

Early Retirement Practice in Türkiye and Young Generations' Reactions: An Analysis of Intergenerational Solidarity *

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Abstract

In social insurance systems—particularly in pay-as-you-go (PAYG) models—pensions are financed by contributions from the younger population when individuals encounter the risk of old age. Thus, the cycle continues as each generation supports the previous one. However, this solidarity may be undermined if the system, which is founded on the principle of trust, grants benefits to those who are not yet exposed to the risk of old age. In Türkiye, the old-age insurance system has frequently been subject to political interventions, especially during election periods, which has weakened the principle of solidarity in its operation. Following the previous experiences, Law No. 7438—enacted in 2023—granted pension rights to those insured on or before September 8, 1999, provided they meet all conditions except for the age requirement. This legislation reopened the path to retirement after 20 years of work for women and 25 years for men. While the law received strong support from those within its scope of the law, it sparked criticism, particularly among younger generations who were excluded from its scope. This study aims to explore the support and opposition triggered by the implementation of Law No. 7438, based on post *titles* and user comments (*entries*) published on the online platform Ekşi Sözlük. Using content analysis, five thematic categories were identified to achieve this purpose. According to the findings, 64% of the 103 titles and 67% of the most popular 400 entries in the 10 titles with the highest number of entries (most-discussed) express opposition to the law. The most prevalent theme was “Generation X, Y, Z / Child / Young / Old.” Additionally, 129 of the sampled entries (i.e., over 32%) emphasized intergenerational perspectives. The law has thus generated visible tension between “non-elderly elders” and younger generations.

Keywords: *Early retirement, Intergenerational solidarity, Pension.*

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1. INTRODUCTION

Old-age insurance schemes are characterized by their intergenerational solidarity. In particular, PAYG systems rely on contributions from today's active younger generations to finance the social insurance benefits of passive older generations. This mechanism is essential for ensuring the well-being of the older adults. Each new generation enters into a form of implicit agreement with the previous ones. This process is sustained through intergenerational solidarity. Each generation contributes to the system with the expectation that it will, in turn, benefit from it in the future. What reinforces this sense of solidarity is the sustainability of justice and equality within the system. However, this agreement may be disrupted in various ways, such as through unequal access to benefits or disparities in the level of entitlements.

In Türkiye, old-age insurance has been used to facilitate access to pension rights, particularly in connection with political election periods, before, or after elections (1969, 1992, 2023). Such facilitation has typically taken the form of abolishing the "age requirement" for eligibility for old-age pensions. This also carries the risk of undermining the perception of justice and equality among younger generations in society.

Prior to the first pension reform (Law No. 4447, which came into force on September 8, 1999), women and men were entitled to receive old-age pensions at the ages of 38 and 43, respectively, provided they had worked continuously. The primary eligibility conditions included being insured for at least 20 years (for women) or 25 years (for men), and having paid contributions for a minimum of 5,000 days for both genders.

However, with the pension reform of 1999, the age requirement was gradually reintroduced. Accordingly, for individuals who entered employment before September 8, 1999, the qualifying age for old-age pensions was progressively raised to 58 for women and 60 for men, depending on the date of entry into the workforce. Those who were insured on or before this date argued that they had a vested right to retire without an age requirement and considered this entitlement to be legally acquired. Although the regulation was brought before the Constitutional Court by the Main Opposition Party in 2001 with a request for annulment, the Court ruled that the right to retire at the ages of 38 and 43 did not constitute a vested right but rather an expected right, and it partially rejected the request. Following the Constitutional Court's decision, a new legal amendment was introduced to gradually raise the age requirement for those insured before 1999 in a more equitable manner. The group in question — estimated to reach 5 million by 2023 — started to organize as the “*Association of Those Hindered From Retirement Due To Age*” (abbreviated in Turkish as the Association of EYT) in 2014 and advocating for their rights. The movement gained momentum through the establishment of associations, federations, and confederations in 22 cities, and has continued its efforts via public demonstrations, protests, and meetings (Emeklilikte Yaşa Takılanlar Federasyonu, 2024).

The demands raised by EYT associations intensified in the run-up to the 2023 elections. In 2022, both the opposition and ruling parties pledged to enact legislation abolishing the age requirement for members of the EYT group—those insured before 1999 who had been subject to gradual age thresholds. The resulting legislation (Law No. 7438, commonly known as the *EYT Law*) was enacted on March 6, 2023. Under this law, individuals insured on or before September 8, 1999 became entitled to retire without meeting the age requirement. Accordingly, those employed up to that date could receive an old-age pension at the age of 38 for women and 43 for men, provided they had completed the required number of contribution days. In contrast, those who entered employment after implementing the first pension reform will be eligible for old-age pensions at the ages of 58 for women and 60 for men. As a result, a one-day difference in employment entry date—between September 8, 1999 and September 9, 1999—led to a retirement age gap of up to 17–20 years for those employed between September 9, 1999 and October 1, 2008. In response, the group in question established a new non-governmental organization called the “Association for Justice in Retirement” (Emeklilikte Adalet Derneği, 2024).

In summary, EYT members are individuals who began working under the legislation in force prior to the 1999 reform and were affected by the introduction of a gradual age requirement through this reform. Considering their employment start dates, these individuals mostly belong to Generation X and were able to benefit from Law No. 7438, thereby gaining the right to retire at an earlier age. In contrast, younger generations will be eligible for retirement at significantly later ages. This disparity may weaken the sense of solidarity among younger cohorts.

In conclusion, although Law No. 7438 appeared to satisfy the EYT group, it drew criticism from both individuals who entered employment after September 8, 1999 and the younger generations. This study aimed to examine societal reactions to Law No. 7438, enacted in Türkiye, from an intergenerational perspective. For this purpose, comments (*entries*) posted on *Ekşi Sözlük (Sözlük)* - Türkiye’s largest and the world’s fourth-largest online encyclopedia- were analyzed using content analysis to assess the law’s impact on intergenerational solidarity. The second section of the study provides the conceptual framework, focusing on the notions of generation, intergenerational solidarity, and justice. The third section evaluates early retirement practices in Türkiye within the framework of intergenerational justice. The fourth section outlines the research design, and the fifth presents an analysis of the most popular 400 entries under 103 titles on *Ekşi Sözlük* web site. The findings suggest that the EYT Law has undermined intergenerational (and intragenerational) solidarity and consensus, due to factors such as perceived injustice, lack of equity, financial burden, and populist policymaking.

2. CONCEPTUAL BACKGROUND

It is essential to clarify several key concepts referenced in this study. These include generation, intergenerational solidarity, intergenerational justice, and the role of intergenerational justice in the

context of pension systems. A clear understanding of these concepts is crucial for articulating the study's purpose and significance.

2.1. Generation

The term 'social generation' refers to a group with homogeneous beliefs, attitudes, or problems. Members of the same generation have typically experienced similar fundamental political, economic, or cultural experiences during a specific period. The age difference between generations is rarely more than ten years (Tremmel, 2009, p. 20). According to another definition, a generation has three main elements: (a) representing a group, (b) being a product of time, and (c) involving a series of ongoing relationships between groups over time (Vincent, 2005, p. 582).

In this study, the concept of generation refers to two distinct groups: (1) the generation entitled to retirement under the EYT Law enacted in 2023 (primarily Generation X), (2) the generation subject to the 1999 and 2008 pension reforms (primarily Generations Y and Z).

