GALATASARAY UNIVERSITY

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DEPARTMENT OF ECONOMICS

THE POVERTY DAMAGE: THE EFFECT OF HOUSEHOLD INCOME ON JOB SEARCHING BEHAVIOR IN TURKIYE

MASTER'S THESIS

Eylül Seren KÖSEL

Thesis Supervisor: Assoc. Prof. Mustafa ULUS

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Preface

It is a great chance for me to be able to reflect the ideas in any way in today's world where academic conditions are getting harder day by day. Although I thought that this road was very deserted at first, when I looked from the beginning to the end of my graduate process, I realized that I was not alone as much as I had expected. That's why it is very valuable for me to be able to call out to all the beautiful souls who do not leave me alone, even from here.

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ACRONYMS

BDDK Bank Supervisory and Regulatory Agency

BSMV Banking and Insurance Transactions Tax

DİSK Revolutionary Confederation of Labor Unions

DİSK-AR Revolutionary Confederation of Labor Unions- Research Center

EMO Chamber of Electrical Engineers

EI Employment Insurance

EU European Union

EUC Emergency Unemployment Compensation

EUROSTAT European Community Statistical Office

ILO International Labor Organisation

KYK Credit and Dormitories Institution

LIS Luxembourg Income Study

MISSOC Mutual Information System on Social Protection

NUTS Turkey Statistical Regional Units Classification

OECD Organisation for Economic Co-operation and Development

SILC Survey of Income and Living Conditions

SOEs State Economic Enterprises

TBB Banks Association of Turkey

TCMB Central Bank of the Turkish Republic

TURKSTAT Turkish Statistical Institute

TÜRK-İŞ Turkish Confederation of Labor Unions

UNDP United Nations Development

UI Unemployment Insurance

UK United Kingdom

USA United States of America

İŞKUR Turkish Employment Agency

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Résumé

Depuis le jour où elle a commencé à gouverner le monde, l'humanité a essayé de s'adapter aux conditions afin de continuer son existence. Même si elle a été sévèrement mise à l'épreuve par ces conditions de temps en temps, elle a fait un effort pour survivre et n'a jamais abandonné. Après le cours du temps et les résultats de la lutte avec les difficultés, on a vu que les compétences acquises par l'humanité s'intègrent à la nature et trouvent des réponses à leurs souhaits ainsi qu'à leurs besoins. Dans tout ce processus, malheureusement, elle est confrontée à un problème dont elle ne peut pas se débarrasser complètement : la pauvreté.

Cette question, considérée comme le principal problème de l'individu et de la société, n'est pas traitée par un seul facteur en raison de sa nature. Parce que même sa définition est traitée sous des angles différents par de nombreuses disciplines, il est difficile d'exprimer la pauvreté d'une manière unique. Une explication superficielle d'un concept qui touche tant l'humanité n'est pas une situation attendue. Pour cette raison, le concept a fait l'objet de discussions dans de nombreux domaines, de l'économie à la sociologie et de l'histoire à l'anthropologie.

Le processus qui commence avec la définition de la pauvreté se poursuit avec les facteurs qui l'affectent et sont affectés par elle. Pour commencer, mentionnons quelques-uns des facteurs que la pauvreté affecte ; Les individus peuvent continuer leur vie dans le contexte matériel, les moyens qu'ils utilisent pour réaliser leurs gains matériels, les efforts déployés pour atteindre ces moyens, leurs attitudes envers la vie et leurs perspectives peuvent être mentionnés. En plus de tout cela, lorsque nous examinons l'angle sous lequel la pauvreté est affectée, les décisions du mécanisme d'élaboration des règles jouent un rôle plus décisif que le comportement de la société ou des individus. Parce que quand on regarde ce que les individus ou les ménages peuvent faire contre la pauvreté, il est clair que les initiatives existantes seront laissées seules avec le mécanisme de décision, en particulier dans les pays à forte bureaucratie comme la Turquie. De plus, du point de vue des pays en développement, le soutien de l'État à ce que les gens peuvent faire pour lutter contre la pauvreté peut être considéré comme une méthode plus efficace.

Quand on regarde les situations que les individus peuvent faire pour lutter contre la pauvreté dans leurs conditions, on voit qu'ils décident d'abord d'intégrer le marché du travail. Parmi les principales raisons à cela figurent la continuité matérielle créée par l'œuvre et le sens de «l'accomplissement» au sens moral. Si

le critère de continuité financière ne peut être rempli par tous les métiers, encore moins le retour financier de l'effort permet-il aux individus d'être satisfaits à certains égards. Bien qu'être sur le marché du travail ait ses avantages à cet égard, il n'est pas facile d'y être. Pour cette raison, la réalisation d'un comportement de recherche d'emploi est coûteuse à la fois financièrement et moralement. Le « coût moral » peut surprendre le lecteur au premier abord. Cependant, ce qui est censé être expliqué ici, c'est l'effort des individus pour survivre dans un sens mental et physique dans un processus où les conditions deviennent de plus en plus difficiles de jour en jour et le résultat est incertain.

Dans la littérature, le comportement de recherche d'emploi a été examiné sous différents angles pour examiner à la fois comment il est fait et les facteurs qui l'affectent, et il a été tenté de trouver des réponses. L'assurance-chômage, la manière de chercher un emploi, les effets des caractéristiques propres des individus (âge, sexe, éducation, etc.) et les crises qui surviennent font partie des études qui examinent les facteurs affectant le comportement de recherche d'emploi des individus. La manière dont les revenus des ménages affectent leur comportement de recherche d'emploi est le principal sujet de recherche. Dans la perspective de cette question, il est nécessaire de mentionner les facteurs qui composent le revenu du ménage.

A l'image de la diversité observée dans les comportements de recherche d'emploi, les ménages peuvent obtenir leur revenu courant de différentes manières. De ce point de vue, les revenus salariaux et journaliers obtenus en étant sur le marché du travail, les revenus obtenus en tant qu'entrepreneur, les revenus d'investissement provenant de l'immobilier mobilier, les allocations de chômage de courte durée et les prêts peuvent être présentés comme les principales catégories. Les différences de génération de revenus dans les ménages entraînent un changement du comportement de recherche d'emploi des individus à la fois entre eux et dans leurs propres processus. Outre les revenus financiers apportés par le travail, la part des conditions de travail, de la continuité de l'emploi et des opportunités qu'il offre dans ce changement est à un niveau visible. Par conséquent, il serait approprié d'affirmer que le comportement de recherche d'emploi n'est pas un processus linéaire du début à la fin.

Revenant au lien entre revenu du ménage et comportement de recherche d'emploi, il semble raisonnable d'inclure ici la pauvreté dans l'équation. Bien que la pauvreté soit un problème qui ne peut être réduit à des raisons financières, son lien avec le revenu est aussi indéniablement fort. Par conséquent, l'examen du lien entre le revenu du ménage et la pauvreté et la façon dont le comportement de recherche d'emploi se déroulera peut contribuer à la littérature. D'autre part, les prêts parmi les options susmentionnées dans le cadre du revenu des ménages sont l'une des principales sources appliquées en raison de la récente crise du Covid-19 qui a conduit à l'ouverture d'une parenthèse distincte sur les prêts. L'un des autres axes de l'étude est de savoir comment les baisses de taux d'intérêt et les facilités de remboursement ont des effets à la fois négatifs et positifs.

Une autre raison de cet intérêt pour le marché du crédit est la littérature créée pour examiner la relation entre le comportement de recherche d'emploi et l'assurance-chômage. La principale raison ici est que la gestion de l'assurance-chômage diffère d'un pays à l'autre. En fait, le système d'assurance chômage a une structure plus systématique dans les pays développés permet d'étudier cette question plus en détail. Cependant, il peut être plus approprié d'évaluer les comportements de recherche d'emploi sous un angle différent, du fait que des dépenses sociales similaires dans les pays en développement sont à la fois difficiles à obtenir et que les données sur le sujet sont insuffisantes. Comme le montrent les processus historiques de certains pays, il s'agit d'une méthode courante pour soutenir les familles avant que le système d'assurance-chômage ne trouve sa place. En ce sens, dans les cas où le revenu du ménage n'est pas suffisant, les aides au crédit et, le cas échéant, d'autres subventions ou aides peuvent être considérées comme des facteurs facilitant la survie des ménages et des individus. Un point à rappeler est que l'acquisition et le remboursement des prêts ne sont pas aussi faciles qu'il n'y paraît. On entend par là le soutien fourni uniquement à court terme. Par conséquent, il est évident que certains avantages de l'assurance-chômage ne se retrouvent pas dans le système de crédit. Il est également important d'avoir une expérience de travail afin de faire face à l'assurance-chômage. Cependant, lorsqu'il y a de nouveaux individus qui prendront place sur le marché du travail, différentes voies sont recherchées afin de faire face aux coûts nécessaires.

Dans ce contexte, l'apport de l'étude à la littérature est d'élargir la perspective à sens unique entre pauvreté et probabilité de comportement de recherche d'emploi. Parce que le reflet général du lien entre la pauvreté et le comportement de recherche d'emploi est que le comportement de recherche d'emploi dans la pauvreté est faible, les ménages sont donc très pauvres. La probabilité d'un comportement de recherche d'emploi peut être présentée comme la principale raison du nombre élevé de chômeurs dans les ménages pauvres. Cependant, les conditions du marché du travail et le processus de travail sont étroitement dépendants de facteurs différents les uns des autres sont un avertissement pour changer ce point de vue. Surtout dans le monde d'aujourd'hui, la relation entre la pauvreté et le comportement de recherche d'emploi devient plus discutable à un point où, malgré la fin de la période de travail. Il essaie de maintenir cette situation en raison de problèmes financiers ou à un point où il est possible d'accepter n'importe quel type d'emploi en raison de conditions de travail insuffisantes. Dans ce contexte, la principale raison pour laquelle le comportement de recherche d'emploi est mis en avant est que la relation avec le chômage n'est pas aussi stable que prévu. Car un tel point de vue revient à ignorer les problèmes du marché du travail. Par conséquent, cela éloigne également les études sur ce sujet de la réalité.

Les analyses de données et le modèle empirique créés avec l'enquête de données SILC, qui a été créée dans le cadre des données de panel par l'Institut statistique turc (TURKSTAT) entre les années 2016-2019. Le niveau de revenu des ménages, y compris de nombreuses caractéristiques individuelles des individus (âge, sexe, éducation, état de santé et état matrimonial) est étudié pour déterminer s'il a un effet sur le comportement de recherche d'emploi. En particulier, la dépendance à l'égard du revenu individuel des ménages pauvres et la façon dont les ménages ayant des niveaux de revenu relativement meilleurs peuvent réagir à cet effet sont discutées. Outre le modèle empirique, l'étude comprend également une base théorique qui examine la relation entre la richesse des personnes et le comportement de recherche d'emploi. De ce point de vue, il est possible de vivre une vie dépendante des revenus du ménage aussi longtemps que possible, depuis la situation des jeunes générations éduquées en Turquie. Parce que ces jeunes seront sur le marché du travail pour la première fois, ne peuvent pas trouver un emploi conformément à leurs propres conditions, la plupart du temps dans les délais prévus.

D'autre part, il convient de noter que trouver un emploi adapté aux conditions personnelles est plus difficile que par le passé en raison de l'aggravation des crises dans le monde d'aujourd'hui et des conditions de vie en constante évolution. Les majorités qui souhaitent travailler peuvent préférer ne pas utiliser leurs efforts actuels au profit d'un comportement de recherche d'emploi en raison des conditions de travail, de l'impossibilité de trouver leur emploi idéal ou de l'impossibilité de trouver uniquement un emploi. Les perturbations vécues depuis longtemps de-

viennent une raison de la démotivation des personnes à trouver un emploi, voire à chercher un emploi provoquent la formation d'une nouvelle catégorie indépendante du chômage. Cette catégorie est appelée « travailleurs découragés » dans la littérature.

Par conséquent, divers critères se manifestent dans les mesures effectuées. C'est l'une des seules raisons de réorganiser les données obtenues avec des analyses créées en dehors du modèle. En particulier, cet examen vise à indiquer que différentes possibilités peuvent se présenter, plutôt que d'examiner la relation entre le comportement de recherche d'emploi et le chômage de manière linéaire, comme indiqué ci-dessus. Les définitions faites pour expliquer la relation entre les données uniquement, les calculs effectués à travers divers critères acceptés dans la littérature sont également inclus dans l'étude. En particulier, la définition de la pauvreté, qui est traitée de différentes manières par diverses disciplines, est également tentée d'être calculée avec différentes formes de mesure dans la même variété. Sur la base de la méthode de la racine carrée, qui est considérée comme basée sur le temps parmi différentes techniques de mesure, le seuil de pauvreté est tenté d'être calculé avec les données disponibles. Dans le même temps, les mesures du seuil de pauvreté publiées entre 2016-2019 et les mesures de l'étude sont comparées et les différences entre elles sont également mentionnées.

En conséquence, dans cette étude, il est mentionné qu'en dehors des jugements de base entre la pauvreté et le comportement de recherche d'emploi, la relation entre eux a une dynamique différente. Dans les évaluations sur la pauvreté, le seuil de pauvreté, le taux de chômeurs dans les ménages et les taux de comportements de recherche d'emploi par ménage sont examinés. Tout en se concentrant sur les revenus des ménages, le marché du crédit et le système d'assurance-chômage sont tentés d'être exprimés dans une perspective historique avec des exemples du monde entier. En plus de tout cela, un modèle empirique basé sur le modèle Logit-Probit est créé afin d'examiner la nature du lien entre le revenu du ménage et le comportement de recherche d'emploi, et comment les variables sont liées entre la période 2016-2019.

Mots-clés : Chômage, Assurance-chômage, Pauvreté, Financement des ménages, Comportements de recherche d'emploi, Politiques publiques

Code numérique du département : J01, J08, J18, J21, J23, J24, J64, J65

Abstract

Since the day it began to rule the world, humanity has tried to adapt to the conditions in order to continue its existence. Even though she was severely challenged by these conditions from time to time, she somehow made an effort to survive and never gave up. After the progress of time and the results of the struggle with difficulties, it has been seen that the skills acquired by humanity are integrated with nature and find answers to their wishes as well as their needs. In all this process, unfortunately, she is faced with a problem that she cannot get rid of altogether: Poverty.

This issue, which is seen as the main problem of both the individual and the society, is not handled through a single factor due to its nature. Because even its definition is handled from different perspectives by many disciplines, it is difficult to express poverty in a single way. A superficial explanation of a concept that touches humanity so much is not an expected situation. For this reason, the concept has been the subject of discussion in many fields from economics to sociology and from history to anthropology.

The process that starts with the definition of poverty continues with the factors that affect it and are affected by it. To start by mentioning a few of the factors that poverty affects; Individuals can continue their lives in the material context, the ways they use in order to achieve their material gains, the efforts made to reach these ways, their attitudes towards life and their perspectives can be mentioned. In addition to all these, when we look at the angle that poverty is affected by, the decisions of the rule-making mechanism play a more decisive role rather than the behavior of the society or individuals. Because when we look at what individuals or households can do about poverty, it is clear that existing initiatives will be left alone with the decision mechanism, especially in bureaucracy-intensive countries like Türkiye. In addition, when considered from the perspective of developing countries, providing state support for what people can do to fight poverty can be considered as a more effective method.

When we look at the situations that individuals can do in order to fight poverty under their conditions, it is seen that they first decide to join the labor market. Among the main reasons for this are the material continuity created by the work and the sense of ”achievement” in the moral sense. Although the financial continuity criterion cannot be met by every business line, even less the financial return of the effort provides individuals to be satisfied in certain respects. Although be-

ing in the labor market has its benefits in these ways, it is not easy to be in it. For this reason, realizing job-searching behavior is costly both financially and morally. The ”moral cost” may come as a surprising phrase to the reader at first. However, what is meant to be explained here is the effort of individuals to survive in a mental and physical sense in a process where the conditions are getting harder day by day and the outcome is uncertain.

In the literature, job searching behavior has been looked at from various angles to look at both how it is done and the factors affecting it, and it has been tried to find answers. Unemployment insurance, the way of looking for a job, the effects of individuals' own characteristics (age, gender, education, etc.) and crises that occur are among the studies that examine the factors affecting the job searching behavior of individuals. How the incomes of the households affect their job searching behavior is the main research topic. From the perspective of this issue, it is necessary to mention the factors that make up the household income.

Just like the diversity seen in job-searching behavior, households can obtain their current income in different ways. From this point of view, wage and daily wage incomes obtained by being in the labor market, income obtained as an entrepreneur, investment income from movable-real estate, and short-term unemployment benefits and loans can be shown as the main categories. Differences in income generation in households cause individuals' job searching behavior to change both among each other and in their own processes. Apart from the financial income brought by the work, the share of working conditions, job continuity and the opportunities it provides in this change is at a visible level. Therefore, it would be appropriate to state that job search behavior is not a linear process from beginning to end.

Returning to the link between household income and job-searching behavior, it seems reasonable to include poverty in the equation here. Although poverty is a problem that cannot be reduced to financial reasons, its connection with income is also undeniably strong. Therefore, examining the link between household income and poverty and how job searching behavior will take place may contribute to the literature. On the other hand, the loans among the above-mentioned options within the scope of household income are one of the main sources applied due to the recent Covid-19 Crisis has led to the opening of a separate parenthesis on loans. One of the other lines of the study is how the reductions in interest rates and the conveniences provided for repayment have both negative and positive effects.

Another reason for this interest in the credit market is the literature created to examine the relationship between job searching behavior and unemployment insurance. The biggest reason here is that the handling of unemployment insurance differs from country to country. In fact, the unemployment insurance system has a more systematic structure in developed countries makes it possible to study this issue in more detail. However, it may be more appropriate to evaluate job-searching behavior from a different perspective, due to the fact that similar social expenditures in developing countries are both difficult to obtain and data on the subject are insufficient. As the historical processes of some countries show, it is a common method to support families before the unemployment insurance system finds its place. In this sense, in cases where the household income is not sufficient, loan supports and, if any, other grants or aids can be seen as factors that facilitate the survival of households and individuals. A point to be reminded is that the acquisition and repayment of loans is not as easy as it seems. What is meant is the support provided only in the short term. Therefore, it is obvious that some of the benefits of unemployment insurance are not encountered in the credit system. It is also important to have a working background in order to deal with unemployment insurance. However, when there are new individuals who will take place in the labor market, different ways are sought in order to meet the necessary costs.

In this context, the contribution of the study to the literature is to expand the one-way perspective between poverty and the probability of job-searching behavior. Because the general reflection of the connection between poverty and job searching behavior is that the job search behavior in poverty is low, so, the households are so poor. The probability of job searching behavior can be shown as the main reason for the high number of unemployed in poor households. However, the conditions of the labor market and the working process are closely dependent on factors differ from each other are a warning to change this point of view. Especially in today's world, the relationship between poverty and job-searching behavior becomes more questionable at a point where, despite completing the working period. It is trying to maintain this situation due to financial problems or at a point where it is possible to accept any kind of job due to insufficient working conditions. In this context, the main reason why job-searching behavior is emphasized is that the relationship with unemployment that is not as stable as expected. Because such a point of view means ignoring the problems in the labor market. Therefore, it also distances the studies about this subject from reality.

The data analyzes and empirical model created with the SILC Data Survey, which was created within the scope of panel data by the Turkish Statistical Institute (TURKSTAT) between the years 2016-2019. The income level in the households, including many individual characteristics of the individuals (age, gender, education, health and marital status) are investigated whether it has an effect on job-searching behavior. In particular, the dependency on working-individual income in poor households and how households with relatively better income levels can respond to this effect are discussed. Apart from the empirical model, the study also includes a theoretical grounding that examines the relationship between people's wealth and job-searching behavior. From this point of view, it is possible to live a life dependent on household income as long as it is possible, since the situation of the educated young generations in Türkiye. Because those young people will be in the labor market for the first time, can not find a job in accordance with their own conditions, mostly within the expected time.

On the other hand, it should be noted that finding a job suitable for personal conditions is more difficult than in the past due to the deepening of the crises in today's world and the ever-changing living conditions. Majorities who are willing to work may prefer not to use their current efforts in favor of job-searching behavior due to working conditions, not being able to find their ideal job or not being able to find only a job. The disruptions experienced for a long time become a reason of the loss of motivation of people to find a job, even to look for a job cause the formation of a new category independent of unemployment. This category is called "discouraged workers" in the literature.

Therefore, various criteria show themselves in the measurements made. This is one of the only reasons for rearranging the obtained data with analyzes created outside the model. In particular, this review is to indicate that different possibilities may occur, rather than looking at the relationship between job-searching behavior and unemployment in a linear way, as stated above. The definitions made to explain the relationship between the data only, calculations made through various criteria accepted in the literature are also included in the study. Especially, the definition of poverty, which is handled in different ways by various disciplines, is also tried to be calculated with different measurement forms in the same variety. Based on the Square Root Method, which is considered based on time among different measurement techniques, the Poverty Threshold is tried to be calculated with the available data. At the same time, the Poverty Threshold measurements published between 2016-2019 and the measurements in the study are compared and the differences between them are also mentioned.

As a result, in this study, it is mentioned that apart from the basic judgments between poverty and job searching behavior, the relationship between them has different dynamics. In the evaluations on poverty, the Poverty Threshold, the rate of unemployed in households and the rates of job searching behaviors per household are examined. While focusing on household income, the credit market and unemployment insurance system are tried to be expressed in a historical perspective with examples from all over the world. In addition to all these, an empirical model based on the Logit-Probit Model is created in order to examine the nature of the connection between household income and job searching behavior, and how the variables are related between the 2016-2019 time period.

Keywords: Unemployment, Unemployment Insurance, Poverty, Household Financing, Job Searching Behaviors, Public Policies

Department Numeric Code: J01, J08, J18, J21, J23, J24, J64, J65

Özet

İnsanlık dünyada hüküm sürmeye başladığı günden bu yana varlığını devam ettirebilmek adına şartlara uyum sağlamaya çalışmıştır. Hatta kendisi bu şartlar tarafından zaman zaman büyük ölçüde zorlansa bile bir şekilde hayatta kalmak için çaba göstermiş ve bunu asla bırakmamıştır. Zamanın ilerlemesi ve zorluklarla mücadelenin sonuç vermesi sonrasında insanlığın edindiği becerilerin doğayla bütünleştiği ve ihtiyaçlarının yanı sıra isteklerine de cevap bulduğu görülmüştür. Tüm bu süreç içerisinde ne yazıktır ki, topyekun kurtulamadığı bir sorunla karşı karşıyadır: Yoksulluk.

