

Turkish Women Who Outlive Their Husbands: Single Householders vs. Dependent Relatives

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Abstract

According to the 2011 Turkish Survey on Family Structure, less than half of all Turkish women over 65 still lived with a partner. About a third (32 percent) lived as single householders while 27 percent lived as dependents with other relatives. How do life situations compare for these two groups of women who outlived their husbands? Such comparisons shed light on whether traditional kin-based supports and/or state- and market-based supports for these two vulnerable population groups are keeping up with the challenges of an aging population. The good news is that women still living with partners, those living as single householders, and those living as dependents with other relatives did not show systematic differences in housing quality or in monthly deficits, surpluses or balances in their household budgets. Although household income adjusted for household size increased with education and was higher in cities, again no clear difference emerged for different household living arrangements of older women. The only case in which women still living with partners had a clear advantage over other older women appeared with respect to access to health insurance. In both cities and rural areas, and for all educational levels, women who had lost their partners were significantly less likely to have health insurance. This was true for both women living as independent single householders, and for women living as dependents in other households.

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Introduction

Turkey's population has been growing older for decades as a result of modernization and the demographic transition to lower birth and death rates (Ünalın 1997; Yüceşahin and Özgür 2008; Yüceşahin 2009). The rate of increase for the elderly population remains higher than for any other age group (Lloyd-Sherlock 2000). While persons aged 65 years and older are currently only seven percent of the total population, projections show that this age group will constitute about 20 percent of the population of Turkey by 2050. This group of individuals must be examined more thoroughly to better prepare the country at both the institutional and individual levels for the changes that will occur as a result of the ongoing age transition (Duben 1985, Hancıoğlu 1985).

Household Living Arrangements by Age

In Turkey as in most societies, aging is a gendered process experienced differently by men and women. Several factors differentiate the aging experience by sex. First, women survive longer than men, so the sex ratio (men/women) drops below unity and becomes progressively more feminine after about age 50 (Toros 2000). The Turkish Statistical Institute estimates that as of 2012, the number of men at age 65 or older in the country was 2,473,913 and the number of women at age 65 or older was 3,208,090, or about 30 percent more than the number of men. At the oldest ages the imbalance of the sexes grows more and more pronounced.

This unbalancing of the sex ratio affects chances to live together with a partner differently for men compared to women. Figure 1 based on the nationally-representative 2011 Turkish Survey on Family Structure shows that nearly all male respondents lived together with a wife or other partner in all considered age groups above age 55. Even at ages 75 or older, 70 percent of men were still living in a couple with a female partner.

In contrast, remaining together in couples is impossible for many older women because there are not enough surviving men and because men typically have slightly younger partners. Figure 1 shows that although nearly all women in midlife also lived in couples in 2011, as they gradually outlive the men at old ages this situation inevitably changes. At ages 75 or older only 25 percent of women were still living in a couple with a male partner.

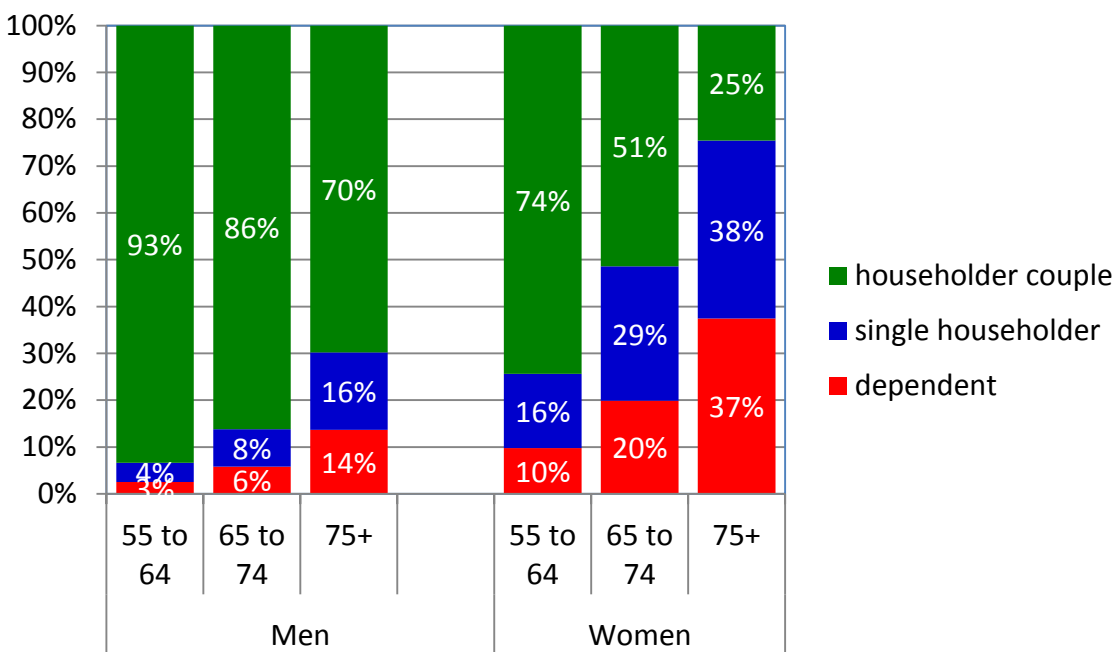
A second key fact about living arrangements concerns independence or autonomy. For various reasons, some people in every society do not live in conventional family households. They may live in a military barracks, a prison, a hospital or other non-household residential setting. Particularly in old age, this non-household population includes people living in institutions such as nursing homes or other congregate living arrangements that are not included in the universe of family households covered by most surveys. This institutionalized population is not covered by survey data examined here. Omitting the non-household population is a smaller problem in Turkey than it might be in some other countries, however, because the share of Turkey's population living in such non-household settings is lower than in most developed countries. Less than one percent of the older population was living in institutional care in the mid-1990s (Kandel and Adamec 2003). The agencies conducting the 2011 Turkish Survey on Family Structure estimated that three percent or less of the elderly population lived in such non-family-household settings. Virtually all of the elderly in Turkey live in private households (Imamoglu & Imamoglu 1992, Ediev, Yavuz, and Yüceşahin 2012) and traditionally the family takes care of dependent older relatives. Specifically, sons may be expected to take older parents into their homes (Spencer 1960, Aykan and Wolf 2000, Ozer 2004). In 2005 there was total capacity of less than 25,000 places in nursing homes throughout the country (State Planning Organization 2007).