2.2. Intergenerational Solidarity

Social security is a concept characterized by both intragenerational and intergenerational solidarity. Through intergenerational solidarity, it ensures the transfer of social protection from younger to older members of society.

One of the basic principles of the International Labour Organization's Convention No. 102 is solidarity (International Labour Organization, 2023):

(a) Solidarity between men and women (e.g. in maternity insurance schemes, where contributions are paid by male and female workers, but only female workers can be entitled to benefit)

(b) Solidarity between rich and poor (e.g. social security schemes which pay minimum pensions irrespective of the amount of contributions paid to the fund)

(c) Solidarity between generations (e.g. social security schemes where benefits to be paid to current claimants are raised from the current working population)

The key to any social insurance system is "solidarity". This is what distinguishes social insurance from private insurance (Van Praag & Konijn, 1983, p. 54). Because there is no risk sharing between generations in private insurance (Schokkaert & Van Parijs, 2003, p. 254). Solidarity means that one group of the insured population pays more than another group for the risk they are exposed to. For example, in the case of health insurance, young families tend to have a lower risk against this risk and subsidize elderly families who pay the same contribution under the same insurance program (Van Praag & Konijn, 1983, p. 54). Similarly, in the context of old-age insurance, younger individuals—who face relatively low risk—contribute to the financing of benefits for the elderly covered under the same scheme. In this framework, the social security system imposes responsibilities on society by bridging generational gaps to meet the needs of its members. The retirement and healthcare expenses of the

current elderly population are financed through the contributions of the current working-age population. Likewise, the future elderly will rely on the support of future generations.

2.3. Intergenerational Justice

In an aging society, the increase in health and retirement expenditures, especially for the elderly, requires a consistent concept of “intergenerational justice” to be addressed. Van Parijs (1998, p. 294) defines the “intergenerational justice” concept as one that requires each generation, each birth cohort, to make sure the situation of the next generation-somehow measured on a per capita basis is no worse than its own. Vanhuysse (2013) also considers the future generation's (children's) potential burden of debt when measuring intergenerational justice. In another study conducted at the EU-27 level, it was found that more than half of Europeans, particularly in countries like Portugal, Malta, Greece, Bulgaria, and Belgium, agreed that working people would become increasingly reluctant to pay taxes and social contributions to support the elderly (Zaidi et al., 2010, p. 9).

On the other hand, most social security arrangements are based on a PAYG system, where that year's premium income covers the burden each year. Threats to solidarity, a group in the system, occur when they lose the motivation to subsidize another group or simply lose the will to work. One of the reasons for this is the increase in the elderly population. Elderly population growth; increases social security benefits, which causes a burden on the social security system (Van Praag & Konijn, 1983, pp. 54-55). Today's younger generations (i.e., current contributors) contribute to the system with the expectation of receiving similar benefits in their old age. However, by the time they retire, the size of the younger population responsible for financing the system will likely have declined, meaning that future generations will be required to contribute even more. In such a scenario, intergenerational solidarity may become unsustainably burdensome.

2.4. Challenges to Intergenerational Justice through Old-Age Pension Benefits

Intergenerational solidarity constitutes a foundational element of social security systems, whereby the contributions of the younger generation are expected to secure benefits for themselves in old age. Nonetheless, this solidarity can be disrupted under certain conditions. The establishment of substantial disparities between generations, whether in the form of differential rights granted by social security schemes or in the criteria required to access such rights, may undermine this mechanism. Such disparities often stem from political considerations, which prioritize short-term objectives over long-term equity and sustainability. Consequently, these practices risk weakening the principle of intergenerational justice and may compromise the legitimacy and effectiveness of social security systems.

People of all ages may depend on the minimum condition that intergenerational justice is not compromised, but this condition varies significantly and is strongly associated with people's ages (Van Parijs, 1998, p. 321). An older and numerous generation, especially in a democratic environment, can

receive more support from the state than the younger generation (Thijssen, 2016). In a study on old-age pensions in Japan, it is stated that the only way to achieve intergenerational equality is by reducing the benefits for the elderly, and it is argued that there is an "intergenerational exploitation" in the country (Kunieda, 2002).

When reforms in PAYG systems are implemented gradually, the burden shifts to future generations while preserving the rights of the current generation to some extent (Aydede, 2010, p. 179). The Turkish Social Security Reform exemplifies this process. In 1992, the government abolished the retirement age requirement. However, due to fiscal pressures, the first comprehensive reform was enacted in 1999, reinstating the retirement age. This age was gradually raised to 58 for women and 60 for men based on the date of first insurance registration. As the 1999 reform failed to achieve its intended outcomes, a second reform followed in 2008, gradually adjusting and equalizing the retirement age at 65 for both genders. Thus, over approximately a decade, two significant reforms generated substantial disparities between current and future generations regarding access to pension rights.

There is limited research on the impairment of intergenerational justice in social security systems (particularly old-age insurance). However, in an empirical study conducted in the Netherlands, for example, it was found that having children or grandchildren makes people generationally less selfish. This research is one of the first to explore the nature of the impact of intergenerational solidarity on retirement reform preferences (Stegen, 2019, p. 38).

In another study conducted in Germany, the participants were asked for their opinions on opting out of the PAYG system in order to reduce the burden on the PAYG system. When asked if they would be willing to give up the system "if it would help prevent our children and grandchildren from having to pay even higher contributions," the desire to withdraw significantly increased (Boeri et al., 2001, p. 26).

In another quantitative study, based on data from 1996-1998, covering eight different countries (USA, Canada, Australia, New Zealand, France, Sweden, Norway, and the Netherlands) from four different welfare regimes, university students (on topics including social security)) intergenerational perceptions of justice were analyzed. The study found that the ranking in terms of perceived contribution to society was adults > young people > elderly, while the ranking in terms of perceived rewards was adults > elderly ≥ young people. However, the perceptions of students, especially in conservative regimes, it was seen that the young people ranked highest in perceived contribution and lowest in perceived rewards (Sabbagh & Vanhuysse, 2010).

As a contrary finding, it is stated that in Thailand, which has a modest social pension, this pension may have contributed to the solidarity of the elderly and their children in the form of income sharing rather than harming intergenerational solidarity (Knodel, 2014, pp. 188-189).

Old-age pensions are the largest item in the budget of almost every welfare state. Under these circumstances, it is also clear why the aging of the national population should become such a significant political issue. There are now much more generous old-age pensions (and much more comprehensive public health services) and retirement periods that can extend for decades. It is argued that as the elderly dependency ratio increases towards the next century, the tax demand on the smaller working-age population will become excessive, and the covert "intergenerational" agreement on which welfare state financing is based will collapse (Pierson, 1998, p. 789).

