

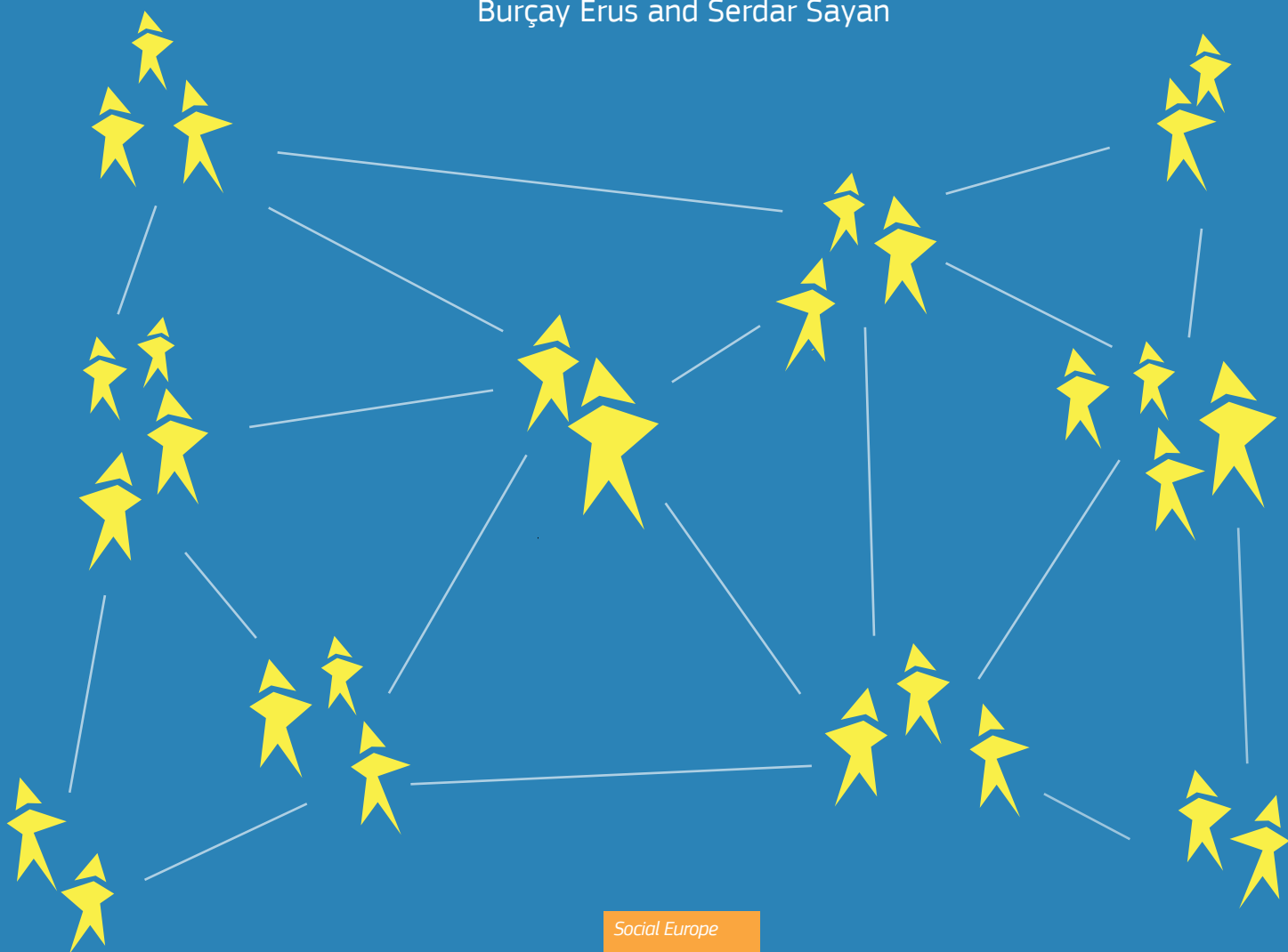


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to social protection for young people

## Turkey

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**EUROPEAN COMMISSION**

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Access to social protection for  
young people**

**Turkey**

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## SUMMARY

This report deals with access to social protection by young people (aged 15-29) regarding five policy areas: unemployment benefits; sickness and healthcare benefits; maternity, paternity and parental cash benefits; guaranteed minimum income; and housing benefits.

