

## POSITION OF OWNER OCCUPANCY IN TURKEY AND THE NETHERLANDS: A DESCRIPTIVE STUDY [1]

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### INTRODUCTION

Housing is a significant part of economic life, and is an important policy issue of governments and of a particular industrial sector that affects both governments and individuals. As stated by Harsman and Quigley (1991; 1):

“All developed countries have a housing problem of some form, and all nations, regardless of their orientation towards free markets or central planning, have adopted a variety of housing policies. The production, consumption, distribution, and location of dwellings are controlled, regulated and subsidized in complex ways. In fact, compared to other economic commodities, housing is perhaps the most tightly regulated of all consumer goods. ”

As a result of these differing housing policies in the countries, distinctly different housing systems have emerged. The studies of Esping Andersen (1990), Barlow and Duncan (1994) and Kemeny (1981) are the most cited of the many available, categorizing housing systems according to different criteria, and the Netherlands has been one of the most studied countries, being representative of a welfare renter society with a high level of government intervention. Turkey was originally included only in the study of Donnison (1967), who categorized the country as “embryonic” in terms of its housing system. In **Table 1**, Turkey (in italics) is included with a personal interpretation.

According to the following studies, the Turkish housing system can be categorized as “embryonic” and “rudimentary”, while the Dutch housing system is “comprehensive” and “social democrat”.

Turkey and the Netherlands stand almost at the opposite ends regarding their housing systems. These categorizations implicitly provide information on how the housing systems of the two countries are: Turkish housing system lacks central administration and policy development whereas in the Netherlands an extensive housing policy has been developed. Such policy

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Donnison (1967)	Kemeny (1981)	Barlow and Duncon (1994)	Esping Andersen	Boelhouwer and van der Heijden (1992)
<b>Embryonic</b> Greece Portugal Turkey	<b>Home owning</b> Australia Canada UK USA Turkey	<b>Rudimentary</b> Greece Portugal Spain Italy (South) Turkey	<b>Social democratic</b> Sweden Scandinavian countries	<b>High degree of government involvement</b> The Netherlands (1945-1990), FRG (1945-1970s) France (1945-early 1970s), Belgium (1945-1980) England (1945-1970), Denmark (1945-1960s) Sweden (1945-1970s)
<b>Social</b> Belgium Ireland Switzerland UK, USA		<b>Liberal</b> Ireland UK USA	<b>Corporatist welfare states</b> Germany Austria Netherlands France	<b>Emphasis on housing quality</b> The Netherlands (1975-1990), FRG (1970s-1990) France (1970-1990s), Belgium (1950s- 1975, 1980-1990) England (1950s-1990), Denmark (1960s-1990) Sweden (1965-1990)
<b>Comprehensive</b> Denmark France The Netherlands Norway Sweden West Germany	<b>Cost renting</b> Austria The Netherlands Sweden Switzerland West Germany	<b>Corporatist</b> Austria France Italy (North) West Germany	<b>Liberal</b> USA UK Canada Australia, New Zealand	<b>Emphasis on housing distribution</b> The Netherlands (early 1970s, late 1980s) FRG (1960-1970, 1975-1990) France (1975-1990), Belgium (1980-1990) England (1970s, 1980-1990), Denmark (1960s-1990)
		<b>Social Democrat</b> Denmark, The Netherlands Sweden		<b>Reappearance of quantitative and or qualitative housing shortages</b> FRG (Late 1980s), France (1985-1990), Denmark (Late 1980s-1990)

**Table 1.** Classification of housing systems for different countries. Developed from Doling (1997, 82).

differences involve implicit decisions of governments on tenure types and inevitably favour one tenure type over another. Turkey is characterized as a home owning society whereas the Netherlands is known with its post WWII public rented sector development and management.