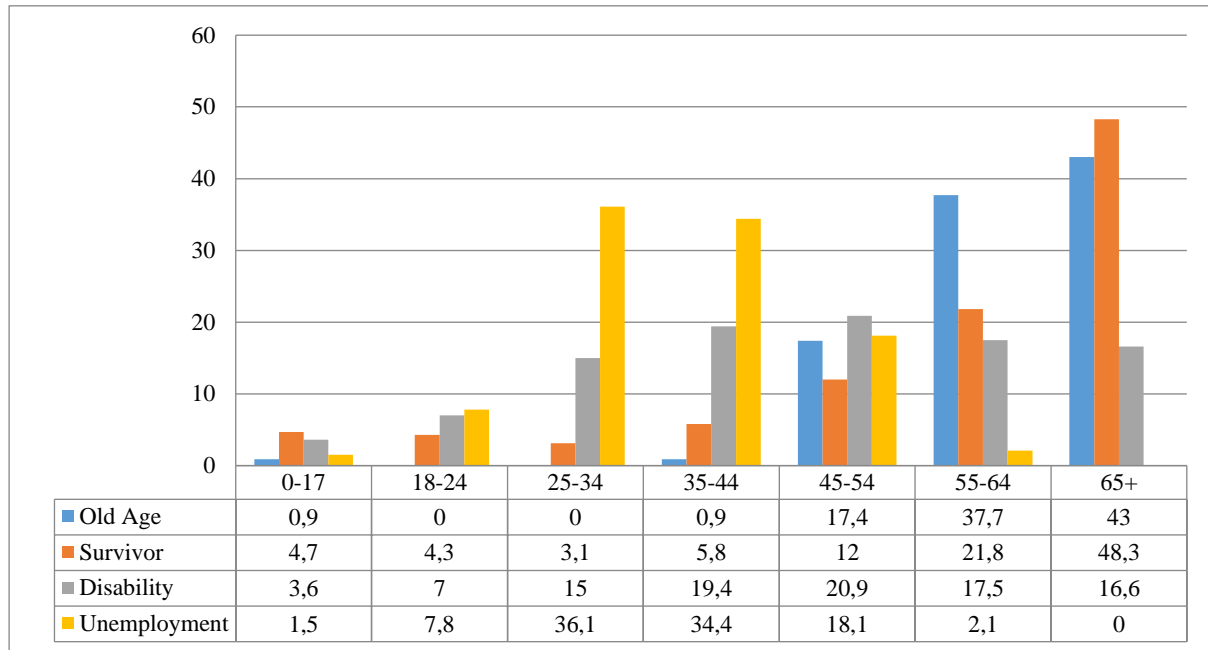
3. EARLY RETIREMENT, INTERGENERATIONAL SOLIDARITY AND EYT PROBLEM IN TÜRKİYE

Old-age insurance in Türkiye was first introduced in 1950 with Law No. 5417, which set the retirement age at 60 for both men and women. In 1965, Law No. 506 reduced the retirement age for women to 55. Later, in 1969, Law No. 1186 introduced the possibility for individuals who had been insured for 25 years and had contributed 5,000 days to become eligible for an old-age pension. This marked one of the earliest and most unusual examples in the global history of social insurance: under this regulation, even a one-year-old child who had appeared in a commercial and been registered as insured could qualify for retirement benefits by the age of 26. In 1986, Law No. 3246 raised the retirement age for those entering the workforce in 1990 to 50 for women and 55 for men. However, as in earlier periods, the age requirement was once again abolished in 1992 through Law No. 3774, following a coalition agreement reached prior to the general election (Fişek et al., 1998, pp. 29–30). The primary rationale behind the removal of the age condition was to combat unemployment and create job opportunities for younger individuals (Karadeniz, 2009).

In Türkiye, the term social security is often used interchangeably with retirement in public discourse. One possible reason for this is the absence of unemployment insurance until 2002, which led to the perception of retirement as a form of unemployment insurance during periods of joblessness (Ekin et al., 1999, p. 158; Işıklı, 1999, p. 209). Additionally, in response to deteriorating living conditions, many retirees engage in informal (unregistered) work and view old-age pensions—commonly understood in public discourse—as a source of supplementary income (Özşuca, 1995, p. 18).

An older and more numerous generations, especially in a democratic environment, can get more support from the state than the younger generation (Thijssen, 2016). In Türkiye, a substantial share of social expenditures is directed toward the elderly population aged 65 and over (Figure 1).

Figure 1. Distribution of Social Transfers by Age Groups in Türkiye (%), (2019)



Source: Calculated from Turkish Statistical Institute's (Turkish Statistical Institute [TURKSTAT], 2020) 2019 Household Income and Living Conditions Survey.

Despite having a relatively young population, Türkiye allocates 44.75% of its social expenditures to elderly-related benefits. Moreover, generous survivor benefits are twice the European Union average. In contrast, the shares of unemployment, family, social exclusion, and housing-related expenditures in total social spending are significantly lower than the averages of the EU-27 and the Euro Area-19 (Table 1). To some extent, this profile of social expenditures can be attributed to the largest portion of transfer payments—most closely associated with social security—consists of old-age pensions.

Table 1. Social Benefits by Function in EU and Türkiye - % Of Total Benefits, 2022

Benefits	EU-27	Euro Area-19	Türkiye
Sickness/healthcare	30.19 ^P	30.53 ^P	31.31
Disability	6.96 ^P	6.72 ^P	3.34
Old-age	40.66 ^P	40.22 ^P	44.75
Survivors	5.59 ^P	5.93 ^P	11.85
Family/children	8.58 ^P	8.16 ^P	6.61
Unemployment	4.11 ^P	4.41 ^P	1.14
Housing	1.28 ^P	1.32 ^P	Not available
Social exclusion, n.e.c.	2.63 ^P	2.7 ^P	1

Source: (European Statistical Office, 2024). ^P: provisional

The lack of income security and high unemployment rates among young middle-aged individuals (aged 25–54) in Türkiye may help explain the widespread demand for early retirement. This age group appears to receive a limited share of social expenditures, apart from inadequate unemployment insurance benefits and partial old-age pensions. In particular, individuals in their late 40s, and especially those employed in hazardous jobs or facing long-term unemployment, are more likely to seek early retirement as an alternative form of income support.

On the other hand, young people in Türkiye benefit from only a small portion of total social expenditures. According to calculations based on the Household Income and Living Conditions Survey by the Turkish Statistical Institute (Karadeniz, 2020), 96% of scholarships granted for educational purposes, 25% of unemployment benefits (including severance pay), 25% of temporary work disability benefits due to illness, 17% of disability, veteran, and invalidity pensions, and 6% of widows' and orphans' pensions are received by individuals aged 15-29. Additionally, young people constitute 62% of participants in active labor market programs offered by the Turkish Employment Agency (İŞKUR) and also benefit from government-funded higher education services free of charge. The unequal distribution of social expenditures—and the inadequacy of social security benefits and assistance for young and middle-aged groups—may negatively influence the perception of individuals in these age groups who are excluded from early retirement schemes.

Retirement—particularly when it occurs early and is mandated—poses several societal challenges, including rising dependency ratios, additional pressure on the social security system, and reduced employment opportunities for younger generations (Demirbilek, 2005, p. 221). The EYT members analyzed in this study were legally deemed as “old” under Law No. 7438 as of March 3, 2023, upon becoming entitled to receive an old-age pension. However, their actual ages are estimated to fall between 38 and 53, placing them at risk of social tension, particularly in relation to younger generations.

It is unsurprising that retirement systems designed under conditions of high fertility and sustained labor force growth might require some serious tweaking once those conditions have disappeared (Myles, 2003, p. 264). For example, there are two main concerns of policymakers regarding the debates on the economic effects of the aging population in the European Union: The first is the share of elderly pensions in GNP, and the second is the adequacy of old-age pensions (European Union, 2019, p. 98). Similar concerns can be observed in Türkiye through the pension reforms of 1999 and 2008, as well as subsequent legislative amendments. To improve financial sustainability, the retirement age was raised, and accrual rates were reduced with these reforms. However, as pension benefits significantly lost value compared to other income sources in the following years, minimum guaranteed amounts were introduced.