But living in a family household does not indicate the same degree of independence for all household members. In every household, someone is identified in many surveys (including data examined here) as the head of the household while other people are classified as dependents of the household head (Burch 1980, Santi 1990). Even when a man and woman live together as a couple, traditional gendered household roles usually lead people to identify the man as the head of the household and his partner as a dependent. A woman is usually identified as the head of a household only when she lives without a male partner (Koč 1997).

For this analysis, we take account of this gendered definition of household heads by counting *both* members of a couple as “householders” whenever *either* of them is listed as the household head and the other is listed as the partner of the head (see Figure 1 below). We assume that couples actually operate as teams, sharing responsibility and authority as householders in charge of their homes (Herbst 1952, Carliner 1975). Of men living in such householder couples in 2011, 94 percent were listed as head of household. For women living in such householder couples, 94 percent were listed as partners of the household head. We count all these female partners as householders, too. A few women with male partners actually were listed as household heads in cases where the man might be physically disabled, or not actually the husband of the woman, or in other unusual circumstances.

Figure 1:

Householder Status* by Sex and Age Group, Turkey 2011



Source: tabulation from 2011 Survey

*(includes both partners as householders if either one is head of household)

At all adult ages, almost all men are householders (either household heads or partners). Even at ages 75 or older, 70 percent of all men lived in householder couples and another 16 percent lived as single householders. Only about one in seven of men even at the oldest ages lived as a dependent.

On the other hand, at ages 65 to 74 only half (51 percent) of all women still live in householder couples, and this share falls to 25 percent of women at age 75 or older. Fully 38 percent of women 75 or older appear as single householders without a partner (but possibly with other dependents in their households). Another 37 percent live as dependents in someone else's household. Aging brings more diverse living situations for women than it does for men. Since the number of older women will be growing faster than any other group in the Turkish population, a clear awareness of their social and economic circumstances becomes one of the most important requirements for insuring sound public policies with respect to intergenerational transfers, housing, health care, pensions, and many other matters.

We will concentrate in particular on two of the three groups shown in Figure 1 for this growing population of women—those without a partner who have become single householders in charge of their own households, and those without a partner who have become dependents in the households of children, other relatives, or other unrelated household heads. The few older women living as dependents who also still have partners are included with the dependent women who have no partners, since the partner also is a dependent in such households.

Factors for Explaining Household Living Arrangements

This exploratory analysis is limited to the most fundamental structural features of Turkish society, which as in other countries might affect such living arrangements. Once these basic outlines of the daily circumstances of people are established, future research will be able to use these findings as a foundation for more detailed exploration of other factors.

Education

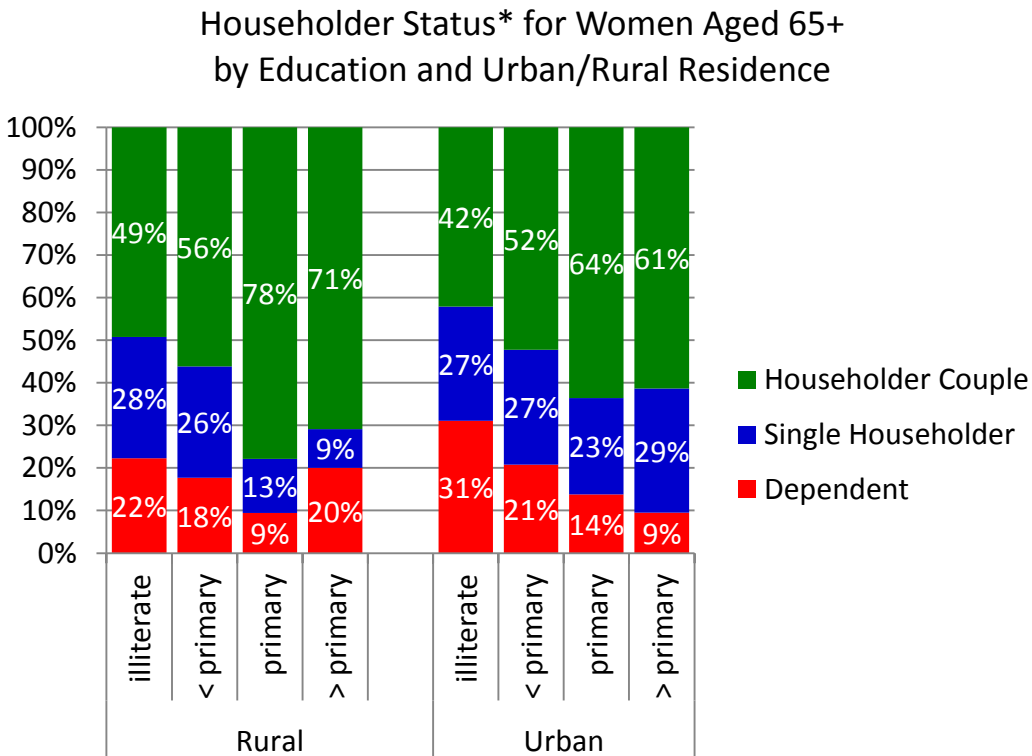
The 2011 survey identified all household members in one of six categories of educational attainment. While details of this educational distribution are important for young people in the most recent Turkish generations, among people over age 55 in 2011 there were really only three important categories of this education variable to consider. These people grew up and completed their schooling during a historical period in Turkey when the official required education ended with completion of nine years of primary schooling (Kruger 1972; Tansel 2002; Tansel & Bodur 2012). For people in that generation, the most important distinction is between those who failed to complete primary school (52 percent of respondents 55 or older), those who completed primary school (37 percent of respondents 55 or older), and those who went beyond this official required level and completed optional additional schooling (only 11 percent of respondents 55 or older). The 52 percent who failed to complete primary school can be further subdivided based on a literacy question, into 39 percent who were illiterate and 13 percent who had at least some level of literacy despite not completing primary school.

