have chance to read all of them..” (İbrahim, 42)

There is also seen in the narratives of Sema who has voluntary IPS;

“I have become participants of the system for making as saving for future and for children’s future; this savings can become balm for the wound we can face in the future, so me and my husband want this. The first participation we make through the suggestion of my neighbors, they have IPS and they always say this is good way for savings, small amount will be getting bigger and bigger during the time and the state also make contribution to it... We do not make any research on this, the bank we takes our salary regularly give information and so, we start the system. I do not know still too much detail on it, but I can follow it through online system of it and can make small changes if you want.”

She makes payment the system almost for five years and want to continue it, but she still accepts they do not have detailed information about the system and they only make payment for it for savings, they do not think on it.

5.2.3. Individual Pension System as a Consumer Choice for Better Quality of Life

In the new prudential regimes, individuals are trained through the marketing and public campaigns as pedagogies of consumption and life style. Promotions of private insurances and privatization of public services for the sake of efficiency and solutions for burdens of the welfare state with the help of market mechanisms; advertisements and commercials bring new and powerful mechanisms for the shaping of conduct, which refer the government of the subjectivity (Rose, 1996: 343).

Through media analyses and discussion of life style and retirement dreams of middle class, IPS starts to be seen as choice for consumers and its dreams on quality of the life.

Given the section on perception about the retirement, the many narratives of respondent starts with “The retirement salary does not seem enough for me, so my concerns about my life standards in the retirement push me making as saving and I decide to participate in IPS.” (Hülya)

In Rose’s point, new projects of government of the conduct tend to operate on the realm in which is market out by vectors of identity, choice, consumption and life style. Through that society, consumption regimes work as carefully managed realm for the calculated regulation of private conduct via individual acts of choice (Rose, 1996: 344). This idea shows parallel with the respondents’ narrative on acts of choice as they point out they do not find automatic IPS positive because of missing of freedom of choice. Individuals as consumers want to make choices freely on consumption of insurances and IPS and also they have understanding of private services in better quality and efficient and they naturally want to select better ones for better quality of life as option.

“I find meaningful for the attitude of the state. There are no consciousness of saving and thrift, there is unwillingness for saving and we have no culture of thrift in our society... So you are as state try to increase saving ratio. I understand this, we have lower saving ratio, this is normal people do not know how to save. I can find this meaningful, yet the way of the state is really absurd. Think one day the state come and make you participated in the system. I have already one IPS account, so I do not understand this. I try to say that the state should provide some options for us, the state submit the system, give information, then they show choices for us; for example, some banks provide different accounts and services for their IPS customers like discount facilities on health insurances, car and house insurances or any others. There are many insurances of banks, so why the state does not submit this kind of facilities and force people to this. If the banks provide discounts and facilities, people want to buy this, but they can decide according to different choices.” (Ayşe)

By building on the narrative of Ayşe given above, in the case of state and citizens relationships, citizens become customers while the state become partner of private services providers; welfare state become retired and no longer seen as the provider of any services by individuals. That is way individuals also have no expectation from the state, rather they are aware of that they are responsible for themselves and have to seek individual solutions to continue their life standards. In that relations, individuals expect freedom of choice; they have rights as consumer to expect different options and choices of private services, insurances, saving accounts and the system of private pension systems, which is operated through insurance firm' campaigns and advertisements, so they find interesting that without asking about that participation and without providing any explanation, the state make individuals participants of the system, so there is no sense of freedom of choice.

Individualization affirms that individual choice and decide by own understanding in which all respondents indicate they want to decide their choices and plans as individual. They do not like dependency on others, rather freedom of choice bring maximum advantages for individuals coming from the values of individualism. Respondents show they first trust in themselves through their life, and then maybe they can trust their family or partners, which are also connected with the understanding of reflexive (free) individual in reflexive modernity.

This is clear that individuals adopting the value of reflexive subject who define itself and its consumption related with freedom of choice and self-chosen life style show negative attitude towards compulsory participation of IPS even if they find IPS system itself important and kind of responsibility for all. It is significantly observed through the field of the study that respondents say they understand the meaning of the public campaign on saving and thrift and this will become helpful for them; however, they imply that they do not trust in the state and its policy, so they approach automatic system with doubt. One respondent say about with the approach of comparison between Turkey and other countries mainly EU ones that “ while we are living in Finland, I can

say that everybody should continue the automatic system of the state and I become first person to run for payment of this system, but we are living in Turkey.”(Okan)

5.2.4. Compulsory Trust in Knowledge of Experts or Becoming Experts by own

Giddens and Beck argue that trust based on family, traditions and interpersonal networks has been transformed and rather the new decisions comes from expert system (1990). Risk and concerns are not seen as the misfortunes in traditional terms, they are now under the scientific calculation and professional knowledge. In that respect, insurances and IPS are issue of professional knowledge and expertise.

“Even if I am the person liking guaranties, the asking help from the experts is need today. The saving and investment need to be professional, need technical and educational equipment. I am very interested in economics as I have worked as accountants for years, but still this is professional as general and professionals working on this are important for us. Even I always make what I know, but I consult to banks because I do not like risks.” (Hülya)

Giddens writes that expert systems refer the professional knowledge and the system of expertise and experts knowledge like such as consulting lawyers, doctors, and here insurance and IPS experts, in which society we live within, are organized and managed somehow through that kind of expert knowledge (1990: 26-28). This understanding is given by Hülya with “asking help from the experts is need today”.

In the reflexive modernity, Beck and Giddens give mission to expert knowledge and expertise system. Expert knowledge is disembedding mechanisms since the expert systems remove social relations from the immediacies of context. They promote making free individuals from the structural constrains. There are professional

knowledge, science and experts systems for individuals who freely buy that kind of services and get the value of expertise. In that respect, whether individual show trust in experts knowledge and they decide based on expert systems seem controversial.

Contrast to the narrative of Hülya and reflexive modernity's elevating of expert knowledge, many respondents argue that they do not trust in experts and expert knowledge, they give misinformation and they are liars as Dilek says. Another argument from interview shows the understanding of becoming experts by own; you can do this through showing some efforts on financial literacy as Sencer mentioned.

“I do not trust banks and insurance firms; I do not trust in bankers, all of them are liars. Yet at the same time we have to trust them, there is no option.”(Dilek)

“People should consult experts of course, this is about the money and investment, and you cannot take risk on these issues. I also think that he should become own expert for himself. He should look for, research on investment tools and saving facilities. This is not difficult; there are many books and website on financial literacy. Experts also people like me, like you...” (Sencer)

5.2.5. The Position of Expert Knowledge throughout the Un-Professional Bank and Insurance Services

Trust in expert and knowledge of experts become discussion for individuals, the position of experts is taken in this part through given the narratives from un-structured in-depth interviews conducted with experts, who are professionals working on insurance system in banks and insurance firms. One narrative given in the below reflects controversial points in terms of reflexive modernity's expert knowledge;

“I take professional education on insurance system and economics. I have master degree on it and I like my profession as I want to become banker from my childhood. At the end, after my education, I feel totally frustrated. During my first days of the firm, I

always try to give true and professional information to clients. The manager whom I feel close to myself came and said to me ‘I can give a suggestion for you; they are customer, they are not clients! You should sell insurances and IPS to customers, that is all, so you should be competitive and corrupt rather than being professional’. Now, I am used to this system. We live in Turkey, so my customers are not customers, they are *Ayşe Abla* (sister) and *Mehmet Abi* (brother), please sign here *Ayşe Teyze* (aunt). Every day like this, welcome sisters, come and sit here, I am saying tea for you, Ok... That is to say, the insurance and bank system in Turkey is conducted by this way. You can say this is un-professional and informal. You can tell lie to your *Ayşe Teyze*, you behave in the way in which your customers like, so this is work. There is not true knowledge, even customers are highly educated and want to know their rights, and you can inform them; otherwise, you do not feel guilty...” (Insurance Expert in leader insurance firms working in Turkey)

Expert interviews mainly show that banking and insurance system of the firms through Turkey are defined as un-professional by experts themselves. In what extent the experts’ knowledge are seen, as expert knowledge seem problematic in Turkish case. Parallel with expert interview, the respondents also mention that taken true information or any information about the saving accounts and IPS are difficult for individuals even if they are working on human resources and account department; that is, they have already education and trainings on this kind of application and contact with banks and insurance firms as *Ayşe* indicated above.

“I do not think that informing on the system is held, there are too much missing point. Even if I am the person working in human resources, we also have difficulty to get true information about it from the banks and insurance firms. Banks and firms say that the code is not explicit, regulations are not definite...” (*Ayşe*, 41)

From the narrative of respondent and experts interviews, Beck and Giddens argument on experts and expert knowledge in terms of trust relationship show ambivalence relations in Turkish risk society. That is, experts indicate un-professionalism in terms of expert knowledge and bank-insurance firms' system when individuals point out that they have problems to access information from experts.