Hem bireyin hem de toplumun ana sorunu olarak görülen bu mesele, yapısı gereği tek bir faktör üzerinden ele alınmamaktadır. Çünkü tanımının bile birçok disiplin tarafından farklı bakış açılarıyla ele alınması, yoksulluğun tek bir şekilde ifade edilmesini zorlaştırmaktadır. Ek olarak, insanlığa bu denli dokunan bir kavramın yüzeysel biçimde açıklanması beklenen bir durum değildir. O nedenle kavram, iktisattan sosyolojiye, tarihten antropolojiye birçok alanın tartışma konusu olmuştur.

Yoksulluğun tanımıyla başlayan süreç, onu etkileyen ve ondan etkilenen faktörlerle devam etmektedir. Yoksulluğun etkilediği faktörlerin birkaç tanesine değinilerek başlamak gerekirse; bireylerin maddi bağlamda hayatlarını sürdürebilmeleri, maddi kazanımlarını elde edebilmek adına kullandıkları yollar, bu yollara ulaşmak için gösterilen çaba ve hayata karşı tutumları ile bakış açılarından bahsedilebilir. Tüm bunların yanında yoksulluğun etkilendiği açıya baktığımızda ise, toplumun ya da bireylerin davranışlarından ziyade kural koyucu mekanizmanın kararlarının daha belirleyici bir rol oynadığı görülmektedir. Çünkü yoksulluğa dair bireylerin veya hanelerin yapabileceklerine bakıldığında, özellikle Türkiye gibi bürokrasi yoğun ülkelerde, mevcut girişimlerin karar mekanizmasıyla baş başa kalacağı açıktır. Ayrıca gelişmekte olan ülkeler perspektifi ile ele alındığında, insanların yoksullukla mücadele edebilmek adına yapabileceklerine devlet desteğinin sağlanması daha etkili bir yöntem olarak ele alınabilmektedir.

Bireylerin bulundukları koşullar altında yoksullukla mücadele edebilmek adına yapabilecekleri durumlara bakıldığında ilk olarak, işgücü piyasasına katılmaya karar verdikleri görülmektedir. Bunun temel sebepleri arasında çalışmanın yarattığı maddi süreklilik ve manevi anlamda ”bir şeyleri başarabilme” duygusu yer alabilmektedir. Her ne kadar maddi süreklilik kıstası, her iş kolu tarafından sağlanamıyor olsa da verilen çabanın az da olsa maddi getirisi, bireylerin belirli açılardan tat-

min olmalarını sağlamaktadır. Her ne kadar işgücü piyasası içinde bulunmanın bu şekillerde faydaları olsa da içinde bulunmak pek de kolay değildir. O nedenle iş arama davranışını gerçekleştirmek, kelimenin tam anlamıyla, hem maddi hem de manevi açıdan maliyetlidir. ''Manevi açıdan oluşan maliyet'' okuyucuya ilk etapta şaşırtıcı bir tamlama olarak gelebilir. Ancak burada anlatılmak istenen şey bireylerin, koşullarının her geçen gün zorlaştığı ve sonucunun belirsiz olduğu bir süreçte zihinsel ve fiziksel anlamda ayakta kalma çabasıdır.

Literatürde iş arama davranışına, hem nasıl yapıldığına hem de onu etkileyen faktörlere bakmak üzere çeşitli açılardan bakılmış ve cevaplar bulmaya çalışılmıştır. Özellikle bireylerin iş arama davranışını etkileyen faktörlerin incelendiği çalışmalar arasında işsizlik sigortası, iş arama şekilleri, fertlerin kendilerine dair özelliklerinin etkileri (yaş, cinsiyet, eğitim, vb.) ve oluşan krizler fazlasıyla yer almaktadır. Ancak çalışmanın ana konusu, hanelerin sahip oldukları gelirlerin, iş arama davranışlarına nasıl bir etkide bulunduğudur. Bu konu çerçevesinden bakıldığında hane gelirlerini oluşturan etmenlerin neler olduğuna değinmek gereklidir.

Aynı iş arama davranışında görülen çeşitlilik gibi haneler de mevcut gelirlerini birbirinden farklı yollarla elde edebilmektedirler. Bu açıdan bakıldığında, işgücü piyasası içinde bulunarak elde edilen ücret-yevmiye gelirleri, girişimci olarak elde edilen gelir, menkul- gayrimenkul yatırım gelirleri ve kısa vadeli de olsa işsizlik ödeneği ile krediler, başlıca kategoriler olarak gösterilebilir. Hanelerdeki gelir elde etme farklılıkları, fertlerin iş arama davranışının hem birbirleri arasında hem de kendi süreçlerinde değişime uğramasına neden olmaktadır. İşin getirmiş olduğu maddi gelirler bir yana, aynı zamanda çalışma koşulları, çalışma sürekliliği ve çalışmanın sağladığı imkanların da bu değişimin içindeki payı gözle görülebilecek düzeydedir. O nedenle iş arama davranışının başından sonuna kadar lineer bir süreç olmadığını belirtmek yerinde olacaktır.

Hane geliri ile iş arama davranışı arasındaki bağlantıya geri dönecek olunursa burada yoksulluğu da denklemin içine yerleştirmek gayet makul görünmektedir. Yoksulluk, her ne kadar sadece maddi nedenlere indirgenemeyecek bir sıkıntı olsa da gelirle olan bağlantısı da yadsınamayacak düzeyde güçlüdür. O nedenle, hane gelirinin yoksullukla kurulan bağlantısı ile iş arama davranışının nasıl gerçekleşeceğini incelemek, literatüre bir katkı sağlayabilir. Öte yandan, hane geliri kapsamında yukarıda belirtilen seçenekler arasındaki kredilerin, son zamanlarda yaşanılan Covid-19 Krizi nedeniyle de başvurulan ana kaynaklardan biri olması, krediler konusunda ayrı bir parantez açılmasına neden olmuştur. Faiz oranlarında yapılan düşüşlerle birlikte geri ödeme konusunda sağlanan kolaylıkların hem negatif hem de pozitif anlamda nasıl etkilere sahip olduğu çalışmanın yan hatlarından birisini meydana getirmektedir.

Kredi piyasası konusundaki bu ilginin bir diğer nedeni ise iş arama davranışı ile işsizlik sigortası arasındaki ilişkiyi incelemeye yönelik oluşturulan literatürdür. Buradaki en büyük neden, işsizlik sigortasının ele alınışının ülkeden ülkeye farklılık göstermesidir. Öyle ki gelişmiş olarak ifade edilen ülkelerde, işsizlik sigortası sisteminin daha sistematik bir yapıya sahip olması, bu konu hakkında daha detaylı çalışmayı mümkün kılmaktadır. Ancak gelişmekte olan ülkelerdeki benzer sosyal harcamaların hem edinim koşullarının zor olması hem de konu hakkındaki verilerin yetersiz olması nedeniyle iş arama davranışını farklı bir açıdan değerlendirmek daha yerinde olabilmektedir. Özellikle bazı ülkelerin tarihi süreçlerinin de gösterdiği gibi işsizlik sigortası sisteminin yerini bulmasından önce ailelerin desteği, çokça rastlanılan bir yöntemdir. Bu anlamda hane gelirinin yeterli olmadığı durumlarda kredi destekleri, varsa alınan başka hibe ya da yardımlar hanelerin ve fertlerin hayata tutunmalarını kolaylaştıran etmenler olarak görülebilmektedir. Burada hatırlatılması gerekilen bir nokta da kredilerin ediniminin ve geri ödemelerinin göründüğü kadar kolay olmadığıdır. Kastedilen durum sadece kısa vadede sağlanan destektir. O nedenle, işsizlik sigortasının vermiş olduğu bazı faydalara kredi sisteminde rastlanılmadığı aşikardır. Öte yandan şu da mühimdir ki, işsizlik sigortasını ele almak adına çalışma geçmişine sahip olmak önemli ve gereklidir. Ancak söz konusu, işgücü piyasasında yeni yer alacak fertler olduğunda gerekli maliyetleri karşılamak adına farklı yollar aranmaktadır.

Çalışmanın bu bağlamda literatüre olan katkısı, yoksulluk ile iş arama davranışının sıklığı arsında görülen tek yönlü bakış açısını genişletmek ve aralarındaki ilişkinin bu tek yönden ibaret olmadığını açıklamaya yöneliktir. Zira yoksulluk ile iş arama davranışı arasındaki bağlantının genel anlamda yansıması, yoksulluktaki iş arama davranışının düşük olması ve hanelerin bu sebeple yoksul olmasıdır. Bununla birlikte, iş arama davranışının sık olmaması da yoksul hanelerdeki işsiz sayılarının fazla olmasının başlıca nedeni olarak gösterilebilmektedir. Ancak işgücü piyasasının şartlarının, çalışma sürecinin zaman içinde değişen ve birbirinden farklı etmenlere sıkıca bağlı olması bu bakış açısının değişmesi konusunda bir uyarı niteliğindedir. Özellikle günümüz dünyasında, çalışma süresini tamamlamasına rağmen geçim derdi nedeniyle bu durumunu sürdürmeye çalışan ya da çalışma koşullarının yeterli düzeyde olmaması nedeniyle her türlü işi kabul edebilecek vaziyete gelindiği bir noktada, söz konusu yoksulluk ile iş arama davranışı arasındaki ilişki daha fazla sorgulanır hale gelmektedir. Bu bağlamda iş arama davranışının üzerinde durulmasının en temel nedeni de işsizlikle arasında kurulan ilişkinin, tahmin edildiği gibi stabil olmamasından kaynaklıdır. Zira böyle bir bakış açısı, işgücü piyasasındaki pürüzleri görmezden gelmek demektir. Dolayısıyla ilgili konuda yapılan araştırmaları da gerçeklikten uzaklaştırmaktadır.

Dolayısıyla 2016-2019 yılları arasında Türkiye İstatistik Kurumu (TÜİK) tarafından panel veri kapsamında oluşturulmuş SILC Veri Anketi ile oluşturulan veri analizleri ve ampirik model, hanelerdeki gelir düzeyinin, fertlerin bireysel birçok özelliği de dahil edilerek (yaş, cinsiyet, eğitim, sağlık ve medeni durum) iş arama davranışı üzerinde nasıl bir etkisinin olup olmadığı araştırılmaktadır. Özellikle yoksul hanelerdeki fert gelirine olan bağımlılık ile görece daha iyi gelir düzeyine sahip hanelerin bu etkiye nasıl cevap verebileceği hususu tartışılmaya çalışılmaktadır. Ampirik modelin haricinde çalışma içerisinde, kişilerin ellerinde bulunan servetleri ve iş arama davranışları arasındaki ilişkiyi inceleyen teorik bir temellendirme de yer almaktadır. Bu açıdan bakıldığında özellikle Türkiye'deki eğitimli genç kuşakların ve ilk kez işgücü piyasasında yer alacakların, kendi şartlarına uygun iş bulabilme durumu, çoğunlukla beklenen süre içinde gerçekleşemediğinden dolayı imkan olabildiği müddetçe, hane gelirine bağlı bir yaşam sürdürmek mümkün olabilmektedir.

Öte yandan, kişisel şartlara uygun bir iş bulabilme halinin günümüz dünyasındaki krizlerin derinleşmesi ve yaşam koşullarının her daim değişmesi nedeniyle eski dönemlerden daha zor olduğu belirtilmelidir. Çalışmaya istekli olan çoğunlukların gerek çalışma şartlarından gerek kendi ideallerindeki işi bulamamaktan gerekse de sadece iş bulamamaktan ötürü mevcut eforunu iş arama davranışından yana kullanmamayı tercih edebilmektedir. Öyle ki uzun zaman boyunca yaşanılan aksaklıkların, kişilerin iş bulmaya ve hatta iş aramaya dair motivasyonunu kaybetmesi, işsizlikten bağımsız bir biçimde yeni bir kategorinin oluşumuna neden olmaktadır. Bu kategori literatürde, "umudunu yitirenler" (discouraged workers) olarak adlandırılmaktadır.

O nedenle yapılan ölçümlerde çeşitli kıstaslar kendisini göstermektedir. Elde edilen verilerin model harici oluşturulan analizlerle yeniden düzenlenmesindeki yegane sebeplerden bir tanesi budur. Özellikle bu inceleme, yukarıda belirtildiği gibi, iş arama davranışı ile işsizlik arasındaki ilişkiye lineer bir biçimde bakmak yerine farklı ihtimallerin de gerçekleşebileceğini belirtebilmektir. Verilerin sadece kendi aralarındaki ilişkiyi açıklayabilmek adına yapılan tanımlamaları dışında, literatürde kabul gören çeşitli ölçütler aracılığıyla yapılan hesaplamalara da çalışma içinde yer verilmektedir. Özellikle çeşitli disiplinlerce farklı biçimlerde ele alınan yoksulluk tanımı, yine aynı çeşitlilikte farklı ölçüm biçimleriyle de hesaplanmaya çalışılmaktadır. Birbirinden farklı ölçüm teknikleri arasından zamana bağlı olarak ele alınan Karekök Yöntemi baz alınarak, eldeki verilerle Yoksulluk Sınırı hesaplanmaya çalışılmaktadır. Aynı zamanda, 2016-2019 yılları arasında yayınlanan Yoksulluk Sınırı ölçümleriyle çalışmada yer alan ölçümler karşılaştırılarak aralarındaki farklara da değinilmektedir.

Sonuç olarak ele alınan bu çalışmada, yoksulluk ve iş arama davranışı arasındaki temel yargıların haricinde aralarındaki ilişkinin farklı dinamiklere sahip olduğuna değinilmektedir. Yoksulluk üzerine yapılan değerlendirmelerde Yoksulluk Sınırı ve hanelerde yer alan işsiz oranı ile hane başına yapılan iş arama davranışlarının oranları incelenmektedir. Hane geliri üzerinde durulduğu esnada kredi piyasası ve işsizlik sigortası sistemi, tarihi bir perspektifle tüm dünyadaki örnekleriyle birlikte ifade edilmeye çalışılmaktadır. Tüm bunların yanında, hane geliri ile iş arama davranışı arasındaki bağlantının niteliğini incelemek adına Logit- Probit Modeli temelli ampirik bir model oluşturulup değişkenlerin 2016-2019 zaman dilimi arasında ne şekilde bir ilişki içinde olduklarına bakılmaktadır.

Anahtar Kelimeler: İşsizlik, İşsizlik Sigortası, Yoksulluk, Hanehalkı Finansmanı, İş Arama Davranışları, Kamu Politikaları

Bilim Dalı Sayısal Kodu: J01, J08, J18, J21, J23, J24, J64, J65

1 INTRODUCTION

Poverty is the most humiliated place of humanity in this world…

YAŞAR KEMAL

Due to the conditions of the world we live in, if you are not in a very small minority, you have to work to survive. As we have seen in Turkiye, people's desire to join working life as soon as possible due to the decreasing purchasing power makes the working obligation we mentioned even more evident. This increasing desire to be included in the working life will also show itself with the data to be included in the rest of the thesis. The first of these mentioned data is the Hunger and Poverty Threshold data, which had to be constantly changed during the thesis study. In the period of November 2022, the hunger limit was calculated as 7.785 TL and the poverty line as 25.365 TL (TÜRK-İŞ, 2022). These numbers are calculated by labor unions and used in the thesis. Although the measurement method has differences from institutions, these numbers should be added, because of lacking of information from the institutions. It is a realistic as well as negative expectation to expect these numbers, which gradually increase as time goes on, to rise to higher levels with the current inflation pressure. Of course, the reflection of the data in this way does not affect all citizens in the country at the same level. However, it should be noted that the numbers described above make it a factor that compels everyone to increase their job searching behavior, regardless of young or old. When this situation is considered from the point of view of the household, it is the most important situation that every member of the household, who is considered to be able to work, should resort to any means of working, whether they are registered or not.

Although the most fundamental factor in entering the working life and the most important factor that makes all kinds of difficulties of working life bearable is the ”effort to increase income”, it should be noted that one of the most important issues examined together with poverty in the literature is ”Working Poverty”. Because, when we go into the details of the concept of poverty, which we will focus on in the following parts of the thesis, it will be seen that the perspective on this concept differs for each country and period. In particular, conceptual explanations that the wage alone is not enough to sustain life will show itself as one of the most concrete evidences supporting this observation.

Another factor that determines the course of the work is Social Protection Policies, which is one of the most discussed expressions in the labor market. The explanations of the Social Protection Report published by the International Labor Organization (ILO) for the years 2020-2022 on this subject are that only 47% of the world's population can effectively benefit from at least one social protection allowance (ILO, 2020). Looking at the continental statistics on social security, which is a sub-title of Social Protection Policies, it is stated that 84% of people in Europe and Central Asia are covered by at least one aid. In the ranking, the United States (USA) comes second with 64.3%, followed by Asia-Pacific (44%), Arab Countries (40%) and Africa (17.4%) (ILO, 2020). In addition, it is noted that this appearance of social policies in the world during the Covid-19 period increased by 30% in order to close the household financing gap (ILO, 2021).

As mentioned above, the inadequacy of social protection at the world level leads us to look at the relationship between poverty and unemployment, which is the main subject of this study. Considering from the perspective of poverty, it is thought that conducting a research on how households with unemployed individuals make a living can help us to understand the course of this relationship. For this reason, unemployment insurance as a sub-title is also worth examining. To touch on the purpose of unemployment insurance, which is seen as one of the most common social protection policies, it can be explained as ”a system that helps people find a job by giving allowances for a certain period of time in order to re-enter the job market”. As emphasized in the definition, the relevant insurance aims to help people to take part in the labor market after they find a job again. Therefore, when we think of individuals who have not entered the labor market before, the fact that it is inevitable for them to be deprived of such a social policy emerges.

Households often cannot benefit from such programs adequately, due to the possibility that most of the conditions put forward by social protection policies cannot be met. So much so that this is true not only for people who have been cut off from working life, but also for most individuals who exist in the labor market. Therefore, in order to close the financing gap, it may tend to acquire different tools. It would not be wrong to say that the incomes of people who have been cut off from working life for various reasons or who have not entered the labor market before, are low. It is also seen that a group of lucky ones, especially the youth, is trying to survive with their family income. Although this group is seen as lucky, it should be reminded that not every family in Turkiye has the financial power to bear the burden of unemployment. Especially when the financial situation of the families is insufficient, it has been seen that banks apply to the loans they offer to the households through the interest channel. Although this way seems to be a suitable solution to increase the current income in the short term, it would not be right to say that all individuals can use this option due to the conditions put forward during loan applications. Because, with the addition of a certain interest rate to the amount of loan obtained, problems in payment can often manifest themselves. Especially in recent years, the statements made by banks on repayments and the rate increases and maturity shortening practices regarding the repayment of loans given prove the state of the situation (Cumhuriyet Gazetesi, 2022). Therefore, it should be stated that loans are not a sustainable tool to increase the income of individuals.

Because of loan is not sustainable tool, unemployment insurance can be another channel for households, if they have working experiences. This selection, also, has effects to job-search behaviors of them. Most of the studies on job-searching behavior in the literature focus on the effects of unemployment insurance on job-searching behavior (Mortensen, 1977; Krueger & Mueller,2010; Hopenhayn & Niccolini, 2009; Marinescu & Skandalis, 2021; Asenjo et al., 2019; Lentz, 2009). It should be emphasized once again that the main purpose of this current type of social policy is to get people back into the labor market despite all its other benefits. Because these kind of social policies can affect households' poverty in negative way.

The content of the study is to investigate how the relationship between household poverty and unemployment rates occurs in Turkiye and to reveal the findings. In particular, the estimations made with the empirical model created with the data obtained from the SILC Data Survey will be the focus of the study.

The study basically consists of six parts. In the first part, there are definitions of unemployment, a detailed explanation of poverty and working poverty. In the second chapter, how unemployment insurance, which is a part of household financing, is handled historically and systematically in many countries of the world has been examined. In the third part, there is information about how the financial resources of the households are formed independently of wages. Especially, credit market is examined, because of popularity of usages in recent times. When it comes to the fourth chapter, there are details about job searching behavior, which is one of the main lines of the study. Then, in the fifth chapter, the methodological details of the theoretical and empirical background are discussed. In the related theoretical structure, it draws attention to the connection between job searching behavior and wealth, and in the empirical infrastructure, Equivalence Scales and Logit-Probit Models are included. Related literature studies are embedded in each chapter itself.

The study ends with sixth chapter which included empirical usages, Application and Results, and the Conclusion section. Related tables and graphics are in the Appendix section.

2 UNEMPLOYMENT and POVERTY

2.1 GENERAL DEFINITION of UNEMPLOYMENT

This issue, which has taken its place as ”unemployment” in the literature and is defined in different ways according to the framework of many different disciplines, includes much more than a problem of today’s people. When we look at the definition, it is stated that ”People who are 15 years old or older, who are not in the labor market within the specified period, but who are actively looking for work and are able to work” (OECD, 2022). When we look at the definition of unemployment made by the International Labor Organization (ILO), similarly, 3 basic criteria must be met in order to be included in this status. These are respectively;

• Not working,

• Being able to work in the base period and,

• Job searching.

In addition, each country’s own public institutions have certain definitions of unemployment. First of all, starting from Turkiye, being ”unemployed” according to the Turkish Statistical Institute (TURKSTAT); “Used at least one of the job search channels in the last 4 weeks to look for a job from people who were not employed (not employed in any job for profit, wages, paid or unpaid work) during the reference period and who are not related to such a job and can start a business within 2 weeks, if they are 15 years or older” (TURKSTAT, 2022b; Apaydın, 2018). Particularly, the classification of people who can be included in the definition of unemployment by TURKSTAT under the heading of ”not included in the labor force” has not been encountered very often. Persons who are not looking for a job because they do not believe that they can find a job suitable for their qualifications, but who are ready to start work by stating that they are knowledgeable about the profession, those who do not expect to find a job, as it will be stated in the study, are not included in the definition under the title of unemployment.

At the same time, people who work seasonally, are housewives or students, have income other than working and are retired but ready to start work are not included in the workforce. It should be reminded that those who are not ready to start working are also excluded from the workforce due to the three basic conditions mentioned above. In addition to stated that the exclusion of those who state that they are ready to work but are not looking for a job for various reasons, is a subject that has been widely criticized due to the concern that it will have a manipulative effect on unemployment figures. Especially today, the student status is seen as one of the biggest reasons why unemployment numbers appear less than they seem at both undergraduate, graduate and doctoral levels shows another aspect of unemployment.

