International Labour Organization

ILO Office for Turkey

Research Brief[1]

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Social Security Perception of the Youth in Pandemics

1. Background

Social security, as defined by the International Labour Organization in Philadelphia Conference of 1944, is a system of measures to protect people against temporary or permanent loss of income due to illness, unemployment, old-age or death, and support them in case of maternity and parenthood. Social security systems constitute the most important and comprehensive instruments, employing contributory or non-contributory systems, to ensure that citizens live in well-being. In this context, a sound and effective social security system will enable people to feel secure against the traditional nine social risks defined in Social Security (Minimum Standards) Convention, 1952 (No. 102). In addition, social security is an essential part of the notion of decent work.

COVID-19 pandemic unleashed unprecedented and complex threats against social security as against all spheres of the social policy. Economic slowdown and employment losses resulted in reduced income in the society while leading to a period where most of the social risks have precipitated. Health problems increased the cost of public health insurance whereas high unemployment excessively eroded the resources for unemployment insurance. On the other hand, rising unemployment and informal work led to diminishing revenues in the social security systems.

ILO has increasingly been advocating since the early 2000s to expand the social security coverage (ILO, 2001). The pandemic confirmed how accurate that approach was. ILO's Social Protection Spotlight of May 2020 noted that "COVID-19 pandemic has served as a wake-up call alerting the global community to the urgency of accelerating progress in building social protection systems, including floors. Policymakers in developing countries should seek to the extent possible to design emergency crisis responses with a longer-term perspective in mind in order to strengthen social protection systems and decent work, including by supporting transitions from the informal to the formal economy."

That a social security system is trusted in a country enables many segments of the society, including particularly working people, to live safe lives against social risks. Social security provides instant responses to instantaneous risks such as unemployment or work accidents on one side, and life-long benefits, even beyond life, through long-term insurance branches.

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People at large have mostly myopic views of social risks be it long term or short term. This required that the state or state-regulated institutions provide social security guarantee to citizens. People opted to respond to their incapacities and deficiencies through an organization of insurance branch into which they are mandatorily enrolled. Society's perception of social risks and confidence in social security have impacts on a range of areas from regular contributions to the system, to the rates of informal employment. The fact that the youth view social risks including old-age as long-term problems have negative impact on their perceptions of the social security system.

The rising need for social security during COVID-19 pandemic led to an increase in the citizens' expectations from social security systems in Turkey, as in many other country. The success of the social security systems from this test will have short and long-term implications. Initially, in short term, the benefits provided by social security systems satisfying the society at large will alleviate the effects of the crisis. The most significant long-term effect is the potential that it will affect individual's confidence in the public insurance system. Such perception also directly affects individuals' compliance with social security laws. Particularly in countries as Turkey where informality is still high, though somewhat declining, voluntary individual compliance and cooperation with institutional structures have significant impact on rates of social security registration. This is particularly important for the youth as conceptions formed at younger ages tend to affect the later stages of an individual's life.

2. Survey, Methodology and Assumptions

The objective of the study was to measure the confidence of the youth of ages 15 to 35, who live under the COVID-19 conditions for the last year, in the Turkish social security system. The questionnaire was distributed by snowball (chain-referral) sampling through social media venues. The starting point of the snowball was a group of master's students in the Labour Economics Department of Adnan Menderes University.

The total number of full responses was 482, of whom 262 were women and 199 men; and 296 were in 15-25 age group and 185 in 26-35 age group. More than 70% of the sample lived in cities and metropolises, and the remainder lived in districts and villages. As this group were new entrants in the world of work, or at the very beginning of their careers, the educational attainment and employment status were as follows (Table 1a and 1b):

Table 1a. Educational Attainment

Educational Attainment	Count (n)	Percent
Elementary or middle school	5	1.04%
High school	31	6.43%
Associate degree	99	20.54%
Bachelor's degree	292	60.58%
Master's or Ph.D.	51	10.58%
No response	4	0.83%
Total	**482**	**100.00%**

As seen in Table 1a, the sample had a rather high educational attainment. 71.3% of the respondents had bachelor's or higher degree.

Table 1b. Employment Status

Employment Status	Count (n)	Percent
Not working and not looking for a job	11	2.28%
Unemployed and looking for a job	84	17.43%
Employee: Worker	175	36.31%
Employee: Public servant	45	9.34%
Self-employed	22	4.56%
Student	144	29.88%
No response	1	0.21%
Total	**482**	**100.00%**

As seen in Table 1b, 50.4% of the respondents reported currently being employed, and 17.5% responded in a manner that fitted the definition of unemployed.

73.1 of the respondents reported either that they knew their rights and obligations in social security, or that they knew how to access such information.

Respondents were not asked where they lived in Turkey. Considering however the starting point of the snowball, it would not be wrong to assume that most respondents lived in the relatively developed western provinces of the country.

Therefore, the sample predominately included the youth who lived in urban centres, had attachment with the labour market or were students, and had high educational attachment.

