

## MATERIAL DEPRIVATION INCREASES AMONG THE FEMALE-HEADED HOUSEHOLDS

Gökçe Uysal\* ve Selin Köksal\*\*

### Executive Summary

The status of female-headed households is an important topic addressed by academic research and policymakers in terms of both gender equality and equality of opportunities for future generations. According to the 2015 wave of the Survey of Income and Living Conditions, the material deprivation is becoming more prevalent. The ratio of female-headed households that suffer from material deprivation increased from 31 percent in 2014 to 37.9 percent in 2015. During this period, the ratio of female-headed households that cannot cover unexpected expenses increased to 45.6 percent. Moreover, the ratio of female-headed households that cannot meet their weekly protein needs increased to 45.9 percent. In addition, the ratio of female-headed households that cannot sufficiently heat up their homes rose from 20.6 percent to 26.9 percent. This strong deterioration in material deprivation rates indicate that female-headed households need specifically designed policies. However, policymakers should pay attention not to weaken women's labor market attachments while designing policies for female-headed households.

### 18.2 percent of household heads are female in Turkey

The relative status of female-headed households has been an important topic among academics, policymakers, and NGO's. Indeed, the relative status of female-headed households becomes an important determinant of the living conditions of adults as well as of children who grow up in these households. Using Survey of Income and Living Conditions 20145 data, we study the status of female household heads and their households. "Household head" in this research brief corresponds to the "reference person" of TurkStat. TurkStat defines the "reference person" as the adult member of household who has the most accurate information about the socio-economic and personal characteristics of household members and responsible for the administration of household.

**Table 1: Distribution of female and male household heads, by age (2015)**

Age group	Female household heads		Male household heads	
	Number of heads (in thousands)	%	Number of heads (in thousands)	%
Less than 65	2475	62,4%	15456	86,5%
65 years and older	1493	37,6%	2412	13,5%
<b>Total number of households</b>	<b>3968</b>	<b>100%</b>	<b>17868</b>	<b>100%</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

\*Yrd. Doç. Dr. Gökçe Uysal, **Betam**, Deputy Director, gokce.uysal@eas.bau.edu.tr

\*\*Selin Köksal, **Betam**, Research Assistant, selin.koksal@eas.bau.edu.tr

According to the 2015 Turkish Survey of Income and Living Conditions (SILC) data, 18.2 percent of approximately 21.9 million household heads are women. In other words, in Turkey 8.9 million of approximately 76.4 million people are living in female-headed households. When we analyze the distribution of male and female household heads by age, approximately 38 percent of female household heads are older than the age of 65 years; this ratio is only 13.5 percent for male heads. This situation reflects the fact that women live longer than men. On the other hand, 62.4 percent of female heads are younger than 65 years whereas this ratio is 86.5 percent for male heads. (Table 1).

### **More than half of female household heads are widowed**

The marital status of female household heads are represented in Table 2. 56.5 percent of female-headed households are widowed, 18.3 percent of them are single and 13.1 percent of them are divorced. On the other hand, only 9.6 percent of female heads are married. This situation reveals that women become household heads usually when they do not have spouses and that the household structure in Turkey is determined primarily by gender roles.

**Table 2: The marital status of female household heads (2015)**

	<b>Number of households (in thousands)</b>	<b>%</b>
Never married	725	18,3
Married	379	9,6
Widowed	2244	56,5
Divorced	519	13,1
Living apart	101	2,5
<b>Total number of female heads</b>	<b>3968</b>	<b>100</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

### **Majority of female household heads have lower education levels**

Table 3 shows the educational status of male and female household heads. 13 percent of female household heads and only 2.2 percent of male heads are illiterate. Although illiteracy is more common among female household heads, the numbers of illiterate male and female household heads are almost the same. There are 321 thousand female and 343 thousand male household heads who are illiterate. Mirroring the educational distribution in Turkey, we observe that the majority of household heads have less than a high school degree. When we investigate household heads below the age of 65, 53.1 percent of female households and 59.3 percent of male households attained at most primary education. On the other hand, 33.9 percent of female household heads and 38.5 percent of male household heads are at least high school graduates. As can be seen, the frequency of being at least high school graduate does not differ between male and female household heads. Besides, 20.1 percent of female heads and 18.6 percent of male heads are higher education graduates. Even though these shares are closer to each other, it is striking that the ratio of female head who graduated from a university is higher than male heads.

The educational status distribution of older (age 65 or older) household heads paints a bleak picture for females. 55.2 percent of older female household heads are illiterate whereas this ratio is 13.5 percent for male household heads. This fact certainly is a reflection of low education levels of previous generations.