Labor force participation is not only limited to the above conditions, but also includes the effect of many different factors. If we need to list the factors in question; examples include age, gender, and education. In particular, the relationship between education and the labor market is a subject that is heavily debated, and one of the deepest sources on this subject is that "Education gives a strong impression of finding a job", Spence (1978) stated and even plays an important role in increasing earnings while in the labor market, it can be noted that it was illustrated by Becker and Chiswick in 1966 and Card in 2001. It is possible to see that the real-life reflections of these studies, which show that education and earnings are directly proportional to each other, are more than expected. Particularly, whether in the public or private sector, individuals taking exams proving their language proficiency in order to be promoted and enrolling in graduate programs are cited as the greatest examples of the reflection of these studies. In order to make this issue more visible, it may be appropriate to look at the change in the education of women and men aged 25-64 in Turkiye over time, based on their position in the labor market in Figure 8.9 and Figure 8.8 (EUROSTAT, 2022). In these graphs be shown that the education selection can take effective role when it substitutes with being unemployed. It is also important to emphasize that being involved in the labor market requires more effort than it seems, considering the relationship between the sectors in which the employees, defined as the skilled labor force, are involved in education.

In addition to the definitions, another condition that determines the unemployment status of individuals is the periods determined by the institutions to look for a job, which is included in the definition of unemployment above. While the period determined by the ILO is 1 month or 4 weeks, TURKSTAT considers this period as 3 months in the past, while it determines it as 4 weeks in the current regulation. According to many debating the issue, it is stated that the critical factor in making this decision was the desire to withdraw unemployment figures. On the other hand, in the statement made by TURKSTAT, is stated that "As of February 2014, 52 weeks of the year were taken as the reference period and with the transition to the continuous labor force survey, it was decided to make the job search period equivalent to EUROSTAT, the European Statistical Institute" (EMO, 2017).

However, the concept of unemployment, which is considered on the basis of individuals, is not only a concept related to poor households but also a situation that can be encountered in households of all income levels. Therefore, the relation between poverty and being unemployed can not take with one view.

2.2 POVERTY and WORKING- POVERTY with LITERATURE REVIEW

With regard to unemployment, the concept of poverty constitutes another pillar of the successive cause-effect relationship. When the concept is considered in detail, intense analyzes of 19th century capitalism and the working class are encountered. The concept of poverty is first encountered in the literature in an empirical study by Charles Booth in the 1880s. Although the concept of poverty was encountered in the economic literature in the 19th century, when older inscriptions are examined, it is revealed that poverty is not a recent concept. The following lines in the work titled "Works and Days" (İşler ve Günler) by Hesiod, the father of Greek didactic poetry and accepted as the first economic historian, confirm this idea (Erhat & Eyüboğlu, 1977):

"Not from abundance, wealth, comfort,

These people were fleeing from blind poverty"

While writing the lines above, it is not known whether Hesiod would have predicted that the conditions would become what they are today, but one thing must be given his due that man had found the first way to fight poverty by working. Therefore, when considering any issue related to poverty, the first thing that comes to mind is not being in the labor market, but the situation may not always develop in that way. In fact, as Hesiod stated above, it is not strange that individuals turn to working life in order to get away from the state of poverty.

After all this time, it is seen that being in the labor market alone is not enough to fight poverty. In particular, the concept of ”Working Poverty”, which is one of the most important sub-titles of poverty and has gained an important place in the literature, is a proof that even being in the labor market is not enough in the fight against poverty.

There is a lot of research on working poverty. One of comparative researches examines what the concept of working poverty covers in five European countries (Sweden, the UK, France, Spain and Poland) by Fraser in 2011. Based on research on Sweden, it is stated that more than 70 percent of working poor households live, when comparing with Spain and the UK (Fraser et al., 2011). Therefore, it can be said that the labor force density in the household is high. When the working poor are added to the labor market variables, it is shown that Sweden has the highest share of workers compared to the working poor population in both countries.

The data indicate that a large proportion of the Swedish single working poor work in a low-paid job despite being highly qualified, and this process is valid for the period when individuals are young. A closer look at this statement shows that when highly qualified people move into better-paying jobs over time, finish their education and later start a family, the status of working poverty will disappear for them and it is a temporary phenomenon (Fraser et al., 2011).

Continuing with France and the United Kingdom, it is seen that while labor force participation is high among the non-poor in both countries, employment patterns in poor households are quite different. In the United Kingdom and France, labor force participation is reported to be high only among workers in non-poor households and low in households of poor workers. The largest subgroup of the working poor is recorded as single childless, just as in Sweden. All these, it is stated that the common point of most of the working poor in France and the United Kingdom is low education and low skill level (Fraser et al., 2011). It should be noted here that one of the only reasons for this situation may be the difference in the implementation of the employment-oriented programs of the governments.

Finally, when the last two countries, Spain and Poland are added, more than half of the working poor in these two countries earn more than France, but clearly less than Sweden. Especially when this situation is examined in detail, it is stated that singles and single parents are faced with low wages the most. From this point of view, it is seen that poverty and working poverty cannot be evaluated within a single factor.

In addition, in terms of the employment position of the working poor, Spain and Poland are considered to be independent from the other three countries. Because both self-employed and temporary contract workers in both Spain and Poland are said to be poor, so, they work either on their own account or on a temporary contract, with a large part of the working population. Therefore, the scope of the definition of working poverty is understood and evaluated differently among the countries concerned.

Considering the idea that the dialectic continues to exist together with its opposite, in a period when poverty has deepened so much, the other side of the scale is the segment with a high income level. This segment may also show differences within itself. In this regard, a categorization made according to income level differences will help to understand this difference. Especially in a part of the literature, it is seen that one of these classes is defined as the ”Leisure Class” with the definition of Thorstein Veblen.

At the beginning of the study, up-to-date data on the hunger and poverty threshold were shared and it was revealed that workers and their wages could not meet their most basic needs (shelter, food, health, etc.) even though they were in working life, in a period when the purchasing power of almost every individual in the society was eroded. This state of the system creates a perception that people cannot escape the clutches of poverty. In addition, the class mentioned above with the definition of the leisure class does not take part in working life and does not even need to be in the labor market, may cause an increase in the level of inequality in the society. Especially when inferences are made about the leisure class, it should be noted that although it may come to our mind that large investors form this class at first, more than this is needed to explain the concept.

When we take the whole world as a basis, it is important to reach the information that these people live in prosperity, even if they are in the minority and regardless of their conditions (Veblen, 2005). When this issue is considered at the data level, the inability to collect and publish appropriate data on the incomes of large capitalists and the above-mentioned leisure class causes many studies on the income index to be suspicious and even not adequately analysed. For this reason, it may take more time than necessary to resolve the aforementioned situations, which we describe as problems, for researchers working on such issues, especially income inequality. At the same time, when the actuality and accuracy of the studies are so doubtful, the validity of the policies discussed is a separate issue.

When the concept of working poverty is reconsidered from an economic perspective, it is seen that the oldest economic debates that can be reached on this issue, date back to the different approaches of classical economists and philosophers of the 19th century. Considering the relevant philosophers respectively; dealing with working poverty on economic growth and social injustice, Adam Smith, with demographics, Thomas Malthus, and finally J.S. Mill dealt with this issue through the lack of education (Makal and Çelik, 2017). On the other hand, the concept of working poverty, which is tried to be explained with class phenomena, also includes the thoughts of Karl Marx, who relates the main problem with the functioning of the capitalist system (Makal and Çelik, 2017).

At this point, it is important to open a small parenthesis. Because, when we consider the concepts of poverty and working poverty, it is possible that some things may be overlooked, albeit from certain aspects. One of these overlooked factors is the reduction of the concept of poverty to only households and individuals. The concept of poverty should not be considered independent of other social factors, even though the measurements are made in this way, and even in the present study, measurements are carried out specific to households and individuals. Because including the social and cultural structure in the current definition will enable countries to produce more effective solutions to this ongoing and never-ending problem (Şahin, 2018). Therefore, as it can be seen above, it is not sufficient to provide an explanation around a single discipline, since the definition is handled through different reasons.

When looking at poverty from the field of Economic Anthropology, there is a dominant view that associates the development of civilization with increasing in hunger. The relevant view further strengthens the general perception that the existence of hunger constitutes the basis of poverty (Eren & Ege, 2022a). From this point of view, it tries to explain that poverty is the product of a system based on the quality of the relationship between the state and society, including not only the individual but also the dependency relationship established between individuals (Eren & Ege, 2022b).

There is no clear consensus on poverty among different disciplines and even among different views within the same disciplines. Because, as we mentioned before, every definition made varies according to the time and the point of view it belongs to and this is a situation that is often encountered by researchers working in the field of social sciences.

In addition to the theoretical foundations, there are studies on the absolute poverty approach in the UK at the end of the 19th century in empirical terms. Apart from the above-mentioned study by Charles Booth, there are opinions that another study conducted by primary school directorates to identify families who could not afford primary school expenses in the UK in 1870 also pioneered studies on poverty.

The study in which the concept of poverty took place for the first time in the international literature was done by Seebohm Rowntree in 1901 and according to this first definition, poverty was defined as the ”continuity of the world” (Öztornacı & Demirdöğen, 2015). It is seen that what is meant here by Rowntree is ”the tangible asset of the total income of the individual” and poverty is explained as ”the state of not being able to meet even the necessary minimum food and clothing needs” in order to ensure this continuity (Öztornacı & Demirdöğen, 2015).

Along with the progress of time, some differences have occurred in poverty, which we have tried to define from various perspectives above, as in every other issue. When one wants to look at these different definitions, the expression of Amartya Sen, one of the development economists, is first encountered. According to Sen, poverty is seen as “a phenomenon based on the satisfaction obtained from all these in the hustle and bustle of daily life” (Yaşar & Taşar, 2019). While Lipton defines poverty as ”the state of private consumption per capita below a certain level” in 1997, Drewnowski defines it as ”the situation in which people do not have an income that satisfies them or meets their minimum needs” in 1977. In this respect, it can be said that Drewnowski’s definition is somewhat close to Sen’s.

Continuing from the literature on poverty, it is possible to come across empirical studies not only on its definition but also on how it should be handled. In particular, it is common to try to find the sources of the problems experienced in people’s coping with poverty. However, it is stated that the effects of the concept, also known as the ”poverty trap”, and the problems related to the distribution of resources and opportunities are the main source of this concept (Balboni et al., 2022). Some of the studies on attracting people to the poverty trap also, associate the problem of resource distribution with the increase in unregistered work. Because of that this situation is the most effective reason for the increase in poverty and working poverty (Akarçay & Ulus, 2011).

In addition to the academic literature, a report published by the World Bank in 2000 helps to see the institutional definitions of poverty. The report shows that poverty is defined as ”the inability to meet the vital needs of people, such as food, shelter, education and health, which are expressed as basic freedoms”. The definition, the poor are vulnerable to diseases, economic disruption and natural disasters (Yusuf & World Bank, 2000; Yaşar & Taşar, 2019). In addition to the diversity in all these definitions that poverty is evaluated in three different categories. These are respectively; Absolute Poverty, Relative Poverty and Humanity Poverty (Arpacıoğlu & Yıldırım, 2011).

The definition of Absolute Poverty is very similar to the basic definitions of poverty, have made above, and is defined as ”the inability of households to reach the minimum consumption level necessary for their physical survival”. There are two scales with a strong causal relationship between them to determine the degree of Absolute Poverty. The first of these consists of the size of the family and the needs for goods and services that can be consumed at the lowest level. The second scale is the prices of goods and services, which determine the amount of expenditure to meet these needs.

The second category is Relative Poverty. Relative Poverty consists of the difference between poor households and those living in that society with an average income. More precisely, it is based on the comparison between the poor individual and the individual living in that society and having an average income in terms of income sources. Along with the definition of Relative Poverty, the concept of inequality emerges. Thus, it is possible to say that the biggest difference between them and the concept of Absolute Poverty is the studies on inequality. Although the existence of poverty is expressed, the expression of inequality is not encountered in the concept of absolute poverty. Because of these specialities, Relative Poverty scale is used more than Absolute Poverty one.

Finally, when we look at the concept of Humanity Poverty developed by the United Nations Development Program (UNDP); It looks at the degree of deprivation of some basic human needs such as literacy, short-term life expectancy, lack of maternal and child health, nutrition and preventable diseases. From this point of view, the restriction of basic human abilities and rights has also been determined as the human dimension of poverty. Three different criteria are taken as reference to calculate the degree of Humanity Poverty index; welfare standard, education standard and health standard. Welfare standard refers to reaching the resources that will provide a satisfactory life, health standard refers to a long and healthy life, and education standard refers to having sufficient education and knowledge (Arpacıoğlu & Yıldırım, 2011).

The above criteria are not at the same level for all countries. Calculation techniques for developed and developing countries differ in their internal dynamics. Therefore, the criteria set for both developed and developing countries are given below. The values examined for developing countries are as follows:

1. Life expectancy: Proportion of those with a life expectancy below 40 years of age,

2. Education: The proportion of adults who are illiterate,

3. A Reasonable Standard of Living: Proportion of the population that does not have safe drinking water,

4. Nutrition of Children:It is the proportion of the undernourished population under 5 years of age.

The Humanity Poverty Index criteria applicable to developed countries are as follows:

1. Life expectancy: Proportion of people with life expectancy under 60,

2. Education: Functional illiteracy rate as defined by the OECD,

3. A Reasonable Standard of Living: Proportion of people living below the poverty line,

4. Social Exclusion: It is the long-term unemployment rate.

When we look at the poverty criteria above and according to the Figure 8.4 and Figure 8.5, which are calculated according to the poor households calculated within the scope of the Square Root Scale, the figures for the poor and non-poor households are in 2016. While it was stated that it was difficult to support the household with a 1-month salary in 2018, it was stated that this burden could be carried more easily, although not fully, in 2019. This result is surprising, because the data showing that the poverty line, which will be included in the calculations in the continuation of the thesis, is gradually increasing, paves the way for other questions in this sense.

On the other hand, although the situation for 2016 and 2019 was seen this way, the transformation of the answers from ”difficult” to ”somewhat easy” in poor households was not as harsh as in poor households. Because, it is seen that ”difficult” is still higher in the answers given about living on a 1-month household income until 2018. In addition, it would be useful to remind that there are gaps in the data discussed and there are those who answer each question as well as those who do not. On the other hand, it would be useful to look at the proportion of individuals who define themselves as unemployed in both poor and non-poor households. The reason behind this increased ease of living may be a decrease in the number of unemployed. Within this assumption, when we look at Figure 8.12, a different structure than expected is encountered. Because, rather than a decrease in the rate of unemployed people, an increase that manifests itself over time occurs in both poor and non-poor households. The result, which is in line with the expected situation here, is that the rate of unemployed in poor households is comparatively higher than in non-poor households. From another point of view, when the ratios of individuals working in both poor and non-poor households are examined with the help of Figure 8.7, it is seen that there is a decrease in non-poor households over time, confirming the previous graph. On the other hand, depending on the conditions of the time, a situation that sometimes increases and sometimes decreases is observed.

Increasing unemployment rate regardless of household type, increasing unemployment and long-term unemployment over time, as seen in Figure 8.18 and Figure 8.19 supports the rate.

In the Figure 8.7, in which working persons are indicated, it is necessary to reconsider the definition of unemployment and working conditions if it is desired to touch upon the content of the continuous change seen in poor households. Because there are many individuals in households who are not in the labor market and are not defined as unemployed due to their compliance with the specified conditions. In addition, on the other side of the coin, as Figure 8.6 indicates, it is seen that unregistered work had a very high rate until 2010. Figure 8.3 and Figure 8.2 were examined to find out how intense unregistered work is in both household types despite increasing enrollment over time. When the graphs are examined within the scope of 2016-2019, it is seen that the rate of informality in poor households is considerably higher than in non-poor households. On the other hand, although to a small extent, towards 2019, the registered employment status in poor hospitals increased, while it decreased in non-poor households. When considered in this way, it becomes clearer why the ratio of working people is seen differently than expected according to the household type.

Although various methods of combating unemployment have been discussed in many ways, there is no option that we can say that is the formula. There is no situation that we can say, and this is the most important indicator that shows that unemployment is not a problem specific to today. Especially this emphasis can be seen by associating unemployment with many economic concepts. However, due to the nature of the economy and cyclical changes, we hardly witness the stabilization of the relations between such contexts.

So much so that the best example of this is the opposite relationship between unemployment and inflation defined by the Phillips Curve. Looking at this situation in the context of the historical process of unemployment, it is seen that the relationship between definitions is not always stable. Especially after the Oil Crisis in the 1970s, when the relationship between unemployment and inflation was the most widely discussed, it was realized that this situation did not always progress in the opposite direction. For this reason, it would not be appropriate to think that the effects of such deep differences in the literature on households can be assimilated immediately. Because the concept of society does not consist of a single structure anywhere in the world and it may take longer than expected to digest the dynamics within itself and react accordingly.

Undoubtedly, the suppression of limited opportunities with endless demands is a frequently encountered situation here as well. Although endless desires remind us that there is no limit to human desire, the other side of the coin is that these wishes are tried to be limited in today's conditions. So much so that for the vast majority of the world, it becomes a necessity to take part in the labor market in order to meet these demands and even basic needs.

Regardless of whether the candidate is qualified or not, trying to join the labor market is costly and the person must be able to afford this cost (Cahuc et al., 2014). I would like to add a little experience in this regard. A position I applied for when I was in the job search behavior asked me for some documents. Among these documents, there were a few photos taken in the last 6 months and around 7-8 documents obtained through a virtual link (e-government) that provides access to most of the official institutions in Turkiye. However, in addition to all these, the documents obtained through this link and approved by official institutions with the data matrix were requested to be stamped by the notary public, and as you know, notaries do this stamping for a certain fee. In addition to all these, since the position I applied for was in a different city, I had to send these documents by courier. Although the result is not very encouraging, I think that the whole process is a good example to show how much costs people have to bear even at the stage of entering the labor market.

In addition to the cost of job searching behavior, people need a certain amount of income in order to sustain themselves and their households, especially considering today's conditions. Although the study in question carries examples from different countries, it basically tries to examine this issue in Turkiye. With this view, the rates of job search of poor and non-poor households can be examined. As Table 8.6 shows that whether poor households or not, the job search behavior increases by years. Especially in 2019, a very sharp increase draws attention. In the graph, all individuals (unemployed, employed, etc.) are included. Because the job search behavior is not only fair for unemployed ones. So, even though some individuals are employed, the job search rates are increasing.

Questions are asked in order to understand what kind of burden the household members have made over time, both for and outside the household. The answers about what kind of a burden the expenditures made for households bring show that it has always brought a little burden on people over the years. Although it increased slightly in 2019, the answer "it is very burdensome" is seen as having a lower rate than the other two answers for four years. Again, despite a very small decrease in 2019, this type of expenditure is not considered a burden for most households.

At the same time, when we look at the burden of debt and credit expenditures made outside the household, a similar picture is observed with the burden of expenditures made to the household. There has been a slight increase in the number of debtors over the years. In addition, the excessive burden of debts shows an increase in 2019.

Coping with all these expenses is not only possible with the wage income of the household, but also with the non-wage income of the household. On the other hand, if relevant comparisons are made, it is important not to lose sight of the fact that these two expense items may be related to each other. Because in today's world, most households try to cover their expenses with borrowing. Details on this subject will be discussed in the second section.

In conclusion, it should also be noted that the costs incurred are not applied equally to all individuals. In order to equalize the labor market entry costs for each individual, some solutions are tried to be produced through public structures. The most well-known of these is unemployment insurance or, in other words, unemployment benefits. In the third section, this issue is discussed in detail.

2.2.1 Measuring Poverty

The most obvious factors regarding poverty are as stated above; absolute, relative and human poverty. However, when the concept of poverty is encountered, the first factor that comes to mind is ”income”, although it is not limited to the factor to be mentioned. In addition to income, another criterion used is the expenditures made by the household. In this way, it will come to mind that the measurements made deal with income-oriented calculations. The most used measurement formats in this regard; Poverty Threshold and Poverty Gap.

To start with the concept of Poverty Line, this concept was first used by Mollie Orshansky in the article ”Measuring Poverty” published in 1965 and is stated by Gordon M. Fisher (Fisher, 1997). In the study, described in Figure 8.1, which is considered within the scope of the data in 1963, poverty line measurements are made based on families of 4 and 5 persons. In the relevant measurement, there is no such detailed approach as today. For example, household members are not classified according to their age, gender, or even being the head of the household. However, the study has an important place because it placed the concept of poverty line in the academic literature for the first time and its method was used for a long time.

Although this measurement taken by Mollie Orshansky has been based on for many years, measurements of the poverty threshold were recorded in the USA and Continental Europe by Seebohm Rowntree, Ernst Engel and many others in the 1870s and early 1900s (Fisher, 1997). As mentioned in the detailed explanation on poverty, the studies of Charles Booth and Seebohm Rowntree are also pioneers in this regard.

On the other hand, in his book ”Poverty Amid Affluence: A Report on a Research Project carried out at the New School for Social Research” published by Oscar Ornati in 1966, 60 standard family budgets and their expenditures were discussed between 1905-1960. As such, Ornati evaluated these budgets in three different categories; ”minimum subsistence,” ”minimum adequacy,” and ”minimum comfort” (Fisher, 1997). For this reason, it is necessary to say that these studies have had a strong effect on the quality of the poverty threshold to be handled in such detail in the process up to the present.

The poverty threshold measurement on the basis of Turkiye is calculated based on the equivalent household disposable median income, in a way to calculate 4 different ratios of the median income below and within the scope of the relative poverty line (TURKSTAT, 2022b):

. 40% of median income,

. 50% of median income,

. 60% of median income,

. 70% of median income.

Equivalence Scales, which will be explained in detail in the fifth chapter and included in the calculation mechanism of the study, are also a frequently used tool in the calculation of the poverty threshold. It should also be noted that the equivalence scale handled by TURKSTAT is the OECD Scale.

Another calculation technique discussed in this regard is the Poverty Gap calculation. This calculation technique, which gives information about the degree of poverty, is equal to the ”difference between the poverty threshold and income” (TURKSTAT, 2022b). When the poverty gap calculated in this way on an individual basis is considered on a social basis, it is calculated as ”the ratio of the average poverty gap in the society to the poverty threshold” (TURKSTAT, 2022b). When we look at what the poverty gap means on the index level, the current account’s approaching 100 means that the degree of poverty is higher, and the shrinkage means that the poverty risk degrees are lower (TURKSTAT, 2022b).

In the study, the number of poor and the poverty threshold are measured in a time-dependent manner within the framework of the Equivalence Scale. Among the equivalence scales, the Square Root Method is discussed.

3 THE LITERATURE REVIEW of UNEMPLOYMENT INSURANCE

3.1 DEFINITION of UNEMPLOYMENT INSURANCE and ITS PLACE in the WORLD

Unemployment insurance, in its most general definition, is an insurance policy that covers the loss of income suffered by the insured, who lost their job without any willful or fault despite their will, ability, health and qualifications, and is given for the purpose of compensation. In addition, this insurance technique is mandatory (Taş, 2012). At the same time, it is stated that the application was established and developed after other insurance branches all over the world (Yazgan, 1969). However, it should be noted that it is the most common social policy tool implemented due to the productivity increase brought by the policy.