Unemployment benefits cover the population formally employed under a labour contract, but not those who are employed without social security registration. Considering that in Turkey one third of employment is informal – and an even higher ratio of employment for young people – and that these jobs are the most insecure ones, the coverage of unemployment benefit is far from satisfactory for young people. Those on short-term labour contracts (such as those in house-cleaning services) can also be enrolled if they make social security contributions. Apprentices and trainees are not subject to labour contracts and are thus not covered by unemployment benefits. The benefit level as well as the duration for young people is the same as that for older groups.

For health benefits, there is a universal health insurance system available to all, with no age criterion. Those younger than 18 are automatically covered. Students are covered as dependants if their parents are insured while they are studying, and also for two years following their graduation as long as they are younger than 20 (high school students) or 25 (university students). The benefit level as well as the duration for young people is the same as that for older groups. However, informally employed people do not have access to sickness benefits.

Maternity benefits are for those who are formally employed and for self-employed people. A payment at the birth of the child is made to every mother. Parental benefits are available for all formally employed people, but not for apprentices and trainees or for self-employed people. The benefit level as well as the duration for young people is the same as for older groups. Those who are employed informally do not have access to maternity benefits. Paternity benefits do not exist at all.

Turkey has no minimum-income scheme. In the absence of such a scheme, the social assistance system is composed of a series of fragmented schemes geared towards particular groups, such as widowed women, people with disabilities, and older people in need. Since few young people belong to these categories, there is a gap in the coverage for young people.

There is no housing benefit, which is of particular concern for young people.

All in all, the prevalence of informality emerges as a major gap for young people in accessing to social protection. Informality is more common among young people aged 15-24 (45% in 2017) than among those aged 15-64 (35.2%) (DİSK, 2018). Thus, unregistered employment should be combated not only through better and more effective inspections but also by tackling its underlying causes, such as low education levels and a lack of skills in the workforce.

# 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE<sup>1</sup>

## 1.1 Distribution of young people (aged 15–29) by main activity status

**Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Turkey, % 15-29 and 30-64)**

	TURKEY											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	42.5	42.5	43.0	43.3	41.5	37.9	54.2	54.9	55.9	56.3	54.6	52.1
<i>Paid employment**</i>	79.5	79.9	79.3	80.0	79.9	79.8	64.1	64.6	64.7	65.6	66.4	68.4
<i>Self-employment**</i>	5.5	5.1	5.3	5.5	5.2	5.3	23.6	23.5	23.7	23.4	22.2	21.8
<i>Contributing family work**</i>	15.0	15.0	15.4	14.6	14.8	14.9	12.3	11.9	11.6	11.1	11.4	9.8
UNEMPLOYMENT***	16.0	17.2	17.7	17.8	22.0	21.7	7.9	8.3	8.1	8.3	10.6	10.0
INACTIVITY****	49.4	48.7	47.7	47.3	46.8	51.6	41.1	40.1	39.2	38.7	39.0	42.0
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (\*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (\*\*) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (\*\*\*) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Turkey, 37.9% of people aged between 15 and 29 were in employment, compared to 52.1% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Turkey was 21.7% of the 15-29 age group and 10.0% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Turkey in the 15-29 and 30-64 age groups were 51.6% and 42.0%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa\_eegais], [lfsa\_egaps], [lfsa\_pganws] and [lfsa\_igan]. Data downloaded on 24 May 2021.

<sup>1</sup> Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", Synthes Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

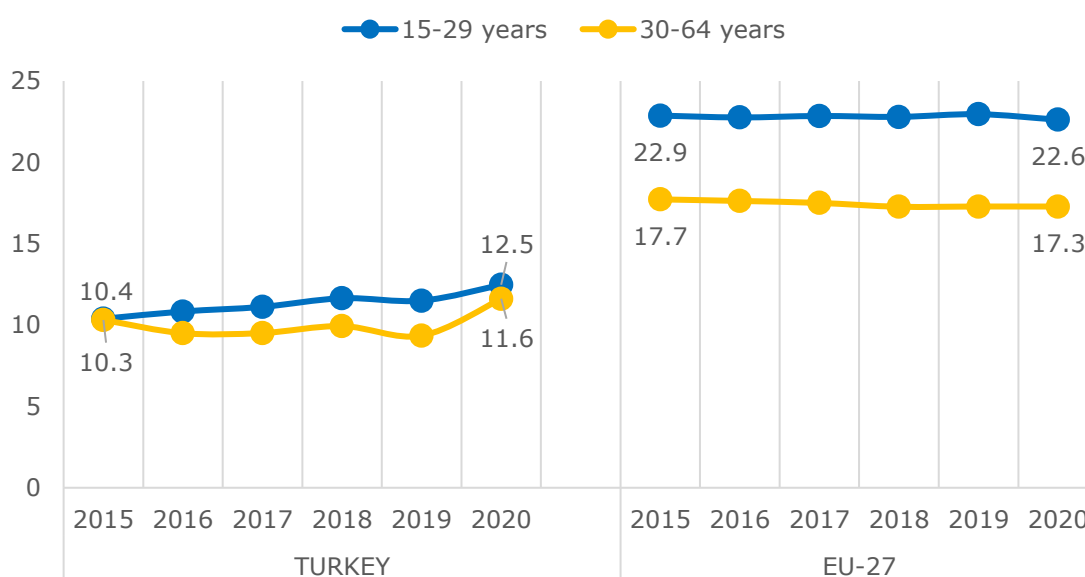
**Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Turkey, ratios 15-29/30-64)**