**Table 3: Household heads by educational status (2015)**

Female household heads				
	Less than 65		65 years and older	
	Number of heads (in thousands)	%	Number of heads (in thousands)	%
Illiterate	321	13,0	825	55,2
Less than high school	1314	53,1	598	40,1
High school	341	13,8	49	3,3
Tertiary education	497	20,1	21	1,4
<b>Total number of female household heads</b>	<b>2475</b>	<b>100</b>	<b>1493</b>	<b>100</b>
Male household heads				
	Less than 65		65 years and older	
	Number of heads (in thousands)	%	Number of heads (in thousands)	%
Illiterate	343	2,2	326	13,5
Less than high school	9165	59,3	1760	73,0
High school	3068	19,9	115	4,8
Tertiary education	2880	18,6	211	8,7
<b>Total number of male household heads</b>	<b>15456</b>	<b>100</b>	<b>2412</b>	<b>100</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

Table 4 provides the average household sizes of female- and male-headed households. According to the data, the average size of female-headed households is 2.4 people while the average size for male-headed household is 3.9 people. This finding may stem from the fact that there are relatively fewer children in female-headed households (Table 5). Note that female household heads are older on average, which contributes to this finding. Nevertheless, the household size of younger female-headed households is also smaller. While the average size of a household with a female head younger than 65 years of age is 2.7 people, the same number is 4.0 people for male-headed. The fact that a higher share of female household heads are single also matters (Table 2).

**Table 4: Average household sizes (2015)**

	Female heads	Male heads
Less than 65 years	2,7	4,0
65 years and older	1,8	2,9
<b>All age groups</b>	<b>2,4</b>	<b>3,8</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

### The size of female-headed households is smaller

Similar to Table 4, there are more children in male-headed households than female-headed households. 11.8 percent of male-headed households under the age of 65 have at least three children while it is only 3.7 percent in female-headed households. On the other hand, there are no children in almost 74.5 percent of female-headed households. This ratio decreases to 44.3 percent in male-headed households.

**Table 5: Distribution of household heads by the number of children (2015)**

Female household heads				
	Less than 65		65 years and older	
Number of children	Number of heads (in thousands)	%	Number of heads (in thousands)	%
0	1843	74,5	1383	92,6
1	367	14,9	44	2,9
2	171	6,9	35	2,4
3+	92	3,7	31	2,1
<b>Total number of female household heads</b>	2475	100	1493	100,0
Male household heads				
	Less than 65		65 years and older	
Number of children	Number of heads (in thousands)	%	Number of heads (in thousands)	%
0	6855	44,3	2068	85,8
1	3636	23,5	104	4,3
2	3140	20,3	147	6,1
3+	1833	11,8	93	3,8
<b>Total number of male household heads</b>	15456	100	2412	100

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

### Almost 40 percent of young female households are in labor force

Table 6 shows the labor market status of female household heads. 38.9 percent of female heads under the age of 65 are participating labor force (employed or seeking for a job). 27 percent of them are working as wage earners. Nevertheless, almost half (46 percent) of the female heads are busy with domestic work which is a worrisome. The majority of female household heads older than 65 years of age is retired (14.5 percent) or consider themselves too old to work (42.7 percent) but still more than one-third of them are busy with household chores.

**Table 6: The labor market status of female household heads (2015)**

	All age groups	Less than 65 years	65 years and older
Wage and/or salary earners	17,3	27,0	1,4
Employer / Self-employed	6,1	8,4	2,2
Seeking a job	1,5	2,5	0
Student	1,3	2,1	0
Retired	11,8	10,2	14,5
Old, ill and disabled	17,9	3,0	42,7
Busy with household chores	43,2	46,0	38,5
Other inactives	0,9	1,0	0,7
<b>Toplam</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

On the other hand, Table 7 shows that the female household heads, who are already employed, are predominantly wage and/or salary earners in non-agricultural sectors (78.1 percent). The ratio of employer or self-employed women is above 16 percent. Besides, women in agriculture are employed largely as self-employed (60.9 percent), unpaid family workers (18.1 percent) or casual workers (19.9

percent), as expected. As a result, female heads cannot have a regular income and they cannot benefit from social security services.

**Table 7: The employment status of female household heads (2015)**

Employment Status	Non-agricultural sectors		Agriculture	
	Number of heads (in thousands)	%	Number of heads (in thousands)	%
Wage and/or salary earners	630	78,1	2	1,2
Causal workers	36	4,5	25	19,9
Employer	34	4,2	0	0
Self-employed	98	12,1	77	60,9
Unpaid family workers	8	1,0	22	18,1
<b>Total working female household heads</b>	<b>806</b>	<b>100,0</b>	<b>126</b>	<b>100,0</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

### West-East differentiation

The regional distribution of household heads is given in Table 8. In Turkey, 18.2 percent of households have female heads. Two regions with the highest share of female household heads are Istanbul ( 20.4 percent) and Aegean (20.2 percent). Moreover, the shares of female-headed households in West Marmara, Mediterranean and East Black Sea Regions are higher than the overall average in Turkey. Finally, Central East Anatolia (12.1 percent) and Northeast Anatolia (13.4 percent) have the lowest ratios.

