

Caring for debt: Women's work in Istanbul's mass housing estates

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Abstract

The housing programs of Turkey's Mass Housing Administration (TOKI) for low-income groups put people into debt by selling them houses in remote housing estates and dragging them into a quasi-mortgage system operated by state banks. This paper argues that these (mortgage) debts are not just financial obligations, managed in terms of income and payments but are embodied processes that are cared for within and across households, increasing precarity and intensifying the burdens of social reproduction for women. I draw on ethnographic research conducted in Istanbul in 2019 to examine the lived experiences of indebtedness in a low-income TOKI estate. The paper analyzes the spatial and gendered aspects of the everyday negotiations of debts and labor, theorizing caring for debt as women's work. I draw attention to how caring for debt becomes women's life work in the gendered debt geographies that TOKI creates at the periphery of Istanbul.

Keywords: housing; indebtedness; social reproduction, care labor; ethnography

Introduction

This paper provides a feminist analytical framework to acknowledge the understudied relationship between household indebtedness, women's labor, and social reproduction—everyday activities of maintaining life and reproducing labor-power and future generations (Bakker, 2007; Katz, 2001). By foregrounding the conditions of women's labor in state-led and debt-based housing provisions for low-income households, I contextualize *caring for debt* within feminist urban theory. By *caring for debt*, I refer to a form of labor that emerges from the blurry intersection of productive and reproductive practices in which households engage to serve debts (Karaagac, 2020). I analyze the spatial and gendered aspects of the everyday negotiations of debts and labor, theorizing *caring for debt* as women's 'life work' (Mitchell, Marston & Katz, 2012). This paper examines a state-led housing estate, built on the outskirts of Istanbul to house low-income people, as a form of debt-based urbanization, transforming urban housing into debt geographies. I examine the lived experiences of indebtedness in this housing estate, populated predominantly by Sunni Muslims, through ethnographic research.

In these austere times, the neoliberalization of housing and privatization of social reproduction routinize household indebtedness across the working classes of the global North and the global South, forcing women to serve debts at the expense of their future, freedoms, and well-being (Bakker and Silvey, 2012; Byrne & Norris, 2019; Cook, Smith & Searle, 2013; Rolnik, 2013; Roberts, 2015). The coercive power of finance and debt impacts upon women's bodies in multifaceted ways and contributes to bonded labor, forced migration, homelessness, and health crises (Carswell & De Neve, 2013a; O'Connell Davidson, 2013; Roberts, 2016). Therefore, it is important to broaden our conceptualizations of labor and subjectivities in housing research by incorporating a

gendered and embodied understanding of finance and debt (Harker & Kirwan, 2019) and the social, economic, and spatial inequalities they create.

I begin by fleshing out state-led and debt-based housing provision in Turkey, in terms of how this neoliberal urban policy turns state-citizen relations into creditor-debtor relations (Lazzarato, 2015) and threatens the socio-economic sustainability of low-income households through unaffordable payment models. I then frame the theoretical discussion around indebtedness, social reproduction, and women's labor, through an elaboration on the concept of *caring for debt* and how it is situated in the literature. Based on feminist critiques of neoliberal and patriarchal capitalism, I highlight how the tension between the social reproduction of life and household financial responsibilities pulls more women into precarious work. Next, I explain the research design and the methodological challenges that I faced conducting ethnographic research in a closed, conservative housing community. Particularly, I reflect on my positionality and relation to the research participants. I draw from in-depth interviews and focus groups with women in mass housing estates and participant observation. I theorize *caring for debt* as women's life work in state-led, debt-based housing estates for low-income households. First, I argue that women endure precarious work and exploitative labor markets to care for debts. In these isolated, fringe housing communities, women's options are limited to informal and on-demand work in the service sector, the assembly line, home-based production, and domestic work for others. While their undervalued labor services debt payments, women are excluded from the benefits of social security, health insurance, and pension in old age, lacking control over their personal finances. Second, I argue women's invisible labor for debt caring reduces the burden of debt for the entire household. Here, I foreground two modes of embodiment—*juggling* and *shrinking*—that women's unseen and unvalued labor performs. I conclude by considering how these analyses contribute both to feminist theory in understanding an overlooked dimension of women's labor and to theories of embodied finance and debt, highlighting the gendered outcomes of debt-based social and economic policies in urban housing.

State-led, debt-based housing provision in Turkey

State-led housing provision (SHP), although varying in form and scale, is mostly framed under social policy programs in which states are responsible for providing 'decent' housing for the poorest groups in society, based on their degree of need and measured through some form of means-testing (Granath Hansson & Lundgren, 2019). While ownership usually stays with public authorities, SHP methods include social rentals, securitized tenure, rent subsidizing, or in some cases free provision (Whitehead, 2017). In contrast, SHP in Turkey follows a homeownership oriented, neoliberal path (Sarioglu-Erdogdu, 2014). Although for many years the Turkish State promoted its model as 'social housing' (TOKI, 2019), this type of provision prioritizes urban transformation and displacement over in-situ solutions, and homeownership over alternative rights of use. For this model to work, the state's Mass Housing Administration (TOKI) was authorized to transform "risky" squatter neighborhoods

in metropolitan areas and re-settle their evicted dwellers in mass housing estates, by selling them these homes with minimum 15 year-long payment plans (TOKI, 2019). TOKI housing estates are multistoried, mass-produced apartment blocks built on the outskirts of cities where land is cheap. In many cases, these dense and repetitive housing projects serve as dormitory settlements, lacking urban amenities (Erman, 2016). Also, ethnographic research in a few TOKI estates reveals critical insights into the socioeconomic well-being of TOKI communities in the triangulation of neoliberalism, patriarchy, and conservatism (Erman, 2016; Hatiboğlu Eren, 2017; Türkün, 2014; Karaagac, 2022). These accounts highlight that TOKI disrupts people's lives and livelihoods by breaking up their social support systems in cities, putting them far away from workplaces and leaving them isolated in mass housing estates at the urban fringes. Yet, despite the financial and social unsustainability of the TOKI model for low-income households, there is increasing demand and housing continues to be built (TOKI, 2020).