In this paper, position of owner occupation with respect to non-owner occupation is analysed in the two countries. It is argued that housing policies implemented so far would have created tenure disparities and a comparative study of Turkey and the Netherlands as distinct cases, would reveal tenure discrepancies successfully. It is challenging to explore the position of owner occupancy and non-owner occupancy regarding 'the parts' that constitute 'the whole'. Such a comparison would necessitate the two components of the population and the stock (owners- non owners comparison and owner occupied- non -owner-occupied dwellings comparisons). Therefore, it is relevant to include both household and housing characteristics in search for explanations of positions of owner occupation with respect to non-owner occupation in the two countries.

## HOUSING IN TURKEY AND THE NETHERLANDS

### Turkey

In Turkey state rental housing never existed. In the absence of a proper national housing policy, Turkey is characterized by high tendencies for home ownership. Rapid urbanization process in an almost uncontrolled housing system resulted in a unique tenure typology pattern in Turkey

leading to the dominance of home ownership, followed by private renting and a large unauthorized building stock especially in the outskirts of metropolitan cities (Sarioğlu-Erdoğan, 2010b). Mortgage system became available in 2007, which is criticized to be only a banking arrangement rather than a comprehensive housing finance policy (Sarioğlu, 2007b).

Owner occupation is the prevailing tenure in Turkey (64 % in 2003). Primary reason has been the high inflation that Turkey had been suffering for decades. Households have considered home ownership as a safe investment good to protect their savings against inflation. In the housing career of a household, owner occupation has always been regarded as the only end in a housing career. Unlike many European countries, public accommodation refers to housing for particular civil servants, which is not accessible for all households. Further, this type of accommodation is available only in particular cities. Rather than public rental sector, in Turkey, private rental sector has been developed by the private developers (Balamir, 1999) and comprises more than 1/4th of all the stock (28.04 %). As Türel (2000, 3) denotes due to the absence of social rental housing as an alternative tenure, in Turkey, unauthorized house building continues alongside the authorized provision of housing.

The group named as "Other", requires attention. With a 5.13 % share, this group is defined as households who are not owners but who do not pay rent. These are mainly households who live in the houses owned by relatives or parents. In this sense, they are the most probable future owners of those dwellings. Thus, when added to the ratio of owner-occupiers, the total makes 77.08 in 2003 (Sarioğlu, 2007a).

### **The Netherlands**

The Netherlands can be accepted as a representative of a European welfare country, where housing has been one of the primary domains of intervention by the government. The Dutch housing system has been strongly controlled, with state intervention justified in every sphere of housing. Its performance in the development and management of social rented stock is one of the best examples in the world. Traditionally, home ownership rates have been lower while public rental has been higher in The Netherlands. The country experienced a large state rental housing policy, which only after 2000s, promotion of home ownership emerged as one of state's policies.

In the Netherlands, public rental housing has been the distinctive feature of housing. The country has been characterized with low ratio of home ownership until very recently. In 1947, for instance, just after the WWII, the ratio of owner occupation was only 28 %. With gradually increases the ratio reached 41 % in 1977 (Vrom, 1997) and 56, 3 % in 2002 (WBO, 2002). Although there have been several policies of promoting home ownership, the public rental sector is still significant in the Netherlands especially in big cities such as Amsterdam and Rotterdam where the ratios of renting are respectively 78, 7 % and 71,8 % (WBO, 2002).

In the Netherlands, the long term and extensively implemented social housing policy put heavy burdens on governments (Boelhouwer, 2002). The policy goal in subsidizing housing made governments take heavy financial burdens which could not be economically justified (Vrom, 1997). Additionally, the implementation of subsidy programs resulted in mismatches between household and housing unit types in the stock (Dieleman and Van Kempen, 1994). As Pellenburg and Van Steen (2005)

	Turkey	Netherlands
<b>National housing policy of direct provision</b>	No	Yes
<b>Unauthorized housing</b>	Extensive in metropolitan cities	Not extensive
<b>Home ownership</b>	Typical owner society	Not a home owner society
<b>Private renting</b>	Large private renting in the form of flat ownership (%)	Lower private rented stock (19 % in 2002)
<b>Public Renting</b>	No	Large public renting (45 %)
<b>Mortgage system</b>	Recently enacted Not very developed	
<b>Housing Developers</b>	Mostly rely on performance of private developers (Production of 500.000 units in three years period for instance)	Performance of public bodies

**Table 2.** Characteristics of the Turkish and the Dutch Housing Systems.

denote, households do not flow from one type of tenure to another or from a particular type of dwelling to the other, preventing the relocation chain in the housing market. Since households do not behave as they are theoretically expected, sufficient supply in all categories of housing could not be obtained in the Netherlands.