5.3 Middle Class's Risk Society

Throughout the society you are living in, risk discourse can be found in different realms of our society. This is not only seen in the discourse of technical catastrophes, environmental changes, terrorism and epidemics in which literature of risk also mainly focus and start with this areas, this is also importantly in everyday life of people and every aspects of society as the thesis also argue and conduct the research by adopting this kind of attitude.

As Jens O. Zinn (2008) writes, people are concerned about ' whether and whom to marry, what to study, which occupation to learn, *how to be financially secure in retirement* and even what to eat and drink' (Zinn, 2008:1). This seems crucial to discuss middle class in Turkey and their future anxieties taking the case of Individual Pension System (IPS) in this section of the chapter since the study concerns the rise Turkish middle class as a matter of risk society as concluding arguments of the study. To be able to secure their position and future, people want to minimalize or avoid the risks and future uncertainties. To do this, there are vast amount of risk evaluation and minimalizing techniques provided by private insurance companies and banks; here IPS is taken as this kind of case for the thesis and discussed former section in detail.

As parallel with the discourse of media campaign and advertisements discussed in public sphere discourse, individualization of risk and responsibility, individual values

and freedom of consumption as active citizenships become sensible through the values and norms of (ideal) responsible citizens; middle class that becomes recognized as a norm of citizenship in the practice of everyday life. Discussed before, middle class can be seen as a base to designate neoliberal projects in 1980s onwards Turkey that centers on the developments of a rationalized society through the calculation of all risks before loss of gains. Even if this kind of rationalization and calculation and rise of middle class in Turkey, middle class is already at risk through all sphere of life.

From that extent, individual's perception and definition of risk and risk society, and their perception of solution against risk; that is, private insurances against risk as individual responsibilities will be held through this section of the study.

5.3.1. Middle Class Individual's Definition of Risk and Risk Society

From this side, the section of this chapter analyses this discourses from the side of individual and their perception of future based on risk and uncertainties. Zinn asks "what is price we have to pay for reducing risks in our striving for safety, security and certainty?"(2008:1). Answered that question seems painful both in societal and academic level; however, through the study the main struggle is formed thorough that concern.

Of course before asking people about risk, future, uncertainties, and IPS, it is important to examine how future is understood and respectively how people in that refers 'middle class' people living in Ankara perceive future risks and uncertainties; that is, how they define the terms rather than researchers' definitions. They generally use risk and uncertainty interchangeable. This refers that individuals see uncertain thing that they cannot know and control as risky. The discourse of state officials and insurance firms also confirm that attitude and perception since their main argument 'you should control

and be responsible your future, if you cannot control and make knowable about your future and retirement, you are at risk.’ From in-depth interview, uncertainty and risk in life should be controlled and prevented by individual as responsible and active citizens as general view; however, ability to prevent them and the perception of future by individuals seems burdened with fear and anxiety about future, which is flowed with the narratives of Ayşe and Murat below.

“Sure, the condition of the country can change rapidly and continually. Unfortunately, it is getting worse rather than better conditions. The direction of our country makes me anxious about future... We do not have trust in anything. I am saying that I trust, I do not think something goes wrong, but I say no more so no more. Anything can happen in any time, no guarantee” (Ayşe, 41).

“I have worries about the future. I think instead of getting better conditions, it is going worse. How will conditions change? What it brings to us I cannot know. I cannot imagine and see something in the future under the today’s conditions of the country” (Murat, 36)

Ulrich Beck in Risk Society approaches risk as real and risk as socially constructed at the same time. He claims on the one hand the reality of risk and its social mediation and on the other hand the social construction of risks by social institutions (Zinn, 2008). From in-depth interview, individuals both mention real risks and also reflections of it in social realms as because they always give reference to war atmosphere of the country, coup attempt and some terror attacks recently discussed in country, which is held by Gaye.

“In terms of the conditions of country, there are many nightmares, we do not know what will happen tomorrow, and we do not sleep. Do you remember we do not sleep because of air crafts, war planes in front of us...” (Gaye, 37)

Seen the narratives of individuals, individuals indicate that they fear uncertainties and risk in their life and especially in the future. They avoid risk as much as possible and they only take regulated risk that refers if risk is must, especially it is as a work responsibility. Even if they avoid the risk and try to prevent the risks in future through the some savings and insurances; IPS, they are still at risk. They feel that they are always within risk and uncertainties thinking on future and their own retirement. There are narratives of respondents showing their definition of risk.

“Everything that is out of my control is risk. Everything I cannot foresee is risk for me. I do not take risks; I do not like risks and always avoid taking a risk. Rather than mess with the pooch, I prefer to walk around the bush. I always prefer long way rather than taking the risk. That is always like this through my life.”(Yılmaz,39)

“Risk is everything for me. I cannot take the risks. We have stable life, I do not participate anything risky.”(İbrahim, 42)

Another themes mentioned by respondent are planned risk; that refers only planned risk they can take, but they also argue they have no possibility to make plan in condition of the society. This make the position and perception of individuals as ambivalence. Risk should be planned and only planned risk can be taken understanding are observed the narratives of Semih and Murat above.

“If I do not understand the business, I do not participate within it. Only risk I can take is risk that has been planned before, this is planned risk. I always prepare plans against risk in my mind” (Semih, 26)

“Risk taking is about my work responsibility as I am in private sector, but the dimension of risk does not push you into disaster in your life. Gambling and risk are different things. Risk can be planned.”(Murat, 36)

Related with solutions taken against risk are held by respondents seen in the narrative of Rıfat and Yılmaz above. The general solution against risks of future are emerged as saving and thrift for respondents. However, there are again the position of individuals refer they also have concerns, so individual saving does not seem enough to fight risks and concerns of individuals.

“Risk gets away from us. You can say that there is nothing happen without taking a risk but risk threatens me. I do not take any risk, I always avoid risks. I do not like risk. I am always cautious. I do savings because of it.” (Rıfat, 34)

“I and my wife work in public sector, so I guess we do not have difficulty in the retirement. You know that logically we will have something, but of course there are risks in every time of the life. Risk is everywhere and in every time. Always there is a risk, risks... course of events are not definite, and there are always risks and problems we cannot prevent.... I have always plans. I always make plans for future like State Planning Organization (*Devlet Planlama Teşkilatı*) such as plan on buying new house, new car, and plans of course and trainings for my child. The life is boomerang of plans, but we do not know what the life brings to us, that is all concerns and concerns waiting in the future for us.”(Yılmaz, 39)

Seen in the narrative of Yılmaz above, he defines himself as planned person as like planning organization, they always live with the plans, and the life is boomerang of the plans; however, at the end, he accepts that they do not know and have concerns and anxieties, which are very intense as observed during the fieldwork of the study.

5.3.2. Insurance against Risk as Individualized Responsibilities

The general assumption discussed in risk literature refer that risk is the distinction between reality and possibility. If the future is seen as either predetermined or

independent from human activity or rationality, the term risk is not meaningful anymore (Renn, 1992:56). The risk concept is related with the possibility in that future can be changed or seen as such by human activities. That is, individuals can control and make plans on occurrence of event before and aftermaths of an event (Zinn, 2008).

Individuals should take measures and they should always have plan for him/herself since they already internalize they are only responsible for themselves. They should look after yourself that refer self-responsibility and self-governmentality. This understanding is tied with responsible neoliberal citizenships whose reflections investigated throughout the field. To avoid risks and any problems citizens face, people should be cautious, should have future plans, rational solutions in emergencies and all preparation as responsibility of citizenships that say everybody should be responsible rather than asking for others and state. They say “citizens should make own plan, should make something for themselves, for their own future and retirement”. Responsibility and insurance here come to become discussion in that point.

“Normally I am against the insurances, but there is no guarantee that I can make the insurances agreements two days later. I cannot say I do not need any insurance even if I am against it. Now my condition is good but according to changing conditions, my conditions also change. I say that state protect/secures me; however, if state does not secure me, I should go insurance firms.”(Fatma, 32)

With the withdrawal of welfare state and its provisions, citizens should look after themselves and control own future as motto seems embedded in individuals, which is held by Fatma.

From interview, people internalize self-responsibility and even blame un-responsible ones. Ayşe mentions this and she says there are irresponsible ones but the state forgive them, which is wrong according to her. This point refers Rose’s new government discussion and governmentality part of the study.

“I do not think that we are responsible citizens enough. There are many irresponsible citizens. The facilities of the state should not be used irresponsibly, as citizens we do not expect everything from state rather we live without forgetting values of humanity and ethics. We have responsibility as human, as citizens to both our country and humanity in all over the world. If we behave with the responsibility and know our responsibility, the burden of the state will be relieved. There is need to be relief of state’s responsibility. People should think this and buy private insurances against problems.”(Gaye, 37)

“We have responsibility for society, starting from family towards work place, living place...We do not accept everything like sheep, we need to search for, what is its gaining and what is loss for us as citizens...” (Ayşe, 41)

Respondents show that they adopt individualization of responsibility and risk as they indicated. In that extent, Tom Baker writes that insurance transfers risk. “What we usually think of as a transfer of risk is also transfer of responsibility” (Baker, 2002: 33)⁵³. When we are aware of certain risks, this means risk becomes individual’s responsibility unless it is transferred to elsewhere.