While the earlier homebuyers of TOKI apartment units were coming from inner-city urban transformation projects and 'given a chance' to become homeowners in a TOKI estate (Türkün, 2014), TOKI has augmented its clientele in the last decade through mass housing campaigns, addressing the urban poor who struggle to find affordable housing in the city due to ever-increasing rents and real estate prices. Either forced to resettle in a TOKI home through evictions or given a chance to access housing through mass housing lottery campaigns, low-income groups' only option for securing decent housing in the city is homeownership via debt (Karaagac, 2022). In an urban housing market, where affordable housing is limited and mortgage credit for the urban poor is unavailable, TOKI creates its own housing market and quasi-mortgage regime (Dogru, 2016). The TOKI style mortgage between households and the state is contracted and managed via state banks. Between 2004 –2020, TOKI built more than 837,000 housing units across Turkish cities (TOKI, 2021), indebting around one million urban poor residents to the state.

On top of its unprecedented scale, the TOKI model puts people into a payment plan which for many is difficult to manage with their insufficient and irregular income. Since the 1980s in the global North context, as a housing affordability 'rule of thumb', housing has been considered affordable when it costs no more than 30% of a household's total income (Hulchanski, 1995; Paris, 2007). But for low-income households, spending 30% of their disposable income on housing means facing hardship to meet non-shelter necessities (Stone, 2006). In Istanbul, data shows that the average percentage of expenditure on housing from disposable income is 29.5%, which drops to 25.4% for the lowest 20% income quintile (Turkey Statistical Institute, 2020). This means low-income households spend approximately one-fourth of their income on housing. In the case of TOKI estates, however, 2019 social housing provision announcements for Istanbul unearth some worrisome numbers regarding housing affordability. In the low-income housing category, clients must pay a 10% down payment and their initial monthly instalments are said to range between 894-1,149 Turkish liras (TRY) (\$US117-150) depending on the size of the housing units

(TOKI, 2020). Most TOKI low-income households are working-class families with single wage earners. In an economy where more than 50% of the formally employed work for the (monthly) minimum wage—of 2,324 TRY (Confederation of Progressive Trade Unions of Turkey, 2019)—TOKI's 'social' housing program for low-income groups requires them to spend between 39% to 49% of their household incomes on housing.

These ratios are far from the standard 30% 'rule of thumb' for housing affordability and further away from the average 25% housing expenditure from disposable income for low-income groups in Istanbul. Nevertheless, in economies where tenancy is viewed as precarity, homeownership is praised as a superior way toward upward mobility (Revington, 2017). Therefore, being a homeowner becomes a major aspiration for the urban working poor, especially for women in the household. TOKI's low-income housing programs target a segment of population that private banks do not serve. Lacking affordable housing and credit options, low-income households endure paying much higher rates of their disposable income to secure housing via TOKI programs. The expectations imposed on low-income families to service housing debt induce crises of indebtedness, unaffordability, and social reproduction across TOKI estates. In this paper, I examine the amount of invisible labor that must be contributed to the family's survival beyond minimum wage labor, by asking how are precarious livelihoods absorbed in TOKI estates, who bears the burden of servicing debt, and how do they do it? Through these interrogations, the paper aims to reveal debt's capacity for exploiting households' social reproductive labor and for creating relations and spheres for women's bodies to serve finance capitalism as a last resort. Accordingly, in the following section, I tie together indebtedness, social reproduction, and labor to consider how TOKI debt is cared for.

A feminist framework for debt, in relation to care, social reproduction and women's labor

Caring for Debt: Embodied and Gendered

The most common scholarly understanding of care is that of work that involves caring for children, the elderly, the sick, and others in need. However, feminist scholars have been calling for alternative conceptual and theoretical frameworks around care (Duffy, 2005). *Caring for debt* framing originates from Montgomerie and Tepe-Belfrage's (2017) research on peer-to-peer debt forums in the UK. By analyzing how the social negotiations of meeting debt repayments compete with the material, emotional and legal obligations of care, they point to the limits of household economies in providing the necessary labor to "care for debts" (Montgomerie and Tepe-Belfrage, 2017). They draw on the concept of *the crisis of care*, which refers to the "acute expression of the social-reproductive contradictions of financialized capitalism", specifically the crisis "among the poor and working classes, whose capacities for sustenance and replenishment were stretched to the breaking point" (Fraser, 2014, 67). In the current crisis of care, debt has taken over the priority role in households,

overriding households' caring capacity and claiming centrality in the managing of household economy and welfare—through financial products such as mortgages, student loans, and private pension plans (Harker and Horton, 2022). Therefore, the focus is less on the labor of caring for debt and more on the tension between debt and care; and the dependency of people on debt to be able to care for themselves and others.