Educational attainment has been shown to be a key determinant of family living arrangements across the entire life cycle, not only in Turkey (Aytac 1998; Akyak and Wolf 2000) but also in most other societies (Khadr 1997; Shah, Yount, Shah, and Menon 2002; Uhlenberg 2009). Once formal schooling is finished, usually in early adulthood, it becomes a lifelong marker that affects many other aspects of the life course including old age. For this reason, we consider educational attainment of older adults in the survey as an influence both on having a partner and on living as an autonomous householder. Almost all of the adult respondents in the Turkish survey had married, so virtually all of them had partners at some point in their lives. The key issue, then, involves patterns in the risk of these unions ending before or during old age. Formal schooling is linked to survival chances both for men and for women, so more-educated people should be widowed less often. They should retain more partners for that reason. The effect of schooling on risk of divorce is less clear, both in Turkey itself and in other societies, but so few of the older respondents in this survey were divorced that educational differences are irrelevant. We thus expect more education to translate into more surviving partners as people grow older.

Education also increases autonomy of women in several ways, including more prestige and bargaining power within their households, a wider understanding of the larger social context in which those households are situated, and in some cases more chances for higher-paid and more influential jobs in the paid labor force (Moghadam 1993). More education for women also may indicate more affluent and successful parental families, which could confer additional lifetime advantages on such women even if their education was not itself the direct cause. All of these effects should mean that more-educated women who do lose their partners will be more likely to remain heads of their own households. Less-educated women who lose their partners will be more likely to become dependent on other family members (especially children) and to live in households with someone else as the head. Education also could be related to householder versus dependent status in another way. Less educated women usually marry earlier and have more children. The most highly-educated women marry later and have fewer children, or in some cases none at all. More children might mean more available alternative living arrangements for a less-educated woman who loses her husband, compared to options available to a highly-educated woman.

All these educational effects combine to produce variations in household living arrangements, shown in Figure 2 for all women over age 65. As expected, the share of older women living with partners in householder couples was higher for people with even a few years of primary education than for illiterate women, probably due mostly to better survival by their husbands. Women who completed primary school were even more likely to be living with partners, but women who went on to complete additional optional education actually were slightly less likely to live with partners than were those completing only primary school. This probably reflects lower proportions of women who ever married in this group.

Figure 2 -



Source: tabulation from 2011 Survey

*(includes both partners as householders if either one is head of household)

Urban/Rural Residence

As shown in Figure 2 above, another important influence on household living arrangements in Turkey has long been the difference between urban centers and rural areas of the country. The urban/rural distinction recorded in this survey is based on the administrative classification of the town or city as well as its population size, so that “urban” has a clear and well-understood meaning in the Turkish context. A massive shift from the countryside into Turkish cities continued through most of the 20th century (Robinson 1958, Gökdere 1994, Erman 1998), so in reality we find three different population groups in Turkey—those born in cities and still living there, those born in rural areas and still living there, and a third group who were born in the countryside but at some point moved to urban areas (Taeuber 1958, Shorter & Tekçe 1974).

For example, in 1990, 56 percent of those 65 years and older resided in rural areas, and the elderly constituted a slightly higher percentage of the rural population than the urban population (Lapham and Kinsella 1997). Of the 2011 survey respondents studied here, over 60 percent of respondents aged 65 or older lived in rural areas. Yet although rural residents have more children than urban residents, over sixty percent of respondents between ages 25 and 34 lived in urban areas. Many of the older rural residents’ children moved to cities. Some of the people identified as urban residents at the time of the survey in fact were born in rural areas. Atyac (1998) finds a strong effect of urbanization on living arrangements, as married men who live in the urban areas are less likely to co-reside with a widowed parent, though this had no effect on whether they lived near their elderly family members.