**Table 2** summarizes general characteristics of the housing systems in the two countries.

Historical events and responding policies to the problem of housing altered in Turkey and the Netherlands. Deliberately or not, while the former allowed the development of the stock to private entrepreneurs, the latter chose to devote such powers to its central government. This discrepancy in housing policies in the two countries implied tenure type disparities as well. While in the Netherlands 'public renting' appeared to be the solution, 'owner occupation' became the distinguishing feature in Turkey. As a result, the two countries represent opposites in terms of their housing policies. In the following section, owner occupation and renting in the two countries are examined in a comparative basis.

## DATA

The main raw data set employed for Turkey is the Household Budget Survey (HBS) of 2003, which was obtained through survey sampling. For the Netherlands, the raw data from a similar survey sampling – Housing Demand Survey (WBO, 2002) is used. The data sets have been processed to reveal only urban populations within the context of this study, as becoming owner occupied is considered to be an urban phenomenon. The figures are processed to represent owner occupiers, non-owner occupiers and the total urban sample; and the findings from these sources are given in the figures and tables, referring to these samples rather than to the whole populations of the two countries. In other words, in the national level comparison, the figures represent only the associated samples: 18,278 Turkish households in HBS 2003; and 63,233 Dutch households in WBO 2002.

The reasoning behind this study in making a comparison of owner occupation and non-owner occupation rather than renting and owning is

2. A similar study with a comparison of renting –owning in the two countries were carried out in Sarıoğlu et al. (2007), <http://www.enhr2007rotterdam.nl/pages/papersdownload.htm>.

3. <http://international.vrom.nl/pagina.html?id=10956> (Accessed on 29 June 2008).

firstly that the rental sector may have different components in different countries: In Turkey, for instance, there has never been a system of public renting, with the rental sector wholly dominated by properties of private landlords. Even if Turkey did have both private and public rental stock, as in the Dutch case, comparisons would still be difficult since the concepts of private and public renting may have different meanings in the two countries, for example, in some countries, like the United States, there is state control even over private rental dwellings, while in Turkey it is private landlords that set the standards, resulting in different social patterns and relationships. In the Netherlands, the rental sector covers both public and private renting for the purpose of this thesis, unless stated otherwise.

Contrarily, owner occupation and non-owner occupation have the same meaning in both countries. If the household holds a title of the property for the use, renting out, etc. of the dwelling unit, s/he is defined as the owner; and when s/he also lives in that particular dwelling, s/he is the owner-occupier. In the data sets, ownership has already been defined as owner occupation, and as such the comparison of owner occupation and non-owner occupation has been established as the best way to obtain robust results. (2)

In Turkey non-owner occupation covers *gecekondu*s, private rental, governmental accommodation (reserved mostly for civil servants), among other tenure types, whereas in the Netherlands, the term covers renting, which may be either public or private. It is worth bearing in mind that generally speaking non-owner occupation in Turkey means private renting (21 % of the entire stock, 74 % of non-owner occupier), and therefore is biased in terms of the attributes of renting. Dutch non-owner occupation, on the other hand can be assumed to refer to the attributes of public rental, since it comprises some 35–37% of the entire Dutch housing stock and 75% of the rental stock (3).