In Turkey, starting from January 2017, compulsory Individual Pension System starts to be implemented under the name of compulsory saving and thrift. Turkish state urges citizens and strongly advises IPS as insurance for retirement period of individuals. From Baker’s point, state transfers own responsibility to individuals that is main theme of neoliberal transformation of welfare provisions through the help of IPS. O’ Malley argues in the context of neoliberalism, insurance no longer is seen to prevent poverty, provide welfare provision freely to citizenships. Rather, it is now designed as the creation of wealth through the investment of surplus income. Here, IPS also is seen as alternative investment vehicle; investment and pension product selling in the insurance market and banking sector.

⁵³ Baker, T. 2002. Risk, Insurance and the Social Construction of Responsibility, Chapter 2, In Embracing Risk (Ed.) Baker, T. and Simon, J.

As last remarks of the study from that analysis and risk definition of individuals, the issues of perceptions of future risk and definitions of risk for individuals characterizes the Turkish middle class society as a risk society, in which individual bears all kind of risks, including risk of being responsible for the incalculable and unforeseeable outcomes of the self-responsible, autonomous and entrepreneurial way of life (Renn, 2004). In the case of Individual Pension system, the individual also is responsible for their retirement and risks of retirement period as her/himself without any support from welfare systems and traditional solidarity networks as there is individual as main responsible for all nightmare and this pushes them living thorough risk society.

5.4. Conclusion

This chapter aims to show the main findings of the study through the analyses of field with qualitative approach, in which it analyses the semi-structured in-depth interview. Through the chapter, middle class individual's retirement perceptions related with their expectations, dreams and plans of retirement is discussed. Individual's perception of the future, their perception of elderly period is investigated. The study argues they have concerns on retirement and future related with their middle class life style and tastes, there are also analyses of private welfare services with the discussion of changing society. With the issues on future, concerns about elderly period, their relations with family and friends, and lastly their relationship with work are opened. Later, how they perceive social state and welfare services is questioned and the study show middle class individuals have no expectation from the state, rather they tend to purchase private services. Their internalization of private services and they define themselves with individualistic values bring them saving and thrift as individual solution, which is conducted by the state itself as public campaign. In that extent, individual pension system as automatic and voluntary become questioned. Related with individual's

perception of future and retirement through the system, the representation of system in public discourse and its perception play two way role in this construction. The discursive construction of future through public sphere are mostly covered with perception and life style planning of individuals such as responsible, autonomous citizenship versus non-responsible ones image. Significantly, even if individuals see importance of thrift and saving as responsibility, this does not secure them against their anxieties and fears on the future, rather through chapter 5, the thesis argue that Turkish middle class individuals are stuck in the risk society seen in the data analyses of fieldwork. From that point, with the case of this study, this chapter brings the conceptualization of risk and risk society in Turkish society.

CHAPTER 6

CONCLUSION

Daniel Blake says ‘*I am not a client, a customer, not a service user... I am not a national insurance number...*’⁵⁴. This is the statement of individual, which shows how the retirement, pension and its benefits are important in the life of citizens in certain country. Indeed, an insurance number is more than only a reference to having participated in certain retirement system, pension and insurance as citizenship, rather it is a relational concept and even it is a concept that points the definition and the construction of individuals themselves.

McVittie and Goodal (2012) indicate that the concept of retirement is a relational concept; that is, how individuals perceive about the retirement, life course in the retirement and expectations from the retirement are composed of the individual meanings attached to them. Atchey (1976) in *Sociology of Retirement* points that retirement is the product of industrial society; indeed, investigation retirement as a relation of work and leisure coincides with social and economic transformation of society in late nineteenth and early twentieth century. Without the discussion on whether or not the retirement is product of certain era, the transformation of retirement as the concept in the perception of individuals and its reflection in social realms need detailed sociological analysis. From this sense, the retirement is discussed through this study as the consumption and life-style planning coming from middle class’ perception on the future. The study takes the questions of agency (within the scope of reflexive modernity’s individualization) and the social structure in relation to the retirement. The sociological accounts of risk, reflexivity, lifestyle and the consumption through the neoliberal retirement policy are interpreted through its construction of middle class.

⁵⁴ Daniel Blake, the film character of Ken Loach’ movie ‘I, Daniel Blake’ .

From this regard, Sociology of Risk and Uncertainty and its relation with the position of middle class are explained in the first chapter, in which this study can find home in the bodies of both national and international literature. This thesis draws upon the conceptual frame of Risk Society and Reflexive Modernity, and it also benefits from governmentality approach.

Reflexive modernity argues disembedded individuals within the values of individualization is the new kind of individual who are defined as lessening impact of ascribed social categories; such as gender, class and family. This weakening category makes an individual as the basic unit of social reproduction accordingly. Beck explains individualization in three process; removal, loss of stability and re-integration. Individual becomes removed from prescribed social forms and commitments like the institution of class, social division in work etc. This is transformation of agent with disembeddedness from the structure (Beck, 1992). Faith loses ground while the science and the experts become guiding norm through society, which refers loss of stability. As third, individuals are re-integrated by new social commitments of secondary institutions such as welfare state and the markets. This institutions lead to the new relations between the individual and the society, and risks and uncertainties in individual's life.

Individualization process, according to Beck, in this way shows the kind of dependency on the market and welfare state. Individualized biographies become influenced more directly by market oriented values (1992:132). In this context, neoliberal values become ground for all spheres of individual lives and the society. Within neoliberal discourse, there are various alternatives and choices for life course, an individual moves from certain situation to situation, which has to be done reflexively. Hence, growing individualization and subjectification of risks become issue for the study (Beck, 1992).

In that point, the discourse of neoliberal policies of the government benefits from new ways of governing life's risks. Public services are replaced by the private ones. Throughout the discourse of freedom of choice, the risk management transfers from

collectivity to individuals; the new self-governing subjects are created. In governmentality approach from Rose, the risk as framework of government creates new subjectivities and redefines relationships; responsibilities, self-government and new subjectivities which will be held in chapter 4 and 5.

The study argues through neoliberal retirement system campaign, the neoliberal discourse on the future through retirement leads to self-governing subjects, who are self-responsible and autonomous. In reflexive modernity, as its main value, increasing individualization and lessening impact of categories like family, gender and class as it argues that the transformation of these relations have significant effects on construction of middle class's future and retirement perspective. This transformation of ascribed categories directly effects on the definition and the construction of future for middle class, they show the ambivalent profile covered with future anxieties, fears, risks, uncertainties and concerns; risk society as they are obsess with secure their middle class position. Discussed through first chapter, Beck and Giddens's reflexive modernity argues the class as zombie category; however, the study brings their concepts as the determinants for definition of today's Turkish middle class living in 2017s.

The Turkish society of 2017s has witnessed the coup attempt and KHKs, which bring fears and concerns in the society, particularly some segments of society. The uncertain condition of country and the political atmosphere of the country, which is mostly referenced in the fieldwork within the neoliberal spirit on the transformation of meaning of retirement, make the analysis meaningful for middle class members of the society. Neoliberal transformation of the social security system seems crucial for the analysis because the collectivity of public retirement, which continues itself with the generational solidarity, shows weakening both in the value level and in the practical level through privatizations of the retirement system. In this context, (new) Individual Pension System is taken as the neoliberal attempt to privatization of retirement system conducted by state, in which the system has become compulsory for each citizen under the age of 45 in active work life since 1th January 2017. Although immense public discussion and

discourse produced on it, the position of individuals about the system still remains uncovered. Although the neoliberal policies and the restructuring of welfare state have certain place in the literature, the private pension policy and the middle class way of thinking and living in this transformation period have received limited attention. This study is the first academic work about the new pension system from sociological perspective.

In this regard, there are two way relationships coming from the transformation of retirement and its effect on social realm; the first issue comes from individual' perception of future through the transformation of the retirement and the changing relationships with mainly four agents (family, colleagues, unions and the state) and the second one comes from the public discussions held in public sphere (discourse of insurance firms, media, experts as a parties of this discussion) on the issue of retirement through individual pension system (IPS). The representation of the system in public sphere as a related with the future perception of individuals draws on the picture of the new kind of retirement and the retiree image that play important role in the middle class way of the construction of the future within Risk Society.

The content analysis on the public discussion about the system argues that the discourse on IPS in public sphere through produced and disseminated with the discourse of the media, experts and insurance firms are parallel with the themes emerged through the fieldwork with middle class individuals. Neoliberal values penetrated through all spheres of the society are analyzed with the neoliberal construction of future through retirement image targeting middle class. Discursive construction of certain retirement image and the emergence of self-governing subject through the public campaign of IPS point the meaningful analysis for middle class construction of future, which will be followed through Chapter 3.