Although marriages tend to be earlier and more universal in the countryside than in cities, survival rates at older ages are also lower in the rural areas. Since we only know residential location at the time of the survey for these respondents, it is more difficult than in the case of education to say whether the urban/rural distinction should be viewed as a cause or a consequence of differences in living arrangements. For example, in cities fewer couples are disrupted by widowhood, so more people remain in couples as they grow older. On the other hand, more women may never get married in urban areas, and these women would usually not live with a male partner later in life. Above all, women who become widowed in the countryside may go to live with their children, but these children may well have moved to one of Turkey’s growing urban centers, so the urban residence of the widowed mother is a result of the loss of her partner, rather than a cause. Despite these conceptual difficulties, we include the urban/rural contrast as a possible explanatory factor in models below.

These population shifts explain why we observe a higher percentage of rural than urban women over age 65 still living with partners in Figure 2, regardless of level of education. Some women living in rural areas may have lost their partners in the past, but many of these may have moved to the cities, so that we find a higher share of women in cities living without partners.

Among these two rapidly-growing populations of older women living as single householders and as dependents in someone else’s household, on the other hand, a more complicated and interesting pattern appears in Figure 2. Women in rural and urban locations are almost equally likely to live as either dependents or single householders for the two lowest educational levels (illiteracy and less than completed primary school); in fact, the women in cities actually are slightly more likely to live as dependents rather than independent single householders. But with higher levels of education, more and more of these older women in cities tend to live independently as single householders when they have no partner, and fewer of them end up as dependents living with children or other relatives. In the countryside, by contrast, the few women in the two higher education categories (completed primary and schooling beyond primary) are more likely to appear as dependents in a relative’s household, not as an independent single householder. This urban/rural contrast in how education relates to household status for older women requires a closer look, as discussed below.

Geographic Region

Finally, above and beyond the effects of urban versus rural residence, and also apart from the effects of education (which itself varies between urban and rural contexts) some research suggests that different geographic regions of Turkey may represent distinctive and varying cultural contexts (Albaum & Davis 1973, Magnarella & Turkdogan 1973, Ullusoy 1993). Average household size increases from West to East and nuclear families are more prevalent in the more urbanized West, South, and Central regions (Yavuz 2004; Ünalán 2005). Extended families, and more specifically families that co-reside with an older family member, are more likely to be in the East region (Atyac 1998). As long as both spouses remain alive, an older couple is more likely to live in a nuclear household together than with their kin. This household arrangement among those 50 years and over increased for all regions between 1983 and 1998, though the North and East experienced greater increases in the percentage (Yavuz 2004). The greater increase in the North and East shows the effect of internal migration, as these two regions have been subject to severe out-migration of younger populations towards other regions over the last few decades (Doh 1984, Yavuz 2004). These regional variations may act as influences in their own right on patterns of daily living including living arrangements in old age. People with the same level of education, living in villages or towns of the same size in different parts of the country, may have different feelings about traditions such as living with children in old age.

With regard to patterns of household status in the 2011 survey, consideration of twelve different regions of Turkey (Istanbul, East and West Marmara, regions on the Aegean, Mediterranean and East and West Black Sea coasts, West Anatolia, Central Anatolia, and Northeast, East Central and Southeast Anatolia) generally failed to show significant differences in surviving couples among older people. Observed regional differences in the prevalence of couples were explained by age, education and urban-rural residence within these regions.

Similarly, among women who had lost their partners, the balance between remaining as single heads of their own household or become dependents in the households of others also did not vary significantly across these regions—except that, even after taking into account education and urban-rural residence, significantly more older women remained independent householders in the Mediterranean and West Black Sea coastal regions. For this reason, no empirical results for regions are shown or discussed below.

Social Conditions for Older Women with Different Household Arrangements

With a basic picture established for the household living arrangements of Turkey's growing older population, it is important to devote special attention to the social and economic consequences of such variations in living arrangements, particularly for the most vulnerable segment of this population—the older women who no longer have partners to share a household with them. Here we consider several key aspects of quality of life for women living as single heads of household, compared for reference to the women still living with their partners. We also compare both these groups of women householders to the other women living as dependents in the households of someone else—usually a relative such as a son or a daughter.