Despite all this, Türkiye is a country that deviates from the retirement age norms among OECD countries (Organisation for Economic Co-operation and Development [OECD], 2021, p. 130). This

trend can be attributed to the strong political influence on determining eligibility conditions for old-age pensions. On two occasions over the past 30 years—1992 and 2023—the retirement age requirement was eliminated, allowing a large number of insured individuals to retire early. These policy changes resulted in substantial financial burdens for social security institutions.

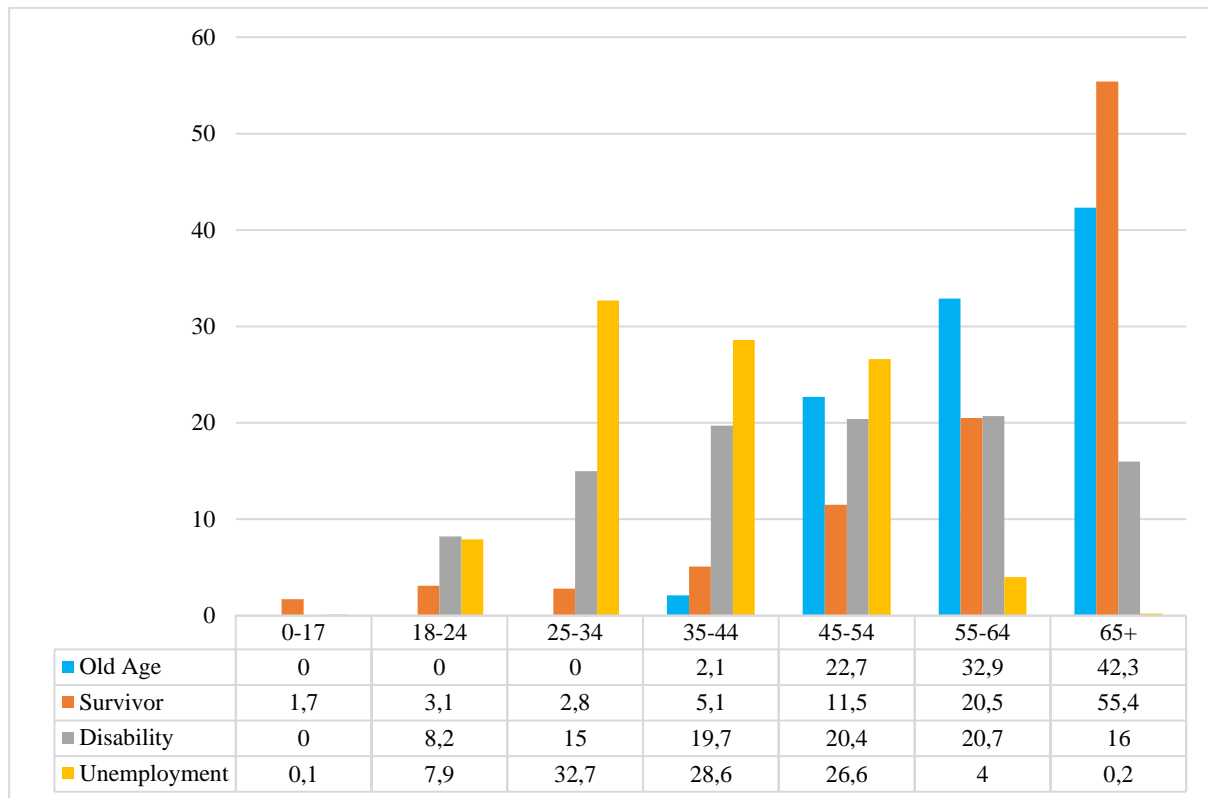
In 1992, a new social security policy enabled retirement without an age requirement. As a result, the social security system began receiving transfers from the central budget to cover growing deficits. These deficits stemmed from an increase in the number of retirees (passive insured), rising healthcare costs, and a high rate of informal employment (Bulut, 2019, p. 165).

Therefore, Law No. 3774—enacted prior to September 8, 1999—abolished the option of retirement without an age requirement for all insured groups (employees, self-employed individuals, and public servants). With the 1999 Social Security Reform, a minimum retirement age of 58 for women and 60 for men was introduced, along with a plan for the gradual increase of the retirement age for currently insured individuals (Alper, 2020; Başterzi, 2006; Ceyhun, 2020; Durusoy Öztepe, 2018; Güzel et al., 2012; Sözer, 2019).

Individuals whose social insurance registration date was before September 8, 1999 but who failed to meet the age requirement—despite fulfilling the required number of contribution days—faced greater difficulty retiring compared to those insured under previous regulations. In public discourse, this group is commonly referred to as “EYT” (short for *Emeklilikte Yaşa Takılanlar*), or “*Those Hindered From Retirement Due to Age*”. While retirement conditions were further tightened by the 2008 Social Security Reform, many EYT members continued to face challenges in qualifying for retirement. In response, EYT associations were established to advocate for the recognition of what they consider to be their expected entitlements (Ceyhun, 2020, p. 308).

Lastly, in the second half of 2022, the retirement demands of EYT members gained significant attention in the media and were widely discussed by both opposition parties and ruling party politicians, as well as state ministers. In late December 2022, the President announced that the right to retire without an age requirement would be granted. However, the EYT issue was postponed by the devastating earthquakes that struck several provinces in southeastern Türkiye in February 2023. Despite this, Law No. 7438 (commonly referred to as the EYT Law) was passed by the Parliament on March 1, 2023, and published in the Official Gazette on March 3, 2023. Under this law, individuals who were insured on or before September 8, 1999, and who met other retirement criteria except for the age requirement, became eligible to retire.

Figure 2. Distribution of Social Transfers by Age Groups in Türkiye (%), (2023)



Source: Calculated from Turkish Statistical Institute's (TURKSTAT, 2024a) 2023 Household Income and Living Conditions Survey.

Following the enactment of the law, a significant increase was observed in the number of retirees, particularly among individuals aged 45 to 54. As shown in Figure 2, 22.7% of old-age pensioners are within this age group. When evaluated alongside Figure 1, it is evident that this share has increased by more than 5 percentage points—from 17.4% in 2019 to 22.7% by the end of 2023—largely as a result of the impact of Law No. 7438.

The enactment of Law No. 7438 sparked considerable academic and public debate. A large portion of the literature has focused on the financial burden of the law (Alan, 2023; Bulut, 2023; Gülay, 2024; Nurdoğan & Uluğ, 2023). Another group of studies has examined the relationship between the EYT issue and political elections (İzci & Atmaca, 2019; Kaymaz, 2023; Oğlakçı, 2021; Tosun, 2020). A smaller body of research has addressed the issue from a social policy perspective. For instance, Bülbül and Gayaker (2025) discussed the sustainability of the age requirement in retirement with an emphasis on justice. Similarly, Aslan (2024) explored intragenerational conflict arising from significant differences in retirement age among individuals of the same chronological age due to variations in their insurance registration dates.