An analysis of the data gathered in the course of this study through in-depth interview with middle class individuals shows that the dreams of the retirement of middle class

and their expectations from the retirement reflect their perception on the future, which is full of concerns, anxieties and uncertainties as the retirement is considered together with the life in the future and in elderly period. In the retirement life of middle class, private pension and retirement systems (recently Individual Pension System) are mostly internalized by them because they tend to find individual solutions to be able to secure their positions and their standards of life in the retirement period thinking the conditions of work life, leisure time activities, life styles and dreams of retirement life. They feel they have to secure their future and they have chance to plan their future as responsible individuals with purchasing private pension/insurance systems.

Neoliberal policies mainly target middle class individuals since with 1980s of Turkey, they have started to be seen as the ideal citizens of neoliberal state. At the same time, the position of middle class makes them more vulnerable and anxious about neoliberal policies. The study argues that middle class have fear of falling that means they have many things to lose related with the middle class values (Ehrenreich, 1989), so they try to find solutions against this fear of falling/losing their position.

Starting with the specific inquiry on individual pension system, the thesis critically questions individual's perception about the retirement, the expectations from the retirement, the retirement dreams parallel with middle class life style and taste, and also their feelings of uncertainties and anxieties in the retirement period, their views on the welfare services and retirement policy. In neoliberal fusion of all social relationship, the family relations, work relations, relation with the union and the state are discussed comprehensively in this thesis. The study researches on individual's perception about the thrift and savings through referenced by IPS system relationally with the meaning of thrift and saving for middle class. Middle class' definition of risk is also investigated through IPS and risk society.

First, the study has questioned what is the meaning of retirement related with the dreams for retirement, then what the future connotes them in which perception about the

individual's elderly period and their concerns open to discussion. Individuals have retirement dreams like travel, summerhouse and have expectations of certain life standards like today's, so their main concern about retirement dreams is possibility of continuation of their life standards. As Rudman (2006, 2015) focuses mostly, they also have the dream of active retirement, being in social life, participated in activities, hobbies, so dependent and non-active retiree image are mostly given as nightmare and criticized by respondents.

Through the neoliberal transformation of social relationship of middle class, there are changing relationships with the family, with the work, with the union and with the state (four agents as collective mechanisms). This transformation has influences on the construction of future and individual strategies to find solutions for future problems. From fieldwork, the respondents have anxieties and uncertainties on their period of retirement and elderly as they have no material expectation from their family, children, and friends and also from the welfare services of the state. In that point, purchasing private services for elderly period, insurances, private pension system for retirement period and savings for the future (generally future for children) are given general ideas and solutions by individuals.

Related with the respondents' concerns and individual solutions, they also indicate they have low level of intimate social relationships with their family members, friends and also with colleagues; they do have low level of trust in social relationships. The relationships within the family as the part of the thesis show transformation of family support mechanisms, child-parent relationship and significantly it points generational differences between the family and through the society, which also brings the issue of retirement and weakening generational solidarity through society. In neoliberal values and terms, the trust in family seem decreasing and the relationship within family tend to be defined with individualized terms as in other social relationships, but the thesis takes this transformation of family support mechanism rather than the erosion of it; family issue turns as financial ones, insurances and private services become gifts for family

members and these are transferred to the children as the value of self-responsibility and responsible citizenship.

In the relationships in the work, they refer they are all professional relationships, so they explain it with the values of neoliberal work life. There are low level of trust and of intimate relationship in work life, rather the middle class as the educated and skilled individuals have risk of unemployment and failure in work life in neoliberal times. The work becomes the matter of private wits as individual are responsible for own. In this kind of professionalism of middle class, gender seems important factor related with being middle class single mother. Single mothers show that they have given more efforts than others to continue their position and guarantee their children's future. The fear of being jobless is common themes in both private and public sector. Recent condition of the country through KHKs has brought concerns and the fear of losing job for middle class. In the case of being member of any unions, they argue they do not prefer become the members of any as they do not contribute self-investment and career of individuals and also significantly being members of union (especially leftist and opponent ones) seem risky through living in Turkey while proponent unions follow the road of government which do not make anything different.

Relation between self-responsible citizenship and purchasing private services bring the issue of perception about the welfare state. As the restructuration of welfare state and its neoliberal policy targeting citizens become apparent, individuals tend to take own responsibility, which is based on self-governing subjects from Rose's work *Death of the Social*. Middle class shows that they take responsibility for own welfare through purchasing private services, in which they feel better quality than public ones. In the issue of retirement, they think the conditions of retiree are heartbreaking, so they have to be dependent on the family members, which is nightmare according to the value of middle class. The value of self-responsibility is important values with the changing relations of the state and the society. Respondent see the state as father, but father giving suggestion, not provider and also state as the problem which does not bring any good

things. This analysis show changing relationship between the citizens and the state in which citizens become customers of the state. With private pension system, the responsibility of retirement transfers to the individuals as the state show its withdrawal from public provisions and guaranteed pension for the retirement. This is accepted by individuals as they affirm the being responsible citizenship through individual savings from today to the future.

Individual pension system (IPS) is investigated since it is both as the case of neoliberal retirement policy for the study and also it is given as individual solution by middle class individuals; however, the thesis use thrift and saving as the more broad concepts to include IPS and any private insurance system related with the future and the retirement period. IPS is recently popular issue both in public and political level. Although the name and the rule of system can be changed throughout the time, the understanding behind this kind of thrift and saving systems for individuals indicate the significance of the thesis. As a researcher, I name the saving and the thrift of middle class as new prudentialism because they see the thrift as the responsibility of citizenship, which points the value of self-responsibility and being prudent. This connotation is generally mentioned by respondents with the reference to be conscious consumers, being good parents and good citizens through their value of thrifty, saving attitude and consumption attitude, which will be transferred to children. Thrift as responsibility of citizenship should be teach to children and the education of thrift and saving should be put on school books. Although they have certain critics towards the state campaign of automatic IPS and they see its contribution as bribery, the neoliberal transformation of pension and retirement system start to be internalized by individuals because they tend to find individual solutions and plans to secure their positions and their future in the neoliberal conditions of work life, leisure time activities, life styles and retirement life. Individualistic values become a rule for society in that while middle class individuals affirms these values, they also find themselves living in uncertainty and continuous anxiety.

Neoliberal transformation of social relationships within the scope of individualization of reflexive modernity and the individuals, who are self-governing and reflexive agents point the position of middle class living in 2017s Turkey. Parallel with the changing dynamics in the society and the changing social relationship of its members, through the privatizations and the individualization of pension and retirement system, the collectivity of public retirement, which continues itself with generational solidarity, is starting to be weakening both in value level and in practical level through privatizations of the services. In this respect, the responsibility of the retirement and the future income now belong to individuals. Even if individuals have kind of plans against the risks and uncertainties in their future as they define themselves as planned and rational individuals, at the end, they still face individualization of risks and uncertainty. Consequently, one of the concluding arguments of the thesis show Turkish middle class perceives the society they live within is the risk society. The novelty of this study comes through adding the middle class dimension in Risk Society and governmentality perspective. That is, the definition and the construction of future as the conceptualization of risk society demonstrate the ambivalence position of middle class.

The private insurances and the pension system are related with the middle class's individual solutions and the plans; however, the respondents of the study refer they feel future anxiety, uncertainty and have concerns to continue their life standards thinking on their positions and future expectations under the neoliberal transformations of the pension and retirements policies. Although individuals want to have (individualized) solutions against the risks and uncertainties in their retirement period and in the future since they define themselves as planned, rational and responsible citizens, they still suffer from unpredictability, anxiety, risks and uncertainty. From this point, as the significant conclusion the fieldwork of the thesis indicate that middle class perceives the society as risk society; they always avoid from taking the risks and they do not want any risky decision in their life, if they have to, they can make this in planned way. However,

respondents show they have high uncertainty; fear and they have no trusts in society with the reference to the political atmosphere of the county.

Beck argues the new inequalities come from the unequal distribution of risk across the members of the certain society. In this sense, the different segments of society feel different degree of uncertainty and risks for their contemporary and future life. The respondents of the study are composed of the secular segments of middle class although the researcher does not give any discussion on the secular or conservative middle class as concepts. The data collection process through the snowball technics of the research provides the secular segments of the society as respondents. Thus, the study argues how the different segments of the society such as lower class or the conservative segments of middle class construct their future would be an interesting study for the future.

At last, with the individualistic values and the solutions, middle class individuals in this study still do not feel themselves in guarantee, so they are fraught with insecurities and uncertainties through risk society. Middle class perceive society as a risk society in that they stuck into insecurities, uncertainties, fears and anxieties on risks in their future, retirement and also contemporary life. Middle class is not only a base for neoliberal transformations through neoliberal values adopted by them, they also feel risk society as like the poem of Anne Michaels "The same loneliness that closes us/ Opens us again"⁵⁵. This is the story of segments of society feels the same fear and uncertainties that closes them/ opens them again...