An emerging body of literature in feminist political economy, working on everyday finance and debt examines indebtedness as embodied (García-Lamarca & Kaika, 2016; Deville, 2015; Roberts, 2015; Brickell et al., 2020; Harker, Sayyad, and Shebeith, 2019). In *Debt to Society* Miranda Joseph (2014) argues that debt is not an abstract, numerical entity that you owe but is something you “live through”; as Lana Salman (2021) describes “woven into the textures of everyday life”. By financing our housing (mortgage credits), education (student loans), and retirement (privatized pension plans), we let our bodies become bound to lifelong debts. The rise of micro-credit in the global South, in the name of eradicating poverty, leads to exploitation of borrowers' bodily capacities in service of debts (Roberts, 2015). Embodied experience of indebtedness is also conceptualized as “wearing debt” in the form of stress and anxiety, confined in home space, and invisible to others (Harker, Sayyad, and Shebeith, 2019). Finally, debt bondages created through labor control regimes around the world and historically (i.e., debtor prisons and convict leasing) are pushing debtors into fiscal servitude, and bodies captured to replace their non-performing debts (Strauss, 2012; Adamson, 2020). When seen through an intersectional lens, these debt repayment regimes within criminal justice systems have a targeted impact upon communities of color, and debt-infused systems are firmly rooted in the legacy of colonialism.

The relationship between debt and gender is an important yet underdeveloped research area, and how women's bodies become a complex site of care and debt is a less investigated topic within geography. In conceptualizing “wearing debt” Harker, Sayyad and Shebeith (2019) note that gender inflects the way debt is worn, unevenly distributing the emotional labor within the heteronormative family, and forcing women to shoulder the heavy burden. In fact, women not only contribute to servicing others' debts, but they are increasingly being included in the financial system as individual actors, in the name of “democratization of finance” (Allon, 2014). In *Microfinance, Debt and Over Indebtedness* Guérin, Morvant-Roux, and Villarreal (2014) contest the moral argument that women are “good payers,” which is used to legitimize targeting feminized bodies as favored responsible subjects of financial obligation (Federici, 2014). A feminist lens on debt also reveals how debt is linked to violence against feminized bodies. For example, in the case of gendered microfinance, women are often targeted by creditors for both being more likely to repay loans and less likely to defend themselves against intimidation and assaults from debt collectors (Roberts, 2015).

Recent housing, food, and health crisis and decades of debt-induced austerity cuts to public provisioning around the world not only disrupt and disfigure social reproduction processes but also increase sexist violence across debt-drowned spaces of social reproduction (Federici, 2004). In the light of feminist movements against financial crises, debt, and austerity in the global South, Cavallero and Gago's (2022) *A Feminist Reading of Debt* conceptualizes debt as an "economy of obedience", which functions to exploit and contain heteropatriarchal relations in the family and elsewhere. At the same time, this structure of obedience "normalizes the fact that our lives are only sustainable through debt", which authors define as the "financial terror" of capitalist debts, justifying financialization of social reproduction and violence against feminized bodies (Cavallero and Gago, 2022, 94). Their analysis is extremely useful in understanding the current nexus of debt, social reproduction and care, and conceptualizing caring for debt as more than women's acts of serving debt, but a form of violence acted upon their bodies.

Social Reproduction Lens to Understand Housing in Debt

Social reproduction refers to everyday activities, behaviors, responsibilities, and relationships of maintaining life, daily and intergenerationally (Brenner and Laslett, 1989). The work of social reproduction entails not only the biological reproduction of next generations but also subsistence and education of labor force, and provisioning of caring needs, which has been cast as women's work historically, confined to homespace, and often performed without pay (Bakker, 2007; Fraser, 2013). Multiple strands of feminist scholarly work theorize social reproduction since the 1970s (Rodriguez-Rocha, 2021), through interventions in Marxist literature for a fuller understanding of how the capitalist system functions and reproduces itself in the overlooked domestic and communal spheres (Bhattacharya, 2017). In this sub-section, I engage with social reproduction theories (SRTs) in geographical research that problematize the constructed spatial binaries of home and work (Rose, 1993; McDowell, 1991) and argue that maintaining life in neoliberal capitalism requires intensified overlapping of spaces of production and reproduction (Mitchell, Marston and Katz, 2012). This line of SRTs provides the analytical lens to examine the household economy as the 'household' is more than a unit of analysis, but the scale and site of where productive and reproductive labor coalesce (Bakker and Silvey, 2012).

The broader feminist literature on housing and social reproduction contends that as social reproduction is marketized (Bhattacharjee, 2022) and debts are absorbed into everyday life (Federici, 2014), our homes become the final frontier in the privatization of welfare, making *caring for debt* a fundamental part of social reproduction. Home is far from being outside of economic relations but is instead thoroughly suffused by it. In fact, rather than existing as a refuge from accumulation, the home is reconfigured as a new frontier for accumulation, requiring new kinds of economic management and financial calculation (Allon, 2014; Adkins and Dever, 2016). To elaborate, the home provides the base for social reproduction to happen. However, the expansion of privatized services and lacking collective forms of

consumption (such as public housing, education, and healthcare) leave households relying heavily on debt-based provisioning. Soederberg (2014) in *Debtfare States* explains it as the debt safety net replacing the social security provisioning of welfare states. In times of economic crisis, over-indebtedness and austerity periods, households are expected to absorb the cost and consequences of these compounded crises (Brickell, et al. 2020; Hall, 2016; Green and Estes, 2019). As the essential conditions necessary for the reproduction of social and material life are increasingly reprivatized, individualized, and marketized (Bakker, 2007), women are called upon to act as shock absorbers (Bezanson, 2006). In the same vein, in debt-based housing provision for low-income people in Turkey, preserving the home as the space for the social reproduction of labor is conditional upon performing debts, which in return requires new kinds of gendered labor, specifically the labor of women stretching across life courses. In other words, debt demands women's *life's work* (Strauss and Meehan, 2015).