As with the definition, there are several conditions for processing unemployment insurance. In addition to the various conditions of the application, there are many differences from country to country according to the amount and progress payment conditions. For this reason, the application of unemployment insurance can be handled with a flexible framework in some countries and a more rigid framework in others.

Although the concept was created for the first time as a system based on volunteerism, it became a compulsory practice in time, especially in the post-World War II period. However, there are major countries where unemployment insurance was voluntary even in the early 1970s. These include Denmark, as well as Finland and Sweden. In addition, it is seen that such social expenditures in these countries started in 1933-1934. It is possible for the structures established before 1920 and defined as voluntary systems to be evaluated within the scope of unemployment insurance. Among these countries that use the concept of voluntary systems in particular are the Netherlands, Finland, Spain, Denmark, Norway and France.

On the other hand,the vast majority of unemployment benefits created on a voluntary basis, as stated above, have become compulsory. It is seen that the unemployment insurance systems established between 1920 and 1930, especially Belgium, and the systems established by today's Czechia and Slovakia, as well as Switzerland and Sweden after 1930, were initially based on volunteerism. It is seen that unemployment insurance was made compulsory without exception during the Second World War and most voluntary systems were converted into compulsory unemployment insurance.

Another major factor in the spread of unemployment insurance is the benefits it provides (Krueger & Mueller, 2010; Mortensen, 1977; Marinescu & Skandalis, 2021). Especially, unemployment insurance has been shown to reduce the dead cost of the loan (Hsu et al., 2014). Thus, the insurance situation is a bypass for the debtor. In addition, there are studies that show that the current situation is handled more smoothly in the face of any possible shock such as this type of insurance and job loss. We can say that the factor expressed here is the most functional among the social policies considered, as it facilitates access to the credit market and reduces the risk of such loans (Hsu et al., 2014).

Reminding that the economic structure of the household is the main factor of the whole economy despite the micro level, it is possible to say how much of a driving force a social expenditure to be made within the scope of unemployment allowance is for people to cope with difficult conditions. In particular, the basis of these difficult conditions is the decrease in the purchasing power of the society and the inability of people to find a place in the labor market. However, increasingly difficult conditions prevent individuals and those around them from overcoming this process, both materially and in moral way. From this point of view, examining not only people but also their environment and interactions with them will help to prepare social welfare policies in accordance with the structure of unemployment and the legislation of families (Ström, 2003). In addition, the impact of the circumstances on the benefits of these social insurances should not be overlooked. Because when the cost of a crisis is considered, a decrease in the spread and amount of social insurance will be inevitable. Even in a global problem such as the 2008 Mortgage Crisis, which is the biggest and financial crisis we have faced globally, before Covid-19, it is accepted that unemployment benefits are seen as the most useful and controlled policy type when compared to other social assistance expenditures (Hsu et al., 2014).

If we consider the fact that individuals have different structures from each other, it is inevitable to give different reactions to the same policy decisions. Especially in the economics literature, we frequently encounter the distinction made according to the reactions of people against any risk (Risk Taker, Risk neutral and Risk-averse). There are a lot of studies on the results of an unemployment insurance application if these differences are accepted (Acemoglu & Shimmer, 1999). By the way, another issue that is the application area of unemployment insurance is what effects it has on job searching behavior (Kruguer & Mueller, 2010; Marinescu & Skandalis, 2021). Details on this subject are included in the literature review on job searching behavior.

Its measured and predicted benefits, it would be useful to see how unemployment insurance started and how it is implemented around the world, to understand the different perspectives between countries and to see what limits there are on social spending.

In this part of the study, besides the studies dealing with unemployment insurance, unemployment insurance experiences in many regions of the world will be examined. In historical information, this review will also include information about the unemployment insurance structure and the internal dynamics of the countries.

The main reason why unemployment insurance takes such a place in the study is that the concept of poverty is directly related to the income of individuals and households and that the income structure also includes the concept of non-wage income.

3.1.1 Unemployment Insurance in Europe

The first examples of the concept of unemployment insurance on the European continent can be found in Denmark in 1907 and in the United Kingdom in 1911. The United Kingdom was followed by Italy in 1919 (Yazgan, 1969). When the programs in these two countries are compared with the current unemployment insurances, although they are thought to be very basic and simple, they form the basis of the social assistance programs created by many countries, especially the USA.

It is also ensured that these programs, which are based on, are tried by governments to adapt to changing conditions in the near or far time period. When we look at this issue in Germany, it is stated that unemployment insurance was put into effect for the first time in 1927. However, the intervening World War II and many accompanying social, political and economic changes caused the unemployment insurance to be reconsidered in 1969. The most recent regulation on this subject in Germany belongs to 2006 and includes the voluntary basis (Carter et al., 2013).

Mandatory unemployment insurance in Germany covers all blue-collar and white-collar workers, including young people with disabilities and those with vocational training. At the same time, job searchers in Germany are provided with basic security benefits after their compulsory unemployment insurance benefits expire or are withdrawn. As in the example of Germany, unemployment benefits are given to the unemployed, excluding unemployment insurance, in other EU countries, if compulsory insurance conditions are not met or unemployment continues despite the expiry of the benefits.

If we want to look at Denmark again after the example of Germany, it is seen as one of the countries where unemployment insurance is applied most effectively. Because it is stated that it is very difficult to be exempted from unemployment benefits in Denmark (Lentz, 2009). On the other hand, although the social assistance system in the country is optional, the worker pays an insurance premium if he decides to join the system. This system, called voluntary unemployment insurance, is not unique to Denmark, but also exists in Bulgaria, Germany, Spain, France, Netherlands, Finland, Slovakia and Turkiye. For example, in Romania; It is possible for groups determined within themselves to pay voluntary unemployment insurance premiums under certain conditions. In addition, compulsory unemployment insurance can also be applied to workers and civil servants residing in Romania. Optional premium payments can be made for self-employed persons and their spouses, Romanian citizens working abroad, persons registered in the Romanian social security system and their families not in Romanian territory but within the EU borders.

It can be said that the frequency of regulations made by governments in this regard stems from the fact that unemployment insurance is one of the most well-known social policy tools. Another example in this regard belongs to France, and the first structure of unemployment insurance appears in 1958. The development and implementation of this insurance structure in France took place as a result of long discussions, especially between employees and employers, and unemployment insurance was mandated by the state. The unemployment insurance program, which is currently being discussed, is covered within the scope of the regulations made in 2011 (Carter et al., 2013).

While unemployment benefits are handled voluntarily in Romania, Austria, Germany, Denmark and Spain; It is stated that it is compulsory in Croatia, Czech Republic (today's Czechia), Finland, Hungary, Iceland, Luxembourg, Portugal, Slovenia, Sweden, Norway and France as mentioned above, and employers are included in this scope in Bulgaria.

Apart from the economic structures of the countries in question, it is seen how the state traditions they have acquired since history also affect social expenditures. As stated in a study by Kumaş and Karadeniz in 2017, "The wide coverage of unemployment insurance in former Eastern Bloc countries can be explained by the traces of the "Guided Labor Market", where the only employer is the state, there is no unemployment due to forced labor, and there is job security. In Austria, except for the former Iron Curtain countries, voluntary unemployment insurance does not cover every employee, and as of January 1, 2009, "only self-employed people benefit from this service" supports our claim (Kumaş & Karadeniz, 2017).

Unemployment insurance, in its most basic sense, covers people who have to leave the labor market for various reasons. It should be noted that in addition to people with a working background, another group benefiting from unemployment insurance is people who have received vocational training. People who receive vocational training, especially in Germany, Austria and Denmark, can receive unemployment insurance assistance depending on the conditions of benefit (Kumaş & Karadeniz, 2017). For example; In Austria, all wage earners, those who receive vocational or job training and those who participate in professional development training are covered by compulsory unemployment insurance. Also, in Austria, if a person's monthly income is below 415.72 Euros (the threshold income for 2016), there is no obligation to contribute to compulsory unemployment insurance.

3.1.2 Unemployment Insurance in the USA and Canada

When we started with the USA, we can say that we have a long history of social spending, although not the oldest. As with old-age insurance, the unemployment insurance was incorporated in legislative package enacted as the Social Security Act of 1935 (Stone & Chen, 2014). English and German type structures are heavily influenced by the establishment of the American type social insurance system. Although the system was officially put into effect throughout the country in 1935, it was looked at how it was applied within the states in the first place. Especially the state of Wisconsin has an important place here. Because about 3 years before the national system, in 1932, the first example of the unemployment insurance system came into effect in this state (Stone & Chen, 2014).

In addition to the fact that the states looked at the applicability of this system within themselves, some differences of opinion occurred in the public and private sectors during the regulation of the system. Because before the unemployment insurance structure became so systematic in the USA, small and private insurance structures showed themselves. The most important factor in the transition from private insurance to public structures was the Great Depression (Stone & Chen, 2014). After the Great Depression, the state's increasing presence in economic structures also shows itself at the level of social expenditures. For this reason, it is seen that the unemployment insurance program of the period was handled in a way that covers the elderly and those who struggle with unemployment after the crisis.

Although the Great Depression can be seen as a reason for the formation of such a system, the transition of the insurance structure from the private sector to the public sector was not as easy as it seems and was subject to Congress for a long time (Stone & Chen, 2014).

As mentioned above, the American System, which was created on the basis of British and German social policy rules and conditions, was much more effective than expected in its own period. Because, especially considering the structure of unemployment insurance that came into effect in England in 1911, it was not expected that the American structure would adapt so quickly and effectively. Because when these rules were applied in England, the British had to struggle with the unemployment problem much more severely than in the United States.

In 1932, when the existing set of rules was first put into effect in Wisconsin, it is seen that employers were held personally responsible for the unemployment level in their firms in an individual context. In order to ensure that the unemployment level remains below a certain level in each firm, a certain taxation system is also included, as stated in the content of the program. In particular, the ability of companies to cope with the unemployment problem, the time they have been in the sector and the experience gained are also discussed.

As stated before, the American Unemployment Insurance System, which was created by taking the example of many European countries, has been transformed into a system that is connected to the Federal Government with a public policy, by taking the experiences created by the voluntary structures before it became a centralized structure. Thus, they accepted all the conditions required by the state, like any system that was transformed into a public structure (Price, 1985).

In states where the unemployment situation has deteriorated significantly (regardless of whether the national economy is in recession), unemployed workers who consume their regular benefits are usually provided with 13 or 20 weeks of additional compensation under various schemes. Normally, the federal government and the states share the cost of this current program, but from time to time, there are changes in this sharing within the framework of some regulations. On the other hand, although the US Department of Labor oversees the system, the basic unemployment insurance program is run by the states (Stone & Chen, 2014).

The Federal Government usually provides support to cover the administrative costs incurred in the program, but the necessary compensation payments are provided by the states. On the other hand, different programs are also put into practice during emergencies. The best example of this is when the federal government periodically introduces programs that provide more weekly assistance, fully funded by the federal government, during recessions and high unemployment rebounds. The most recent program of this type implemented is the Emergency Unemployment Compensation (EUC), which ran from June 2008 to December 2013. Because, due to the length and depth of the economic collapse created by the long stagnation period after the 2008

Mortgage Crisis, the normal unemployment insurance programs of most states were caught unprepared for such a process. Due to the serious insolvency, EUC was created and implemented immediately (Stone & Chen, 2014).

When we look at Canada, it is seen that the system is located somewhere between the USA and Europe. The most obvious reason for this can be shown as the fact that the system created in the USA was inspired by Europe, and even the rules and conditions were taken and applied exactly from the system in UK (Gunderson & Riddell, 2001).

Although the unemployment insurance system started to show itself in Canada in 1935, it took 1940 for the regulations to become a directive and to be put into practice officially. As seen in the USA example, the first regulations created were not on a national scale, but started to show themselves in local formations. The need for such a social insurance expenditure is quite reasonable in a time when households are suffering from loss of income and risks are increasing (Gunderson & Riddell, 2001).

Considering how unemployment insurance is reflected in Canada, unemployment insurance in Canada is designed considering the needs of the blue-collar, male, industrial sector workforce, where short-term temporary unemployment periods are prominent. In the experience of unemployment insurance in Canada, it has been seen that although it is a work aimed at increasing employment at the beginning, it also has a side that increases the unemployment rate. Because it is stated that the behaviors of employees and even employers who are dependent on the system to decrease employment can increase existing income inequalities (Gunderson & Riddell, 2001).

3.1.3 Unemployment Insurance in Latin America

Under this heading, the examples of Chile and Argentina are discussed.

Before 2001, a limited unemployment insurance scheme was established in Chile under a system that was started in 1937 and has been modified several times. This program is considered valid for public employees and individuals who have not yet been covered by the new UI program. Known as the Subsidio de cesantia or unemployment subsidy, the scheme has for most of its history has had low coverage and has resulted in many tangible benefits (Carter et al., 2013).

The adoption of a comprehensive unemployment insurance program was under consideration for a period of about ten years when it was adopted by the Chilean National Congress in April 2001. Various proposals were discussed before that date, but the fierce opposition did not accept any of them. Launched in Chile on October 2, 2002, the UI program was implemented as a compulsory individual savings program with a limited social insurance component. Even if the program has a limited structure, qualified job searchers can receive an extra two months of assistance during periods of high unemployment in the regulation made since 2009 (Carter et al., 2013)..

In the event that workers become unemployed, unemployment insurance assistance is offered to individuals in a 9-month program. Accordingly, it is stated that unemployment benefits amounting to approximately one third of the current minimum wage are received for the first three months of unemployment. For the second three months, approximately two-thirds of the amount paid in the first three months and half of the first paid amount in the last three months are given as unemployment benefits. The only condition required to receive these payments is that the workers have contributed to social security in 12 of the last 24 months, that is, they have paid premiums. The source of payments is usually finance from government revenues (Cortazar, 2001).

Although there is no information about when unemployment insurance started in Argentina, there is information about how the system works. When we look at the content of the system, 60 days after losing their jobs, if they have paid a premium for at least 12 months in the last three years, they receive at least two-thirds of the minimum wage and a maximum of one and a half times the minimum wage for a period of four months, 50% of their wages. If they have paid a premium for at least 24 months in the last three years, they will receive 85% of the amount four months earlier. If they have made an uninterrupted contribution in the last three years, they will receive 70% of the amount they received in the first four months for another four months. This system is financed by a wage bill tax of 1.5% (Carter et al., 2013).

Unemployed workers receive an average of 50% of their wages for the last three months. The minimum level is one minimum wage for a period of four months and the maximum is 2.5 minimum wages if they have paid contributions for the six months prior to dismissal and have held an official job for at least 15 of the last 24 months.

Some of these revenues are financed by a tax on the wage bill (Cortazar, 2001).

3.1.4 Unemployment Insurance in Asia

Under this heading, the examples of China, Japan and South Korea are discussed.

The UI system in China was established in 1986 targeting urban employment and especially State Economic Enterprises (SOEs). The development of this system and the entire social insurance system has paralleled the emergence of the model known as the ”socialist market economy” (Carter et al., 2013).

The new Social Insurance Law was adopted on 10 October 2010 and entered into force on 1 July 2011. The Social Insurance Law covers basic old-age pensions, health insurance, work accidents and occupational diseases, maternity benefits and unemployment insurance. The main change brought by the new Law is the harmonization and unification of social insurance plans in a single national system and the portability of rights in different places. This also applies to unemployment insurance. The implementation of the unemployment insurance program has so far been subject to a series of guidelines set forth in the ”Unemployment Insurance Regulation” (Council of State Decision, 258-99) (Carter et al., 2013).

Continuing with the example of Japan, a Law was enacted in November 1947 establishing a state-managed compulsory UI program based on social insurance. During the 1950s and 1960s, the scope of the UI program was progressively expanded by raising the minimum enterprise size and expanding it to other sectors of industry (Carter et al., 2013).

In December 1974, with the Employment Insurance Law referred to as Law No. 116, the name of the program was changed from UI to Employment Insurance and a number of new support programs were added to the program (Carter et al., 2013).

Increasing stock and real estate prices from 1986 to 1991 pushed the Japanese economy into an asset price bubble. The ensuing economic collapse of 1991-92 led to the Lost Decade of the 1990s. The economy, which has stagnated since 2000, has forced companies to replace permanent workers with temporary workers with no job security and few social benefits. This marked a departure from the country’s old Employment Management System, which emphasized harmonious relations among workers, lifetime employment and seniority-based remuneration. Temporary workers now make up a third of the workforce in Japan (Carter et al., 2013). Successive amendments to the legal framework of the EI system in 2001 (Law No. 35) and 2003 (Law No. 31) mainly aimed to broaden the scope, clarify eligibility criteria and prevent abuse of the EI system. Following the natural disasters of March 2011, unemployment benefit rules were relaxed in disaster-affected regions (Carter et al., 2013).

In the Republic of Korea, on the other hand, until the 1970s, it prioritized economic development over social security and relied on full employment and family support to meet its income security and social protection needs. Indeed, the oil crisis of the 1970s and the large number of layoffs created the need for unemployment benefits and better support for the unemployed (Carter et al., 2013).

However, after 20 years of long discussions due to cost concerns of enterprises, the Employment Insurance Law (Law No. 4644) was adopted in December 1993. The Employment Insurance (EI) system was finally introduced in 1995. Named EI to emphasize the coordination of social protection with labor market policies (Carter et al., 2013).

After the 1997-98 Asian financial crisis, the unemployment rate rose from below 3% to 7% in 1998 and 6.3% in 1999 for the first time since the 1960s. Driven by unprecedented unemployment rates, the Government responded by widening the coverage of the EI to cover only 15% of workers at that time, and introduced labor market programs that were later incorporated into the Employment Insurance Act (Carter et al., 2013).

3.1.5 Unemployment Insurance in Turkiye

When we turn our route from Europe to Turkiye, it is seen that unemployment insurance started to be implemented in 2000 with the entry into force of the relevant articles of the Unemployment Insurance Law No. 4447 (Taş, 2012). It may not be appropriate to expect the conditions to change too much over the years, since unemployment insurance can be said to be a very new practice in the historical context when compared to the countries mentioned in the previous title. It should be noted that in a systematic structure where there are many things to be done to include even employees in the scope of social insurance, there is a need for a lot of work on unemployment insurance. However, looking at the details, it can be stated that the conditions for obtaining unemployment insurance are more stringent than they seem.

In Turkiye, when we look at the Unemployment Allowance Conditions in terms of the definitions and conditions determined by İŞKUR, we encounter the following items (İŞKUR, 2022a):

• Being unemployed against her own will and fault,

• Being subject to the service contract 120 days before the end of the service contract,

• To have paid at least 600 days of unemployment insurance premium in the last three years before the end of the service contract,

• It is to apply to the nearest İŞKUR unit in person or electronically within 30 days from the expiry of the service contract.

It is stated that if any person who has been cut off from the labor market in Turkiye meets the above conditions, ”he must apply to the nearest İŞKUR unit within 30 days from the expiry of the service contract” (İŞKUR, 2022a). However, in order for the unemployment benefit to be paid, the insured unemployed must be ready to enter a job. In case of an application for unemployment benefit, the person's job searcher registration is made or the existing registration is updated. Thus, the insured unemployed receive consultancy, job placement and vocational training services.

If the person is entitled to receive unemployment insurance after the conditions are met and the application is made, he will be able to benefit from the following services (İŞKUR, 2022a):

• Unemployment Allowance,

• General Health Insurance Premiums,

• Finding a new job

• Professional development, acquisition and training.

In addition to the acquisition of these existing services, the duration of the acquisition of these services, especially for the last three years before the end of the service contract, is also stated below (İŞKUR, 2022a):

• 180 days for the insured unemployed who work for 600 days and pay unemployment insurance premium,

• 240 days for the insured unemployed who work for 900 days and pay unemployment insurance premium,

• It is determined as 300 days for the insured unemployed who work insured for 1080 days and pay unemployment insurance premiums.

The amount to be paid for all these determined periods is different for everyone and is calculated by taking 40 percent of the insured's average daily gross earnings, which is calculated by taking into account the last four months' premiums and their main earnings. The amount of unemployment benefit calculated in this way cannot exceed 80 percent of the gross amount of the monthly minimum wage. Additionally, the amount of the unemployment insurance for 2022 is indicated in Table 8.4 in detail.

In addition to all these, there are situations that cause the allowance to be cut off during the receipt of the amount deemed suitable for unemployment insurance. These conditions are listed below:

• To refuse a job offered by İŞKUR, suitable for his profession, close to the wage and working conditions of his last job, and within the borders of the adjacent settlement of the municipality, without giving any reason,

• In the examinations made by the inspectors or public administration chiefs who have the authority to examine and supervise the working life, it is determined that he is working informally while receiving unemployment benefits from the institution,

• Starting to receive old-age pension from any social security institution while receiving unemployment benefit. Unemployment benefit of these people is cut off on the grounds of ”Retirement” from the date they start to receive old-age pension,

• Unemployment allowance is deducted in cases of refusing the professional development, education and training given by İŞKUR without justification, or not continuing despite accepting it, as well as not responding to the calls of the institution without justification, and not providing the requested information and documents within the stipulated time.

Despite all this, it is worth noting that payments are resumed if the above conditions expire. The duration of the payment cannot exceed the end date of the total qualifying period initially determined. Exceptionally, in case of being reemployed before the unemployment benefit expires and being unemployed again without meeting the necessary conditions for benefiting from the unemployment benefit, the benefit can be benefited until the unemployment benefit period previously earned is completed.

We can look at how the unemployment benefit, which is handled by İŞKUR (İŞKUR, 2022b) and whose conditions are mentioned in detail above, is acquired by individuals in Turkiye. Separating the data into different categories such as education, age range, and previous occupation will help us in how the analysis will proceed. Considering the applications between 2014 and 2019, it was observed that the highest number of applications for the allowance were made by men who graduated from primary education. At the same time, when looking at the age of these people, it was observed that the 30-34 range was higher than the others (İŞKUR, 2022b).

When we come to 2015, it has been learned that male individuals who graduated from primary education have an overwhelming majority in unemployment benefit applications and the age category continues in the same way as in 2014. In addition, it was noted that people in the sales consultancy staff made more applications this year. In terms of profession, while the applications of people who have done ”sales consultancy” in 2014, 2015 and 2019 were high, a density was seen in the category of ”occupations that do not require qualifications” between 2016 and 2018 (İŞKUR, 2022b).