**Table 8: The distribution of female and male household heads by regions (2015)**

Regions	The number of female household heads	The number of male household heads	The ratio of female household heads
Istanbul	859	3342	20.4
West Marmara	218	909	19.3
Aegean	677	2676	20.2
East Marmara	361	1776	16.9
West Anatolia	371	1890	16.4
Mediterranean	575	2312	19.9
Central Anatolia	168	864	16.3
West Black Sea	203	1069	16.0
East Black Sea	140	610	18.7
Northeast Anatolia	63	408	13.4
Central East Anatolia	95	691	12.1
South East Anatolia	238	1321	15.3
Total household heads (in thousands)	3968	17868	18.2

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

### Approximately 40 percent of female-headed households are suffering from material deprivation

In this research brief, poverty is measured by the severe material deprivation defined by Eurostat. According to this measure, people who cannot afford at least four of the following items are severely materially deprived: (1) to pay their rent, mortgage or utility bills, (2) the keep their home adequately

warm, (3) to cover unexpected expenses, (4) to eat a meal involving meat, chicken or fish every second day, (5) to afford a one-week annual holiday away from home, (6) a washing machine, (7) a color television, (8) a telephone (including mobile phone) or (9) a car.

**Table 9: Material deprivation in male and female-headed households**

	Aile reisi kadın olan	Aile reisi erkek olan
<b>2015</b>		
Total number of households (bin)	3968	17868
Number of poor households (bin)	1502	4938
<b>Poor household ratio (%)</b>	<b>37,9</b>	<b>27,7</b>
Total number of people (in thousands)	8886	67471
Number of poor people (in thousands)	3297	19789
<b>Poor people ratio (%)</b>	<b>37,1</b>	<b>29,4</b>
<b>2014</b>		
Total number of households (bin)	3744	17636
Number of poor households (bin)	1162	4618
<b>Poor household ratio (%)</b>	<b>31,0</b>	<b>26,2</b>
Total number of people (in thousands)	8504	67189
Number of poor people (in thousands)	2841	19374
<b>Poor people ratio (%)</b>	<b>33,4</b>	<b>28,8</b>

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

In 2015, 23.1 million people (30.2 percent) could not afford at least four of nine items mentioned above. Furthermore, material deprivation depends on the gender of household head and according to the data, material deprivation is more widespread among female-headed households. More than 1.5 million (37.9 percent) of approximately 4 million female-headed households are facing material deprivation (Table 9). Among the 17.9 million households with male heads, about 4.9 million (27.7 percent) live in material deprivation. A similar pattern emerges when we consider poverty from other point of view. 23.1 million people are living in material deprivation in Turkey. 3.3 million of them are living in female-headed households and other 19.8 million are living in male-headed households. In other words, 37.1 percent of people living in female-headed households and 29.4 percent of individuals living in male-headed households are poor.

**Table 10: Material deprivation rates**

	2014	2015
<b>Severe material deprivation</b>	<b>31,0</b>	<b>37,9</b>
Heating	20,6	26,9
Unexpected financial expenses	37,8	45,6
Nutrition	38,3	45,9
One-week holiday away from home	68,5	72,3
Colour TV possession	3,1	3,2
Washing machine possession	5,3	5,3
Car possession	42,1	44,0
Telephone possession	2,9	2,0
Rent payments and bills	31,3	30,2

Source: 2015 TurkStat Income and Living Conditions Survey; Betam

In general, we observe an increase in severe material deprivation rates from 2014 to 2015. In male-headed households, severe material deprivation rate increased from 26.2 percent to 27.7 percent while in female-headed households it increased from 31 percent to 37.9 percent. The data point out that severe material deprivation becomes more prevalent, especially in female-headed households.

Table 10 shows how the items of severe material deprivation changed from 2014 to 2015. The data points out a drastic increase for the female-headed household that cannot meet their protein needs or cover unexpected financial expenses. The ratio of female-headed households which cannot cover their unexpected financial expenses increased from 37.8 percent to 45.6 percent whereas the ratio of households which cannot meet their weekly protein needs increased from 38.3 percent to 45.9 percent. In other words, almost half of female-headed households cannot cover their unexpected financial needs and weekly protein needs. In addition, the households that cannot sufficiently heat their homes increased from 20.6 percent to 26.9 percent.

### **Two different profiles of female household heads**

To sum up, two different profiles among female-headed households stand out. While one group consists of women that are relatively younger, highly educated, in wage employment in non-agricultural sectors, the other is characterized by relatively older and low-educated women. Even though for clearly different reasons, both groups of women have fewer children living with them. It is easy to anticipate that the children of relatively older women are living in other households. For the group of relatively younger women, fertility rate is probably lower due to high material and emotional costs of raising children as a single parent.

Regardless of the profile of the female head, material deprivation is more common among female-headed households. One of every female-headed households and 37.1 percent of people living in these households cannot meet at least four of nine needs, such as covering unexpected expenses, paying rent/utility bills, affording a meal with meat, chicken, fish or vegetarian equivalent every second day, heating to keep the home sufficiently warm, a car, a telephone, a color TV and a washing machine. These shares are lower for male-headed households. Policies aiming to improve the relative status of female household heads will help foster gender equality and improve equality of opportunity for children who grow up in these households. In this respect, these policies ought to include components aiming to strengthen the labor market attachment of females.