	TURKEY						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.78	0.77	0.77	0.77	0.76	0.73	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.24	1.24	1.23	1.22	1.20	1.17	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.23	0.22	0.22	0.23	0.24	0.24	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.22	1.27	1.33	1.31	1.30	1.53	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.02	2.08	2.18	2.15	2.08	2.16	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	1.20	1.21	1.22	1.22	1.20	1.23	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Turkey, 37.9% of people aged between 15 and 29 were in employment compared to 52.1% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.73. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

Source: See Table 1a.

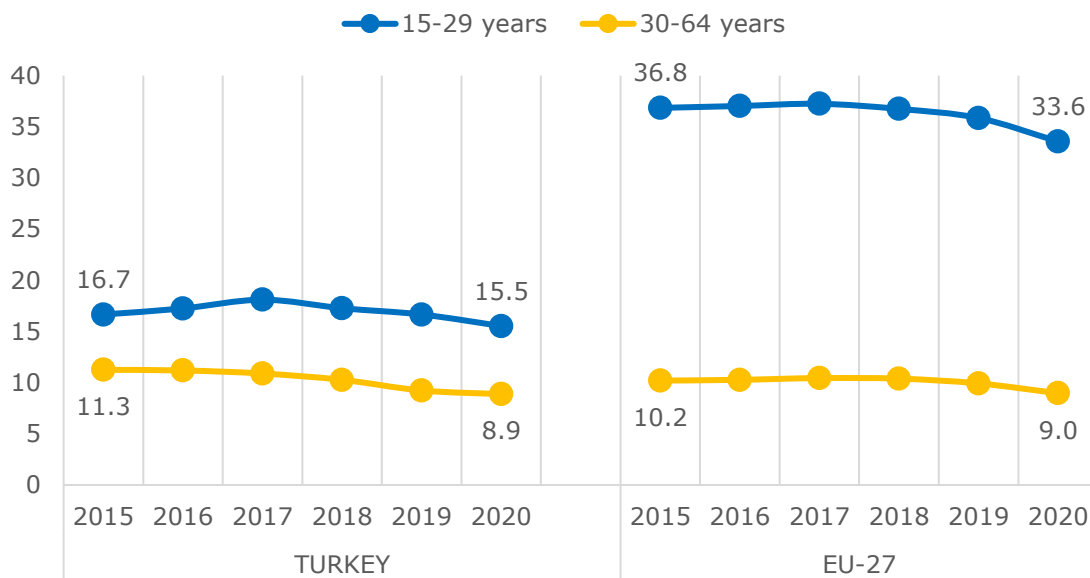
**Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Turkey, %)**

Reading note: In 2020, in Turkey, the share of part-time employment in total employment was 12.5% for the 15-29 age group and 11.6% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa\_epgn62]. Data downloaded on 24 May 2021.



**Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Turkey, %)**

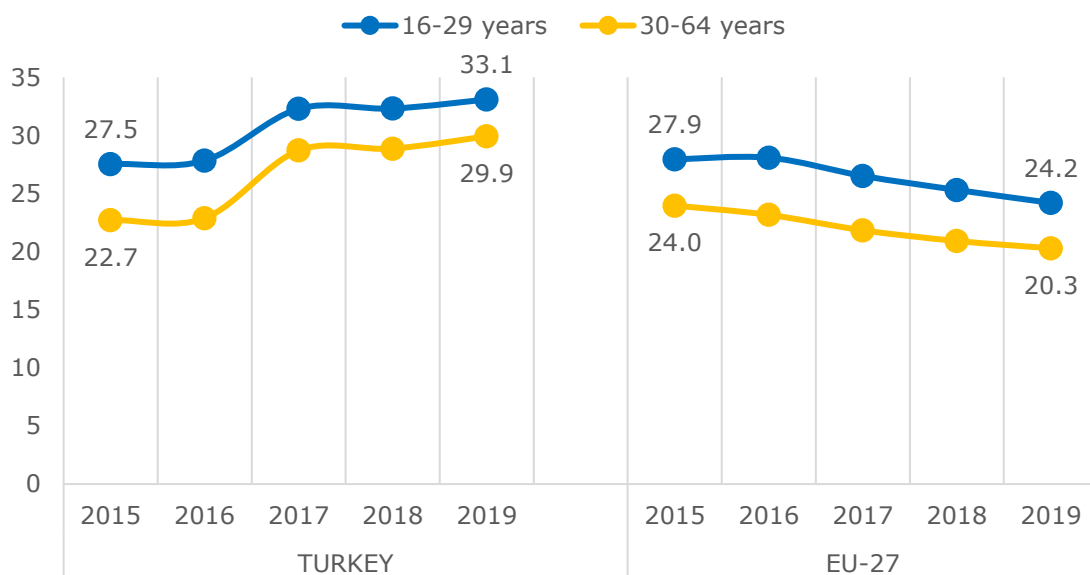


Reading note: In 2020, in Turkey, the share of temporary workers among employees was 15.5% for the 15-29 age group and 8.9% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa\_epgn62] and [lfsa\_egaps]. Data downloaded on 24 May 2021.

## 1.2 Young people (aged 15–29) at risk of poverty or social exclusion

**Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Turkey, %)**

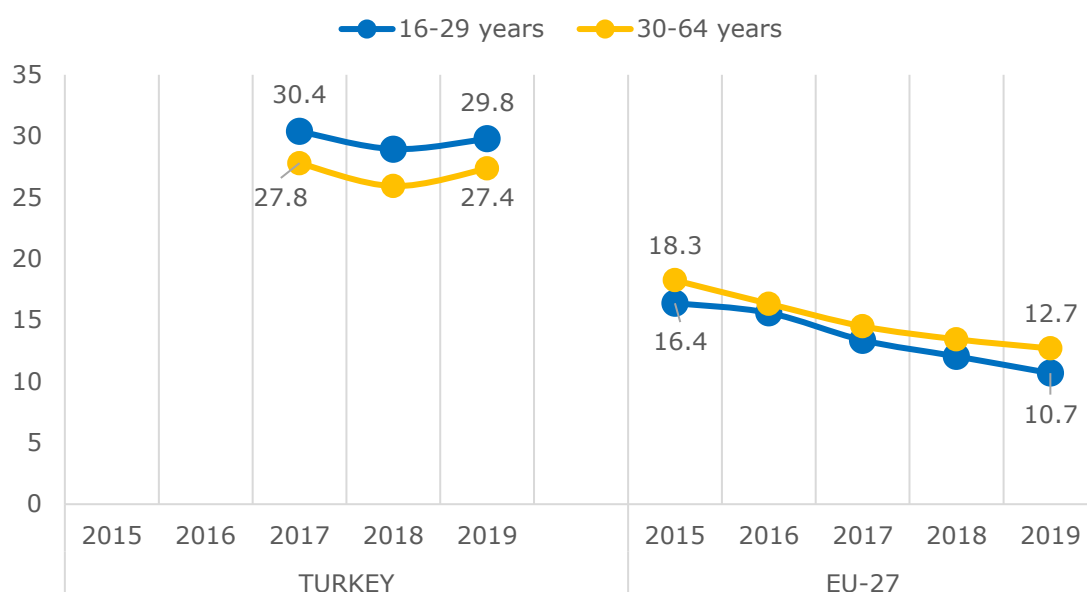


Reading note: In 2019, in Turkey, 33.1% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 29.9% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_peps02]. Data downloaded on 24 May 2021.