When we look at the year 2016, there is no difference in terms of education level and age range. On the other hand, it has been observed that people who have worked in ”non-qualified occupations” are most entitled to receive unemployment benefits (İŞKUR, 2022b).

We can say that the biggest impact of these applications for unemployment benefits is the inequality in the income of individuals. In particular, the data below, based on the changes in Income and Living Conditions Parity obtained by TURKSTAT for the period between 2014-2020 and based on percentages, can enable us to explain the aforementioned inequality more clearly.

When we evaluate according to the amount of income, let us state that the first percentiles represent individuals with low income and the last percentiles represent individuals with high income. As can be seen in the table, in the first 10% and 20 % with the previous years, if we add 2018 for the first 20 percent, there is a serious decrease in 2015 and 2020, while for the last 10 % and 20 %, it is not continuous, but when compared to the first percentiles, it is relative an increase was observed. As can be seen in the table here, we observe that while there is a decrease in the living conditions of the low-income population, the living conditions of the high-income people are getting better.

When the concept of unemployment insurance is paid special attention, it is seen that it is not an easily accessible resource for every individual. Due to the increasing need for liquidity, especially in times of crisis, people try to finance themselves with many factors, especially social assistance. While this need can be met through the unemployment insurance policy provided by the states, households can try to meet their current liquid needs on their own when such contributions are not sufficient.

4 CREDIT EFFECT in HOUSEHOLD FINANCE

Households mostly resort to various methods in order to earn their living. To take an active part in the labor market in order to liquidate the movable or immovable assets in their hands, to earn wages and daily wages, to use unemployment income and loans if they fulfill the conditions of unemployment insurance.

Being in the working life is always seen as a safe and continuous litigation for the majority of the society. However, obtaining a permanent job under good conditions is not always easy. Because, in a period where conditions are always getting tough and competition is increasing day by day, it is seen as a very normal situation that even the continuity of the people in their jobs decreases.

In particular, the fact that past work experience, which is as important as education, is not effective enough in the increasing number of new graduates, leads households and individuals to both despair and to the situation of earning income through different channels. Among these possibilities, especially in Turkiye, the most preferred one is the credit markets.

4.1 Non- Wage Income: Getting Income with Credit Market and Literature Review

The main reason why we attach so much importance to unemployment insurance is that it is a basic social assistance policy that can meet the cash needs of people in difficult times. Looking at the conditions required to be insured all over the world, it is seen that people have to work before. However, when we look at who the unemployed are, it is seen that people without labor force experience may also be in the unemployment status. In such a situation, it is thought that people should meet their liquid needs in order to maintain their economic structure. In particular, it can be said that people try to convert their movable or immovable values into liquid resources to meet these needs, or they borrow from any structure they are affiliated with, such as family. The approach to family support is not only limited to Turkiye, but it is a situation encountered in many parts of the world, as mentioned above in the South Korea example.

At this point, we come across the situation where banks can use the tools they create when the assets in the hands of individuals or families are not sufficient. One such resource is the credit market. Especially recently, the fact that such a financing structure has come to the fore a lot, necessitated its discussion.

It is possible to say that there is a credit system, especially consumer credit, in the process from ancient times to the present. So much so that the development process of the credit system has been the subject of not only social and economic literature, but also the history of thought.

When we look at the historical studies made up to this time, it is thought that the credit system emerged during the Babylonian Empire, when Hammurabi was the ruler. This is partly due to the reconciliation reports between debtors and creditors emerging from ancient records. Among the parties to the reconciliation are not only the citizens and merchants of the period, but also the villagers. Increasing production activities, especially since Mesopotamia is a well-irrigated and agriculturally rich region, causes an increase in trade and therefore economic activities. Undoubtedly, in an environment where economic activities are so active, it is possible to say that borrowing and lending transactions have become widespread. It is stated that negotiations were held over barley and silver, one of the two most used currencies of the period. In addition, the requirement that all lending transactions, whether interest-based or not, must be recorded in a written contract and stamped by an officer, has a great place in our understanding of how these contracts are prepared.

B.C. In this period covering the 1800s, the article referred to as the 71st article of the Law of Hammurabi and referred to as the ”Usury Clause” takes its place in history as the first known article of law regarding the regulation of credits (Gelpi & Julien-Labuyère, 2000). Among the arrangements made, there is a provision that the creditors will be deprived of their debts exceeding the fixed interest rate.

On the other hand, it is stated that the spouse, concubine, children or slaves, together with the debtor who cannot pay his debt on time, can be shown as a pledge together with the land and other goods. This shows that the responsibility of the debt does not belong to a single person, but to all the people to whom the debt is attached. From this point of view, although there are differences in many aspects regarding the right to life and the freedoms of individuals, the effects of the existing debt repayment obligation have not changed much despite all this time. In addition, the state of slavery, which occurs when the debtor cannot pay his debt on time, is limited to 3 years in the Law of Hammurabi. In short, it can be said that the Law of Hammurabi is the first historical example of how the credit market, which is the main element of the study, is handled together with the society.

The development of the credit market, which has come from the Babylonian Empire to the present day, has become an increasingly heavy borrowing item, moving away from being defined within the framework of the concept of gift, along with the changing and transforming social structure in the historical process. It is stated by many studies that the factor behind its definition as a debt item that undergoes change in this way is the process of change it has undergone, especially in Europe and the USA (Gelpi & Julien-Labuyère, 2000).

In addition to this change in the definition of credit, the existence of ”Credit Cards” enabled the use of loans more frequently. A lawyer named Frank McNamara lost his wallet during a meal and was worried about how he would pay for his meal, which enabled him to eat the same meal about 1 year later thanks to a cardboard card (National Museum of American History, 2022; Hylan et al., 2022). A simple signature, such as a promissory note (+90 YouTube Channel, 2022), that he threw on the back of his business card while he lost his wallet, paved the way for him not to experience the stress of the first moment he lost his wallet.

The fact that this situation, which was seen as very simple, was of great importance for the spread of a type of expenditure that was only valid for large companies or large commercial investments until then, to each member of the household, is evident with the enormous increase in the use of credit cards today. Especially from the point of view of users in Turkiye, the fact that approximately 84 percent of households are credit card users, primarily consumer and consumer loans, is the most obvious indicator of this situation (+90 YouTube Channel, 2022). A value of 84 percent should be stated as an extremely high number, especially in a country like Turkiye, where the existence of a credit card has only just completed 20 years. It is necessary and important to remember that the use of these systems, created despite the intense use of both consumer and consumer loans, and credit cards, is carried out under certain conditions. As we have discussed in the historical process, credit is not a gift, but rather a system that is put into use within a certain provision. The main requirement for obtaining the loan structure, which is the area in which the interest channel, which constitutes the majority of the working principle of banks today, is used most effectively, is whether you have sufficient cash to repay the loan received.

In this respect, the loan structure can be compared to ”Casu Marzu” cheese, which is produced by the larvae and turns into a poisonous substance when the larvae die (Schiemer et al., 2018). In particular, the larvae remind the loan interest rates that enable the loan to be formed, and the cheese, which is addictive to people, reminds the loan itself. As a matter of fact, this addiction stems from the needs of the people today as well as from the necessities. It is stated in the last report of the Revolutionary Workers Union Confederation Research Center (DİSK) for 2022 that today, not only those struggling with unemployment, but also individuals with fixed incomes have to apply for credit resources to meet their needs. Especially in the report, there are details that it is now normal to withdraw loans even to cover the daily kitchen expenses of the households (DİSK-AR, 2022). Apart from the report, the case of ”Purchasing Coats on Credit”, which has also been on the agenda in the last few months, actually supports the above argument (Duvar Gazetesi, 2022).

When we examine the credit system in more detail, especially since it is frequently encountered in policies in Turkiye in the recent period, the extension of the payment plan to a long term and the formation of facilitating factors such as low interest rates can appear as factors that increase the loan demand of households. On the other hand, the facilitation of these conditions during the Covid-19 process, when the workforce has changed both structurally and quantitatively, reveals the possibility that the loan demand may have increased greatly between the years 2020-2022.

It is observed that the above-mentioned conditions were suddenly limited especially in the last 6 months in order to prevent most of the negative effects of the current loan abundance. In particular, the regulation made according to the Presidential Decree regarding the said consumer loans, which was last published in June, increased the Banking and Insurance Transactions Tax (BSMV) rate from 5 percent to 10 percent. In the same period, a maturity of 12-24 months was applied for loans between 50 thousand and 100 thousand liras, and 12 months for loans over 100 thousand liras (Cumhuriyet Gazetesi, 2022).

When it comes to loans and households, the biggest common point of these two clusters is consumer and general purpose loans. In particular, the fact that citizens took out a total of 8 billion 369 million lira consumer loans in a short period of 1 week can be seen as a result of both the relaxation of conditions and the efforts of individuals trying to live under difficult conditions to increase their liquidity. On the other hand, it is noted that the total debt of households to banks has increased to 867 billion 349 million liras (Kırcı, 2022).

In addition to consumer loans, according to the data of the Banking Supervision and Regulation Board (BDDK) for the week of May 27, 2022, the credit card debt of citizens to banks appears to be 258 billion 984 million TL. In addition to the increasing corporate debts, the data system of the BDDK shows that the total credit and credit card debt of the citizens has reached 1 trillion 126 billion 334 million liras (BDDK, 2022; Kırcı, 2022). When we look at the loan statistics announced especially on the Central Bank (TCMB) data, it is stated that a record level was reached with 64 billion 59 million 742 thousand liras in the week of 20 May 2022. Compared to previous years, the current increase is 119.2% (Kırcı, 2022).

In the September 2020 report published by the Banks Association of Turkiye, it is observed that there is a significant increase in individual consumption and housing loan use. When this increase is evaluated with various categories, the following results are obtained, respectively (Banks Association of Turkiye, TBB, 2020):

1. It is observed that the amount of credit consumed increases as the education level increases. Considering the fact that there is a positive correlation between the level of education and the quality of the profession, it is a very expected result.

2. Considering the age situation, it is stated that the 36-55 age group uses more loans than other age groups. This result, which is related to the age distribution, shows that even if you are working in a job, it takes time to save a certain amount and the burden of the loan can only be met in this way.

3. At the same time, it is seen that wage earners use more loans than self-employed workers. This shows that the current level of income being stable helps a lot in obtaining credit.

4. When we look at the income groups, it is seen that the highest income group (5001+) has a much higher probability of obtaining consumption credits than the other groups. On the other hand, as an interesting indicator, it is observed that the second group that uses consumer loans the most is the group with the lowest income (0-1000).

5. Finally, the most preferred time frame for loan utilization is between 49-72 months. It can be said that the reason why this range, which can be defined as long-term, is preferred at the highest level is due to the effort to keep the insolvency at the lowest level.

When we look at the loan utilization rates between 2014 and 2020 under the scope of NUTS 2 regionally, it is seen that the region with the highest rates is Istanbul, followed by the Western Anatolia region. Among the factors underlying the highest level of credit utilization for these two regions when compared to other regions are the very high living costs in both regions and the higher level of opportunities required for obtaining credit.

When we look at the comparisons and usage patterns of the loans by years and regions, a significant increase is seen again. These different types are referred to as Specialized and Non-Specialized Loans. Agriculture and real estate loans constitute the majority of the specialized loans, that is, the loans extended by the banks for certain subjects. In addition, specialized loans are more in amount than non-specialized loans and the source of the majority of them is consumer loans. After the definitions, when the usage level between the years 2014-2020 is examined, an increasing trend is observed in the usage amounts of the related loan types.

In addition to all these, when the definition of credit is examined through various disciplines, it has been observed that it is examined with different approaches. The most prominent of these approaches is Eduard Cuq, who is a lawyer in history, compared the loan structure to a gift (Eren & Ege, 2022b). In particular, the biggest factor in the analogy is that the gift, whether it is visible or not, is based on the principle of ”reciprocity” like credit. Because the loan, which is given specifically to meet the needs of the other party, is repaid with interest and puts the other party under obligation. Although today’s concept of ”gift” seems to be a projection of human moral feelings, it has taken its place as a small concession given in the expectation of a return since the first societies in history. For this reason, it can be said that loans have a very similar point with the concept of gift in terms of both having repayment conditions and meeting instant needs.

When the effects of household income and credit acquisition are examined in the economic literature, it is seen that households use credit by bearing the credit interest determined to meet their liquid needs. Especially in cases where the amount of cash available to individuals is not sufficient, credit can be seen as a good option in this respect, although it is necessary to leave consumption decisions to the time factor and then bear many obligations. In the studies dealt with on the subject, there are studies that indicate what kind of consumption decision change people undergo in different time intervals. While some of the literature focuses on times of contraction after great prosperity periods (Zhu & Meeks, 1994), another part focuses on the effects of being consistently low on income (Gomes et al., 2021; O’Connell & Reid, 2005).

Continuing on the consumption habits, although various differences are observed in the vast majority of goods produced over time, the reasons put forward by the households for credit use do not change at the same rate. Among the unchanging reasons are the need to raise living standards and the desire to reach new goods and services in a short time. In addition to these unchanging reasons, it is possible to see that the increasing population and the number of families, the number of resources available to repay the loan and the decisions of policy makers have changed over time. So much so that the repayment of the loan, which is shown among the changing situations, was quite possible with the wages received by the people in the past (Lewis, 1956). However, this situation is not likely to be encountered in today’s world.

The fact that “there are many sources for the repayment of the loan”, especially as stated in Robert Lewis’s work in 1956, can be quite remarkable considering today’s conditions. The phrase “multi-source” here is an increasingly common payment behavior, where borrowers have been able to repay this loan with the fee they earned in the past, but now pay their current loan debt with another loan loan (+90 Youtube Channel, 2022). For this reason, getting a loan in the past can be seen as a rational decision due to the easier repayment conditions. However, today’s motto is to pay the debt with debt, which is not considered rational. This shows us that over time, it can change not only the quality of the goods we consume, but also the quality of the decisions we make to reach those goods.

On the other hand, in the decisions taken by the policy makers, it is sometimes possible to reduce the loan rates in order to increase the existing demand for the missing goods. However, it is not possible to say that these applications, which are put on the table to ”increase the demand in the market”, are always a solution. Because, although trying to increase the amount of credit is seen as a solution in the short term, it reveals the situation of indebtedness in the long term. Although we have seen similar policy decisions in our country during the period when Covid-19 was effective, it should be noted that Turkiye is not the only example in this regard. Another example that can be given in this regard is the USA.

At the beginning of the millennium, as a result of the policies adopted by the USA, just as in order to revive the demand mechanism above, the findings that the consumer loans given constitute 2/3 of the economic growth are stated in many studies (Maki, 2002). It should be noted that, among other factors, such a financial instrument is important because it is so effective in the growth rate of countries and is measured on a precise scale. Because in the 2000s, trying to use such a formula for every country, such as the USA, which is stated to have problems in growth rates, may not always be an appropriate recipe. Because it is necessary and important to consider the economic factors of each country in this respect.

On the other hand, although most of the literature focuses on the negative effect of the relationship between loans and borrowing, the study conducted by Dean M. Maki in 2002 contains explanations that this effect on growth rates does not always lead to negative results (Maki, 2002). For example, when the effect is evaluated in terms of consumption, it has been observed that people tend to use more durable consumer goods. From this point of view, it is seen that a new resource distribution created has a noticeable change in people's consumption habits and has an effect in a different direction than expected. In particular, there are statements in the study that the positive effect of consumer loans stems from the expectation of an increase in consumption in the future. Of course, in many other analyzes, it is observed that the stagnation in the economy is directly proportional to the increase in the use of consumer loans. For this reason, it is necessary to remind once again that the effects of credit use are directly related to the shape of the economic structures they are in.

When it comes to the credit and family-based approach, it is an unavoidable condition for households to have a regular income to get credit. For this reason, it is very important to talk about the income level of families at a point where the concept of credit exists. One of the most important aspects of many studies is that especially low-income families want to undertake such debts despite the interest burden they will face over time. It can be argued that the increasing inflation and interest rate in the economy and the increasing debt obligation is a problem that can be overcome more easily by stabilizing the income (Zhu & Meeks, 1994).

After the previous explanation about the saving mechanism and the amount of demand, it is obvious that households tend to save in the face of a possible economic crisis. It has been observed that Covid-19, the biggest mass crisis after the 2008 Financial Crisis, pushed households to less consumption behavior. Among the factors underlying this behavior is the reluctance of governments to lend after increased public spending due to the disease. On the other hand, in a study conducted in the UK based on the period between February 2020 and July 2021, it is stated that rising house and car prices with increasing savings push individuals to use loans (Lea, 2021).

Regardless of the society, place and time in which they live, what kind of expectations individuals can have about unemployment in case they are faced with debt creates curiosity. The biggest factor in the formation of this problem is the wages, daily wages, etc. that most people with financial inadequacy earn and the income is not sufficient to pay the debt arising from the loan. In addition, it should be noted that in addition to the lack of income, the majority of households are struggling with the spiral of unemployment or trying to maintain their lives with temporary jobs. Considering the relationship between unemployment and credit utilization, there are many studies in the literature stating that the large consumption decline in the USA in the 1990s was caused by the economic expansion in the 1980s and the high consumption expenditures of households at the expense of borrowing. Looking at the details of the effect, it is stated that the resulting stagnation causes price changes and the imbalance in the household budget has a great impact on people's unemployment expectation (Carroll et al., 1997).

Although the trend towards loan taking has been handled specifically for households, the fact that companies are also involved in loan use should not be ignored. For this reason, there are studies on how the loans handled by the companies have an effect on the profits of the companies and the status of their employees, and there are inferences that there is an inverse proportion between the number of registered employees and the amount of credit consumed in general (Herkenhoff et al., 2021).

Undoubtedly, another way of associating the labor and credit markets is to eliminate the difference in credit utilization by obtaining a certain income level by being present in the labor market. However, as stated in the accompaniment of many studies, the amount of income earned is not enough to meet people's consumption and even their most basic life needs. For this reason, there are various policies developed for low income earners in many countries. An example of these are the ”Poor Man's Bank” and ”Check Trader” systems developed in the United Kingdom between 1925 and 1960 (O'Connell & Reid, 2005). Another example is the Micro-Credit Systems, developed in the 1970s, which is still open to much debate as to whether it should be legalized even today. It is stated by most sources that the current system is particularly suitable for use in programs aimed at increasing employment and for observing the effects of household loans on unemployment (Burtan Doğan & Kaya, 2013).

In addition to all these, as mentioned above, studies comparing the use of credit between countries are added to such studies conducted on the basis of a single country or city. These studies, which focus on the working population and are handled with a historical perspective, can be useful in terms of seeing the perception of the credit market and how it has changed over time (Laferté & O'Connell, 2015).

Studies in which income and debt are handled together with inequality can also reveal how much of a relationship can be established between inequality and obtaining credit. Because in this way, it is possible to see how people can behave under debt, including the conditions of the regions they are in (Coibion et al., 2016). In particular, while addressing the concept of inequality, it is important to state that access to these tools is not easy for every individual, as well as the inadequacy of the tools that people need to acquire in order to survive. It is important to underline that current inequality does not remain constant and the policies being addressed may vary according to their nature.

At the same time, the literature deals more actively with studies of recent graduates when it comes to unemployment, worker benefits, and of course the credit market. Because, based on the assumption that the person has received the necessary education, the most suitable candidates expected to enter the labor market are recent graduates. Here, a small assumption is made that the ”required education” has been received and that the education received is adequate in terms of quality. The assumption is that each unit of higher education obtained meets the appropriate condition for participation in the labor market.

When the subject is considered in Turkiye, it is observed that the university education received is not always sufficient to enter the labor market and employers consider many different factors apart from the education received. Especially in the literature, this issue, which is called ”academic inflation”, is defined as ”While the relative weight of university graduates in the job market is constantly increasing, the academic performance of a country does not increase significantly, and high wages and job security are not created for university graduates” (Yalçıntaş & Akkaya, 2019). When we look at Figure 8.8 and Figure 8.9, the graduate level of education is seen. Generally, people in the labor force, can use the education channel for getting highest level for their job or wage. At the same time, education in graduate level can be used for substitution with being unemployed.

On the other hand, this situation is shown as the biggest factor in the decrease in the bargaining share in the labor market. It can be said that the search for a master's degree or an equivalent level of education other than undergraduate education in most sectors will herald that the scope of the concept of academic inflation will gradually increase.

Looking at the credit market again, in a US-focused study on the relationship between recent graduates and the credit market, it is seen that individuals are offered two different options for post-secondary education. The first option is to continue with university education, and the other is to enter the labor market (Ji, 2021). The relationship established with the credit market is to finance the amount required for university education in the USA with a unique credit system and to try to establish with the findings of how students will meet the current obligation. It should be added that the bill, which came to the agenda in the USA in the third quarter of 2022 and became law for students in debt, was accepted in the presence of debt cancellation (Independent Turkish, 2022). For this reason, it can be expected that the cancellation of existing debts will be the subject of many studies on how to reach university education in the USA, especially the labor market.

On the other hand, when we consider the subject in Turkiye, the loans given by the Credit and Hostels Institution (KYK) is another example that we have seen quite often recently. In the current period, although the payment conditions include the obligation to enter the labor market, the increasing interest burden and the very rigid labor market in Turkiye become a burden in many respects.

5 THE LITERATURE REVIEW of JOB SEARCH BEHAVIOR

Job Searching Behavior is the only method that people use during the effort they spend to earn permanent income. In particular, just as the way in which this behavior is carried out changes over time, the effort to find a job increases with each passing time.

When we examine Job Searching Behavior from the perspective of the history of the literature, we come across Mortensen (1970) and Mc Call (1970). Job-searching behavior, which has shown itself in the literature since the 1970s, has been handled together with inflation and wage factors, allowing it to create a space of its own. Especially when the inflation factor is considered, it is possible to see the effect of the Phillips Curve in the model examples on job search behavior (Mortensen, 1970).

On the other hand, it is essential to talk about knowledge, which is one of the most basic parts of job search. Because the person's knowledge about both the labor market and the sector he is affiliated with during job application is an important factor in how the current job search behavior will develop (Mc Call, 1970). As mentioned in Stigler (1962), one of the first studies to use the concept of information in the labor market, it is possible to say how important "information" is for job-searching behavior.

After stating the importance of information on job search behavior, Basic Job Search Theory is geared towards examining the behavior of an individual who has imperfect knowledge about jobs and wages. It should be noted that the related theory was explained by Mc Call 1970 and Mortensen 1970. When the models in the most basic studies on this subject are detailed, the most basic issue that creates the judgment that job search is more beneficial than accepting the current job offer is the knowledge one has about the labor market. This set of information, in particular, can be seen as the most used factor in the wage negotiation.