Social Reproduction Lens to Understand Women's Labor in Debt

In this sub-section I draw on a line of SRTs that emphasize the vital role social reproduction plays in preserving the capitalist economy, primarily through domestic work but more broadly through wagelessness, stressing the exploitation of women's unpaid labor which has been widely neglected in Marxian theories of value generation (Dalla Costa and James, 1972; Denning, 2016). This neglect couples with the tendency to correlate wage labor with productivity, causing women's labor and contributions to the economy to remain invisible (Mies, 1998). Invisible labor is discussed as "free" labor in the domestic sphere (Carswell & De Neve, 2013b; Daly & Armstrong, 2016), and as hidden work, when referring to background tasks that are unseen and unvalued (Crain, Poster & Cherry, 2016). I draw on invisible labor to discuss how neoliberal housing policies and gendered division of labor, create relationships of dependency that help account for the subordinate status of women not only through unpaid (free) labor in the domestic sphere, but also through waged (undervalued) labor in formal and informal labor markets (McDowell, 1986; see also Mies's critique of patriarchal capitalism, 1998). As Alessandra Mezzadri (2020, 157) argues "the devaluation of women's reproductive labor inside the household sets the basis for their disadvantage in paid employment outside it", leading to "double-devaluation of women's social and economic contribution to capital".

TOKI's debt-based provision model renders homeownership central to the social reproduction of life in housing estates and relies on people's incomes and purchasing power based on monthly cycles of payments. This requires the collective labor of all the members of the household invested in bearing this monthly burden. The process by which states gradually retrench social support and protection by transferring responsibility for services such as housing, healthcare and education to the family has led to the 're-familializing' of policy (Aybars, Bespinar, and Kalaycioglu, 2018). These types of familialized policies 're-traditionalize' gendered responsibilities through new forms of governance in the household

targeting women (Molyneux, 2006). At times when men's income is insufficient to cope with debts, which often happens in TOKI estates, women take on jobs available to them to contribute to the household budget.

State-led housing programs promote women's participation in the job market as they become responsible for contributing to mortgage payments, while their traditional roles in social reproduction remain. However, women are less likely to be considered wage earners and their income is taken as 'supplementary to the main breadwinner' (Mies, 1998, p. 118). Since they are not as mobile as men due to the patriarchal division of domestic labor and as family responsibilities erode their right to secure full-time employment (Vosko, 2000), they often take on under-paid, on-demand jobs, mostly in informal sectors, as a flexible labor force (Kabeer, 2008; Strauss, 2017), or a 'reserve army of labor' (Bruegel, 1979). Similar to feminized service sector jobs among immigrant women in the global North (McDowell, Batnitzky, & Dyer, 2009; Peake & Pratt, 2017) and the flexible feminized labor market in the agricultural sector in the global South (Bain, 2010), women in TOKI estates end up in precarious employment, which Worth (2020, 5) describes as "nonstandard, insecure, lacking benefits, poorly paid, and unpredictable." Under these circumstances, women in TOKI estates are left with limited options in the local labor market, being incorporated into the economy in subordinate ways as producers, sustainers, and caregivers. Accordingly, women bear the burden of homemaking, debt management and social reproduction of life in TOKI while struggling within informal employment relations.

An ethnography of TOKI estates: sharing stories about caring for debts

The empirical data that I draw on in this paper comes from ethnographic research conducted between August and December 2019 in a low-income, peripheral TOKI housing estate in Istanbul. Primary research methods include in-depth interviews and focus groups with estate residents, complemented by participant observation and semi-structured interviews with local authorities and TOKI officials. As this paper focuses on women's experiences with debts and labor, data for this article come primarily from interviews with women residents. This includes 32 women between the ages of 24 and 66, a majority married with children. Among the 32 women, 17 were employed (only four in formal employment). These 17 women were either producing at home for the local market, working at nearby factories, hawking their products in the local market, or doing paid domestic work for others. Six women were retired workers, two of whom kept working to make ends meet. I carried out interviews in various locations such as homes, estate management offices, the municipality's vocational course center for women, and common spaces in the estates. The majority of interviews took place in one-on-one situations, in addition to two focus groups of women. Focus groups were planned meetings where participants were informed that the aim of the gathering was to have a group interview. The first focus group was with six of the 32 women whom I interviewed, as they gathered for a neighbor visit. It was organized at one of my participant's home. She informed other participants beforehand and after they

agreed to a focus group, I was invited. The second one took place at a weekly Quran reading during a Friday prayer with nine women, different from the 32 interviewees. I was invited to the Quran reading because women told me that it was the only time they were able to gather and stay one more hour for a group interview. Each focus group met only once.