This paper investigates whether the enacted EYT Law has weakened the sense of solidarity between EYT members and the generations insured between 1999–2008 and after 2008. In particular, it

highlights the emerging tension between Generation X—who benefited from the EYT Law—and Generations Y and Z, who were technically excluded from the Law.

4. RESEARCH DESIGN AND METHODOLOGY

4.1. Research Method: Content Analysis

In this study, the method of content analysis is employed to examine the EYT debates and the enactment of Law No. 7438 in order to assess the effects of social security on intergenerational solidarity. The primary aim of content analysis is to identify general trends within the subject matter and to offer insights that may guide future research (Ültay et al., 2021, p. 190). In content analysis, the researcher seeks to identify data patterns, reveal underlying meanings, and group similar data into specific categories and themes to allow for meaningful interpretation by the reader (Yıldırım & Şimşek, 2016, p. 242).

Content analysis has four features: frequency, direction, intensity, and space (Neuman, 2017, pp. 469-470). In this study, coding was made on frequency and orientation regarding intergenerational solidarity. On the other hand, there is also a qualitative type of content analysis. Documents and statistics related to the content examined in these studies; are considered environments that convey social meaning. In addition to examining document content, researchers are not limited to this (Neuman, 2017, p. 467). In qualitative content analysis, the meaning of the material is tried to be explained. Because the qualitative method is preferred for the material that requires interpretation, and it is generally based on text analysis (Schreier, 2012, pp. 1-3). In this study, alongside the quantitative aspects of content analysis, qualitative interpretation will be employed to uncover the underlying meanings intended by the research units. In certain cases, direct quotations will also be included to support the analysis.

4.2. Data Collection and Data Source Justification

The analysis focuses on titles published on *Ekşi Sözlük* (or shortly *Sözlük*), along with the most popular entries under those titles. In this context, the ten titles with the highest number of entries posted on or after December 28, 2022, were selected for detailed content analysis.

The selection of *Sözlük* as a data source in this study is based on several considerations. First, *Sözlük* is Türkiye's oldest interactive dictionary, functioning as a hybrid platform for information-sharing and social media interaction. Established on February 15, 1999, it predates Twitter (or X), Facebook, and Instagram—the most widely used platforms in Türkiye. With its wide user base spanning various age groups, *Sözlük* ranked among the most visited websites in the country, recording over 8.1 billion views in 2022 (Ekşi Sözlük, 2022). It is particularly popular among individuals aged 18 to 44 (Table 2).

Table 2. Ranking and User Profile of Ekşi Sözlük

Period	In-Country Site Ranking	Ranking in the "Dictionaries and Encyclopedias" Category in the World	Age Range of Users (%)	
12/2022	7	4	18-24	26.72%
			25-34	37.05%
			35-44	18.89%
			45-54	8.25%
			55-64	6.08%
			65+	3.02%
01/2023	7	4	18-24	27.89%
			25-34	38.12%
			35-44	18.09%
			45-54	7.91%
			55-64	5.78%
			65+	2.22%

Source: Similar Web (2023).

Second reason for choosing Sözlük as a data source is its relatively high level of transparency and reliability compared to other social media platforms. This reliability stems from several structural features of the platform:

(a) users must progress through specific stages—starting as "*rookies*" and then becoming "*writers*"—in order to participate fully;

(b) entries submitted during this transition must comply with strict editorial guidelines, and failure to do so can lead to loss of writership status; and

(c) entries written by rookies are only visible to other rookies and writers, whereas approved entries by writers are publicly accessible to all web users.

Moreover, from the perspective of data reliability, even non-member readers can express approval or disapproval through the platform's "like" (*şuku*) function. Entries within each title can be sorted by the number of likes, while writers are prevented from voting on their own posts. As a result, the analyzed content reflects the collective perspectives of both active contributors and passive readers.

4.3. Sampling Strategy

The dataset for this study comprises 103 titles related to EYT identified on the Ekşi Sözlük platform, along with 13,824 corresponding entries. Given the large volume of entries, sampling was required; thus, priority was given to the titles with the highest number of entries posted on or after December 28, 2022. This date was selected due to its political significance, as it marks the day of the President's public announcement regarding the removal of the age requirement—an event that triggered intense public debate surrounding the EYT issue.

Between December 28, 2022 and April 14, 2023, a total of 6,591 entries were posted. As of December 28, the most popular entries listed within the top ten titles that received the highest number of posts. Based on these rankings, 400 entries were selected for analysis, distributed proportionally

across the top ten titles. According to this distribution, 160 entries were drawn from the title “28 December 2022 EYT Decision,” which received the highest number of entries after December 28, 2022, while 11 entries came from the tenth most active title, “Graduated Pension System.”

The sample constitutes 2.5% of the population when the unit of analysis is the “title”, and 2.9% when it is the “entry”. However, if the population is limited to entries posted after December 28 (6,591 entries), the sampling rate increases to 6%.

Lastly, the date 28 December was not taken into account when identifying the "most liked" entries within the selected titles. Therefore, not all of the most liked entries in the ten analyzed titles necessarily originate from December 28, 2022 or later; some may have been written on earlier dates. This is particularly relevant for the second most active title, “Those Hindered from Retirement Due to Age,” which may include highly liked entries posted before December, 28.

4.4. Coding Framework

To facilitate content analysis, the "titles" were coded as T1, T2, and so on, in descending order based on the number of entries posted after December, 28 2022.

Similarly, the entries were coded beginning with the most liked entry, using the format E1, E2, etc., appended to the corresponding title code. For instance, the 35th most liked entry within the fifth most active title was labeled as “T5E35”.

5. RESULTS

In content analysis, direction represents the direction of messages in the content (e.g., positive or negative) within a continuum (Neuman, 2017, p. 469). In this context, of the 103 titles on Sözlük related to EYT, 66 were categorized as opposing EYT, 10 as supporting EYT, and the remaining 27 were opened for other purposes such as definitions, news, or neutral commentary (Table 3). These figures indicate that 64% of the titles expressed opposition to EYT, while only 9.7% were in favor.

Table 3. Tendency Against EYT Law (as of December 28, 2022)

Title	Opposing	Supporting	Other
28 December 2022 EYT Decision(T1)	147	2	11
Those hindered from retirement due to age (or EYT)(T2)	0	53	5
«Repeal the EYT Law» Campaign(T3)	1	17	20
The Injustice Suffered by Those Insured After 1999(T4)	28	0	1
1 January 2023 Retirement of Children(T5)	24	3	1
Young people's disappointment with EYT(T6)	24	0	1
To Apply to the Constitutional Court for the Annulment of EYT Law(T7)	18	0	4
1 March 2023 Enactment of the EYT Regulation(T8)	13	3	1
28 December 2022 Nails Driven into the Coffin of Generation Z(T9)	12	0	0
Gradual Pension System(T10)	1	5	5
<i>f</i>	268	83	49
<i>%</i>	67.00	20.75	12.25

Among the 400 entries in the sample, 67% express opposition to the EYT law and idea, while approximately one-fifth are in favor. Notably, entries supporting EYT are mostly concentrated under the title “Those Hindered from Retirement Due to Age,” whereas opposing entries are distributed across various titles, often shaped by unfolding developments.

In content analysis, frequency means counting whether something happens or not (Neuman, 2017, p. 469). In this study, categories were developed based on selected words and phrases aligned with the relevant literature on intergenerational solidarity, conflict, and justice. Five categories were constructed using these keywords, and a frequency analysis was subsequently conducted (Table 4).