⁵⁵ Michaels, A.2000. *The Weight of Oranges / Miner's Pond / Skin Divers in Poems*. Bloomsburry Publishing

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APPENDICES

A: SEMI-STRUCTURED IN-DEPTH INTERVIEW QUESTIONS

Questions about demographic information

Sex, age, education, occupation, marital status (having children or not), occupation of spouse, household income, neighborhood

Questions about Individual's Perception about Retirement and Future

What do you think about your retirement and retirement period?

Do you think on retirement? Do you have any plan on retirement period and future?

What are your expectations and aspirations from retirement? What are your dreams on retirement? What do you want to do in your retirement period?

Do you think that you experience comfortable retirement? Have you any concern on retirement? What do you think about retirement benefits, salary and premiums? Have you any possible plans against problems in retirement?

What do you think about the future? Do you have any concern on the future or your hope and dreams on the future?

Thinking your elderly period and life course in the future, what do you feel?

If you face any difficulty, what do you think on asking and getting support from anyone in your elderly period? Have you concern on elderly period?

Questions about the transformation of social relationship with Family

If you face any difficulty morally and economically, whom you ask from help? Do you think you can get support from your family members, relatives, friends or individuals around you?

In emergency situations, whom you consult first? Whom/what you trust the most?

How are your social relationships with family? If you are in hard situations, do you ask support from your family members? How and which way you get support from them or give support to them?

Questions about the transformation of social relationship with Work

How is your relationship with work? Are you satisfied with your occupation, your firm and work place? How is your relationship with colleagues and your managers? Have you any concerns and problems about your work life?

Do you think you can be retired from your contemporary work? Have you any plan against concerns about your work life?

Are you members of any unions? Do you feel any belongingness to any unions and/or trade organizations? What is the meaning of being members of any unions?

Questions about the transformation of social relationship with Welfare State

What do you think about the retirement policy of the state, social security system and social policies? According to you, how it would be like?

What do you think about retired ones and condition of retiree?

What do you think about the responsibilities of the state? And what do you think about the responsibilities, rights and obligations of the citizens?

What do you think about responsibility of retirement and future? This responsibility belonging to whom (state, individual or others like family, unions etc.)? What does responsibility for retirement connote to you?

How you define social state and citizenship? What do you say about being responsible citizens?

Questions about Thrift and Saving through Individual Pension System

What is the meaning of thrift and saving for you? Do you make thrift and savings? How and in which ways you try to save?

Do you prefer saving by own and manage your saving by own? Or you prefer to consult experts and professionals? How do you make a plan on saving and thrift? You decide this issue individually or with anyone?

Do you have any private insurance? What do you think about private insurances and private services? What do you think about private insurance firms, bank and its experts? Do you feel trust in them?

What do you think about the new system; Individual Pension System? Do you have information about it? What do you know about this system?

If you participate voluntarily, when and why you prefer to participate in the system? What is the most important reason to participate that? How to decide and research on the system?

What about the new IPS system? What do you think about automatic participation of the system? Do you want to continue automatic system?

Why the system become automatic/compulsory? What are advantages or disadvantages of it?

How you evaluate the contribution of the state to system at %25 percent?

What are your expectations from individual pension system? How and in which ways the system effects on your future and retirement?

Questions about the Risk Perception of Individuals

How to define the risk? What can be risk in your life?

What is the meaning of risk and risk taking for you?

Do you take the risks or you avoid the risks? Have you any plan against future risks?

What do you think about future risks? Have you any solution against future problems and risks?

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D: LIST OF ABBREVIATIONS

IPS	Individual Pension System
PAYG	Pay-as- you- go
PMC	Pension Monitoring Center
IMF	International Monetary Fund
WB	World Bank
IAT	Insurance Association of Turkey
EU	Europa/ European Union
KHK	Decree-law
OHAL	the State of Emergency
JDP	Justice and Development Party

E: TURKISH SUMMARY/TÜRKÇE ÖZET

ORTA SINIFIN EMEKLİLİK ÜZERİNDEN GELECEK İNŞASI: TÜRKİYE’DE BİREYSEL EMEKLİLİK SİSTEMİ

Sosyal güvenlik sistemi, özellikle de emeklilik sistemi, refah devletinin en önemli bileşenidir. 1980lerin özelleştirme trendine ve neoliberal politikalara uyum sağlayarak refah devletinin yeniden yapılandırılması, hem birey hem de devletin kendisi için emeklilik sisteminin anlamının değişmesiye sonuçlanmıştır. Ken Loach’ ın 59 yaşındaki karakteri Daniel Blake’ de işte böyle bir dönüşüm karşısında devletin sosyal güvenlik hizmetlerine haykırmaktadır; “Ben bir müşteri, bir alıcı ya da hizmet kullanıcı değilim, ben bir sosyal güvenlik numarası ya da ekranda yanıp sönen bir ışık değilim, faturalarımı, vergilerimi zamanında ve son kuruşuna kadar ödedim ve bununla da gurur duyuyorum. Benim adım, Daniel Blake, ben bir vatandaşım, ne bir eksik ne de bir fazlası...”

Kuşaklar arası dayanışmanın ve kolektivitinin sembolü olan emeklilik sistemi, neoliberal değerler ve politikalar bağlamında bireysel bir mesele haline getirilmiştir. Bu mesele tam da bu noktadan hareketle araştırmacı için sosyolojik bir merak haline geldi. Bugünün toplumunda, bireysel ve özel olan, kamusal olanın yerini almaya başlamıştır. İşte tam da bu sürecin devamı olarak bireysel emeklilik sistemi (BES) 1 Ocak 2017 tarihi itibarıyla Türkiye’ de uygulanmaya başlandı. Politika, 45 yaş altı belli bir gelire sahip ve aktif iş hayatında olan bireylere ulaşmayı amaçlamaktadır, bu haliyle politika orta sınıfları hedefliyor demek yanlış olmayacaktır. Bireysel emeklilik sistemi emeklilikte ve gelecekte karşılaşılabilecek problemler için bir çözüm olarak sunulmakta ve bir kamu kampanyası şeklinde uygulanmaktadır. Bu anlamda, kamusal alanda yer bulan emekliliğe dair sloganlar, devletin ve politikacıların söylemleri, uzman ve sigorta şirketlerinin söylemleri ve medyada emeklilik politikalarına ve bireysel emekliliğe

yönelik üretilen her türlü söylem de orta sınıfın emeklilik ve gelecek inşasında yer edinmektedir. Bireysel emeklilik sisteminin sunumu ve politkanın kendisi neoliberal değerler ile paralel şekilde benimsenmekte ve topluma servis edilmektedir.

Neoliberal değerler yalnız politikaların uygulanması ve özelleştirilmeler temelinde tartışılmaz, neoliberalizm ve değerleri toplumun her kesimine ve her türlü sosyal ilişki ağına nüfuz etmiş durumdadır. Neoliberalizmin temel değerlerinden biri olan bireysellik ve bireyselleşme – ki Ulrich Beck’ in refleksif modernite kavramsallaşmasında, bugünün toplumunun temel değeri olarak tartışılmaktadır- kendini öz sorumluluk, bağımsızlık ve akılcılık değerleri ile betimler. Bu bağlamda, bu çalışmada neoliberal değerler, bireylerin sosyal ilişkilerine (aile ile olan ilişkilerde, iş ilişkilerinde, sendikal ilişkilerinde ve devletle olan ilişkilerinde; dört temel kolektif mekanizma olarak) etkileri ile birlikte tartışılmaktadırlar.

Neoliberal politikaların, özellikle de neoliberal emeklilik politikalarının hedef kitlesi olan orta sınıf kolektif mekanizmalardan umudunu kesmiştir. Sosyal ilişkilerinde yakın ilişkiler kurmadıklarını ve güven duymadıklarını belirtmektedirler. Aile üyeleriyle, aile ve arkadaşlarıyla yakın ilişkiler kuramamaktadırlar, iş ile ilişkileri yalnızca profesyonel hayatın gerektirdiği gibidir, sendika ile mesafeli ve sendikaya pragmatist yaklaşmaktadırlar ve son olarak tüm bu ilişki ağları onların devlete bakışlarını ve devletle olan ilişkilerini etkilemiş ve devletten umutlarını ve beklentilerini kesmişlerdir. Daha çok kendilerini ve ilişkilerini bireysellikle ve bireysel değerleri ile tanımlamaktadırlar. Orta sınıfın toplumsal ilişkilerinin (refah devleti, sendika, çalışma, aile ve bireyin kendisi ile ilişkilerinin) dönüşümü bireylerin gelecek ve emeklilik algılarında BES’e dair algılarına paralel olan etkiler yaratmıştır. Türkiye’de orta sınıf kolektif mekanizmalardan beklentilerini bırakmıştır ve sosyal ilişkilere güven duymamaktadır. Bu anlamda bu tezin ilk araştırma sorusu şu şekilde ortaya çıkmıştır; Türkiye’de orta sınıfın toplumsal ilişkilerinin dönüşümünün geleceğin güvensiz olarak inşa edilmesi neoliberal emeklilik siyaseti üzerinden nasıl okunur?