Physical Conditions: Dwelling Type and Size

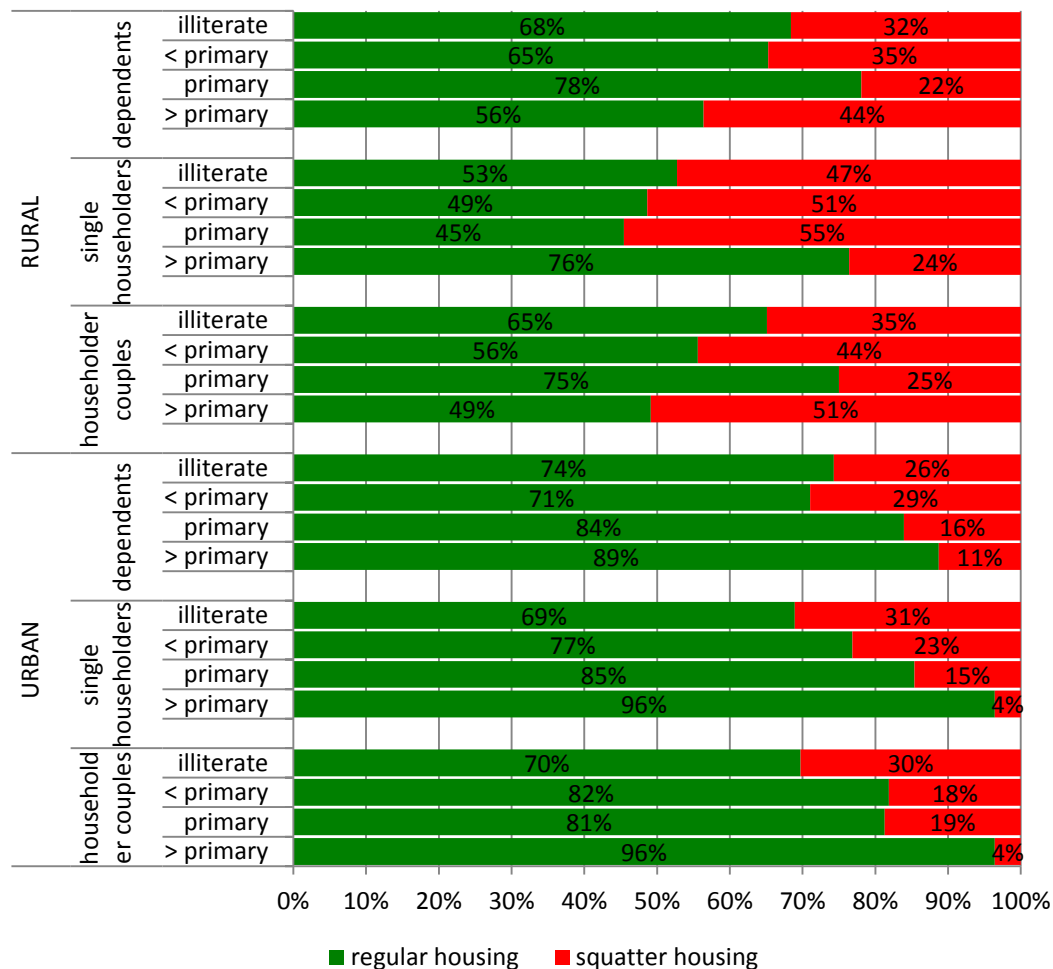
The aspects of quality of life considered here begin with the physical dwellings where these women were living, first looking at a basic distinction available in the 2011 survey between regular housing and what is called “squatter housing,” and then in addition looking at the number of people in the household per room in the dwelling. This measure of persons per room is widely used as a measure of quality of life, with higher values indicating more crowding and less privacy in the household.

Figure 3 presents one clear pattern in the risk of living in “squatter housing” as reported in this survey. For women 65 or older in urban areas, more education greatly reduces the

chances that they will be living in such dwellings. While one of every three or four illiterate women in cities reported living in squatter housing, for women who went beyond the required primary education and completed additional schooling, less than one in ten lived in such dwellings.

Figure 3:

Housing Quality for Women 65+ by Education, Householder* and Urban/Rural Status



Source: tabulation from 2011 Survey

*(includes both partners as householders if either one is head of household)

On the other hand, even in urban areas there is no significant difference between these older women in the risk of living in squatter housing, whether they are still living with partners in householder couples, living independently as single householders, or living as a dependent in someone else’s household. The same educational gradient repeats for all three groups, but householder status does not make a difference within any of the educational categories or in general for older women in cities. This suggests that access to regular housing is not restricted for single householder women, and also that women living as dependents are not “retreating” to substandard housing.

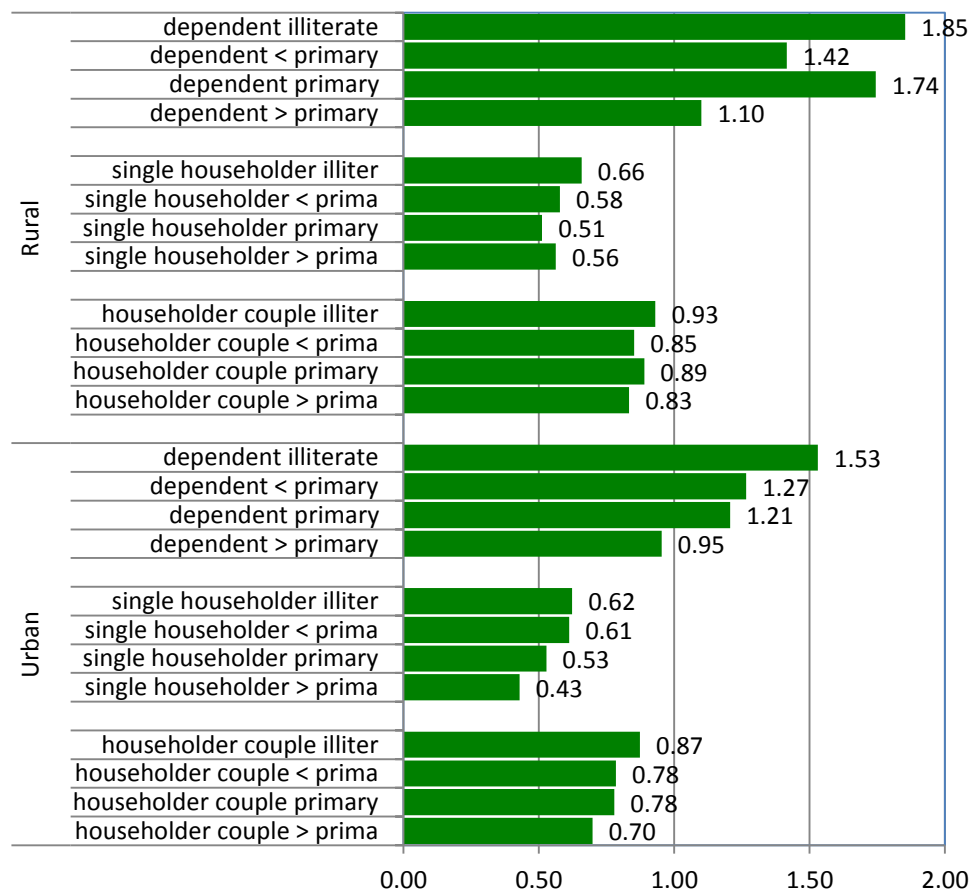
In rural areas, the picture again differs from the situation in cities. Overall, the chances of living in such housing is much higher for older women in the countryside, where the housing stock is older and of poorer quality in general. This disadvantage is reinforced by the fact that there is no sign of any advantage in dwelling type for rural women with more education. In fact, the chance of reporting squatter housing actually increases with more education for rural women in most cases, regardless of their householder status.