### 1.3 Young people (aged 15–29) materially and socially deprived

**Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Turkey, %)**



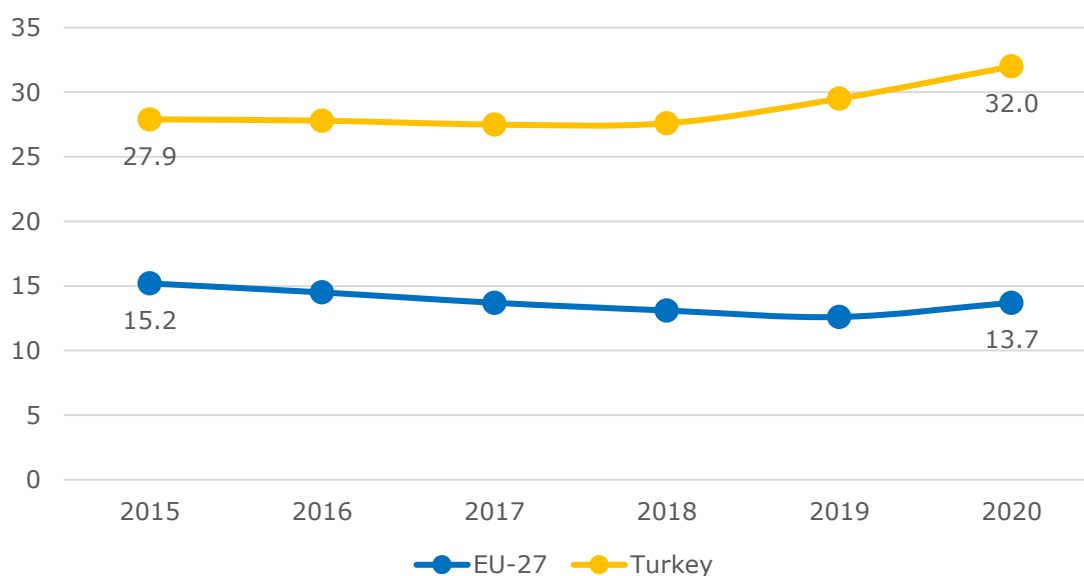
Note: No data for Turkey in 2015 and 2016.

Reading note: In 2019, in Turkey, 29.8% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 27.4% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_mdspd]. Data downloaded on 24 May 2021."

### 1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

**Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Turkey, %)**

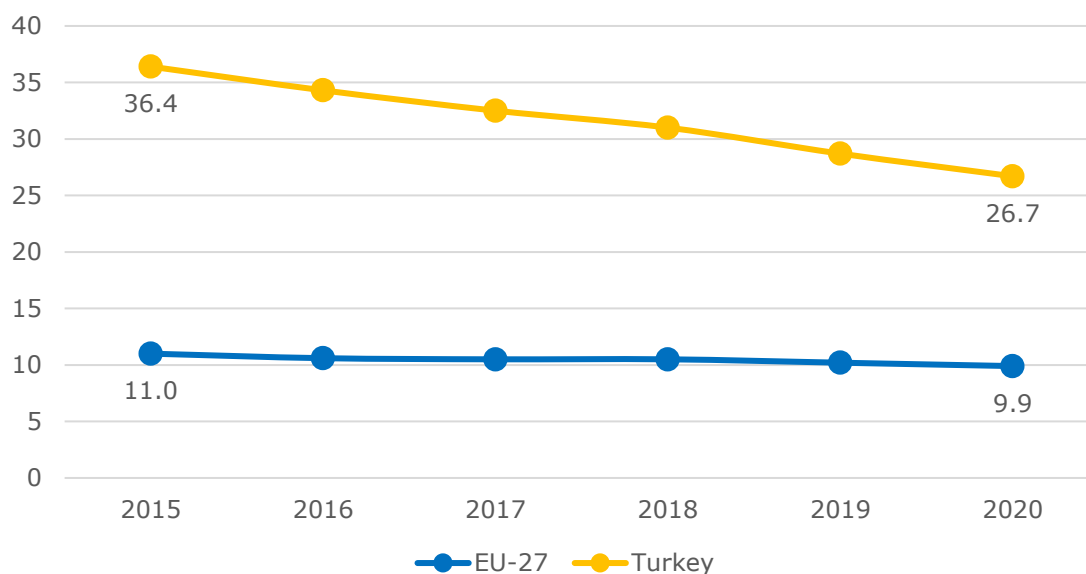


Reading note: In 2020, in Turkey, 32.0% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse\_20]. Data downloaded on 24 May 2021.