Bireyselleşme, güvenin ve kolektif mekanizmaların kaybolması ile birlikte, orta sınıfın gelecek inşası ve orta sınıfların emekliliği neoliberal emeklilik politikaları ve onların kamusal alanda sunumu ile oldukça ilişkilidir. Bireysel emekliliğin kamusal alanda sunumu hedef kitlesi ve onların gelecek inşaları için önemli bir alan yaratmaktadır. 1 Ocak 2017 tarihi ile başlayan bu tartışma alanı hem kafa karışıklığı hem de değerler sisteminin oluşturulması konusunda oldukça başarılı bir imaj çizmektedir. Beck (2004) risk toplumunda söylemlerin oluşturulması konusunda medyanın ve bilim uzmanlarının rolü konusunda dikkat çeker, refleksif modernite de geleneksel söylemlerin yerini bilimsel bilgiler ve hesaplamalar almaktadır, bu anlamda kamusal alanda uzman görüşleri ve bilim insanlarının fikirleri sıklıkla paylaşılır. Ancak, bu alanda üretilen söylemler de kendileri risk toplumunun getirdiği kaygılardan ve belirsizlerden kurtaramaz, tam tersi çözümlenemez endişeler ve riskler toplum için temel değer haline gelir. Buradan yola çıkarak, çalışmanın ikinci araştırma problemi şu şekilde belirir; neoliberal emeklilik politikası olarak BES'in kamusal alandaki temsili, orta sınıfın gelecek inşasında nasıl yer bulmaktadır?

Bu ilişkiyi incelemek için, BES uzmanları ile yapılandırılmamış derinlemesine mülakatlar yapılarak nitel veri toplanmıştır. Çalışma, bu yeni sistem üzerine literatürdeki ilk çalışma olma özelliğini taşımaktadır ve bu nedenle çalışmada ulusal gazetelerin, reklamların, sigorta şirketlerinin ve uzmanların söylemlerinin içerik analizini yaparak sistemin kamusal temsilini tartışmaktadır. Bireylerin gelecek kurgularını incelemek için ise sistemin katılımcısı olan orta sınıf bireyler ile Mart 2017 – Ekim 2017 tarihleri arasında yarı yapılandırılmış derinlemesine mülakatlardan yararlanılmıştır. Bu bakımdan çalışma nitel ve nicel metotları içeren karma metottan yararlanmıştır.

Tezin ilk bölümü risk ve belirsizlik sosyolojisi tartışmalarıyla başlıyor. Risk toplumu, refleksif modernite ve yönetişimsellik yaklaşımları çalışmanın ana teorik çerçevesini oluşturuyor. Beck (1992), aile, aile üzerinden tanımlanan roller, cinsel roller, ait olunan sınıf, siyasi partiler, sendikalar ve her türlü toplumsal kolektif kurumların yani; geleneksek formların anlamını yitirdiğini güvensizlik ve güvencesizlikle mücadele

edebilmenin bireylerin kişisel yeteneklerine bırakıldığını belirtmektedir. Bireyler geleneksel dayanışma ağlarını, kolektif mekanizmalarla olan ilişkilerini kaybetmişlerdir, sadece kendilerine güvenmekte, bireysel yetenekleri ve bireysel stratejileriyle kendi geleceklerini yönetmek zorunda kalmışlardır. Beck ve Giddens' in bireyselleşme kavramsallaştırması, bireylerin kendi geleceklerinin kendi planlarının ve başarılarının merkezine kendilerini oturtmak zorunda olduklarını vurgular. Artık güven duyabileceği kolektif mekanizmalarla olan ilişkileri dönüşmüştür. Çalışmanın veri analiz kısmında vurgulanan; bireyin aile ile ilişkileri, iş ilişkileri, sendika ile olan ilişkileri ve son olarak devletle olan ilişkilerinde ki neoliberal dönüşüm, bireylerin gelecek inşalarında önemli etki alanı oluşturmuştur. Bireyin sosyal ilişkilerindeki (dört kolektif mekanizma temelinde sorgulanan) bu dönüşüm, bireylerin bu kolektif mekanizmalardan umudunu ve beklentisi kesmesi ile sonuçlanmıştır. Çalışmanın 4. Ve 5. Bölümleri bu konuyu alan araştırmasından çıkan verileri yardımıyla derinlemesine analiz etmektedir.

Çalışmanın temel meselesine ve çalışmanın yapıldığı tarihsel döneme değinecek olursak, çalışma kısaca kolektif yapılardan umudunu kesmiş bir orta sınıf, devletin tamamen sosyal hizmet sağlayıcı özelliğini yitirdiği, hizmet sağlama konusunda çekildiği, devlet ve birey arasında ilişkinin tamamen aşındığı, çalışma hayatının güvencesizliğinin herkes için bir kural haline geldiği, aile üyeleri ile olan ilişkilerin dahi ekonomik sohbetler düzeyinde ilerlediği, sendikalı olmaktan korkulan, belirsizlik ve korku dolu yarınlar çizen bir toplum hikâyesi temelinde tasarruf ve birikimlerin nasıl bir pozisyon aldıklarını anlatıyor.

Beck ve Beck- Gernsheim' in sıklıkla odaklandığı nokta tüm vatandaşların rehafından ziyade, bireyselleştirilmiş refaha yönelik neoliberal politikalar açığında yaşanıldığı gerçeğidir. Kolektif değerlerin ortadan kalması, sosyal ilişkilerde görülen neoliberal dönüşüm ve toplumsal dayanışmanın yerini bireysel değerlerin alması neoliberal politikalar ile uyumlu bir resim çizmektedir. Refleksif modern toplumda, risklere karşı bireyler kolektif şekilde güvence altına alınmamaktadır. Kuşaklar aarsı dayanışma ve

kamusal emeklilik ilişkisi bu anlamda çok değerli bir oluşumdur. Ancak, Beck ve Giddens' e göre güven ve risk ilişkili olduğu gibi risk ve sorumlulukta ilişkili kavramlardır. Yeni toplumda (risk society) riskler bireyselleşmiştir, hem risk hem de sorumluluk bireye aittir. Riskler sosyal devlet politikaları ve refah hizmetleri ile çözülebilen bir şey olmaktan çok bireysel risk ve sorumluluk bağlamında değerlendirilir.

Beck, Risk toplumunun, insanlığın tarihi boyunca potansiyel olarak algılanan olayların ve eylemlerin, hatta yakın ilişkilerin dahi riskli olarak algılandığı ve değerlendirildiği bir toplum olduğunu söyler. Risk toplumu bireylerin hayatlarında ve hayallerinde hemen her şeyin risk bağlamında ele alınmaya başladığını, her şeyin risk ve riskli olarak tanımlanabileceği bir toplum teorisini tartışır.

Risk toplumunda güvensizlik, belirsizlik, korkular ve endişeler giderek artan şekilde sosyal ilişkilerin, kolektif duygu ve değerlerin yerini alır; bireysel değerler ilişkilerimiz her alanına nüfuz ederken bireyler belirsizlere bir anlam ve çözüm arama yoluna girerler.

Çalışmanın saha araştırma verilerini analiz ettiğimizde- bunun için Stirling' in tematik analiz yaklaşımından yararlanıldı-, görüşmecilerin aile, iş, sendika ve devlet (dört kolektif mekanizma) üzerinden gelen güven ve destek mekanizmalarını yitirdiklerini görüyoruz. Bu dört kolektif mekanizmaya güven duyulmadığını ve onlarla olan ilişkilerin dönüştüğünü gözlemliyoruz. Profesyonel servislere ve özel servis satın almaya yönelen orta sınıf görüşmeciler özelleştirmeleri bu noktada kabulleniyor ve tercih ediyorlar. Değişen sosyal ilişkiler bireyleri piyasaya bağımlı kılıyor aynı zamanda bu durum onların devletle olan ilişkilerine de yansıyor. Beck' in belirttiği piyasaya bağımlılık, piyasa ile entegre olma durumu (re-integration by secondary institutions like state and market, which bring market dependency) özel hizmet satın almayı, refah devletinden umudunu ve beklentisini kesmiş olmayı tanımlamaktadır. Çalışmanın dördüncü ve beşinci bölümleri bu konuyu derinlemesine ele almaktadır.