I used the snowball sampling method in recruitment, building on trust relations with the participants (Stratford & Bradshaw, 2016). In some cases, I conducted multiple interviews within a household to better understand the gendered and generational dynamics. The data for this paper consists of interview transcripts as well as my fieldwork notes and memos. I applied content analysis through an iterative close reading of the textual data to identify key themes (Cope, 2016). Developing on those key themes, I framed my analysis in relation to theories of debt, labor, and social reproduction. I asked about women's lived experiences of indebtedness, embodied and emotive aspects of *caring for debt*, and everyday economic practices of getting by. The overall aim was to understand how being indebted to the state for their home impacted low-income households and shaped everyday economic practices and the conduct of residents in TOKI estates. But interviews with women revealed an unseen terrain of women's labor across TOKI estates, entangled with domestic work to contribute to the household budget and gendered experiences of indebtedness.

The TOKI estate where I conducted my research is populated primarily by Sunni-Muslim Turks, who have relocated to Istanbul from rural areas of Anatolia's Black Sea provinces. Most of them moved to the city when they were young and spent decades in various low-income neighborhoods before settling in this TOKI estate. I use pseudonyms to help keep participants' identities hidden, in order to safeguard the estate and its occupants from being targeted by TOKI officials and government authorities. I have also obscured identifying information to prevent other family members and the estate community from recognizing participants.

During this research, I often felt that my positionality was "constituted in spaces of betweenness" (Katz, 1994, p. 72) that was "neither inside nor outside" of the TOKI community (Mullings, 1999). Kusek and Smiley (2014) define this in-betweenness as a "fluid position" that might include both insider/outsider perspectives. I was born and raised in a rural town in Turkey, where Islamic customs were a part of community life. As a student, I lived in unaffordable housing and struggled with student debt payments as a young adult. I migrated to Istanbul for work opportunities, later in my life. Having similar lived experiences of indebtedness and housing and being familiar with everyday practices of Islam allowed me to better connect with research participants. On the other hand, having received higher education, pursuing an academic career and being able to travel abroad, clearly put me in a privileged position and defined my outsiderhood.

Yet, contrary to my expectations, people were not reluctant to give me an interview. Women especially when we interviewed at their homes, candidly discussed their intimate stories and experiences. My guess is that their trust was connected to my outsider status in TOKI, by which they thought I would listen without judgment. Some women found the interview therapeutic and wanted me to visit them again. During my research, I kept reflecting on emotional encounters rather than shrugging them off (Whitson, 2017), constantly reckoning with my shifting positionalities (Ali, 2015), and negotiating sameness and differences in the research process (Valentine, 2002). For example, at times, being a solo researcher and an unveiled woman in a highly conservative community, I felt vulnerable and insecure; yet, at other times, doing academic work put me in a respected position. Over time, I gained people's sympathy and support for my research. Looking back, I appreciate that people welcomed me into their closed community. It is heart-warming that they shared with me their valuable time, food, and stories about indebted lives in TOKI estates.

Caring for debt as women's work

Enduring Precarious Work and an Exploitative Labor Market to Care for Debts

In this section, I examine women's experiences in the labor market, navigating local businesses, and creating jobs to earn an income. I discuss women's precarious labor invested across service-sector jobs and on-demand piece work in local production facilities, subcontracted via intermediaries. Household indebtedness often brings on additional pressure on women's labor, reinforcing their subordinate position in the labor market and household. Therefore, this section focuses on women's precarious work at the intersection of TOKI's debt and labor geographies.

Service work and assembly lines

Women are trapped in TOKI estates not only to meet their obligations for the social reproduction of the family, but also for *caring for debt* and striving towards homeownership. Yet, women have to take on these responsibilities in a segregated housing area, far from the city center and workplaces. Their experiences show how women have to negotiate both working outside the home space in patriarchal families and also working within the local informal sectors created around TOKI estates. Of the 32 women I spoke with, more than half said TOKI's distant location discourages them from participating in the labor market. Many women told me that, if they were able to find a job further away, they had to put up with long commuting hours or exploitative practices at work. Aysu, aged 28, is one of those women who lives with her mother and endures precarious work to pay the mortgage:

I started working right after I graduated from high school. I had to work because my mom didn't have a pension back then and I had to pay the bills and put bread on the table. I waited tables, I worked as a cashier in a nearby market. Then, I started to work

at a cafe in [anon] University. There were no buses from [anon] to TOKI and I didn't have a car. So, the boss used to give a ride to workers like me, to and after work. After a while, he started keeping us working till 11 pm, for cleaning, stocking etc. Since there was no public transport to my home, I had to work until my boss decided to close. I was coming back home at night and waking up the next morning to work again. I quit that job and found a cleaning job at a hotel in [anon]. We weren't only cleaning but also doing everything that managers asked us to do. Because you're a woman, they treat you like their maid. I was too worn out and had to quit again. I found a job as a floor worker in a training center in [anon]. I worked there for a year, but they stopped paying us after a while. I worked there for months without pay. Finally, I left and filed a suit at the labor court for my money. Still waiting for the result. If you don't pay your mortgage for a month, they fine you. If you don't pay your maintenance fee for a month, they fine you. But they don't pay your wage for months and you can do nothing. What can you do?