## 1.5 Early leavers (aged 18–24) from education and training

**Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Turkey, %)**

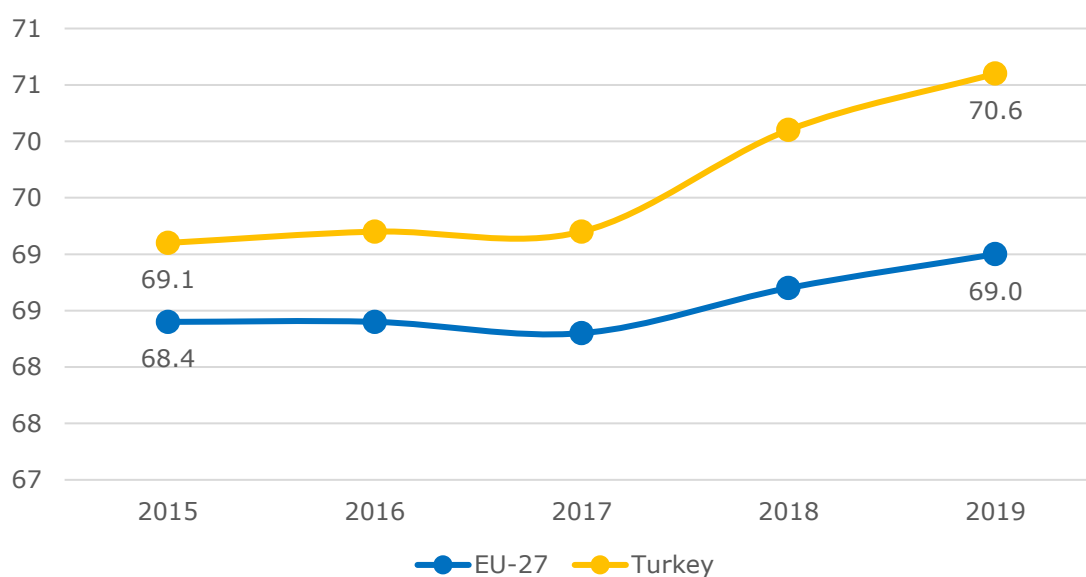


*Reading note: In 2020, in Turkey, 26.7% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.*

*Source: Eurostat, LFS - indicator [edat\_lfse\_14]. Data downloaded on 24 May 2021.*

## 1.6 Young people (aged 16–29) living with their parents

**Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Turkey, %)**



*Reading note: In 2019, in Turkey, 70.6% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.*

*Source: EU-SILC - indicator [ilc\_lvps08]. Data downloaded on 24 May 2021.*

## 2 ACCESS TO UNEMPLOYMENT BENEFITS

### 2.1 Eligibility conditions and benefit entitlements

Unemployment insurance covers those who are formally employed. To be able to access benefits, people must have become unemployed without fault or intention, and must have been paying unemployment insurance premiums for 600 days during the previous three years (of which 120 days should be immediately before unemployment). Benefits last 6-10 months, depending on the duration of premium payments during the previous three years. The main eligibility conditions and benefit entitlements that apply to the scheme in Turkey as far as young people are concerned are the following.

#### a) Age

Age is not a criterion for this scheme.

#### b) Activity status requirement

In Turkey, unemployment benefits cover the population formally employed under a labour contract, including those on fixed-time and part-time contracts, as long as the premium condition is met; but not those who are employed without social security registration. Those on short-term labour contracts (such as those in house-cleaning services) can also be enrolled if they pay social security contributions. Apprentices and trainees are not subject to labour contracts as they are considered to be in education, and are thus not covered by unemployment benefits.

A separate but similar programme for self-employed business owners was enacted in March 2017 and was planned to start in January 2018. Implementation has been postponed, however, to 2022.

#### c) Contributory history required to access the scheme

People are entitled to benefits if they become unemployed without fault or intention and had been paying unemployment insurance premiums for 600 days during the previous three years (of which 120 days should be immediately before the unemployment).

#### d) Waiting period

No waiting period is required.

#### e) Replacement rate/benefit level

The benefit level for young people is the same as that for older groups.

#### f) Duration

The duration of benefits for young people is the same as that for older groups.

### 2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Turkey are the following.

#### a) Main gaps in access for young people

The coverage of unemployment benefit excludes the informally employed, even though one third of employment in Turkey is informal, and such jobs are the most insecure ones (Uysal, 2020). That is even more serious for young people since the incidence of informality was 45% among those aged 15-24 in 2017 (DİSK, 2018).

As noted above, self-employed people are not covered by unemployment benefit. However, as shown in Section 1, self-employment made up 5.3% of all employment in 2020 among those aged 15-29, a significantly lower ratio than the 21.8% among those aged 30-64. Lack of coverage for apprentices and trainees is also an issue, since that may lead

employers to employ young people as apprentices, or to employ children, so as to avoid paying premiums (Akpınar and Gün, 2016).