Both of these patterns may be evidence that selective out-migration of older women is taking place from rural areas. The women with the most education may be moving to cities, particularly after they lose their partners, either to live independently there as single householders, or to live with children who already moved to the cities at an earlier date. This would explain why the older women who remain in rural areas as single householders are significantly more likely to report this “squatter housing” category of dwellings.

The second aspect of housing considers the residential density in households. If lower density of people per room indicates better living conditions, clearly Figure 4 shows that the women with the greatest problems are those who have become dependents in the household of a child, other relative, or someone else.

Figure 4 -

Persons / Room in Household, Women 65+ by Education, Householder* & Urban/Rural Status



Source: tabulation from 2011 Survey

*(includes both partners as householders if either one is head of household)

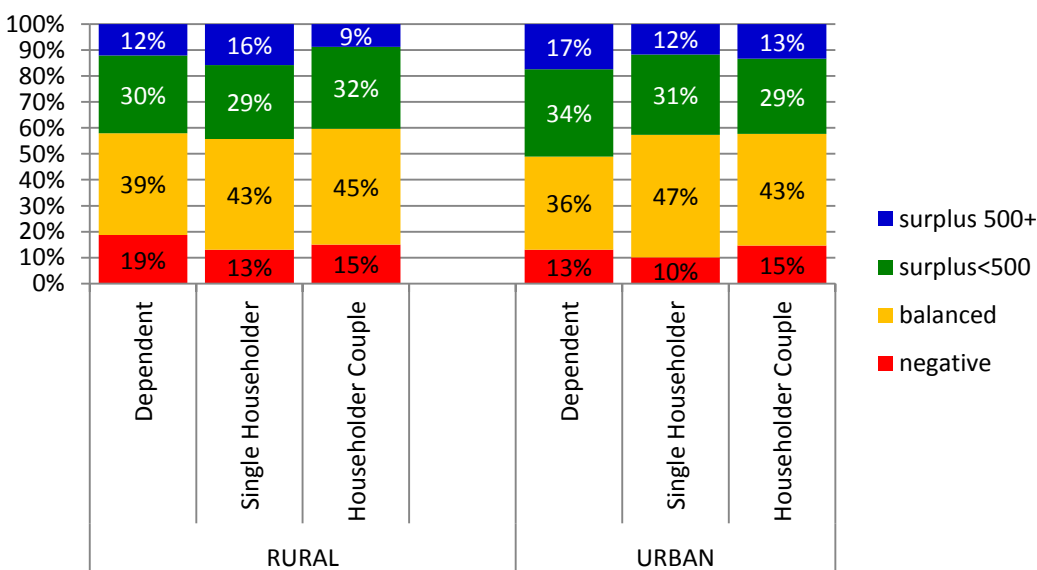
Apart from this sharp difference between dependent women and householder women (both single householders and those in householder couples), Figure 4 also shows that women with more education live in less crowded houses. Rural women were quite similar to urban women regardless of householder status or education, except that rural dependents tend to be more crowded than urban dependents. In both rural and urban areas, independent single householders actually compare favorably in terms of residential density even to those women still living with partners, although it may not seem like any advantage to a woman who lives alone in the same flat or house that she once shared with her husband. Certainly, however, there is no clear sign in either Figure 3 or Figure 4 that women living on their own, without a partner, find themselves in worse residential situations than those still living with partners, and certainly not worse than those who have moved in with relatives and become dependents.

Monthly Household Income and Expenses

The 2011 Turkish Survey on Family Structure included several questions about the financial situation in each household. We consider two of these measures, the reported monthly household income and the reported monthly household expenditures. Since both income and expenditures depend in part on the number of persons living in a household, we use recommendations of the Organization for Economic Cooperation and Development (OECD) on estimating the impact of household size on these budgets. The revised OECD standard counts the household head as 1 person, each additional adult as 0.5 persons, and each child under age 18 as 0.3 persons in terms of their impact. We divide both monthly income and monthly expenses by this adjusted household size so that the financial situations can be compared for households of different sizes.