Tezin genel çerçevesine değinirsek ilk kısım risk toplumu teorisini orta sınıf ve emeklilik temelinde tartışmaktadır. İkinci bölüm çalışmanın metodu üzerine bilgi

vermektedir, görüşmecilerin konumları ve tanımları, ve çalışmanın saha verilerinin nasıl analiz edildiğine dair önemli bir metodoloji tartışması sunmaktadır. Üçüncü bölümü bireysel emeklilik sisteminin kamusal alanda sunumuna değinmektedir. Çalışma, otomatik bireysel emeklilik sistemi uygulamaya başlandıktan hemen sonra yapıldı, alan araştırması uygulamanın hemen ardından sıcağı sıcağına yürütülen bir çalışma olması yönüyle de önem taşımaktadır. Bu anlamda üçüncü bölümde bireysel emeklilik sistemi üzerine yürütülen tartışmalar ve temsili tartışıldı. İçerik analizi yöntemi ile farklı gazeteler, politikacı görüşleri, uzman görüşleri ve sigorta şirketlerinin ürettiği söylemler incelenerek eleştirel bir analiz sunuldu. Sistemin kamusal alanda sunumu ve tartışılması orta sınıfların gelecek inşalarında nasıl yer buluyor sorusu bu bölümde cevaplanmaktadır. Saha çalışmasından çıkan temalar ile içerik analizi yapılan kamusal alan söylemleri birbirleriyle uyumlu bir perspektif çizmektedirler. Orta sınıf emekliliği ve orta sınıf yaşlılığı kavramları sistemin kamusal alanda temsili ile anlam bulmaktadır. Beck risk toplumunda medyanın ve uzmanların yerini de tartışmakta ve hatta onlara bellir bir şeyin temsiliinde önemli bir rol atfetmektedir. Risk toplumunda endişe yaratan kamusal kampanyaların ve söylemlerin temsili ile bireylerin bunu algılaması arasındaki ilişki risk toplumunda ki önlenemez kaygıların ve endişelerin sebeplerinden biri olarak alınmaktadır.

Kamusal alanda özellikle sigorta şirketlerinin söylemleri, reklam ve kamu kampanyaları temelinde, aktif yaşlanma ve aktif emeklilik, bugünden gelecek planı/inşası ve bireysel sorumluluk temaları saha verileri ile uyumlu şekilde çalışmada incelenmiştir. Daniel Blake' ın “ben bir müşteri ya da hizmet kullanıcı değilim” harkırışı neoliberal sloganlar ve söylemlerle orta sınıfı kalbinden vuran “hayata bir vampir olarak devam etmek istemiyorum.” Ve “emekliliğinizi nasıl yaşayacağınıza siz karar verin” söylemleri ile karşılaşır. Orta sınıf, reklam ve kamu kampanyalarıyla uyumlu hayaller kurar; yurt dışı seyahatleri, yazlık evler, tatiller, hobilerle ayrılmış ve ekonomik olarak rahat edebileceği, birikimlerini harcayabileceği bir emeklilik beklentisi kurgular. Yıllarca çalışmış, hatta hayatı boyunca çalışmış orta sınıf insan onuruna yakışır bir emeklilik hak etmektedir,

sosyal güvenlik kuyruklarında bekleyen emekliler, emekli maaşı ile geçinemeyen ‘zavallı’ emekliler ve Daniel Blake gibi sosyal güvenlik bürokrasisine takılarak ‘ben bir vatandaşım’ haykırışında ki emekliler bu hayallerde yer bulmazlar. Refleksif modern bireyler ve toplum da bu değerleri güçlendirir, bireysellik, öz sorumluluk, akılcılık ve planlı olmak... Bu değerler orta sınıfı iş, aile, sendika ve devlet ilişkilerinde tanımlamaktadır, ancak bu değerler emeklilik ve yaşlılık döneminde de geçerlidir.

Kamu kampanyaları ve kamusal alanda sisteme dair söylemlerin analizi orta sınıfların gelecek inşasında önemli yer etmiştir, bunun tartışması 4. ve 5. Bölümlerde açıklanmaktadır.

Dördüncü bölüm veri analizi ile, orta sınıf bireylerin ilişkilerinin neoliberal dönüşümüne odaklanmaktadır. Aile ilişkileri bölümünden çıkan tartışmalar temelinde; orta sınıf aileden güven alamamaktadır, bu bölüm geleneksel aile ilişkilerinin orta sınıf ailelerde dönüşüme uğradığını ve kuşaklar arası dayanışmanında bu dönüşüm temelinde değişikliğe uğradığını tartışır. Orta sınıflar, aileden, anne ve babalarından, ve çocuklarından yardım istemez, beklentisi yoktur, aileye bağımlı olmaktan ziyade profesyonel ve özel servis satın almayı tercih etmektedirler. Yaşlılığa ve emekliliğe dair endişeye sahip olduklarını belirtmektedirler. Orta sınıf beklentilere sahiplerdir (yazlık, tatil ve belli bir yaşam standardı) ancak bu beklentiler ve hayallerle örtüşmeyen endişe dolu yarınlar onları beklemektedir. Birey olarak kendilerine, eğitimlerine ve bireysellik değerlerine güvendiklerini belirtmektedirler, refleksif modern toplumda kendinden başka başlangıç ve bitiş noktası olmadığı konusunda ortaklaşmışlardır. Evli ve çocuğu olan görüşmeciler çocukların gelecekleri ve eğitimleri konusunda kaygılanmakta en çok onların geleceği için birikim yapma eğilimi göstermektedirler. Bu bağlamda Rutz ve Balkan’ ın Türkiye’ de şehirli orta sınıfların eğitime verdikleri değer ve eğitim ile yeniden üretim kavramsallaştırmaları çalışma için önemli bir referans noktası oldu. Yine, Ehrenreich’ ın orta sınıf endişelerini yansıtan ‘düşme korkusu’ perspektifi de orta sınıf pozisyonunu ve orta sınıfın gelecek inşasını anlamamızda önemli bir kavram olarak alınmıştır.

Dördüncü bölümde ele alınan iş ilişkileri temelinde ise, orta sınıfların iş hayatında profesyonel ortamlar ve ilişkiler kurduklarını, esneklik, güvencesizlik, çok yakın ilişkiler kuramama, işten doyum alamama, rekabete dayalı ilişkiler, işten çıkarılma korkusu, sendikalı olmaktan korkma, sendikanın katkısının olmayacağı düşünülmesi gibi temalar ile tartışma yürütülmüştür. Hem kamu hem de özel sektörde çalışan görüşmeciler işten çıkarılma ve işsiz kalma korkularının olduğunu belirtmişlerdir. Sennet' in yeni toplumda iş hayatında uzun vade yok sloganının toplumun eğitilmiş kesimi için de geçerli olduğunu, yani orta sınıflarında işsiz kalma, iş bulamama ve işini kaybetme gibi risklerden fazlasıyla payına düşeni aldıklarını söylemektedir. Bu çalışma, araştırmanın yapıldığı tarihsel ortam ile birlikte düşünülmeli ve risk toplumu teorisi tümüyle Türk toplumunun ve siyasi tarihinin özellikleri ile düşünülmelidir. Bu çalışmaya 2017 Ocak ayı sonunda başlandı, 2017 Şubat ayında saha görüşmelerine başlandı. 2017 yılında Türkiye toplumu, orta doğu toplumlarının yaşadığı savaflara, göç dalgalarına, 15 Temmuz 2017 darbe girişimine, OHAL'e⁵⁶ ve KHK' lara⁵⁷ şahit olmuştur. Şüphesiz ki her tarihsel dönem ve her kırılma noktası toplumu etkiler, ancak 2017 Temmuz süreci ve sonrası pek çok kişinin işini kaybetmesine, ihraçlara, açığa alınmalara sebebiyet vermiş ve savaş atmosferi şeklinde algılanan bir toplumsal döneme girilmiştir. İşte burada orta sınıflar, kendi pozisyonlarını her an kaybedecekleri korkusundan ve belirsizlik ortamından en çok etkilenen grup olarak ele alınmaktadırlar. İş yaşamı bölümünde beliren bir önemli tema ise tek ebeveynin kadın olduğu ailelerin düşme korkusudur. Bu kadınlar iş yaşamında daha fazla mücadele ettiklerini ve asılmama şanslarının olmadığını belirttiler; onlar tek başlarına çocuklarının eğitimlerini sürdürmekte ve orta sınıf pozisyonlarını korumaya çalışmaktadırlar.