## **POSITIONS OF OWNER OCCUPATION AND NON-OWNER OCCUPATION IN THE TWO COUNTRIES: HOUSEHOLD AND HOUSING STOCK CHARACTERISTICS**

### **Household Characteristics**

As previous research and publications reveal, several attributes of household characteristics are influential in housing consumption and tenure choice (Mulder and Wagner, 1998; Megbolugbe and Linneman, 1993; Deurloo, Clark, and Dieleman 1997; Dieleman and Everaers, 1994; Doling, 1976). Generally speaking, households become homeowners as their household size, income, age of the head increase and when events like marriage, having children occur. Likewise, singles, young households prefer renting to owning in most cases. Thus, it is relevant to include household characteristics in the comparison of tenure types of owner occupancy and non-owner occupancy. To begin with the former, variables of “age of the head of the household” and “household size” are used.

The age of the household head is one of the most explanatory variables in studies of tenure choice, since it provides information about the life course events of a household, from which the repercussions of household events on housing careers can be traced. This characteristic is particularly relevant, as it also indirectly determines other household characteristics. When the householder is more advanced in years, their choices for the future decrease. For instance, it becomes harder to change professions later

in life, since some options close with the age factor. Likewise, household events such as marriage and childbirth generally occur around a particular age: while singlehood may mean different conditions at different ages; and cohabiters, as they increase in age, become more committed to each other. Therefore, the age of the household head in most cases provides a further incentive for home ownership (Feijten et al. 2003).

A study of the household figures in Turkey reveals that household head younger than 20 years old comprise only 25 % of the total urban households in Turkey. This is because in Turkey, the offspring of a family generally leave the family home due to marriage and/or moves to a different city for work or education. This means that Turkish people tend to form private households at a comparatively later stage of life. In terms of its effect on the housing stock, this characteristic also means that in Turkey private households tend to form when the household head has already reached a relatively more advanced age and has achieved a level of stability that may be more suitable for home-ownership than remaining the rental sector (Sarioğlu, 2007a).

As Figure 1 demonstrates, of the owner occupied dwellings in the urban stock, 71.25 % are older than 40, whereas this is only 38.07 % for non-owner occupied dwellings. This is evidence of the positive effect of household head age on becoming owners in urban Turkey. In Turkey, when the household head reaches the age of 30, the attributes of the Household lean more towards home ownership. It can thus be argued that it is in their ages of 30s and 40s that people tend to begin the process of becoming owner-occupiers in Turkey.

In the Netherlands, 5.40 % of all household heads are younger than 20, and 20.32 % are younger than 30. The Dutch demographic pattern in terms of householder age reveals that early household formation is more frequent than in Turkey. Of all owner-occupiers in the Netherlands, 60.97 % are aged 31–60. Excluding the “lowest through 20” group, non-owner occupiers comprise the youngest and oldest age groups (21–30 and 61+) by 50.18 %. This makes owner occupation a “middle age” tenure type when life cycle events, such as co-habitation, childbirth, marriage etc. most commonly occur. On the other hand, non-owner occupation is more of a tenure category for the younger and older householders in the Netherlands.

Figure 2 also supports that, different from the Turkish case, owner occupation in the Netherlands is not necessarily maintained for the whole life of households. Dutch Households make moves within tenure types in line with changes in their Household attributes. In Turkey owner occupiers are older than non-owner occupiers, on average (49.26 and 39.50 respectively), indicating that Turkish households follow the order of “first renter then owner” in their housing careers, beginning the process of becoming owner occupiers later in life. However, in the Dutch case, where the average age of non-owner occupiers (44.70) is higher than that of owners (42.97), households stay in the rental sector even as they become older, in some cases choosing not to enter owner occupation at all. This leads us to state that the expected order of housing tenure careers – first renter then owner – is not universal, and may not be valid for Dutch Households (Sarioğlu, et al., 2007).