Table 4. Categories Discussed on EYT Discussions (as of December 28, 2022)

Category	f^*
Justice/just/equality(C1)	51
Right/Injustice(C2)	119
Generation X, Y, Z/Generation/Child/Young/Old(C3)	129
Finance/Tax, Premium, Raise(C4)	100
Populism/Populist/Election/Voter(C5)	44

*If more than one theme is mentioned in the same *entry*, this *entry* is counted more than once. Therefore, the total f exceeds 400.

Among the 400 entries analyzed, the most frequently discussed category is “generation” (C3), which appears in nearly one-third of the sample. A total of 119 entries fall under the category of “rights and injustice.” When considered together with the “justice and equality” category, it becomes evident that justice-related concepts are among the most prominent topics discussed. Lastly, 100 entries address the financial burden of the EYT law, accounting for one-fourth of the total sample.

5.1. Qualitative Insights from the Most Popular Entries

While quantitative data reveal the frequency and content patterns of the discussions, they do not offer explanatory insights. Therefore, understanding the underlying reasons behind these discussions is essential. To address this, the most popular *entries* in each *title* were examined, followed by an analysis of the general arguments and interpretations presented by both supporters and opponents of the EYT law.

The titles of the most popular entries among the ten most active titles posted on or after December 28, 2022 vary across different thematic categories. Of these ten entries, eight express opposition to the law, while two express support (Table 5).

Table 5. Categories of the Most Popular Entry

Entry	O/S*	C1	C2	C3	C4	C5
T1E1	O			X	X	
T2E1	S				X	
T3E1	S		X			
T4E1	O		X			
T5E1	O	X		X		
T6E1	O			X		
T7E1	O					X
T8E1	O					
T9E1	O			X		
T10E1	O				X	

*O: opposing *entry*, S: supporting *entry*

As in the overall sample, the “generation” category is the most frequently discussed theme in these entries. For instance, entry T1E1 highlights that Generation Z will be required to pay contributions for EYT beneficiaries until they themselves become eligible for retirement. It further argues that those who make such promises should not be supported in elections.

Entry T4E1 argues that the EYT law is unjust, emphasizing that it is unreasonable for someone only three to four years older to retire nearly two decades earlier. Entry T9E1 expresses a stronger critique, asserting that those who advocate for the EYT law more aggressively are selfish and immoral.

The longest of these entries, T5E1, argues that the forthcoming law is unjust because it applies only to those insured before 1999, further asserting that both the ruling party and the main opposition are advocating for it. Entry T6E1 contends that all political parties are competing to enact the EYT law to secure electoral gains while jeopardizing the future of the youth. Entry T7E1 claims that retiring at 40 is meaningless, characterizes the law as politically motivated, and calls for the Constitutional Court to overturn it. Finally, entry T8E1 highlights that “an additional 2 million retirees were added overnight to the existing 13 million retirees,” warning that this will cause the system to collapse.

Only entries T2E1 and T3E1 express support for the EYT law. According to T2E1 (an entry posted prior to December 28), it is argued that most EYT members are unemployed and therefore required to pay General Health Insurance contributions. The entry further suggests that the EYT law will positively impact employment and stimulate the economy through increased retirement preferences. Additionally, it states that the economic burden could be alleviated through policies addressing Syrian refugees and other refugee groups. T3E1 emphasizes that EYT is a legitimate right and asserts that

efforts to resolve the issue should focus on corrupt companies as the primary source of resource mismanagement.

5.2. Qualitative Examination of Key Arguments: Supporters and Opponents

A semantic analysis of the 400 entries reveals six overarching themes representing the arguments of both supporters and opponents. Within this framework, opponents present four main arguments, while supporters offer two main arguments (Table 6).

Table 6. The Arguments of 400 Entries

Opponents	Supporters
1)The EYT Law is unjust and is a populist practice for the 2023 elections.	1)The EYT Law is mandatory. Because it is a vested right.
2)The Law will impose costs on future generations.	2)Future generations will not have to support EYT retirees.
3)EYT beneficiaries will both receive retirement benefits and continue to work.	
4)The Law undermines intergenerational solidarity.	

The first argument of opponents is the EYT Law is unjust and is a populist practice for the 14 May 2023 elections. The law generates an imbalance in the retirement system by creating unequal conditions for different generations.

...populism, which we have forgotten for a long time, has started to dominate politics again. Policies promised by the opposition, which will put an incredible burden on the young generations, are being implemented one by one...T5E13

Even some entries contain particularly strong expressions, such as “I do not forgive them for violating my rights” or “May my rights be forbidden to them.” Younger generations, who are expected to become eligible for retirement later than current pensioners, face the risk of receiving lower and/or delayed old-age pensions. Consequently, the willingness of the younger and middle generations to financially support the pensioners may diminish. This situation could lead the working-age population to hesitate in fully paying their taxes and insurance contributions, potentially increasing engagement in semi-formal, informal, or unregistered employment.

The second argument of opponents is EYT Law will inflict costs on future generations. Due to the existing system, individuals who become eligible for old-age pensions at a relatively young age are expected to receive benefits for many years. Consequently, it is believed that future generations will bear this financial burden through mechanisms such as increased taxes or further pension reforms.

...today they buried all of our chances of retirement, condolences to our young friends. More money will be printed due to the EYT, and the Turkish lira will continue to depreciate; even if the government changes, the recovery time will be longer with foreign debts, ... our country will

be dragged into eternal poverty with this decision, and our young retirees will continue to work, reducing the chances of employment for young people and causing tax loss...TIE44

Currently, pension and healthcare expenditures constitute the largest spending items of the Turkish Social Security Institution (Sosyal Güvenlik Kurumu, SGK). However, the SGK has been running budget deficits for many years, which are covered by transfers from the state budget. As a result, future generations may be confronted with drastic reforms aimed at ensuring the sustainability of the social security system. Even in the absence of pension system reforms, increased expenditures may be offset through higher taxes.

The third argument raised by opponents is that individuals in Türkiye will receive an old-age pension while continuing to work. As a result, new pensioners will not withdraw from the labor market, thereby limiting employment opportunities for younger generations. Because EYT beneficiaries retire at an early age, they are expected to remain active in the workforce. In this context, some entries argue that retirees should be prohibited from working, as young people are in greater need of employment opportunities. By the end of 2023, the total number of retirees in Türkiye had exceeded 11.5 million (Table 7).

Table 7. Number Of Old-age Pensioners

		2019	2020	2021	2022	2023
Total retirees	Employee	5,759,778	5,923,661	6,095,878	6,275,341	8,087,506
	Self-employed*	1,179,880	1,160,729	1,154,210	1,140,317	1,254,836
	Self-employed**	493,106	488,687	503,898	500,644	517,735
	Civil Servant	1,535,698	1,560,807	1,586,125	1,582,794	1,648,542
	Total	8,968,462	9,133,884	9,340,111	9,499,096	11,508,619
Retirees within the year	Employee	281,442	277,434	312,634	302,102	1,924,828
	Self-employed*	23,492	20,931	38,615	24,323	148,037
	Self-employed**	18,952	14,043	36,728	16,120	34,520
	Civil Servant	59,999	58,552	56,432	27,514	86,406
	Total	383,885	370,960	444,409	370,059	2,193,791

Source: Calculated from Statistics Yearbook of Sosyal Güvenlik Kurumu (Sosyal Güvenlik Kurumu, 2023) (Tables 2.9,2.10,2.23,2.24,2.34,2.35).