Dördüncü bölümün son teması, orta sınıfların devlet ile olan ilişkileri şeklinde ele alınmıştır. Orta sınıfın aile, iş ve sendika ile kurdukları ilişkinin değişimi, onların devletle kurdukları ilişkiyi de dönüştürmüştür. Bu konuda Yalman, Türkiye toplumsal

⁵⁶ Olağanüstü Hal

⁵⁷ Kanun Hükmünde Kararname

yapısında hiç bir zaman teorik anlamda sosyal haklar anlayışına dayalı bir vatandaş ve refah devleti ilişkisi olmadığını vurgulamaktadır. Çalışma buna katılmakla birlikte bu ilişkinin sosyal vatandaşlık temelinde olması bir yana artık böyle bir ilişkinin olduğuna dahi şüphe ile yaklaşılması gerektiğini düşünmektedir. Toplumda varolan Baba devlet ve onun vatandaşı anlayışı değişmeye başlamıştır. Orta sınıf dünyasında artık devletten de bir beklenti yok, onun politikalarına ve emeklilikte oluşturacağı şartlara da güven ve inanç duyulmuyor. Görüşmeciler alan araştırması sırasında baba devletin artık umursamaz bir üvey babaya dönüştüğünü, yani zarardan çok bir şey getirmeyen bir oluşum olduğunu belirttiler. Bu tema, 1980 sonrası dönemde ideal vatandaş olan orta sınıfların artık devletle olan ilişkilerini minimize ettiğine ve vatandaştan çok birey olarak toplumda yer ettiklerine işaret etmektedir. Öz-sorumluluk değeri devletle olan ilişkilerde orta sınıfı tanımlayan temel değerdir, kendi sorumluluğunu almak, sorumlu vatandaş olmak ve herşeyi devletten beklememek anlayışı benimsenmiştir, öyle ki sorumluluk sahibi olmayanlara karşı eleştirel bir tavır takınmaktadırlar. Nikolas Rose' un Sosyal' in Ölümü (Death of the Social) makalesinde tam olarak bu değerler bütünü yönetimsellik ve biyopolitik kavramları temelinde incelenmektedir. Rose' a göre oluşturulan bir tür vatandaşlık bilinci, politik bir bilinç olmaktan çok bir yaşam tarzına, bir biyopolitik varoluş tarzına referans verir. Bilinçli ve sorumluluk sahibi bir vatandaş olmak, sorumsuz olanları, ötekileri (anti-social ones) dışlar. Rose ayrıca bu tür bir algının söylemsel inşası üzerinde de kafa yorar, aktif yaşam ve iyi bir emeklilik-yaşlılık ideali tamamıyla piyasa tarafından üstlenilmiş, ekonomiye ve teknolojiye içkinleştirilmiş ise başarılabilir. Saha araştırması verilerinden çıkarılan sonuçlar bağlamında, orta sınıfların devletle kurdukları neoliberal ilişki ağları Nikolas Rose' un yönetimsellik anlayışı doğrudan uyum göstermiştir. Çalışmanın orta sınıflarını da Rose'un bahsettiği şekliyle bir tür vatandaşlık bilinci öne sürmekte, o nedenle birikim ve tasarruf konularında da hassas olduklarını belirtmektedirler.

Tüm bu değişen sosyal ilişki ağları, güven ilişkileri, risk toplumunda yaşama durumuna işaret eder. Endişeler, kaygılar ve geleceğin dair belirsizlerle sarılmış bir toplum hali. Bu

belirsizliklerle dolu bir gelecek inşası getiriyor. Orta sınıfın emeklilik üzerinden kurguladığı gelecek inşası, ancak riskslerle, belirsizliklerle ve kaygılarla dolu.

Beşinci bölümde araştırılan bireysel emeklilik sistemi de işte tam bu bağlamda bir tasarruf ve birikim anlayışı olarak ele alınıyor. Orta sınıflar kamu kampanyaları ile uyumlu şekilde sistemi, emeklilik dönemini ve geleceği garanti altına alan bir tür bireysel çözüm olarak görüyorlar. Kamusal emeklilikten beklentisini ve umudunu keşmiş orta sınıf, kamusal emekliliği yeterli görmeyen orta sınıf ve bugünün emeklilerini zavallılar olarak tanımlayan orta sınıf, bireysel birikimlere ve tasarrufa büyük değer atfetmektedir. Belli bir yaşam standardı ve kalitesi arzulanmakta, sahip olunan hayat standardı ve kalitesinin de emeklilikte devam ettirilemeyeceğine dair endişe duyulmaktadır. Yaşam standardını devam ettirme konusunda kaygılanan bireyler, geleceğin belirsiz olduğunu, emeklilik ve yaşlılık döneminin tam bir kabus olduğu görüşündedirler. Bu değerler neoliberal söylemler ve Rose' un bilinçli vatandaşlık kavramından ayrı düşünülemez. Yani, kamusal söylemlerin aktif vatandaşlık, aktif emeklilik ve aktif yaşlılık düzleminde tartışılması, bağımsızlık, öz-sorumluluk ve bireysellik değerlerinin öngördüğü bir hayat modeli sunmaktadır.

İşte bu değerler ile doğrudan ilişkili verilen bireysel emeklilik sistemi, otomatik katılım temelinde bir tasarruf ve birikim kampanyası olarak topluma sunulmuştur. Dördüncü bölümde tartışılan temalar bağlamında, bireyler tasarruf ve birikim yapmayı bir tür vatandaşlık görevi olarak gördüklerini belirtmektedirler. Tasarruf ve birikim yapmanın önemi ve değeri çocuklara aktarılması gereken normlardır, tasarruf yapmak bilinçli bir birey ve vatandaş olmanın ayrılmaz bir parçasıdır. Derinlemesine görüşmelerde açılan bireysel emeklilik sistemi ve onun referans verdiği değerler bütünü, bireyler tarafından büyük ölçüde benimsenmiştir. Devletin tavsiyelerine kulak vermek gerekliliği düşünülürken, seçme özgürlüğüne etki eden bir sistem olması yönüyle de eleştirilmiştir. Birikim ve tasarruf önemli bir değer olarak aile içerisinde konuşulan ve planlanan bir şey olarak tanımlanmaktadır; bu noktada bireylere Beck' in risk toplumu ve uzmanlar kavramları temelinde sigorta ve finans uzmanları hakkında sorular sorulmuştur.

Görüşmeciler güvenmedikleri ancak günümüz toplulumuzda profesyonel bilginin ve bu bilgiye danışmanın önemli olduğunu vurgulamışlardır. Diğer önemli nokta, çalışma kapsamında uzmanlar (sigorta ve BES uzmanları) ile yapılandırılmamış derinlemesine görüşmelerden çıkan temalar Türkiye’ de bankacılık ve sigortacılık sektörünün profesyonelce işleyememesi, bireyleri doğru bilgilendirmemeleri ve uzmanların içinde buldukları profesyonel olmayan çalışma ortamı olarak tartışılmaktadır. Türkiye’de bankacılık sektörü ve banka çalışanlarının bu konuda ki endişeleri de dikkate değerdir. Araştırmacı bireysel emekliliğe ve sigortacılığa dair uzman bilgisi almaya ve uzmanların pozisyonlarını risk toplumu kuramıyla anlamaya çalışmışsa da ortaya çıkan tablo uzmanların pozisyonlarının da çözümlenmesi gerekliliğidir.

Bu analizden çıkanlar, beşinci bölümün son kısmında orta sınıf ve risk toplumu temelinde tekrar tartışılmaktadır. Riskler, belirsizlikler ve güvensizliklerle inşa edilmiş bir toplum. Bu belirsizliklerden ve risklerden kaygı duyan orta sınıflar, daha da önemlisi risklerle ve belirsizliklerle dolu bir gelecek inşası, tüm bunlar orta sınıfları bireysel çözümler arayışına itmektir. Bu anlamda bir kamu kampanyasına dönüşen otomatik bireysel emeklilik, bireysel tasarruf ve birikimler gelecek için bir çözüm olarak nitelendirmektedir, hatta tek çözüm. Görüşmeciler bu kaygılar ve endişeler için başka bir çözümlerinin olmadığını söylediler, dönüşen sosyal ilişkiler, devletin ve vatandaşlık tanımının ve anlamının değişimi; emekliliğe bakışın ve emeklilikten algılanan yapının değişimi... Bu dönüşen bir toplumun hikayesi, bilindiği gibi tüm sosyoloji kuramları toplumsal değişime ve dönüşüme kafa yormuşlardır. Bu tez de tüm bu veriler ışığında, bu çalışma orta sınıfların emeklilik üzerinden nasıl bir gelecek kurguladıklarını incelemektedir. Orta sınıfların geleceğe bakışları ve gelecek inşa süreci üzerinden emeklilik sisteminin neoliberal dönüşümü konu edilmektedir. Bu dönüşüm tek başına bir sistem dönüşümü olmaktan öte, bir toplum tahayyülü ve değerler sistemi sunmaktadır. İşte bu noktada emeklilik ve onun neoliberal dönüşümü sosyolojik bir merak konusu olmaya değerdir.

F: TEZ FOTOKOPİSİ İZİN FORMU

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Adı : Elif

Bölümü : Sosyoloji

TEZİN ADI (İngilizce) : MIDDLE CLASS' CONSTRUCTION OF FUTURE THROUGH RETIREMENT: INDIVIDUAL PENSION SYSTEM IN TURKEY

TEZİN TÜRÜ: Yüksek Lisans Doktora

1. Tezimin tamamından kaynak gösterilmek şartıyla fotokopi alınabilir.

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