Aysu's story reflects the experiences of many other participants. Due to housing debt and the increasing costs of living in TOKI estates, more women join the workforce "under the table", taking informal jobs to compensate for their meagre household income. This also reflects how the low-wage job market for urban working classes is extensively precarious and predominantly gendered in the neoliberal city. A common line of work for women is on-demand work in production facilities around the site such as small workshops and factories. Work includes picking and sorting the outputs alongside the assembly line, packaging produced materials, cleaning workspaces, and cooking for other workers. TOKI women's undocumented labor in the assembly lines of Istanbul's industrial production is another case for increasing precarious and gendered employment at the bottom end of the labor markets (Kabeer, 2008; Strauss, 2017; Worth, 2020), discussed earlier in the literature.

Women in informal sector jobs also lack the social benefits that come with standard employment contracts or through unionized and secure work. Due to the availability of only precarious work and widespread subcontracting practices, women are forming a new intermediary sector, providing the cheap labor that nearby industries require. Job advertisements from hiring agencies, which are posted around the estates, ask for an on-demand workforce to "serve in depots and production, doing packing, picking, and loading." Women in TOKI who have limited mobility and employment opportunities in the formal labor market serve as a *reserve army of labor* for those private employment agencies.

Home-based production

Along with women who seek opportunities in local industries, others undertake low-paid piecework at home, or home-based food production to make money. Most women who work from home produce bread, noodles, and soup paste in small amounts and sell it around the estate or online. Yet, interviews revealed that working from home is not a form of entrepreneurship or financial empowerment for women. Many described their work as an

indispensable solution for a desperate situation, as their main motivation is to be freed from debts. Many women told me about the necessity of having different forms of money coming in. Behiye, aged 60, gives insights about other women in similar conditions.

Behiye opened a small makeshift booth on the pavement across from the gate of the estate where she lives. She sells tomato paste, chili pepper and pomegranate syrup. She prepares and puts them in plastic containers at home, ready for the next day. She says:

I'm 60 years old, my girl. I'm selling these, waiting here all day. Isn't it difficult at my age? Sure, it is. But look, I sell tomato paste so that I can pay for my trouble [debts]. I do it every day unless it rains or snows heavily. Two days a week I go to [anon] for cleaning. I've been cleaning the stair cases of two apartments there, every week for ten years now. So, if I'm not too sick or cleaning, I'm here all day.

Interviewer: Does this help your budget?

Behiye: It's hard to make ends meet my girl. I'm obliged to do it. Everyone has their own problems you know. But, my neighbors, as they pass my booth tell me "why are you working, Behiye? Your husband is retired, your son is working" ... Ah ah, my son is married, he separated his house. What good is it for me from the boy? My man sits at home, he smokes, we have the mortgage, electric bills, water bills, gas bills on top. Neighbors think I'm greedy, but it's hard to get by. How can you pay for your debts sitting at home?

Similarly, Elif, aged 43, who produces organic food to sell at a weekly ecologic bazaar in the city, says:

I'm struggling to make money you know. I have to pay the mortgage, my other debts, my daughter's education expenses, internet, and cargo fees. I'm alone but I have to spin the wheel. But, kismet... I say, "my God, give me more life to pay off all these debts".

Responsibilized for homemaking and debt caring, Behiye's and Elif's stories reveal how women in TOKI low-income estates feel the need to guarantee debt payments; or, in Bakker's (2007) terms, the "individualized governmentality" of state-led housing provision makes debt serving women's responsibility. Among the TOKI residents I interviewed, it was mostly men who had signed mortgage contracts and who were responsible for managing the household money. Yet, in the background, the entire family, especially women, was contributing to the budget to make a home. As discussed earlier, re-familializing housing policy serves to shift the responsibility from the state to families (Aybars, Bospinar & Kalaycioglu, 2018), disproportionately impacting women who are considered dependable by the creditors in terms of paying debts (Guérin et al., 2014).

Caring for others

Paid domestic work is another form of women's labor in TOKI. Women take care of other people's children, clean others' homes, stair cases, or workspaces to make an income. While paid domestic work adds to women's existing reproductive work and stretches them thin, physically and mentally, this work does not provide women with the social security and insurance that they need. In most cases, paid care work takes place outside TOKI, downtown or in the luxury gated estates in nearby middle-class districts. As women care for others to care for their debts, their contribution is undervalued, leaving them dependent on men's financial means and social security benefits.

Aysel's, aged 37, story is similar to that of many others in her position. Aysel looks after two small children in a nearby luxury housing estate from early morning until evening. She has three school-age children herself. Having no social security, she receives her pay directly from her employer in cash. She gives the money to her husband who works as a warden in a prison. She says, "Then, my husband pays the mortgage and the bills and gives us our pocket money. I know how much goes where, but the household budget comes under him." Aysel is happy that recently her husband let her use one of his credit cards. "He didn't trust me before, thinking I would spend a lot. But after I started bringing money in, he piped down [laughs]. Now, I carry one of his cards. But he receives a text message (from the bank) whenever I use it. There is no cheating [laughs]." When I ask if she can have a credit card in her own name, she says, "I don't have a salary (payslip), you know. I mean, I can't prove it to the bank."

Aysel could secure access to her husband's credit card, but she does not have any power over her finances. Therefore, she relies on others in the household who are in formal employment for financial services. Thus, the value of women's labor is not determined in the labor market but determined by her subordinate relation in the household to others. Serap, aged 47, who used to work as a domestic cleaner but had to stop because of her arthritis and hernia says:

I don't really understand if my income had an economic benefit. Elders say, "the money women earn is fruitless." Maybe it's true after all. I didn't understand anything from what I earned. Nothing changed in my life, except for getting sick.