### **b) Main obstacles in access for young people**

In Turkey most bureaucratic procedures, including applications for unemployment benefits, can be made online. However, for those who have difficulties in gaining online access the application requires a personal presence, which can be burdensome.

## **3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS**

### **3.1 Sickness benefits**

Sickness benefits cover those who have been formally employed, and thus paid social security premiums, for a minimum of 90 days during the previous year. Sickness that occurs during employment, and less than 10 days after people stop working, is covered.

#### **3.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Turkey as far as young people are concerned are the following.

##### **a) Age**

Age is not a criterion for sickness benefits.

##### **b) Activity status requirement**

Sickness benefits cover those who are formally employed, including those on fixed-time and part-time contracts, as long as the premium condition is met. Apprentices and trainees are also covered. For self-employed people, coverage is provided only for job-related sickness.

##### **c) Contributory history required to access the scheme**

Social security premiums should have been paid for a minimum of 90 days during the previous year.

##### **d) Waiting period**

No waiting period is required.

##### **e) Replacement rate/benefit level**

The benefit level for young people is the same as that for older groups.

##### **f) Duration**

The duration of benefits for young people is the same as that for older groups.

#### **3.1.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Turkey are the following.

##### **a) Main gaps in access for young people**

Informally employed people do not have access to sickness benefits.

##### **b) Main obstacles in access for young people**

There are no formal legislative obstacles. There is anecdotal evidence, though, that some young employees may opt not to apply for sickness benefits, fearing that this may be interpreted as a sign of shirking (which may in turn adversely affect their future career).

## 3.2 Healthcare benefits

### 3.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Turkey as far as young people are concerned are the following.

#### a) Age

There is a universal health insurance system available to all, with no age criterion. People under 18 are automatically covered. Students are covered as dependants if their parents are insured while they are studying and also for two years following their graduation, as long as they are under 20 (high school students) or 25 (university students).

Emergency care is provided free of charge to all.

#### b) Activity status requirement

Employees registered with the Social Security Institution (SSI) are automatically enrolled, and premiums are deducted from their wages. Those on part-time contracts have to make the premiums up to full-time by making the payment for missing days themselves. The same applies to trainees and apprentices unless they are already covered by their parents' insurance. All others have to make premium payments by themselves. For low-income households, defined as those with per capita household income less than one third of the gross minimum wage, premiums are paid by the government following a means-testing procedure.

#### c) Contributory history required to access the scheme

People who have previously failed to pay their premiums have to pay the full cost of healthcare in order to access healthcare services. Restrictions on access to public hospitals for the indebted have been temporarily lifted from March 2020 to December 2021, provided that the current month's premium is paid.

#### d) Waiting period

No waiting period required.

#### e) Replacement rate/benefit level

The benefit level for young people is the same as that for older groups.

#### f) Duration

The duration of benefits for young people is the same as that for older groups.

### 3.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Turkey are the following.

#### a) Main gaps in access for young people

There are no major gaps, but there are certain obstacles as noted below.

#### b) Main obstacles in access for young people

For people aged 18 or over who are not students and not in formal employment, premium payments are required in order to access health benefits. Premiums are paid by the government for those with low income, but means-testing is conducted by reference to the income of all members of the household. As a result, for a young person living with parents, means-testing would mean considering the income of their parents as well, even though the young person is not considered as a dependant.

In addition, although not an officially stated policy, anecdotal evidence suggests that it is more difficult for those who are able-bodied and fit to work to pass the means test, making it more difficult to access government assistance for health insurance premiums (Akkan and Serim, 2019).

## **4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS**

In Turkey all mothers are entitled to a payment upon the birth of a child. Those mothers who are employed in formal jobs, including those on fixed-term and part-time contracts, are entitled to maternity leave. There is no paternity leave unless the mother dies during the birth of her child. Parents who are formally employed receive a higher tax rebate; and all government employees and most private sector workers, depending on their contract, receive an additional payment that depends on the number of children. These additional payments and the tax rebate are usually a small fraction of the total salary.

### **4.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Turkey as far as young people are concerned are the following.

#### **a) Age**

Age is not a criterion for maternity and parental cash benefits. There is no paternity benefit.

#### **b) Activity status requirement**

Maternity benefits are for those who are formally employed, including those on fixed or part-time contracts, and for self-employed people. In addition, there exists a one-time payment at the birth of the child to every mother. Finally, parental benefits are available for all formally employed people, but not for apprentices and trainees or self-employed people.