The importance of knowledge is also effective in the effort that a person spends. Because, even if the knowledge gained in a cumulative way is not completely, the person will be able to determine how to act in certain situations and will be able to decide on an average value how much effort should be spent. In particular, the inclusion of various job search channels (receiving help from people in the know, newspaper, internet, etc.) in this process should also be included in the effort. Because understanding which of these channels is more effective is at a level to emphasize how important information about the process is besides sectoral information.

On the other hand, the specific needs and wishes of each sector are also influential in their preferences regarding what type of employee they will recruit. These aforementioned needs and desires; It can be expressed in categories such as education level, sufficient work experience and age limit. The importance of information can be so important, especially in responding to changing sectoral needs and demands.

Another and the most important factor of the labor market, which can be evaluated in this way from the point of view of the sectors or employers, is the employees. Because the acquired knowledge includes not only the needs of the sector but also how to meet their own needs. Although the situations that will always be mentioned cannot be fully met, most of the employees consider the good conditions, adequate opportunities and ensuring the safety of the person during their job applications. The phrase ”not fully provided” is noteworthy here, as most people trying to survive in poverty seem to accept any kind of job without offering any preconditions. As seen recently, in Turkiye, especially the mining sector can be cited as one of the most difficult areas where employees have to face all kinds of difficulties (Birgün Gazetesi, 2022).

It is a fact that job-searching behavior is carried out in the vast majority of societies, despite the strict conditions in the vast majority of sectors. Therefore, it is clear that this behavior is not only carried out by new graduates or young unemployed. In particular, apart from the existence of unemployment at every stratum regardless of income level, it is inevitable for people to find themselves in the labor market more than once if the quality of life gradually decreases.

Speaking of unemployment, unemployment insurance, which is the most widely used social policy tool in the world, is the focus of many researchers in investigating the course of job searching behavior (Krueger & Mueller, 2010; Marinescu & Skandalis, 2021). It is among the findings obtained that especially if the job search behavior is realized by covering the current job search cost, people prolong their job search behavior at the highest possible level and exhibit a behavior in order not to give up the obtained insurance amount immediately.

On the other hand, the differences in the sectors and the fact that most of the job search behaviors are inconclusive despite all the efforts of the people cause everyone in the labor market not to be divided into only the employees and the unemployed. In particular, the category referred to as ”discouraged workers” emerges as a subgroup of the category of those who are not actively looking for a job. These are ”people who are willing and able to take up a job, but who are not looking for a job or stop looking for a job because they believe it is not a suitable job” (OECD, 2001) and they exist in a much more intense way than is thought. Because the majority of those who claim to be looking for a job consist of those who do not make the necessary effort to find a job or give up on finding this power in themselves. In order to show how great the density is, it may be sufficient to mention the ”discouraged worker effect” in the literature. Because this concept is ”expressed in situations that cause a decrease in the labor force participation rate due to a change in the economy” (Cahuc et al., 2014).

Although it is difficult to find out exactly how many are in economics and statistical data, many studies on the subject are also included in the literature. Many times there is research on how the economy works within discouraged workers (Finegan, 1981). So much so, considering the social cost of the majority who want to be included in the labor force and cannot provide enough motivation to look for a job, it is striking how macro-level policies the issue requires.

On the other hand, another study on the subject is about finding the factors that cause people to become discouraged workers. In the early 2000s, even though the related term was not defined as completely discouraged workers, being unemployed and being outside the labor market tried to shed light on this gray area (Jones & Riddell, 2006; Frijters & Van der Klaauw, 2006). In the same period, due to the studies that criticize this situation due to the lack of a definition for discouraged workers by the ILO and to make a definition for this field, relevant measurements can be made and discussed (Brandolini et al., 2006).

At the same time, empirical and theoretical studies stating that the concept does not cover all countries in the same way and that such a situation occurs due to different reasons and conditions for each country also take their place in the literature (Akarçay-Gürbüz et al., 2014; Sousa-Poza & Henneberger, 2004; Taşçı & Tansel, 2005).

6 METHODOLOGY

6.1 Theoretical Background of Job Search Behavior and Wealth Connection

After the explanations on job searching behavior, it would be useful to look at what kind of effect is considered in the theoretical context. Especially in the literature studies on job searching behavior, it is seen that the most related subject is ”unemployment insurance”, as mentioned in the previous title (Krueger & Mueller, 2010; Marinescu & Skandalis, 2021; Lentz, 2009). This subject, which has a great impact on the formation of the main lines of the study, also makes it possible to look at the situation from a different perspective.

In countries where unemployment insurance operates in a relatively more regular system, it can be predicted that such efforts will easily yield results. However, if such a social expenditure does not have a sufficient effect on a large majority living in the country, it becomes necessary to examine the current unemployment with different factors. In this part of the study, the relationship between people's job searching behavior and their household income will be examined in a theoretical context, as expressed in Cahuc, Zylberberg and Carcillo in 2014. In addition to the fact that the study includes the examination between these two variables, its connection with household income and therefore the concept of poverty will also be examined in detail, especially in the ”Application and Results” section. Continuing on the theoretical model taken as an example, it is thought that the definition of the concept of ”leisure consumption” can be expanded to include household income.

One of the studies on job search is the effectiveness of unemployment insurance. As in the sources mentioned under the title of unemployment insurance, the most associated issue with job searching behavior is unemployment insurance. The effects of the amount given by the insurance within a certain period of time during the job search are examined.

Looking deeply into the Basic Job Search Theory explained by Mortensen and Mc Call, it is seen that the main element that determines the optimal strategy of the candidate for the study is the Reservation Wage. When we come to the definition of the reservation wage, it will enable the person who is in job search behavior to enter the labor market, which will be evident whether he accepts the job offers that he will receive, including all his experience, education and characteristics (age, gender, social status, etc.). In this respect, the theory states that everyone has a certain reservation wage, regardless of whether it is low or high.

When the model that will define the Basic Job Search Theory is examined, the first thing we encounter is that the model has a dynamic structure. One of the factors that allows us to understand this is that the person knows the cumulative wage distribution even though he does not know the exact wage level he will receive.

Investigations on the difference between the benefit of being employed (V_e) and the benefit of being unemployed (V_u) are indicated in the following equations (Cahuc et al., 2014):

$$
\begin{aligned}
V_e &= \frac{1}{1+rdt}[wdt + (1-qdt)V_e + qdtV_u] \\
rV_e &= w + q(V_u - V_e) \\
V_e(w) - V_u &= \frac{w - rV_u}{r+q}
\end{aligned}
\tag{1}
$$

When the equations are examined, the wage (w) of being employed and the probability of being working reveal the most fundamental differences between being employed and being unemployed. In this regard, when looking at the optimal job search strategy, it is observed that if the job searcher does not receive any offers on date t, he continues to look for a job (Cahuc et al., 2014).

If the proposed wage is greater than the unemployment benefit ($V_e(w) > V_u$), the person will accept the job offer. In the opposite case, the person will continue to look for a job. The ”Trade-Off Equation”, also called the reduced utility of unemployment, is given below (Cahuc et al., 2014):

$$rV_u = z + \lambda \int_x^{+\infty} [V_e(w) - V_u] dH(w) \tag{2}$$

The equation regarding the reservation fee, which is expressed as the biggest influence of the person on the job search, is given below (Cahuc et al., 2014):

$$x = z + \frac{\lambda}{r+q} \int_x^{+\infty} (w - x) dH(w) \tag{3}$$

After the statements about the importance of information, the effective role of information in determining the cumulative wage level ($H(x)$), job search time (T_u) is discussed. Because the equation regarding that an increase in the wage level increases the job search time is given below (Cahuc et al., 2014):

$$T_u = \frac{1}{\lambda[1 - H(x)]} \tag{4}$$

The main issue that constitutes the main factor of working and that unemployment is handled together with the exception of unemployment insurance is the wealth effect. The biggest factor behind the wealth effect for households or individuals is the inability of social expenditures to be sufficient for each individual in the society. Because it is known that the cost of unemployment cannot be met equally for every individual. Therefore, it is necessary to focus on the ”wealth effect”, which has an intense effect on the duration of being unemployed, the job offers that people will receive in the labor market, and therefore the reservation wage. Because people who do not need any social assistance expenditures with repayment conditions tend to increase the average of their unemployment duration. Most studies on unemployment and wealth effects support this argument (Danforth, 1979; Lentz & Tranaes, 2005; Chetty, 2008; Lammers, 2014).

Regarding this issue, a simple theoretical model mentioned in ”Labour Economics” (Cahuc et al., 2014) is expressed below with all variable definitions:

a: Initial wealth

v(c) - ϕ(e): The utility of job- searcher

v(c): The utility of consumption ϕ(e): disutility of the search effort

αe: The probability of receiving an offer

v(a+w)- ψ: The utility of an agent remunerated at wage, w. v(a+w): The utility of working ψ: the disutility of work

v(a+z): The utility of unemployed person z: Income obtained from sources other than work

x: Her reservation wage

As mentioned before, job searching behavior requires a certain amount of time, effort, in short, effort. One's effort (e) is directly related to the cumulative pay distribution ($H(.)$) that one knows. If it is necessary to examine this effort around a static model in which the person maximizes his expected utility, the following modeling can be considered (Cahuc et al., 2014):

$$max_{(e,x)} - \phi(e) + (1 - \alpha e)v(a + z) + \alpha e \int_{x}^{+\infty} [v(a + w) - \psi]dH(w) + v(a + z)H(x) \tag{5}$$

To touch on the point that the model tries to explain to us, the level of effort made by the person in order to find a job is related to non-wage incomes (a), wages if working (w), and assistance given to him if not working, etc. The relationship with the payments has been tried to be conveyed. The effect of this transfer on the effort is not only examined, but also how effective the person is on the reservation fee.

Looking at the optimal amount of effort and the reservation cost, looking at the 1st order condition of the current function, the following set of equations is encountered (Cahuc et al., 2014):

$$\begin{aligned} \phi'(e) &= \alpha \int_x^{\infty} [v(a+w) - \psi - v(a+z)] dH(w) \\ v(a+x) &= v(a+z) + \psi \end{aligned} \tag{6}$$

According to the results of this theoretically expressed model, the connection between the reservation fee and the assets held by the job searcher is expressed much stronger in non-working income (z) (Cahuc et al., 2014).

$$\frac{dx}{da} = \frac{v'(a+z) - v'(a+x)}{v'(a+x)} > 0 \tag{7}$$

Therefore, it is seen that an increase in the presence of the person will cause an increase in the reservation wage (Cahuc et al., 2014).

$$\phi''(e)\frac{de}{da} = \alpha \int_x^{+\infty} [v'(a+w) - v'(a+z)] dH(w) \tag{8}$$

As a result, considering that the earned wage is more than the non-wage income ($w > z$), the increase in the share of the wage in the wealth held by the person will increase the amount of benefit. However, when the amount of effort is examined, the opposite effect is observed. Because the increase in the amount of wealth of a person leads us to the conclusion that he will spend less effort in job search.

Within the scope of this result, working does not provide sufficient benefits for people with high personal or household wealth, since the reservation fee will be relatively higher. Therefore, it is normal that they do not make enough effort in this regard. However, it is known that this effort that is not spent will become an important problem for the person in the long run. Because the longer the unemployment period of the person, the decrease in his current assets will occur. Therefore, it is possible to say that the relationship between job searching behavior and wealth status has a reciprocal effect, not one-way.

The recipe for this reciprocal effect of the static simple model discussed above is to provide incentives to increase job search effort in order to lower the reservation fee. However, it should be noted that this proposal is based on the approach suggested by a general static model, and changing conditions may cause the current proposal to change completely.

For this reason, the model has been handled dynamically by Lentz and Tranaes (2005) in order to complete the missing perspective created by the static model. In this dynamic version discussed, it is stated that the effect of wealth on the reservation fee and search effort is unpredictable.

6.2 Empirical Background

6.2.1 Equivalence Scales: Square Root Method

The definition expressed as the Equivalence Scale is a calculation technique used to make comparisons of welfare between individuals and households, to measure social welfare, economic inequality and poverty, and to index social assistance payments (Lewbel & Pendakur, 2006). The technique itself is created by taking into account the size of the household and the various characteristics of the individuals that make up the household. The scale does not consist of only one type, but there are different equivalence scales. These are respectively; Square root can be listed as Canada, Bernier, Fuchs, OxfordA, OECD, OxfordB, Abduak, TURKSTAT and Betti equivalence scale (Aykın, 2019).

An analysis by Rainwater (1974) on the Boston Social Standards Survey conducted in 1970, as an equivalence scale of the cube root of household size, aimed to reflect respondents' perceptions of what would be the necessary increase in income to maintain the same standard of living with increasing household size (Aykın, 2019). In addition, this scale is widely used in studies conducted by OECD, European Statistical Office (EUROSTAT) and Luxembourg Income Study (LIS) researchers (Aykın, 2019).

A few exemplary analyzes for the scales are OECD publications that compared income inequality with poverty in 2008 and 2011. In these reports, the Square Root Method was used by dividing the household income by the square root of the household size. The purpose of using the method in this way is to try to find out how much income per unit will be shared if the number of individuals in the household increases (OECD, 2011). The Square Root Equivalence Scale will also be used in the study.

The equation for the method is given below (Aykın, 2019):

$$Equivalence(S) = \sqrt{S} \tag{9}$$

The Equivalence Scale to be used in the study will be used to calculate unemployment and poverty threshold per household.

6.2.2 Logit- Probit Model

In the unemployment literature, the job searching behaviors of discouraged people, which is the main factor of our study, do not have a large place as expected. One of the most important reasons for this is that unemployment and discouraged people are gathered under the same heading in the data plane. Therefore, in addition to theoretical studies, empirical studies with available data play a very important role for this question.

One of the prominent studies on the subject is ”The Measurement of Unemployment: An Empirical Approach” by Jones and Riddell in 1999. As stated in its name, it provides a perspective on what should be considered in the measurement of unemployment. The study evaluates 4 different workforce situations with Likelihood Ratio Test criteria. In another study by the same authors in 2006, there is a historical perspective on how unemployment and the discouraged are categorized alongside the Markov Model. The most important issue in the handling of both models is to try to find out what kind of result the transition between these two separate labor force status results in probability calculations.

Apart from the studies, it is useful to look at the structure of Logit-Probit Models from a more detailed perspective. As will be discussed shortly, although they are seen as similar structures, they have slight differences in both application and functional structure (Stašević, 2018). For this reason, it is expressed in two separate sub-headings under the title of Application.

The most important factor that distinguishes this model form, which basically has a linear function plane, from the linear function type is that the current function (G) is distributed in the range of 0-1 (Stašević, 2018; Wooldridge, 2013):

$$P(Y=1|x) = G(\beta_0 + \beta_1 X_k + ... + \beta_k X_k) = G(\beta_0 + X\beta)$$
$$0 < G(z) < 1, z€R \tag{10}$$

On the other hand, another difference is that the dependent variable (Y) consists of two separate (0-1) values, reminiscent of the basic function of a computer. In fact, this situation makes the function suitable for comparative analysis, unlike a linear function (Wooldridge, 2013).

The G function discussed above forms the basis of the minor differences mentioned earlier. Because whether the function is Logit or Probit Models varies depending on the basic structure of this function.

For the Logit Model, the structure of this function is logistic (Wooldridge, 2013):

$$G(z) = exp(z)/[1 + exp(z)] = \Lambda(z) \tag{11}$$

For the Probit Model, the structure of the function becomes the standard cumulative function (Wooldridge, 2013):

$$G(z) = \Phi(z) \equiv \int_{-\infty}^{z} \phi(v)dv \tag{12}$$

Looking at the standard normal distribution frame, the following expression is given for $\phi(z)$ (Wooldridge, 2013):

$$\phi(z) = 2\pi^{1/2} exp(-z^2/2) \tag{13}$$

Therefore, within the framework of the model based on the above foundations, observations of the panel data we have were carried out. Especially since it is expected to give more meaningful results about the survey data structure, the relevant model structure is applied in the study.

7 APPLICATION and RESULTS

7.1 Poverty Calculation with Square Root Method and Comments

Under this heading, the results of the graphs prepared by the values calculated using the Square Root Scale will be discussed. The data required for the measurement is taken from the SILC Survey prepared by TURKSTAT and covering the years 2016-2019. The poverty line calculated by the formula structure of the scale and the proportions of the poor households in the society depending on the years are shown in Table 8.1. While the first column in the table contains the poverty line values published between 2016-2019, the second column includes the values calculated within the framework of the determined scale. It is worth noting that the published values are taken from various unions. The main reason for this is that sufficient information could not be obtained from the institutions that are expected to make the calculations of the poverty line and to publish the results. However, it is worth noting that the obtained values for the union calculation include only families of 4-5 people and include various problems. Continuing on the data at hand, the difference between the calculated and published poverty lines, from 2016 to 2019, respectively; It is seen that the values are 1.75, 1.86, 1.89, 2.01. Figure 8.11 can also be examined.

It should be noted that the most basic reasons for the difference are the differences in the methods used. In addition, the increase over time, whether in the calculated or published poverty values, does not go unnoticed. When the ratios of poor households in the society stated in the third column of the same table are analyzed, it is seen that there has been an increase over time despite the decrease in 20017. Figure 8.10 can also be examined in order to benefit from looking at the change. Unlike the table, the graph includes not only poor households but also non-poor households. Thus, as indicated in the table, there is a 2% decrease in the ratio of non-poor households over time, as well as the relatively low percentage of poor households in 2017. Especially when compared to 2016 and 2019, it is seen that the rate of poor households has increased by 2%. It should be mentioned again that the ratios of poor and non-poor households mentioned in all the graphs obtained are handled within the framework of the Square Root Scale.

At the same time, due to the inability to address poverty from a single perspective, not only the number of poor households or the poverty line was looked at, but also how the households' expenditures, both necessary to support their households and non-household expenditures, were met in each household type. When we look at the expenditures made for the household in terms of Figure 8.14 and Figure 8.15, although the proportion of the burden created by household expenditures between 2016 and 2017 Although it is decreasing, it is seen that the ”overload” that has occurred since 2017 is increasing gradually. So much so that this increase covers not only poor households but also non-poor households. However, it is observed that this burden is relatively higher in poor households and that non-poor households can better meet the expenditures.

When looking at non-household expenditures in the framework of Figure 8.17 and Figure 8.16, the first thing to notice is that both poor and It is the gradually decreasing state of not being in debt in households with no debt. In addition, it is seen that the debts taken place a greater burden on relatively poor households and this burden increases over time.

7.2 Modeling the Relationship Between Job Search and Household Income

Logit - Probit Model

Under this title, the effect of household poverty on the job searching behavior of household members will be examined with the Logit-Probit Model, which was created using the same data. Since the income variables contain information about the previous year due to the nature of the data survey, the time index of the relevant variables is taken as ”t-1”. Although the basic question of the model focuses on the relationship between poverty and job-seeking behavior, many different questions can be answered in the model due to the existence of variables related to the personal characteristics of individuals and their work history. A few of them are; the effects of the number of members living in the household, the time they worked before, and the time they worked in an income-generating job on their current job-seeking behavior.

The description of the relevant model and the definitions of the variables are given below:

$$Pr(S=1) = f(X_{i,a,e,g,h,m,t}, W_{i,t-1}, F_{t-1}, T, NW_{t-1}, PT_{t-1}, I, PS) \quad (14)$$

X: Identities of individuals (individual (i), age (a), gender(g), education level (e), marital status (m), having chronic illness (h))

W: Non-individual household income for the previous period

F: Continuity status of the previous job of the wage and casual employee

T: Time spent in income generating work as year

NW: Non-worked individual household income

PT: Poverty Threshold

I: Number of individuals

PS: Poverty Situation

Although it was desired to include those who benefited from unemployment insurance and those who obtained loans among the variables discussed, these variables were not included in the model due to the findings that the available data were not sufficient and could not draw a meaningful conclusion. Apart from this situation, when the results obtained through the model are examined, the probability values of the variables are compared according to the significance level of 0.05. From this point of view, the variable is considered significant in the model for values less than 5%, and insignificant if it is greater than 5%.

When viewed within the framework of the determined standards, it is seen that being a ”secondary school graduate” does not have an effect on the job searching behavior of individuals who work in ”temporary” jobs during holidays and whose ”spouse is dead”, as stated in Table 8.5. Therefore, the mentioned variables are not included in the Table 8.6, which contains the data on the marginal effects.

Looking at the evaluation of the results in Table 8.6, it is seen that each increasing unit age has an effect that reduces the likelihood of job searching behavior. This result is very compatible with expectations, because the change that people will experience both physically and mentally with the increase in their age will greatly affect the amount of effort towards job searching behavior.

After the age factor, when we consider the gender factor determined as ”female” and ”male” on the questionnaire, it is seen that being a woman reduces the probability of performing job-seeking behavior even more than the age factor. Here, a value of zero (0) for ”male” individuals and one (1) for ”female” individuals is given. From this point of view, the results obtained are unfortunately not surprising, while the situation of women in the labor market, especially the wage level and working conditions, is so clear. On the other hand, even the existence of the condition in the literature as Glass Ceiling Syndrome is an indication of how harshly the concept of gender in the labor market is handled.

Considering the marital status of the people, 5 different situations emerge respectively; married, single, divorced, widowed and separated. However, in the context of the results obtained, various problems arose in the ”married” and ”widowed” options. So much so that, within the scope of the data obtained, results regarding the ”married” individuals could not be reached and it was determined that there was no significance in the model among the results obtained for the individuals whose spouses had died. When the results obtained within the remaining three different factors are examined, it is seen that ”single”, ”divorced” and ”separate living” is an element that increases the probability of job search behavior in the framework of both logit and probit models. The fact that divorced individuals create a higher probability value compared to the other two options (0.3828049 for logit; 0.4063150 for probit) suggests that this behavior may increase the probability of this behavior at a higher level per unit due to the common household income divided by the individuals and even the amount of alimony that is likely to be paid on top of it. However, in any case, it is observed that the individual's being alone increases the probability of job-seeking behavior relatively more in the unitary context.

When it is considered in terms of the health of individuals, it is observed that when the condition of having a chronic illness takes the value of one (1), it is observed that there is a negative effect on the probability of performing the job-seeking behavior, when the criteria of ”whether or not the person has a chronic illness”.

Considering the values obtained based on the last education level of the individuals, it was observed that being ”secondary school graduate” did not have a sharp effect on the probability of the occurrence of job-seeking behavior. On the other hand, when the marginal values for other education levels are examined, it is seen that the highest value belongs to ”university or higher education level” within the framework of both logit and probit models. This situation shows that besides the knowledge created by the level of education received, the network obtained has an effect that increases the likelihood of people's job-seeking behavior. Although it is thought that the probability of job searching behavior increases with increasing education level, among the results obtained, it is seen that primary school graduates increase the probability of job searching behavior much higher than individuals who are almost high school and technical high school graduates. It does not seem possible to explain this intensity of primary school graduates only with the level of education. Therefore, different dynamics of the labor market are also included in the content of the research. Especially in this regard, people who prefer to be in the labor market regardless of the working conditions in order to meet the increasing needs and who have to work in different fields in order not to be idle are among the possibilities that come to mind after this result.