Serap's income went to debt payments, over which she had no control. While women's labor contributes to caring for housing debts in TOKI, their wage is incorporated into the household budget in a subordinate way, as Mies (1998) defines as "supplementary" to their husbands. Moreover, patriarchal norms not only reinforce devaluation of women's labor but also force women to accept the discourse of the valuelessness of their labor.

Finally, financial hardships and social isolation in TOKI estates deteriorate women's physical and mental health from a relatively early age. Esma, aged 42, who started working at a medicine packing plant after they moved to TOKI, but had to quit because she got arthritis and a neck hernia at work, describes how she felt in those earlier days in TOKI estates:

When I first came to TOKI, I sank into depression, I thought I was stuck in here forever. I had no one here, nowhere to go. I used to have a circle of friends in [anon, previous neighborhood], a very nice circle, foul-weather friends. I came here and had no one, [...] I got depressed as I said, and lost a lot of weight. I was not well mentally; I was on the edge, all the time. Sometimes you want to go out, for a walk, at least for window shopping, you know. Even that doesn't exist here, everywhere is too far.

Echoing Esma's experience, many of the women I spoke with had chronic diseases such as high blood pressure and diabetes and have experienced depression. Precarious life in TOKI estates causes not only physical but also mental distress. Yet, very few of these women have a social security record that gives them the right to a pension in old age, or health insurance that provides them with the care they need now. Eventually, it becomes more difficult for women to care for themselves while caring for others. Drawing on Cavallero and Gago's (2022) concept of "financial terror", examples in this section reveal that TOKI's debt-based housing provision is a form of violence targeting feminized bodies. Women's caring capacities are depleted in repaying debts, through overwork, stress, and anxiety, coupled with sicknesses and lack of care. In fact, debts are cared for at the expense of life and well-being.

Reducing the Burden of Debt: Invisible Labor for Debt Caring

In this section, I turn from income generation to austerity, or from production to social reproduction. Debt comes with anxiety about having to earn money. Accordingly, having only precarious sources of income and financial obligations to meet, women find extreme and unique ways to reduce their debt burdens. This happens mostly, despite being wageless, when women improvise new ways of *caring for debt*, by minimizing their existence or sacrificing what is valuable for them. I describe here two modes revealed through interviews: *juggling* and *shrinking*. These are the categories of embodied labor that women perform on an everyday basis. Drawing on the earlier discussions on invisible labor in the literature (Carswell & De Neve, 2013b; Daly & Armstrong, 2016; Crain, Poster & Cherry, 2016), the work of *juggling* and *shrinking* are often invisible, therefore, assumed to be "free" and not creating value. Moreover, these strategies of *juggling* and *shrinking* are so embedded in everyday practices that women tend to accept them as individual personality traits rather than labor performances. In their stories, women talk about these types of austerity practices as behavioral, a part of "who they are (such as being resourceful, domestic, thrifty and smart)", rather than what they do and embody every day. Yet, their stories reveal that they are in constant labor to care for their debts.

In *juggling* debts, women circulate their limited resources around multiple debt burdens while buying time for the months to come. *Juggling* debts is similar to “rolling over” debts (Guérin et al., 2014) in the sense that it gives people extra time without really making them debt-free. But, in *juggling*, women find a way to bypass or negotiate between multiple creditors without taking on new debt. Interviews with women uncover that *juggling* requires precise calculations and effort.

Kardelen, aged 48, is one of many women who juggle to make ends meet in TOKI. Kardelen is married with six children. Her husband cannot work due to his chronic disease, and he receives a small disability benefit. Since their income is limited and all six children are still at school, Kardelen does her best to manage the household budget while tackling the mortgage and other bills. She keeps a mental track of the due dates of every payment and the possible cut-off dates if they are unpaid. When I visited their home, she explains to me the series of bills attached to and covering the fridge:

When a bill comes, I put it here. I always pay the most urgent. Generally, we come one month behind, paying the previous month, not the recent. But sometimes I pay the recent one because they cut it off right away. They add overdue interest to the previous one but it's better than not having water, right? We are trying to get by, by jumping from one to another. Look, the electricity bill is 257 liras [TRY] this month, too much! I still keep it here (unpaid). I asked them to inspect the electric meter, thinking maybe it was broken. But, “no,” they said, “it's really 257 liras.” I don't even turn on the vacuum cleaner. We don't have a computer at home. We are a big family but it's a tiny apartment you know, 85 square meters (900 sqf). They must have increased the prices.

Similar to Kardelen's mental and emotional labor of *juggling* the bills, other participants also mentioned *juggling* between different creditors to dodge an imminent crisis. For example, Suna, 52, who had a stall at the local bazaar, was sued by the estate management for not paying her accrued maintenance fees. When she comes to the management office to negotiate her debts Suna tells them:

[I] promise you, I have 200-300 liras on my credit card and 500 liras cash. With this money, I will pay you some, give some to lawyers, and I have to cover a bit of my debt with the courier agency [for the delivery of homemade goods online]. I mean, we have to share it between us. We have to play a double game here.