Figure 5 -

Monthly Household Income Minus Expenses for Women 65+ (adjusted* for household size)



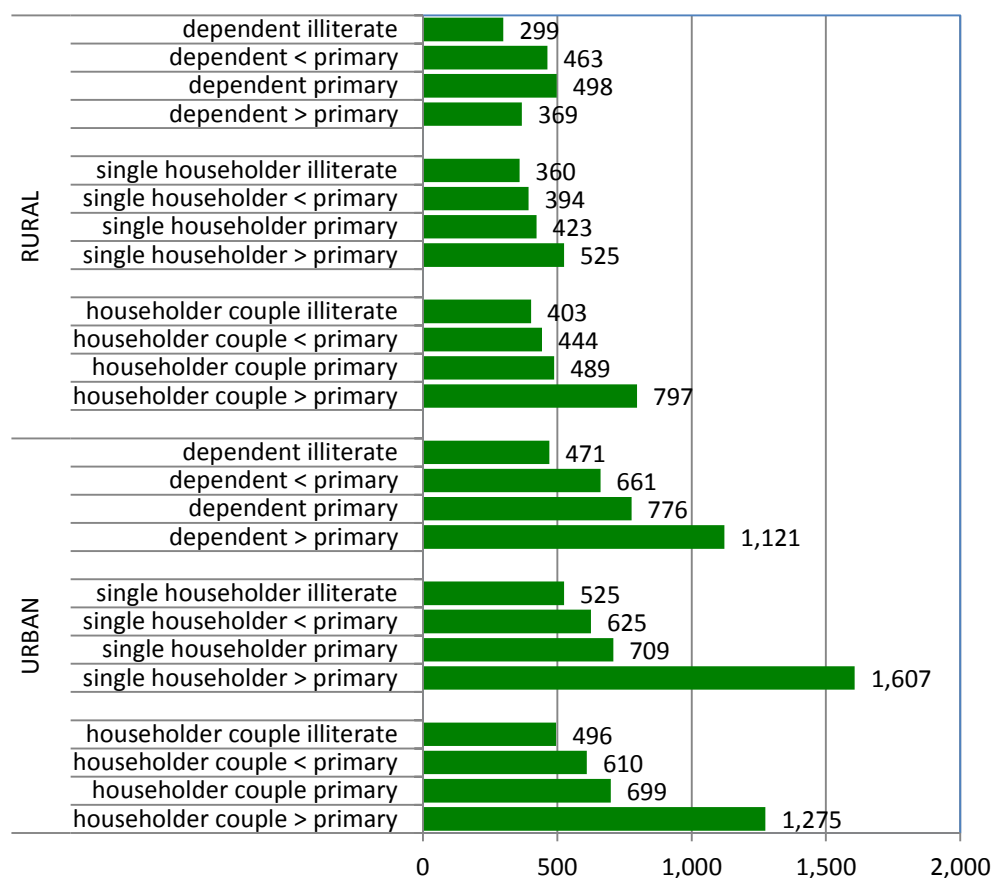
Source: 2011 Survey

*(OECD revised equivalence for household members)

A first look at this financial picture again shows little or no difference among women at ages 65 and over, based on the types of households in which they live. Figure 5 shows four categories for the balance of monthly income versus expenses—households where estimated expenses are greater than income, where income and expenses are evenly matched, where income exceeds expenditures by 500 Turkish lira or less, and where monthly household income exceeds expenditures by over 500 lira. Women living as independent single householders show essentially the same distribution across these categories as women living as dependents or still living with a partner as a householder couple, in both rural and urban areas. The same conclusion follows from a look at variations in adjusted monthly household incomes considered separately, as shown in Figure 6.

Figure 6 –

Adjusted Monthly Household Income, Women 65+ by Education, Householder* & Urban/Rural Status



Source: 2011 survey

*(includes both partners as householders if either one is head of household)

While education is strongly linked to higher household income, and urban households make more money on average than rural households, the type of households in which these older women live do not appear to make much difference for monthly income. In fact, for the

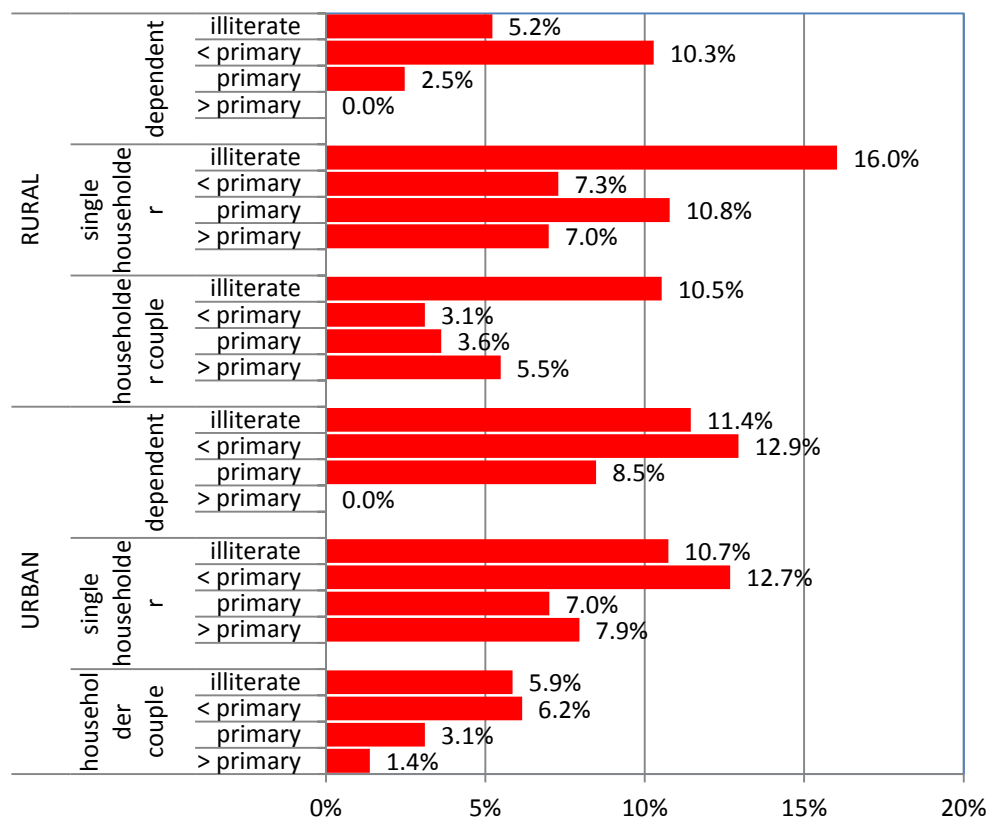
most educated urban women, those living independently as single householders had the highest adjusted monthly income, indicating that they certainly did not constitute a systematically disadvantaged, negatively-selected group in Turkish cities.