Therefore, it may be appropriate to look at Figure 8.20, which includes the education levels of poor households between 2016 and 2019. When the graph is examined, we see a different result than expected. So much so, considering that primary school graduates create in the model, it is expected that primary school graduates will be more concentrated in poor households. However, it seems that the weight of high school graduates is higher in poor households each year. Therefore, it may be important that this effect can be included in different studies.

In addition to the level of education completed according to the poverty status of the households, another factor affecting the probability of job-seeking behavior and the ”continuity status of the previous job”, which is often seen as ”experience” in job applications, is also important. When the data were examined, it was not found that the situation of ”working without a contract on holidays”, which is generally seen in students, has no effect on the probability of job searching behavior. On the other hand, regardless of the nature of the continuity of the job, it is observed that job searching behavior increases the probability of occurrence. It is observed that individuals increase the probability of job searching behavior at a higher level than previously contracted employees, especially if their most recent job is non-contractual. The situation here is largely proportional to the effort people make in the hope of finding a more regular and permanent job.

When we look at the scope of poverty, which constitutes the main theme of the study, the number of individuals in the households comes first. According to the results obtained, each increased individual in the household increases the probability of job search behavior by 0.05006500 units in the logit model and 0.04832059 units in the probit model. From this point of view, it can be said that the increasing needs together with the increasing number of individuals cause an increase in the effort of people to be in the labor market.

Before moving on to the impact of definitions of poverty, it may be appropriate to look at the impact of increases in household income and time worked in an income-generating job, which are strongly associated with poverty. First of all, if the household income net of the income of the working individuals increases by one unit, the effect of the people in the household on the job searching behavior emerges inversely. In other words, the household income is not only related to the income obtained through work, but also to scholarships, alimony, retirement premiums, etc. When we look at the effect of this income pool on the probability of job search behavior, it is seen that it has a negative effect. From this point of view, it can be seen that people spend less effort on job-searching behavior with the increasing income level in the household. Because, if the household in question is able to bear the costs created by the individuals, they will be able to increase the reservation fees and realize the limits of their job searching behavior in a narrower area. In the same way, the amount of income increases with the increase in the working time of the individuals in a job where they start to earn an income, and this causes a decrease in the effort they spend to perform the job search behavior.

Finally, when the poverty line obtained by the Square Root Method and the relationship between the poverty status of households and job searching behavior are examined, as expected, the increasing poverty line causes an increase in the probability of individuals' job searching behavior. Particularly in Turkiye, where households dependent on wage and daily income are the majority, the first focus of people in fighting poverty is to take place in the labor market as soon as possible. At the same time, when we look at the effect of poverty on the probability of individuals' job searching behavior in the model that includes poor and non-poor households, it is seen that this probability increases at a high rate. Therefore, it is possible to say that poor households perform their job-searching behavior much higher. However, the point to be noted here is that the findings on the unemployment rate may differ from the job-searching behavior and one of the biggest reasons for this is the conditions in the definition of unemployment.

8 CONCLUSION

Through this study, I tried to explain my job search experience since my undergraduate education with various data and calculations. One of the biggest factors in my handling it enough to make it a thesis topic was that unfortunately I was not the only person who had this experience.

Poverty, one of the most fundamental problems of humanity since its existence, still makes its presence felt despite increasing opportunities and resources. It has been tried to establish a connection between the causes and consequences of poverty and the requirements of the time, and various solutions have been sought to eliminate this problem. Basically, policies are being developed to increase the current income of the households and the most discussed ones are the use of credit and unemployment insurance. While facilitating the use of credit aims to increase the income of the household in the short term, unemployment insurance is a policy developed to prevent unemployment in the household and aims to provide benefits in the long term.

While households are trying to increase their income in various ways to get out of the poverty spiral, it causes many factors to be affected. In this study, how much household income affects job searching behavior is discussed. Because this connection between unemployment insurance and job searching behavior in a significant part of the literature makes us think about the factors affecting this factor in countries like Turkiye where unemployment insurance is new and difficult to obtain. Especially at a time when unemployment is increasing for every household type and job search is becoming increasingly difficult, it is important to find out how this activity is cost-effective.

In order to find the effect, the descriptive analyzes of the poverty levels of the households were included by using the SILC Survey data created by TURKSTAT, which includes panel data between the years 2016-2019. Within the scope of the descriptive analyzes discussed, the burdens of the households, domestic and out-of-home expenditures, labor per household, job searching behavior rates per household and the share of unregistered work were examined. In addition, the impact of education on the labor force was tried to be examined by looking at the educational status depending on the labor force in the EUROSTAT data.

At the same time, within the framework of the Logit-Probit Model created using SILC Survey Data, the effect of the current factor on the probability of job searching behavior in the household was tried to be examined by using the total income of the household adjusted for the income of the working individual and the poverty situation.

In addition to all these, the main question of the study is the findings that the working factor alone is not a recipe for poverty and that the job searching behavior increases at the point where the household income is not sufficient. The main source of this problem is that the poor still cannot get out of the poverty spiral despite their intense job-searching behavior and intense informal work. It is among the findings that working alone is not enough in the fight against poverty and the quality of the job is at least as important as working. Because it is obvious that a job where conditions are improved and labor is rewarded will always bring better results.

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APPENDIX

Appendix A

	1910	1918	1929	1932	1935
Four persons	$490	$800	$ 860	$690	$730
Five persons	570	930	1000	810	850

Figure 8.1: Mollie Orshansky's measurement of poverty scale

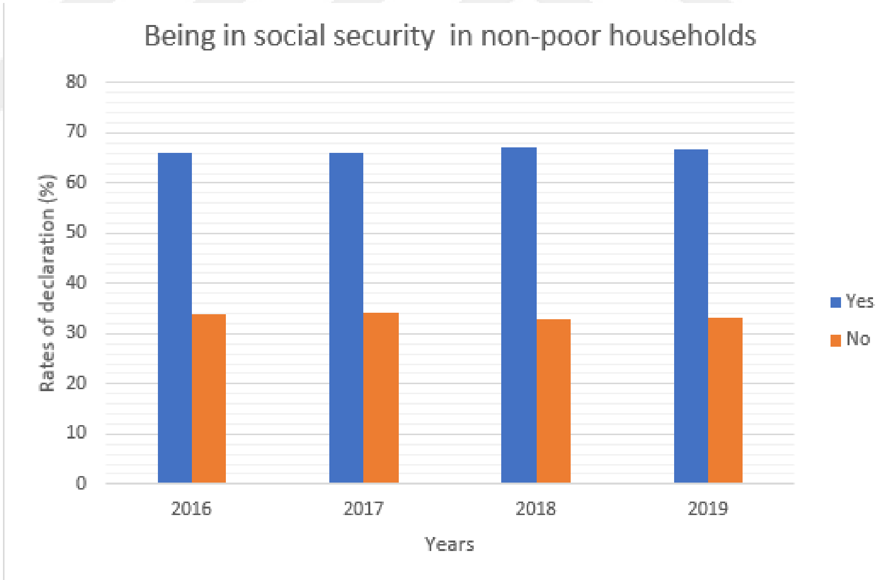

Figure 8.2: Being in social security rates in non-poor households by years

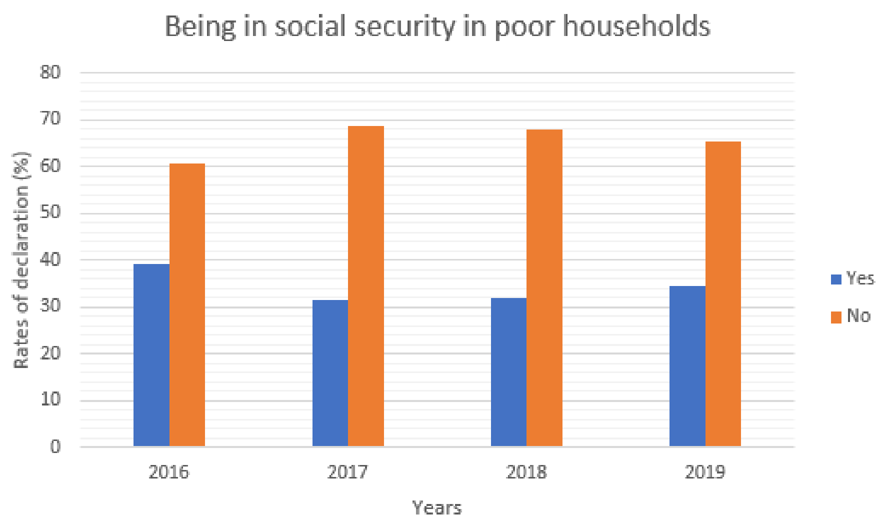

Figure 8.3: Being in social security rates in poor households by years

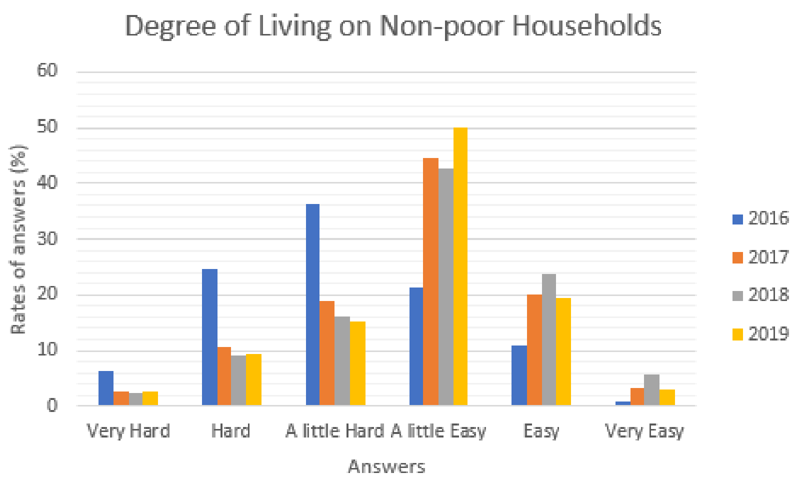

Figure 8.4: Degree of living on non-poor households by years

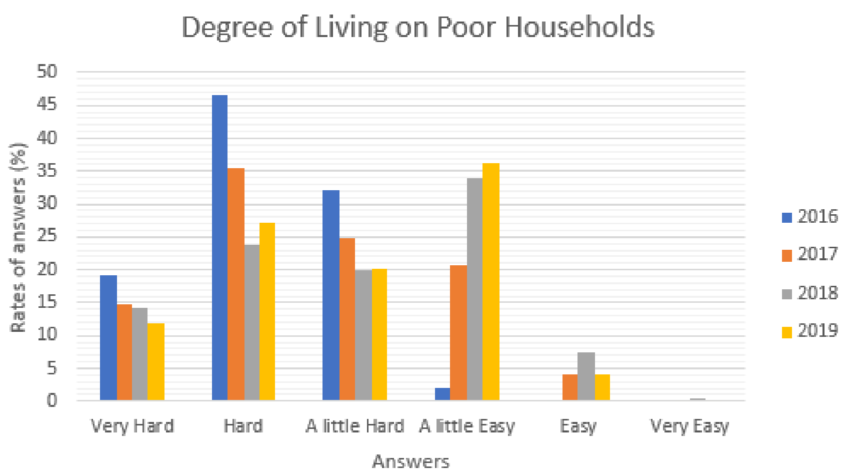

Figure 8.5: Degree of living on poor households by years

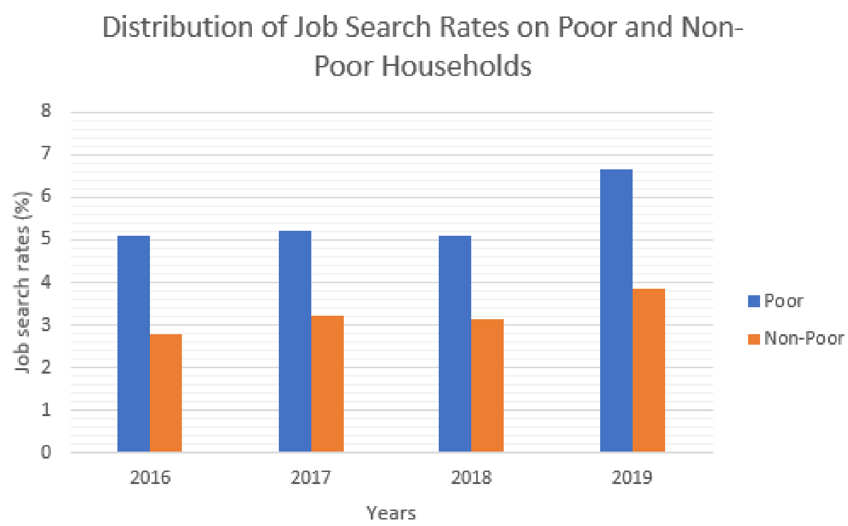

Figure 8.6: Distribution of job search rates on poor and non- poor households by years

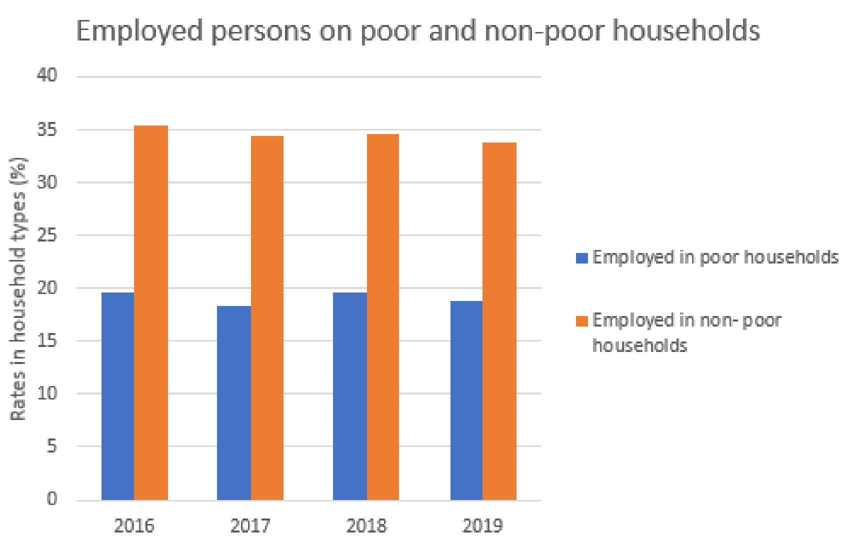

Figure 8.7: Employed individuals' rates on poor and non-poor households by years

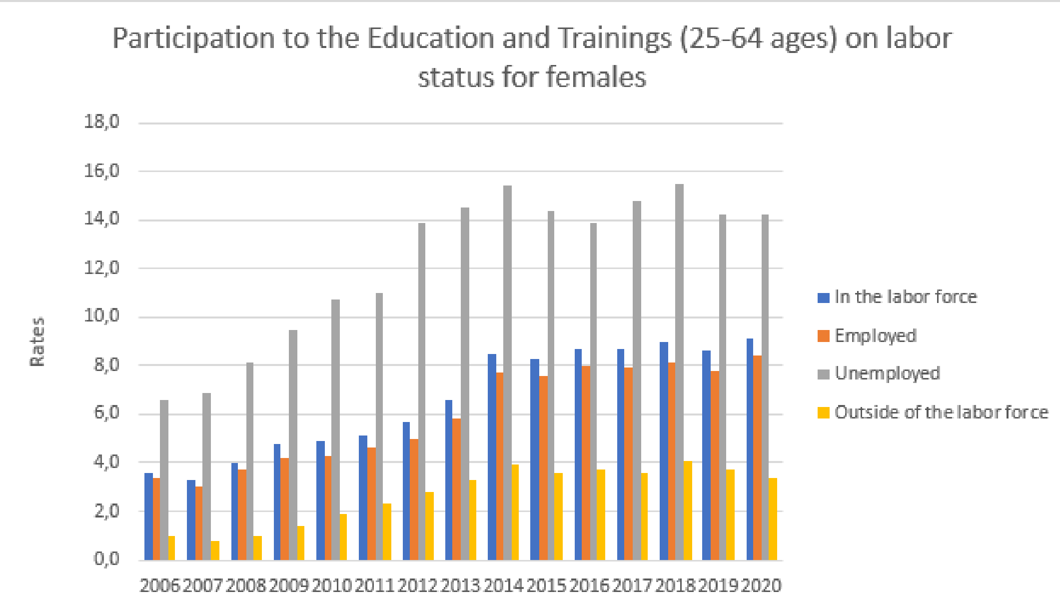

Figure 8.8: Participation to the Education and Trainings (25-64 ages) on labor status by years for females

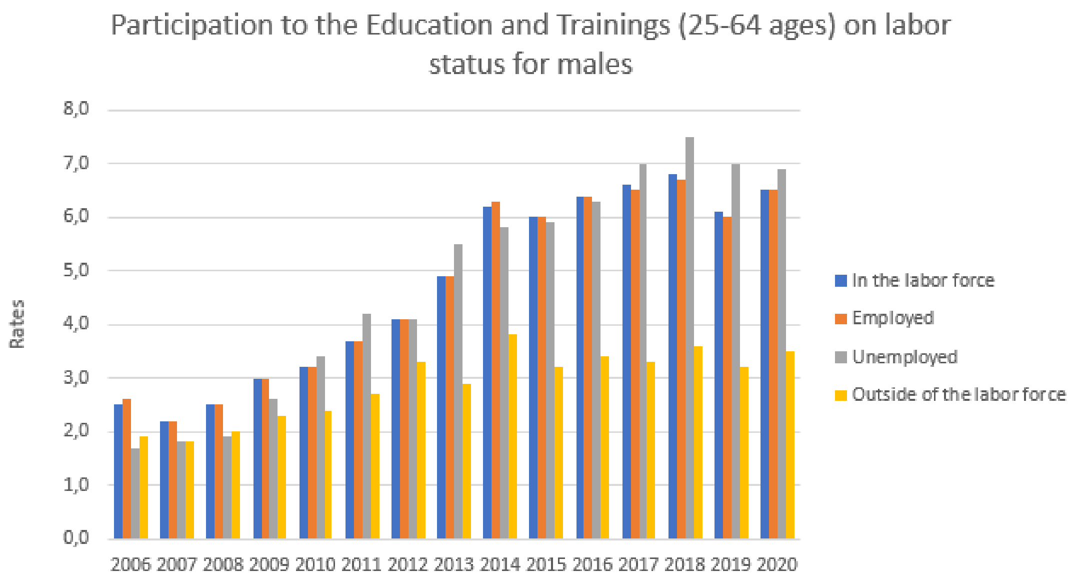

Figure 8.9: Participation to the Education and Trainings (25-64 ages) on labor status by years for males

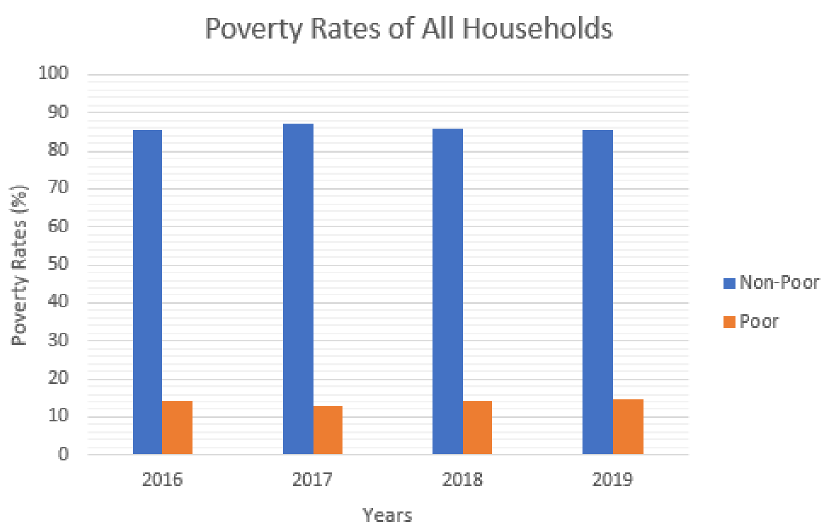

Figure 8.10: Poverty rates for poor and non-poor households by years

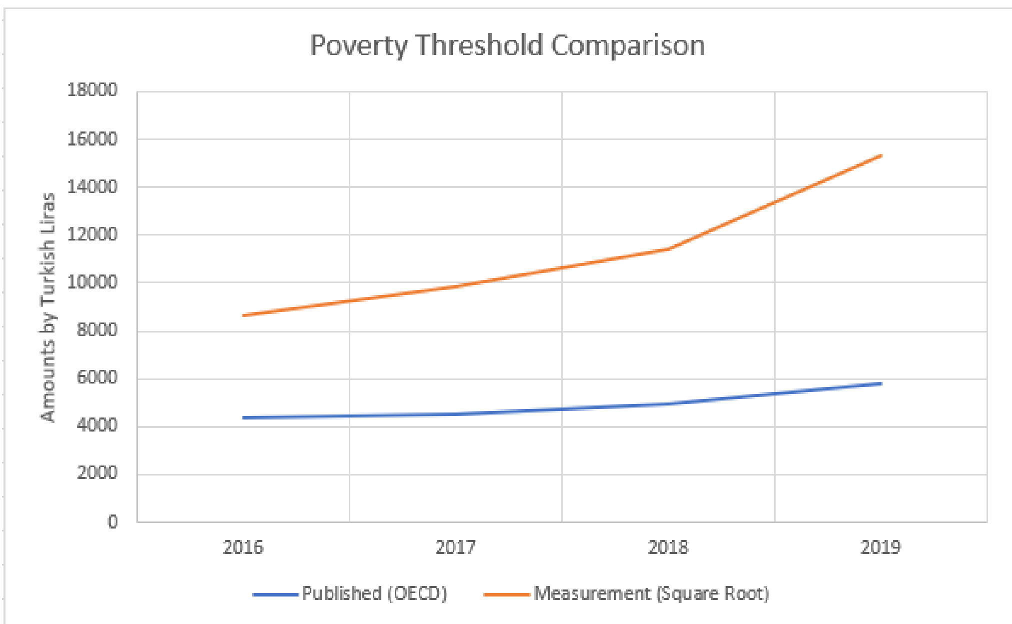

Figure 8.11: Poverty threshold comparison between published and measured values

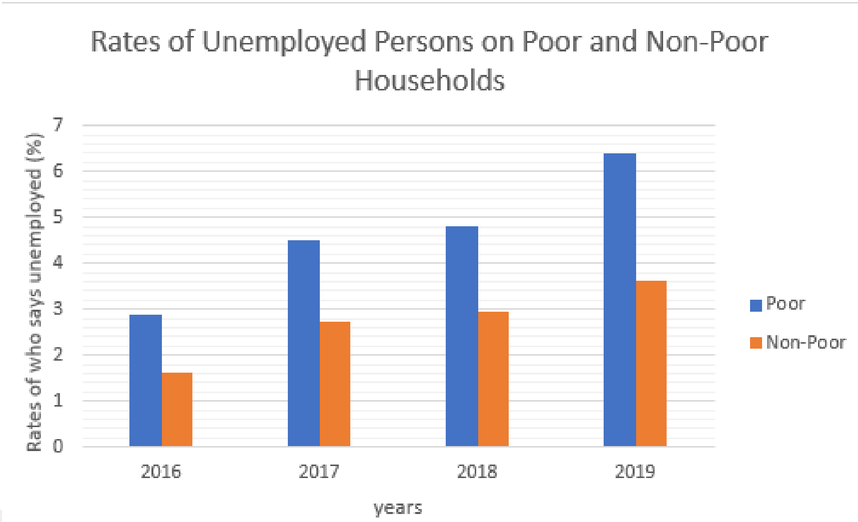

Figure 8.12: Rates of unemployed individuals on poor and non-poor households by years