The following thematic questions were posed to the respondents:

- Q1. How do you agree with the following statement: “The Turkish social security system has a properly operating structure”?
- Q2.How do you agree with the following statement: “The Turkish social security system eases my worries about old-age, sickness or unemployment”?
- Q3. How do you agree with the following statement: “Thanks to the social security system, I am not worried of sickness or unemployment in times of emergency such as economic crisis or pandemic”?
- Q4. How do you agree with the following statement: “Thanks to the Universal Health Insurance System, I receive high quality and affordable services whenever I need”?
- Q5. If you abruptly lost your job, whom/what would you rely on?
- Q6. If you had to choose between unemployment and informal work, which would you choose?

3. Survey Results

Considering the demographic data, it was found that the most striking and statistically significant difference was by gender. Therefore, the assessments in this section were based on cross-tables by gender.

▶ Table 2. Q1. How do you agree with the following statement: “The Turkish social security system has a properly operating structure”?

		1	2	3	4	5	Total
Men		56	52	58	25	8	199
		28.1%	26.1%	29.1%	12.6%	4.0%	100.0%
Women		76	75	101	26	3	281
		27.0%	26.7%	35.9%	9.3%	1.1%	100.0%
Total		132	127	159	51	11	480
			26.5%	33.1%	10.6%	2.3%	100.0%

1– Strongly disagree 5- Strongly agree

Question 1 sought to measure the confidence in the institutional structure of the social security system in Turkey. The reform introduced in 2006 unified various social security organizations by employment categories into one single organization, Social Security Institution (SGK). As such, SGK is the sole agency that serves all [social] insurees and dependents in the country. More than half of the responding women and men disagreed with the statement that SGK operated effectively. Those that responded “agree” or “strongly agree” were only 16.6% for men, and 10.4% for women.

▶ Table 3. Q2.How do you agree with the following statement: “The Turkish social security system eases my worries about old-age, sickness or unemployment”?

		1	2	3	4	5	Total
Men		64	55	53	14	12	198
		32.3%	27.8%	26.8%	7.1%	6.1%	100.0%
Women		97	71	84	25	4	281
		34.5%	25.3%	29.9%	8.9%	1.4%	100.0%
Total		161	126	137	39	16	479
		33.6%	26.3%	28.6%	8.1%	3.3%	100.0%

1– Strongly disagree 5- Strongly agree

Question 2 inquired whether the social security system provided a comfort zone [/safe space] for the youth. The non-confidence in the system far surpassed the non-confidence in the institutional structure. Those who responded "disagree" and "strongly disagree" stood about 60% for women and men. There was striking difference between women (1.4%) and men (6.1%) who responded "strongly agree".

Table 4. Q3. How do you agree with the following statement: "Thanks to the social security system, I am not worried of sickness or unemployment in times of emergency such as economic crisis or pandemic"?

	1	2	3	4	5	Total
Men	86	44	30	15	22	197
	43.7%	22.3%	15.2%	7.6%	11.2%	100.0%
Women	144	67	36	19	15	281
	51.2%	23.8%	12.8%	6.8%	5.3%	100.0%
Total	230	111	66	34	37	478
	48.1%	23.2%	13.8%	7.1%	7.7%	100.0%

1– Strongly disagree *5- Strongly agree*

Question 3, though similar to Question 2, sought to measure the perceptions of the social security system in times of emergency such as pandemic. Compared to Question 2, responses of disagreement to Question 3 were both more frequent and more intensive. Furthermore, women had more negative perceptions on this matter.

Table 5. Q4. How do you agree with the following statement: "Thanks to the Universal Health Insurance System, I receive high quality and affordable services whenever I need"?

	1	2	3	4	5	Total
Men	33	29	73	40	23	198
	16.7%	14.6%	36.9%	20.2%	11.6%	100.0%
Women	42	55	105	50	29	281
	14.9%	19.6%	37.4%	17.8%	10.3%	100.0%
Total	75	84	178	90	52	479
	15.7%	17.5%	37.2%	18.8%	10.9%	100.0%

1– Strongly disagree *5- Strongly agree*

In Turkey, COVID-19 patients are treated regardless of their social security status. Nevertheless, some sort of perceptual selectivity emerged, naturally, in the area of healthcare during the pandemic. Question 4 sought to measure the confidence in the Universal Health Insurance (GSS) system that aspired to cover the entire national population. The confidence in GSS appeared far above the confidence held in the institution (SGK) or the social security system itself. Those who responded "agree" and "strongly agree" were 56% higher than the responses to institutional confidence (Q1) and 61% higher than the responses to system confidence (Q2).

Table 6. Q5. If you abruptly lost your job, whom/what would you rely on?