*Except agricultural **Agricultural

Although the labor force participation rate among individuals aged 15–24 is relatively low compared to the overall population aged 15 and above, employment levels within this age group are notably low, while unemployment rates remain high (Table 8). These figures may support the arguments put forward by opponents of the EYT law, as there has been no observable decline in overall labor force

participation following its enactment. A significant proportion of individuals who recently retired under the EYT law may not have withdrawn from the labor market.

Table 8. Main Labor Force Indicators

Period	LFPR* (age 15-24)	LFPR* (age 15+)	ER** (age 15-24)	ER** (age 15+)	UR*** (age 15-24)	UR*** (age 15+)
2021/Q1	39.8	50.0	29.7	43.3	25.3	13.5
2021/Q2	40.6	50.7	31.5	44.7	22.5	11.8
2021/Q3	44.2	52.6	34.5	46.4	22.1	11.7
2021/Q4	42.2	52.3	33.3	46.5	21.0	11.0
2022/Q1	40.8	51.7	32.2	45.7	21.0	11.6
2022/Q2	43.0	53.0	34.8	47.7	19.0	10.1
2022/Q3	46.0	53.5	37.3	48.1	19.1	10.1
2022/Q4	45.6	54.0	37.0	48.5	19.0	10.1
2023/Q1	43.8	52.8	35.0	47.3	20.1	10.4
2023/Q2	44.8	53.1	37.1	48.2	17.1	9.2
2023/Q3	47.8	53.9	39.6	48.9	17.1	9.3
2023/Q4	45.7	53.4	38.5	48.8	15.7	8.6

Source: (TURKSTAT, 2024b, 2024c), Main labor force indicators (age 15+ and between 15-24)

*Labor Force Participation Rate **Employment Rate ***Unemployment Rate

The final argument presented by opponents is that the EYT law undermines intergenerational solidarity. This is because the law applies only to individuals who were insured on or before September 8, 1999, thereby excluding younger cohorts. Its impact extends beyond future generations (Generations Y, Z, and beyond), also affecting some members of Generation X. Some individuals who have continued their human capital investments through education perceive this exclusion as a form of punishment for not entering the labor market immediately after high school. Notably, the title coded T4 explicitly highlights both intra- and intergenerational injustice.

As mentioned above, those who are covered by the EYT Law on September 8, 1999 and after, and those who are insured on September 9, 1999 and after, can retire at the age of 58 if they are a woman and at the age of 60 if they are a man, provided that they meet other conditions; Women within the scope of EYT law will be able to retire at the age of 38 and men at the age of 43. The difference is 20 years for women and 17 years for men.

The first argument put forward by supporters is that the EYT law is necessary because it restores a vested right. Individuals who entered the system before September 8, 1999 argue that the reform implemented on that date resulted in the loss of a right that had previously been granted to them.

You enter the working life in 1998, the state says, 'Work for 25 years, pay a premium for 5000 days, I will retire you.' Then the same state enacts a new pension law ... and adds another rule: 'I can retire, but now you have to be 52 years old. ' and by operating this law backward, he includes this group in the law he just passed. in other words, it is making victims of approximately 500,000 people who started their working life between these years by operating the law backward. people are rightfully rebelling against this injustice...T2E3

The 1999 reform was brought before the Constitutional Court on the grounds of unconstitutionality. As a result, the Court annulled the gradual pension system introduced by the reform, citing a lack of equity. In 2002, a new regulation was enacted to reintroduce the 1999 reform using a more equitable graded system. However, EYT supporters did not accept this revised system and demanded a return to the pre-reform arrangement, which did not include an age requirement for retirement.

The second argument presented by supporters is that future generations will not be burdened with supporting EYT members. According to this view, EYT law beneficiaries have already contributed sufficiently to finance their own retirement. Even without the enactment of the EYT law, they would have become eligible for retirement within a relatively short period. Moreover, their life expectancy is lower than that of younger generations, meaning they are expected to receive pension benefits for a shorter duration.

A large majority of EYT retirees will be eligible for retirement within 5 years even if the law doesn't pass. Most of the fighting and insults are for this 5-year period. For example, someone is making calculations and says, 'I will work for 20 years and retire at the age of 45. I will receive this much pension.' The more accurate calculation is this (I speak from personal experience): If I work for 30 years (with 8,000 contribution days for now) and if I retire now and live until the age of 80, I will receive a pension for 32 years. If the law doesn't enact, I will be eligible for retirement in 3 years. I will receive a pension for 29 years...T2E50

Only some EYT law beneficiaries have the right to retire at relatively early ages, as there are no official statistics regarding the age distribution of EYT members. According to a TURKSTAT study, the life expectancy of individuals aged 60 was estimated at 22.1 years for the period 2017–2019 (Table 9). Based on this estimate, a person retiring at age 45 would potentially receive pension benefits for 37 years. If this individual was first insured at age 18 and contributed to the system for 27 years until retirement at 45, this would imply receiving monthly pension payments for a longer period than the total years of contribution.

Table 9. Life Expectancy of Individuals Aged 60 Years by Gender

Year	Total	Male	Female
2013-2015	21.8	19.9	23.7
2015-2017	21.7	19.7	23.5
2017-2019	22.1	20.1	23.9
2019-2021	21.2	19.1	23.2
2021-2023	21.4	19.4	23.3

Source: (TURKSTAT, 2024d), Life Tables (2013-2023).

As a result, the EYT law has sparked significant debate. There is a potential risk that intergenerational solidarity may devolve into intergenerational conflict. Furthermore, new generations

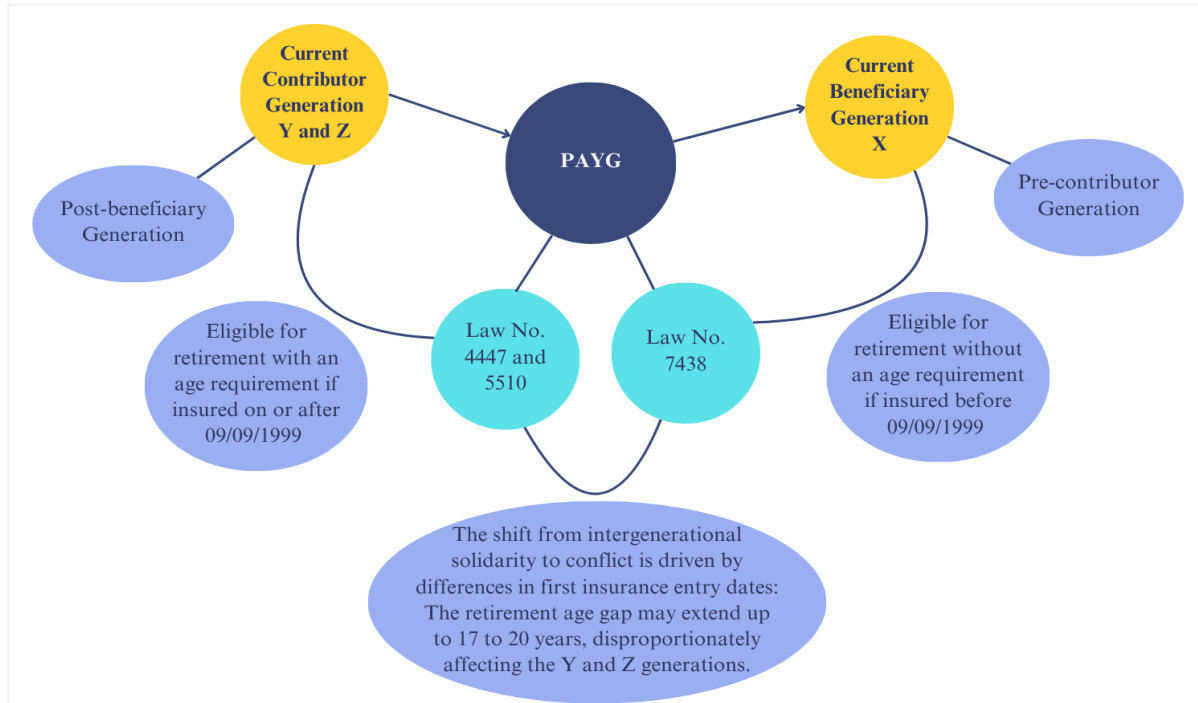
insured for the first time after September 8, 1999 may also become eligible to request retirement without an age requirement, which could render the system unsustainable both financially and socially.