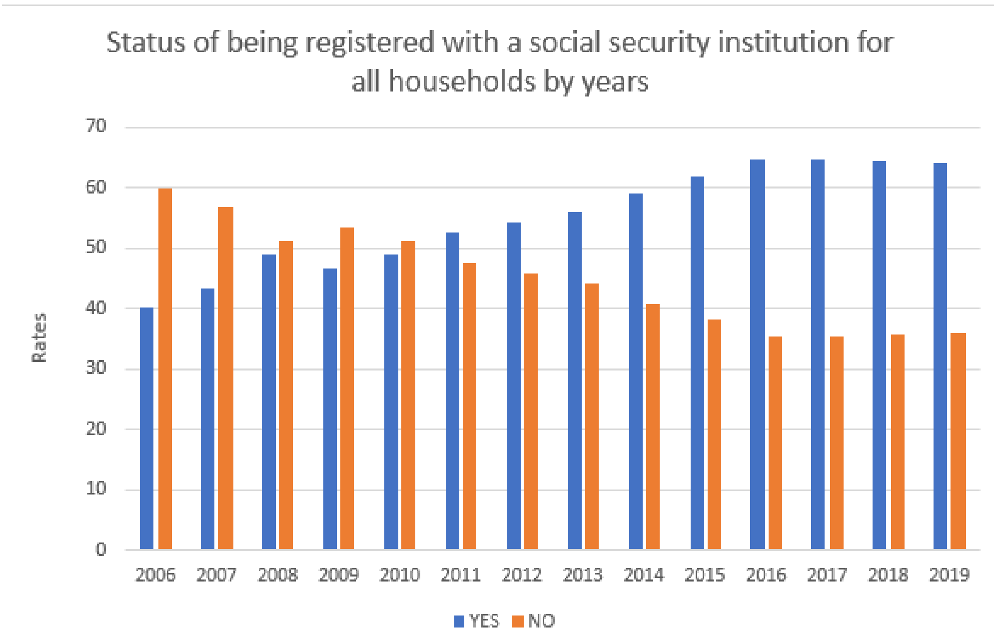

Figure 8.13: Status of being registered with a social security institution for poor and non-poor households by years

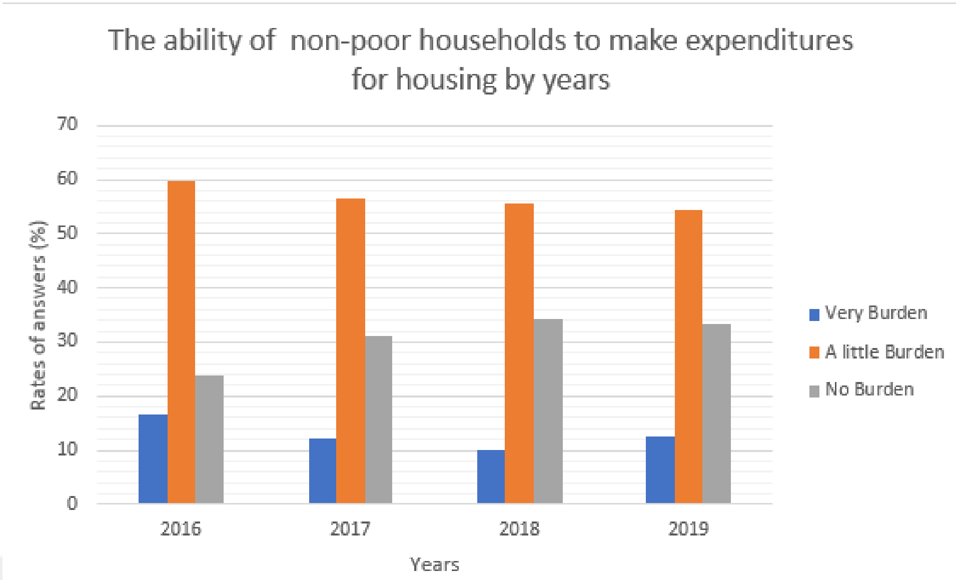

Figure 8.14: The ability of making expenditures for housing on non-poor households by years

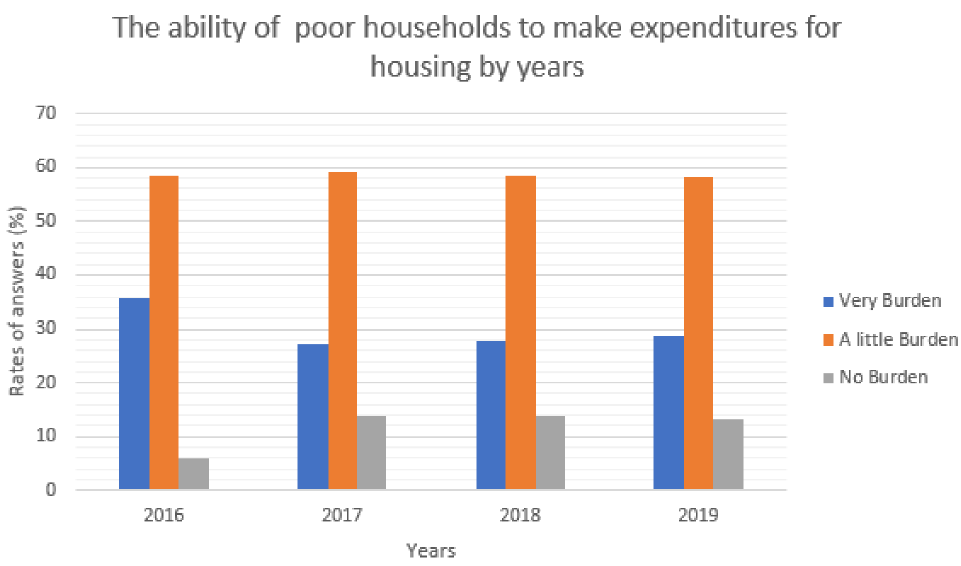

Figure 8.15: The ability of making expenditures for housing on poor households by years

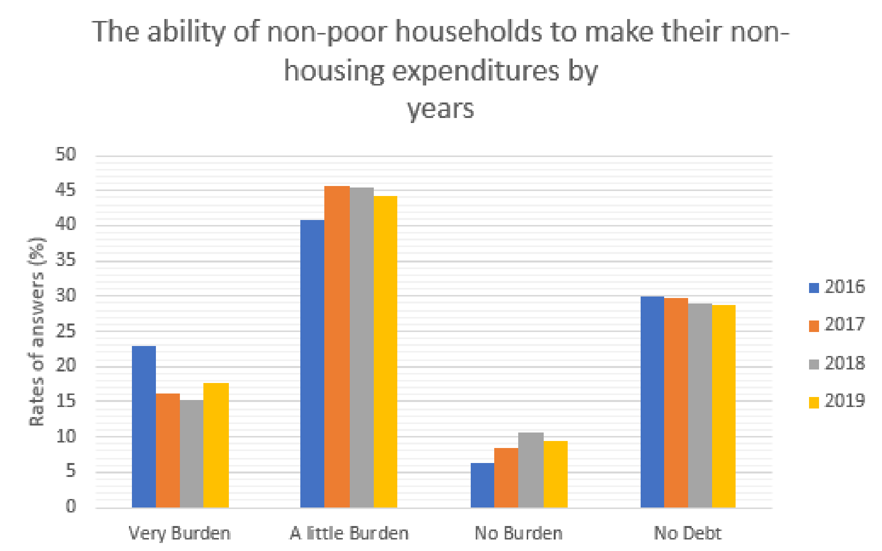

Figure 8.16: The ability of making expenditures for non-housing on non-poor households by years

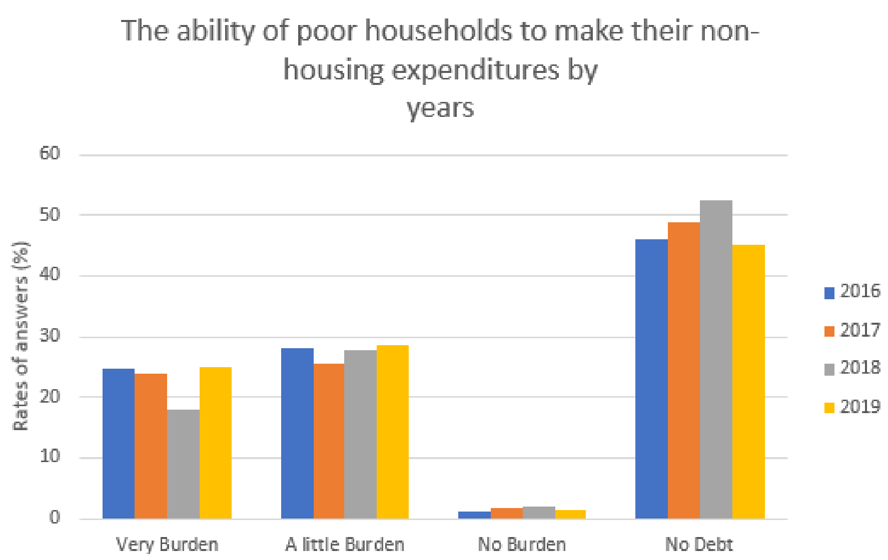

Figure 8.17: The ability of making expenditures for non-housing on poor households by years

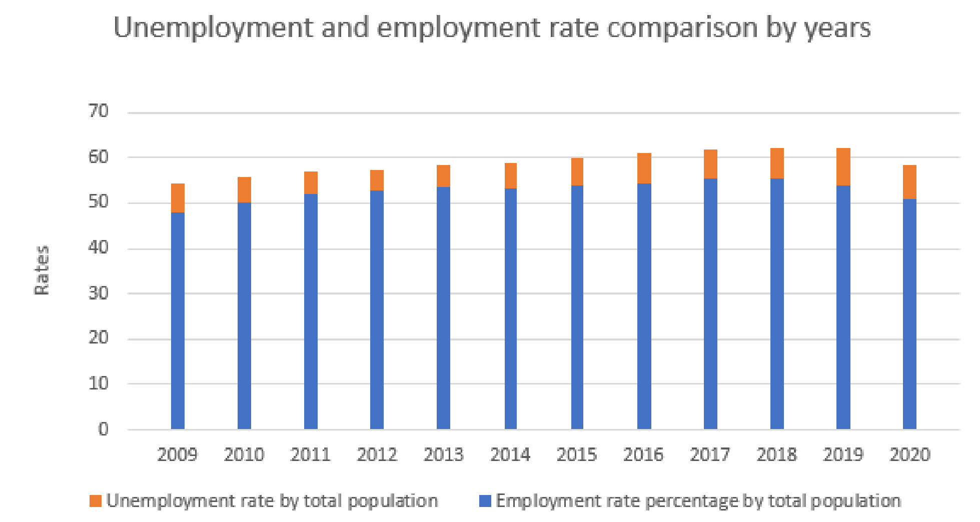

Figure 8.18: Unemployment and employment rate comparison by years

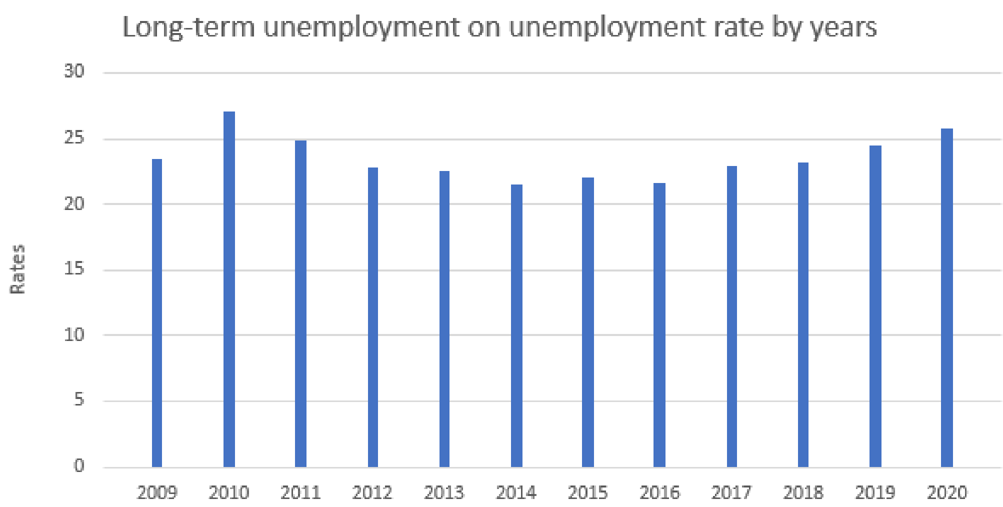

Figure 8.19: Long-term unemployment rate on unemployment rate by years

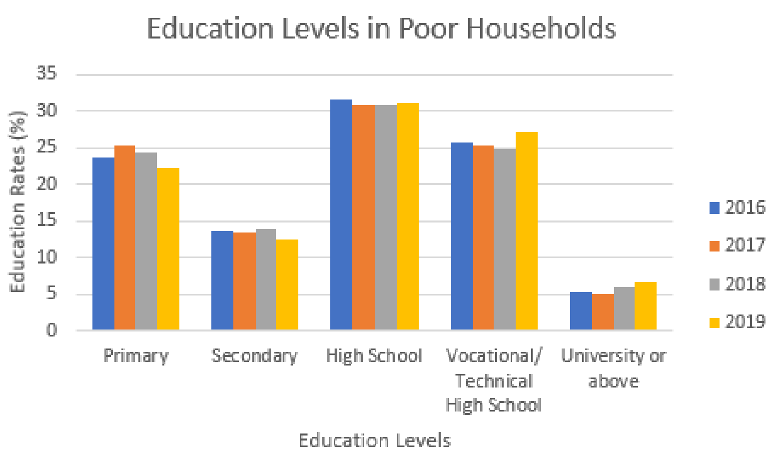

Figure 8.20: Rates of education levels for poor households by years

Appendix B

Table 8.1: Measured Poverty Line and Percentage of Poor Households with Square Root Method and Comparison with Published

Time	Poverty Line (Published)	Poverty Line (Measured)	Percentage of Poor Households (%)
2016	4362,045	7669,40899	14,44983406
2017	4543,6275	8485,647247	12,96041953
2018	4957,0525	9381,848357	14,09537277
2019	5766,165833	11592,76493	14,47515702

Table 8.2: Summary Statistics for Logit-Probit Model

	Number of Null	Mean	Median	Min	Max	St.D.
Age	3596	33.60426761	32.00000000	0	109	21.73519336
Gender	92374	0.507598655	1.000000000	0	1	0.499943590
Marital Status	0	1.473806744	1.000000000	1	5	0.782646395
Having Chronic Illness	0	1.631553754	2.000000000	1	2	0.482385010
Education Level	0	3.911610905	4.000000000	1	7	1.788554739
Current employment status	0	5.110778291	6.000000000	1	10	3.251802206
Continuity status of the last job of the wage and casual employee	0	1.476971924	1.000000000	1	4	0.714232394
Time spent in an income generating job (year)	2372	19.16520521	17.00000000	0	65	14.42778824
Non-worked individual Household Income	5095	40186.2	31150.18	-582503	2041237	47784.03
Poverty Threshold	0	25503.44	19321.77	56.14058	1020619	27585.86
Numbers of Individuals	0	4.415050187	4.000000000	1	19	2.118865064
Poverty Situation	161297	0.1402033060	0.0000000000	0	1	0.3471987638

Table 8.3: Summary Statistics for Description Graphs

	Number of Null	Mean	Median	Min	Max	St.D.
The individual has worked even for 1 hour in the past week	0	1.5597517	2.0000000	1	2	0.4964187
The person has worked before	0	1.433914047	1.000000000	1	2	0.495616619
The individual has sought a job in the last 4 weeks	0	1.899330178	2.000000000	1	2	0.300893137
The individual's ability to return to work within 2 weeks	0	1.029292788	1.000000000	1	2	0.168637741
Being recorded in their job	0	1.360783024	1.000000000	1	2	0.480231639
Sustainability of households with a total income of 1 month	0	3.647386180	4.000000000	1	6	1.154612660
Burden of housing costs	0	2.150875005	2.000000000	1	3	0.644405415
Burden of non-housing costs	0	2.540823778	2.000000000	1	4	1.113929977
Total household disposable income	0	49883.47	38374.31	79.39477	2041237	52822.87

Table 8.4: Unemployment Insurance Calculation by İŞKUR

	Monthly Average of Prime Earnings for the Last 4 Months	Calculated Unemployment Allowance Amount	Stamp Duty Rate	Amount of Unemployment Allowance Payable
Working with Minimum Wage for the Last 4 Months of 2022	5.004,00	2.001,60	0,00759	1.986,41
Employed with 7.500 TL in the Last 4 Months	7.500,00	3.000,00	0,00759	2.977,23
Employees with 10.500 TL in the Last 4 Months	10.500,00	4.003,20 (*)	0,00759	3.972,82

(*):Since the calculated amount of unemployment allowance cannot exceed 80% of the gross amount of the monthly minimum wage, the monthly unemployment allowance to be paid to the unemployed is calculated in this way. The gross minimum wage in 2022 is 5,004.00 TL.

Table 8.5: Probability values of logit-probit model results

	Logit Model	Probit Model
Personal Characteristics		
Female	0.00000000000000002	0.00000000000000002
	(0.04007)	(0.2027)
Age	0.00000000000000002	0.00000000000000002
	(0.002703)	(0.001339)
Marital Status		
Single	0.00000000000000002	0.00000000000000002
	(0.0541)	(0.02729)
Spouse died	0.013328	0.037005
	(0.2023)	(0.08745)
Divorced	0.00000000000000002	0.00000000000000002
	(0.08291)	(0.04293)
Living apart	0.00000000337	0.00000000000748
	(0.1857)	(0.09299)
Health		
Chronic Illness	0.00000000000000002	0.0000000000000145
	(0.042)	(0.02142)

	Logit Model	Probit Model
Education Level		
Literate but not educated	0.0000207	0.000120
	(0.1262)	(0.06179)
Primary	0.00000000000000002	0.00000000000000002
	(0.1091)	(0.05254)
Secondary	0.377340	0.400849
	(0.1122)	(0.05429)
High School	0.000000000000173	0.00000000000000367
	(0.1165)	(0.05661)
Vocational or technical high school	0.00000000000000002	0.00000000000000002
	(0.1193)	(0.05822)
University or above	0.00000000000000002	0.00000000000000002
	(0.1141)	(0.05568)

	Logit Model	Probit Model
Continuity of Past Jobs		
Continuous	0.00000000000000002	0.00000000000000002
	(0.06929)	(0.03481)
Fixed-term contract (temporary)	0.00000000000000002	0.00000000000000002
	(0.07385)	(0.03776)
Occasionally without a contract	0.00000000000000002	0.00000000000000002
	(0.08748)	(0.04518)
Temporary work, usually done by students during holidays	0.166481	0.185939
	(0.3422)	(0.1708)
Number of Individuals per households	0.00000000000000002	0.00000000000000002
	(0.008808)	(0.004591)
Poverty Threshold	0.00000000000000002	0.00000000000000002
	(0.000001466)	(0.0000007728)
Time spent in an income generating job (37)	0.000000105	0.0000000926
	(0.3294)	(0.1615)
Poverty Situation	0.0000000233	0.000000000000785
	(0.04773)	(0.02491)
Non-worked individual Household Income	0.00000000000000002	0.00000000000000002
	(0.000001009)	(0.0000005089)

Table 8.6: Logit-Probit Model Average Marginal Effects

	Logit Model Marginal	Probit Model Marginal
Personal Characteristics		
Female	-0.6087298	-0.6086517
Age	-0.02145990	-0.02111734
Marital Status		
Single	0.2833086	0.3020494
Divorced	0.3828049	0.4063150
Living apart	0.3146679	0.3608736
Health		
Chronic Illness	-0.1062704	-0.09337716
Education Level		
Literate but not educated	0.1539577	0.1346793
Primary	0.3211635	0.3208274
High School	0.2458987	0.2523548
Vocational or technical high school	0.3017144	0.3120257
University or above	0.7548086	0.7557515
Continuity of Past Jobs		
Continuous	0.2390971	0.2408099
Fixed-term contract (temporary)	0.3938483	0.4228821
Occasionally without a contract	0.3528820	0.3712330
Other Variables		
Number of Individuals per households	0.05006500	0.04832059
Poverty Threshold	0.000006222732	0.000005058411
Time spent in an income generating job (year)	-0.2497263	-0.8415706
Poverty Situation	0.07639224	0.1011208
Non-worked individual Household Income	-0.000006032433	-0.000005166609

TEZ ONAY SAYFASI

Üniversite	: T.C. GALATASARAY ÜNİVERSİTESİ
Enstitü	: SOSYAL BİLİMLER ENSTİTÜSÜ
Hazırlayanın Adı Soyadı	: Eylül Seren KÖSEL
Tez Başlığı	: The Poverty Damage: The Effect of Household Income on Job Searching Behavior in Turkiye
Savunma Tarihi	: 19 / 12 / 2022
Danışman	: Doç. Dr. Mustafa ULUS

JÜRİ ÜYELERİ:

Unvan, Ad-Soyadı	İmza
Doç. Dr. Mustafa ULUS	
Doç. Dr. Ayça AKARÇAY	
Dr. Zeren TATAR TAŞPINAR	

Prof. Dr. Ulun AKTURAN

Enstitü Müdürü