Health Insurance

Another measure from the 2011 Survey gives a slightly different perspective on the relation of householder status to quality of life, however. For each household in the survey, information was collected about whether each member had health insurance. The results, shown in Figure 5, indicate that in this respect older women living on their own were at a disadvantage compared to women who live as dependents with a child or other relative.

Figure 5 –

Percent of Rural Women 65+ Without Health Insurance, by Household Status and Education



Source: tabulation from 2011 Survey

*(includes both partners as householders if either one is head of household)

Women still living with partners have the least exposure overall to problems caused by lack of access to health care (although illiterate women in rural areas have problems even when they still have partners). Women living as dependents within a household headed by some other relative or person have about the same exposure to health risks in cities as do women living on their own as single householders, but in rural areas very few such dependent older women report lack of health care access. This may be a reporting issue in the survey, or it may reflect access that they gain through other members of the household such as a son or daughter who can cover them as dependents.

In all events, this picture of lack of access to health care for older women attempting to live independently as single householders, in both rural and urban areas, ought to be recognized as a priority for attention by health care policy makers in Turkey. One of the key elements in a good quality of life for older women who no longer have partners, and who may not have an option to live with children, clearly must be individual access in their own name to acceptable health care.

Summary and Conclusion

Living arrangements change with advancing age for people in Turkey. Most of the results of this short analysis of such changes are clear and straightforward. More education translates into more surviving partners, a cumulative effect as people grow older. Men have more education than women, and women also tend to outlive men, so for Turkish men there is really only one dominant pattern. Most men live as heads of their own households, usually with a partner, until they die.

Women, on the other hand, experience aging very differently. For an important minority of women, aging resembles the experience for men, living together with a partner as householders. However, another large group of women lose partners and subsequently become single heads of their own households. A third large group find themselves becoming dependents, particularly at the oldest ages, in the households of their children or other relatives. These patterns are well-known to scholars of aging in many societies.

The Turkish context reveals some unusual patterns in addition to these standard results. In particular, Figure 2 above showed that in urban areas the share of women still living with partners in old age falls far below the share observed in rural areas. At the same time, however, this same Figure showed that among this large number of older women without partners in cities, more remain heads of their own households than among rural women without partners.

Whether a result of different cultural standards and traditions or different economic opportunities and constraints, it seems that the cities of Turkey provide a more supportive environment for older women without partners to retain their autonomy, independence, and householder status. In rural areas there may be few alternatives for an older woman who loses her husband, apart from living with children. Yet for many of these rural women (who are also more likely to lose husbands than are urban women) there may be no children available for co-residing. A large majority of the older generation lived in rural areas, while many of the older people's children have moved to cities--an equally large majority of respondents a generation younger lived in urban areas. A rural woman who loses her partner, and who cannot find an available child's household nearby to join, may have no choice but to move to the city herself. Such selective migration could help to explain why so many rural women still have partners, even in old age. The women who have lost partners are no longer rural because they moved to cities. Once in the cities, these older women might live with children who also have moved there. However, in the urban areas it also appears that older women—even those who no longer have partners—are able in many cases to manage as single heads of their own households.

The most important question addressed by this study asks whether women who no longer have partners in old age were living in disadvantaged circumstances as a result. If older

women without partners experienced significantly worse living conditions than did women who still had partners, this could indicate a problem that could grow dramatically larger along with Turkey's older population. Women living as dependents in other relatives' households were considered separately from those living independently as single heads of household, to see whether either of these groups of women without partners experienced such disadvantages.

In most respects, no such disadvantages for women without partners appear in the 2011 Turkish Survey of Family Structure. For older women regardless of household type, living in rural areas means a higher chance on average of living in more crowded circumstances, and of living in squatter housing—particularly for the least educated women. More education also predicts better housing characteristics in both urban and rural areas. But the distinction between women living with partners, those living as single householders, and those living as dependents in other households does not reveal systematic differences in housing type or density. Women in all three types of households were about equally likely to experience monthly deficits, surpluses or balances in their household budgets, and although the household income adjusted for household size clearly increased with education and clearly was higher in cities, again no clear difference emerged in this adjusted income figure for the three considered groups with different household living arrangements.

The only case in which women still living with partners had a clear advantage over other older women appeared with respect to access to health insurance. In both cities and rural areas, and for all educational levels, women who had lost their partners were significantly less likely to have health insurance. This was true for both women living as independent single householders, and for women living as dependents in other households.

The Turkish state and Turkish society appear to be coping very well with the challenge of insuring adequate living conditions for a growing population of older women who have lost their partners and must find some alternative living arrangement, whether living with other relatives or living on their own as single householders. Particularly in urban areas, women living as single householders exhibit no serious disadvantages in terms of housing quality or household budgets. The only exception to this pattern of social success concerns access to health insurance, and in this one respect, there may be an issue that requires attention by policy makers in the country.

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