6. DISCUSSION ON THE EYT LAW FROM AN INTERGENERATIONAL PERSPECTIVE

In social insurance systems, particularly PAYG schemes, pensions are financed by contributions from the younger active population to support individuals facing the risk of old age. This creates an intergenerational cycle in which each generation sustains the previous ones. However, this system, which fundamentally relies on the principle of trust and solidarity, may be undermined if benefits are extended to those not yet exposed to the risk of old age.

In Türkiye, frequent interventions have occurred in the old-age insurance system, particularly during political election periods, resulting in erosion of the solidarity principle underpinning the system's operation. Reflecting these experiences, Law No. 7438, enacted in 2023, granted pension rights to individuals insured on or before September 8, 1999, provided they meet conditions other than the age requirement. This legislation reopened the possibility of retirement after 20 years of work for women and 25 years for men. While the law was strongly supported by those covered under its provisions, it faced opposition from those not covered, especially younger generations. Consequently, the law has generated conflict between “non-elderly elders” and younger cohorts (Figure 3).

Figure 3. Retirement Age Gap Between Generations in Türkiye



Members of Generations Y and Z are generally subject to the pension reforms enacted in 1999 and 2008, depending on their initial insurance registration dates. In contrast, a significant portion of Generation X falls within the scope of Law No. 7438 based on their earlier entry into the social insurance system. With the enactment of Law No. 7438, three distinct legal retirement age groups have emerged.

- a) Those insured on or before September 8, 1999 (mostly members of Generation X): No age requirement applies for retirement.
- b) Those insured between September 8, 1999 and October 1, 2008 (mostly members of Generations X and Y): Subject to a retirement age of 58 for women and 60 for men.
- c) Those insured on or after October 1, 2008 (mostly members of Generations Y, Z, and beyond): Also subject to a retirement age of 58 for women and 60 for men; however, this threshold gradually increases to 65 for both genders over time.

Law No. 7438 has created a significant divide among generations regarding retirement age eligibility based on the date of initial insurance registration. The findings of this study indicate that this divide has begun to erode the principle of solidarity—one of the core foundations of social insurance—and, more critically, has evolved into a form of intergenerational conflict. According to the data, there is virtually no support expressed between older and newer cohorts of insured individuals across any of the analyzed entries. This lack of mutual support raises questions about the perceived legitimacy and reliability of the system.

The law undermines the principles of solidarity, equality, and justice by granting retirement rights to a generation that has not yet reached old age—a move reminiscent of past political practices—while transferring the financial burden of this decision onto future generations. Meanwhile, younger cohorts subject to the 1999 and 2008 reforms not only face later retirement ages but are also expected to receive lower pension benefits due to the neoliberal adjustments introduced into pension calculation parameters during these reforms.

7. CONCLUSION

According to a 2001 study, projections show that PAYG systems will require one of three things in the coming decades: a large increase in employee contributions, a large increase in general taxes, or a cut in the generosity of the pensions currently promised (Boeri et al., 2001, p. 22). Türkiye has already experienced all three of these policy directions following the 1999 and 2008 pension reforms, and continues to face their consequences today.

Future generations are expected to create wealth and pay taxes for needed services. For example, However, Türkiye's public pension system is increasingly challenged by both financial and social sustainability issues, which in turn disrupt the intergenerational equilibrium. Populist measures—such as the EYT law—fail to address these structural problems; rather, they exacerbate them. The EYT legislation created a retirement age gap of up to 17 years for men and 20 years for women among insured groups, while the 2008 reform gradually raised the statutory retirement age to 65.

“Just outcomes are complemented by just policies” (Vanhuysse, 2013, p. 12). Therefore, if the EYT law were not a populist implementation, the enacted law would have made a fair arrangement for all reform groups. Effective intergenerational justice requires careful public spending and alternative

financing of social security (Van Praag & Konijn, 1983, p. 56). Policies should weigh various aspects (retirement age, benefits, contributions) and reflect intergenerational justice (Schokkaert & Van Parijs, 2003, p. 246). Intergenerational justice also requires leaving good institutions for younger generations in their old age (Myles, 2003, p. 268). The results highlight an ongoing need for a more equitable pension system that is sustainable both economically and socially. While Türkiye's public pension system already struggles with financial sustainability, this study reveals emerging challenges to its social sustainability as well. To ensure both the financial and social sustainability of the system, early retirement practices should be discontinued. Moreover, structural problems originating in the labor market should not be addressed through early retirement policies.

Although this study approaches the issue from a functionalist perspective, welfare state services require examination from alternative viewpoints as well. For instance, Gough's (1979) theory, which focuses on advanced capitalist Western societies, necessitates a discussion of the welfare state through the lens of political economy. According to this view, the welfare state may, by disregarding power relations and class contradictions, serve to reproduce existing social classes. In this context, the state is both a provider of welfare and an agent of repression, and the root of this contradiction lies in capitalist relations of production. Therefore, intergenerational solidarity and conflict should not be reduced merely to a matter of legal reform.

Finally, from a critical perspective, it is evident that not all individuals within the same generation share equal opportunities or face the same challenges. When assessed in terms of both status and social class, it cannot be assumed that all members of a given cohort experience identical problems. In this context, the personal judgments of both supporters and opponents of the legislation are closely linked to their life experiences and social trajectories. For example, a child born into a poor family who began working as an apprentice without insurance will likely have different expectations regarding working life and retirement compared to a peer born into a wealthy family. For an individual who has worked under harsh conditions, for low wages, and who has been physically and mentally exhausted, retirement may represent an essential form of relief. In contrast, such a notion may hold little significance for their more privileged counterpart.

Ethics Committee approval was not required for this study.

The authors declare that the study was conducted in accordance with research and publication ethics.

The authors confirm that no part of the study was generated, either wholly or in part, using Artificial Intelligence (AI) tools.

The authors declare that there are no financial conflicts of interest involving any institution, organization, or individual associated with this article. Additionally, there are no conflicts of interest among the authors.

The authors declare that their contribution ratios to the study are as follows: First Author 70%; Second Author 30%.

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