#### **c) Contributory history required to access the scheme**

For maternity benefits, recipients need to have been formally employed, and thus to have paid social security premiums, for a minimum of 90 days during the previous year.

#### **d) Waiting period**

No waiting period is required.

#### **e) Replacement rate/benefit level**

The benefit level for young people is the same as that for older groups.

#### **f) Duration**

The duration of benefits for young people is the same as that for older groups.

### **4.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Turkey are the following.

#### **a) Main gaps in access for young people**

Those who are employed informally do not have access to maternity benefits.

Paternity benefits do not exist at all.

Parental benefits are low, less than 100 TRY (about €10) per month per child, making up a small fraction of wages.

#### **b) Main obstacles in access for young people**

There are no significant obstacles.

## 5 GUARANTEED MINIMUM INCOME SCHEMES

### 5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Turkey as far as young people are concerned are the following.

#### a) Age

Turkey has no minimum-income scheme. A policy of means-tested payments existed, however, between June 2020 and May 2021, covering about 6 million households as part of COVID-19 measures. There was no age threshold for the payment.

#### b) Activity status requirement

Turkey has no minimum-income scheme. For the COVID-19 payment mentioned above, there were no constraints on activity status, but it is usually the case that the means-testing mechanism favours those households where household members are not enrolled for social security assistance.

#### c) Other eligibility conditions

Turkey has no minimum-income scheme.

#### d) Benefit level

Turkey has no minimum-income scheme. For the COVID-19 payment mentioned above, the payment amounted to 1,000 TRY (about €100) per household in 2020 and 1,100 TRY (about €110) in 2021.

#### e) Distinctions between different groups of young people

Turkey has no minimum-income scheme.

### 5.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Turkey are the following.

#### a) Main gaps in access for young people

In the absence of a minimum-income scheme, the social assistance system is composed of a series of fragmented schemes geared towards particular groups such as widowed women, people with disabilities, and older people in need. Although the older people category clearly excludes young people, there are also relatively few young people in the other two categories, creating a gap in the coverage for young people (Yilmaz, 2016).

#### b) Main obstacles in access for young people

Although not an officially stated policy, anecdotal evidence suggests that it is more difficult for those who are able-bodied and fit to work to obtain social assistance. This, in turn, may create further difficulties in access to social assistance, especially for young people, considering that the proportion of those at risk of poverty or social exclusion among those aged 15-29 was 33.1% in 2019, higher than the 29.9% among those aged 30-64 (see Section 1).



## **6 HOUSING BENEFITS**

There are no housing benefits in Turkey.

## **7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS**

### **7.1 Reforms implemented since 2015**

Since 2016, students have been covered by the health insurance programme as dependants of their parents (provided their parents are insured), for an additional two years following their graduation, as long as they are under 20 (high school students) or 25 (university students).

In 2018, through an amendment to the Unemployment Insurance Law (no 4447), unemployment insurance was extended to the self-employed. However, implementation of this change has been postponed every year since then.

There have been a few temporary policies as well. In the period 2017 to 2019, due to economic slowdown, employment subsidies were put in place that targeted young people and women in particular.

Finally, restrictions on access to public hospitals for uninsured people were lifted initially in 2015 until the end of the year and then until the end of June 2016. The policy was put in place again with the COVID-19 pandemic.

### **7.2 National debates**

Young people's access to social protection is currently not part of the national debate on social policy issues.

### **7.3 Good practice and recommendations**

Since there are no specific social protection programmes for young people, there are no examples of good practice either. A public discussion on the lack of specific provisions addressing the problems faced by young people in access to social protection is a necessary first step.

A major gap, as indicated above, is the prevalence of informal employment (45% in 2017) among those aged 15-24 (DİSK, 2018). Although it is listed among the priorities of the government in various official documents, the informality problem is persistent. The SSI has adopted a series of policies incorporating improved detection methods and rewards to encourage the switch to formal employment. However, unregistered employment should be combated not only through better and more effective inspections but also by tackling its underlying causes, such as low education levels and a lack of skills in the workforce. In that respect, the Ministry of Education took certain steps to improve the quality of vocational education, but introduction of these was slowed down by the pandemic. It is equally concerning that school education has to a large extent been conducted online, with relatively limited resources, since the beginning of the pandemic.

Access to the health insurance system should be improved for those who are able to work but cannot find employment.

Finally, social assistance schemes should be transformed into a minimum-income programme that provides coverage for young people with limited income.

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