	Men		Women		Total	
No response	1	0.50%	2	0.70%	3	0.60%
Help from my family	100	50.30%	163	57.80%	263	54.70%
Bank loans	16	8.00%	21	7.40%	37	7.70%
Own savings (including private pension schemes)	42	21.10%	39	13.80%	81	16.80%
Benefits from the social security system (e.g. unemployment benefits)	40	20.10%	57	20.20%	97	20.20%
Total	199	100.00%	282	100.00%	481	100.00%

Responses to Question 5 fitted in general with the features of a Southern Europe welfare state, in which category Turkey could be included. Individuals first and foremost would rely on the help from own families, not the public social security structures, in social risks that might occur unexpectedly, such as unemployment. 57.8 of women and 50.3% of men responded that they would rely on the help from own families in case of abrupt loss of employment. On the other hand, men who would rely on own savings were higher than those who would rely on the social security system.

Table 7. Q6. If you had to choose between unemployment and informal work, which would you choose?

	No response	Informal work	Unemployment	Total
Men	3	142	54	199
	1.5%	71.4%	27.1%	100.0%
Women	0	179	103	282
	0.0%	63.5%	36.5%	100.0%
Total	3	321	157	481
		66.7%	32.6%	100.0%

The final question (Q6) inquired whether people would choose to be unemployed or work informally if they had to choose one. Two thirds of the responding youth (66.7%) would prefer to work informally, whereas this choice was reported by 71.4% of men.

4. Evaluation and Conclusion

The sample was more or less gender-balanced, had high educational attainment, lived in urban settings, and were predominately working people or students. Respondents, as would be expected of their profile, made up a group who were aware of social security rights and obligations. It is indeed well reasonable to assume that such group stands closer to employment and relatively high-skilled jobs, and therefore is working or likely to work in formal jobs with security. Thus, they are in close, continuous and conscious relation with the mandatory social security system in place in Turkey. However, their confidence, as reported in the survey, was unexpectedly low in the Turkish social security system or Social Security Institution.

The social perception of the institutional structure is in parallel with that of the system. However, the perception of Universal health Insurance is significantly more positive than the former two. Indeed, the benefits to the society are more visible from GSS which, by official figures, encompasses 98% of the national population and provides free healthcare from the public providers, and at affordable prices from the private providers. The GSS on the other hand is effectively usable by all segments of the society as it encompasses poor people for whom the government pays premiums and non-poor segments who pay own premiums in addition to workers and their dependents. The existence of positive perception of GSS may be considered an advantage for the Social Security Institution during the pandemic, and creates a feeling of safety against the risk of illness for those covered by GSS.

The respondents indicated that the Turkish social security system did not make them feel safer in times of emergency such as pandemic. Question 3, as Question 2 did, inquired the respondents' views of the system in terms of various risks. Where the rate of men who responded "strongly disagree" to Question 2 increased by 34%, that rate was 48% for women. Thus, it would be correct to conclude that the confidence in the social security system moved towards negative under the pandemic conditions. It would be unfair to claim that such negative shift in the views stemmed from the social security system or its institutional structure which essentially is compensatory and static. This may be considered an implication of the adverse situation that emerged in the labour market under the pandemic conditions.

Responses to Question 5 were not inconsistent with the related literature. It is well expected that family is the first resort in cases of such shocks. It is interesting however that more than 16% of the youth, who are recently becoming economically independent, would rely on own savings in case of abrupt unemployment. Even in the younger age bracket of 15-25, this rate was above 15%. On the other hand, those who would rely on the social security system stood at 17%, that was 7 percentage points lower than the age group 26-35. The result that women relied more than men on their own families, and less on their own savings was an indication of the traditional social fabric and challenges of individualization. It is however striking that women and men had the same level of confidence in the Social Security Institution. In that sense, in Turkey where women's participation in the labour force is low, it is significant that 20% of women reported that they would rely on the social security system in case of abrupt unemployment.

Perhaps the most striking result from the overall survey was that two thirds of the sample responded to Question 6 (last) that they would prefer informal work over unemployment if they had to choose one. For men, the rate was 71.4%. This showed that unemployment and disruption of new-job creation as exacerbated by the pandemic created serious concerns in the youth. The traditionally high youth unemployment, further pushed up by the pandemic, forces the youth to forgo the quality of jobs in order to obtain some form of income security. Responses to this question are consistent both with the further dipping of the confidence in the social security system during the pandemic, and the high rate of those who said would rely on own savings in case of abrupt unemployment. The youth in that sense seek to obtain income security through employment regardless of the quality. Unfortunately, this results indicate a divergence from ILO's decent work principles.

Another striking result of the survey is that women had more negative views than men. In the four questions requiring responses in the Likert scale, the number of women who responded "disagree" and "strongly disagree" was higher than that of men. Women responding "disagree" were 53% more than men, whereas women responding "strongly disagree" were 45% more. In Turkey, women's rate of informality [in employment] is 30% higher than men's. On the other hand, the informal employment in the studied age group is higher than older groups (TURKSTAT, 2020). This is an indication that women are further detached from the official social security apparatus, which reflected as lower confidence in the system. It may be considered a mutually reinforcing process. Women on one hand face more unemployment and informality, thus the number of women actively registered with the social security system is lower than that of men. On the other hand, the fact that women have lower confidence than men in the social security system and its institutional structure, adversely affects their voluntary compliance with social security.

References

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