Suna's effort to negotiate time between creditors is a form of *juggling* to cope with financial burdens. Prioritizing essential contacts, avoiding the guilt of being overdue, developing a persona in an effort to impersonalize a debt relationship or conversely, over-personalizing it to gain the sympathy of the creditor are all forms of *juggling* as embodied labor.

The other form of invisible labor to care for debts is that of *shrinking* which I refer to as restraining essentials and comfort, to push the limits of social reproduction. In their stories, women explain these practices as being “thrifty and resourceful.” Making do with less is praised in their narratives; as Fatma, aged 53, explains, “It’s a woman’s job at home to get by. For instance, you want to buy something? You don’t. You need more? You get less. You don’t go everywhere you want to. So, always by retrenching.” Yet, in many cases cutting down expenses is more than just a matter of calibrating one’s living standards. In some cases, “tightening the belt” means making choices between basic needs and debt payments. After her husband was recently laid off, Gülistan, aged 24, decided to cancel their internet subscription and cut off her own mobile phone. She sees it as a way of getting by and guaranteeing mortgage payments until her husband finds a job. Similarly, Neriman, aged 55, says:

Nowadays it’s getting cold, very windy. But I told my son, let’s not turn on the boiler. If we turn it on, the bill will be at least 100 liras. I know we have to turn it on for the hot water, once a week for the kids’ bathing. But, if we bundle up well, we won’t need heating till the snow comes.

Sometimes *shrinking* means reducing travelling outdoors to avoid expenses. In this way, women limit their mobility and retreat into the domestic sphere as a form of economizing. Makbule, aged 56, used to live in downtown Istanbul before she moved to TOKI ten years ago. She still has neighbors downtown with whom she had lived for 30 years. However, she has not visited them or travelled anywhere in central Istanbul for the last ten years. Makbule says that she waited for “an occasion” but also adds that she is “more of a domestic person, preferring to stay at home.” When we talk more about expenses, the economic concerns around leaving the home become visible. Makbule says:

In the past, you could at least put some money aside for going out. Now, you get 100 liras, go there [she points to the market area] and come back without anything. Everything is expensive, you can’t afford it. Some time ago, my daughter left 100 liras on my nightstand, in case I’d need to go out. But I didn’t go out to the street since then. The other day, she saw the 100 liras on my nightstand where she left it. She tells me “Mama, you don’t go out, so we save money” [laughs]. So, you know, it’s better I stay home.

As people live under the shadow of debt, inevitabilities are narrated as “thrifty” decisions. Especially in relation to the mortgage, homeownership turns into a lifetime responsibility. Echoing Joseph’s (2014) concept “living through debt,” as dragging one’s past around in the present (in the form of debt), TOKI women live their lives enmeshed with household financial obligations and never-ending debts.

Conclusion: Caring for debt is women's life work

In this article, I foregrounded a feminist analytical framework for the understudied relationship between household indebtedness, social reproduction, and women's labor. By examining the conditions of women's labor in state-led and debt-based housing for low-income groups in Turkey, I theorize *caring for debt* as women's life work. The research shows that the Turkish State's housing policy for low-income households re-familializes social policy and re-traditionalizes the gender division of labor in TOKI estates. Women are disproportionately responsabilized for keeping their home and feel obliged to contribute to the household budget on top of their exclusive reproductive work at home. Debt serving becomes a priority for women and leads to women accepting undervalued and subordinate positions in precarious employment as well as at home. The findings of the ethnographic study revealed women enduring work in informal markets, doing low-skilled jobs and improvising home-based production to generate income or doing paid domestic work to shoulder debt burdens. Moreover, a significant portion of women's labor to care for debt is unpaid and invisible. To reduce the burdens of debt, women perform physical, mental and emotional labor, in the form of *juggling* and *shrinking*. As living through debt is a retrenched life, women's labor lacks social security, health, and pension benefits, fair pay, and financial power and visibility.

Empirically, this ethnographic research in a state-led mass housing estate in Istanbul shows that debt-based housing provision creates precarious labor geographies for women and reinforces patriarchal gender roles. Beyond the more formal, standard employment relations men have as the "breadwinners" and the "heads of the household," women's labor is heavily isolated within the domestic sphere of TOKI estates, serving as an army of on-demand labor for the local markets. Traditionally, men in the household are seen as responsible for providing for the family and managing the money, including decisions on the household budget. Moreover, it is usually men who sign mortgage contracts with TOKI, becoming financial subjects and future homeowners. But, since homemaking is historically seen as women's responsibility and homeownership is seen as the only way to secure it, serving housing debts becomes a part of the reproduction of life, bringing additional pressure on women's care labor. However, while increasing household indebtedness takes a physical, mental, and emotional toll on women in TOKI, their subordinate status within the household and across the labor market persists. Intensifying financial responsibility, precarious work and anxieties all make up a sphere of violence targeting women's bodies and enable debts to control and contain heteropatriarchal relations in society.

Overall, I argue that *caring for debt* is a form of labor manifested through productive and reproductive processes, and more importantly, it is a gendered form of labor that increasingly becomes women's life work in debt geographies, created through neoliberal housing policy and practice. These analyses contribute to feminist urban theory in

understanding women's labor in the global South and to theories of debt by highlighting the gendered outcomes of debt-based social policies in urban space. This typology of *caring for debt* as women's work is worth further consideration with respect to race, religion, ethnicity, and class, as household indebtedness increases both in the global South and the global North.

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