It is also significant to note that the gap between the average ages of owners and non-owner occupiers is 9.76, indicating a strong social distinction between the two categories of tenure (Sarioğlu et al, 2007). In a



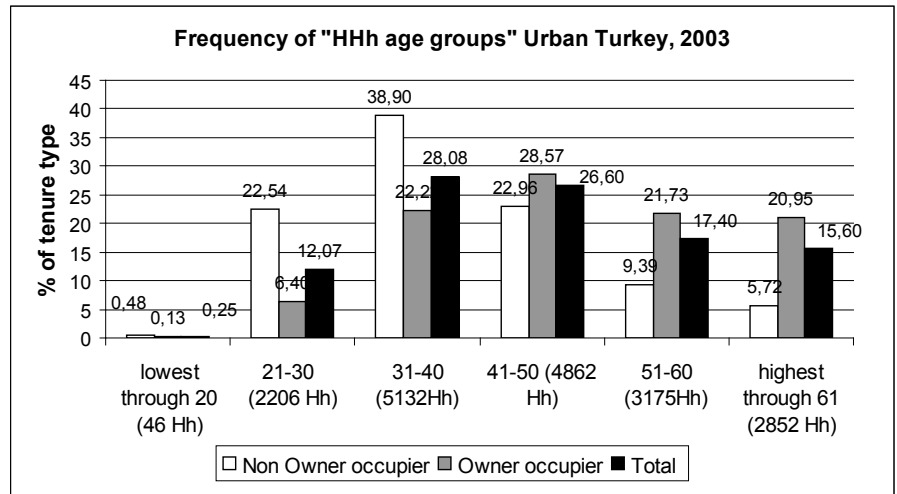


Figure 1. Frequency of "Household head Age Groups", Urban Turkey, 2003.

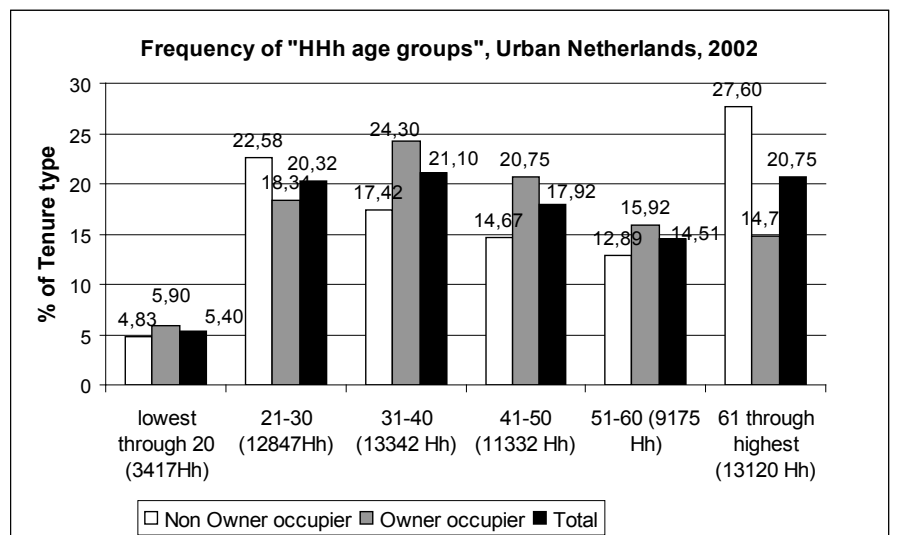


Figure 2. Frequency of "Household head Age Groups", Urban Netherlands, 2002.

previous study of Sarıoğlu (2003), similarly, the household head age gap between owner-occupiers and non-owner occupiers were calculated as 9.84 for Turkey, however in the Netherlands, this distinction is found to be  $-3.72$ . The fact that, on average, Dutch non-owner occupiers are older than owner-occupiers is a result of the extensive social housing policies that have been implemented for decades in the Netherlands. Although recent housing policies have been aimed at promoting ownership, there are still households who prefer to remain in the rental sector, leading to an increase in the average age of renters.

A comparison of age groups (Figure 3) reveals the differences more explicitly. In Turkey, as the age of the household head increases, the home ownership rate also increases. For the youngest age groups (younger than 30), non-owner occupation is dominant; while for all the other age groups, ownership is the prevalent tenure type. The fact that in Turkey home ownership rates increase as the age of the household head increases may imply the predominance of "one way (from renting to owning) housing careers", in which backward shifts are rare. Once households become homeowners they rarely return to the rental sector, even if the characteristics of the household change during the life cycle. This "one

way housing career” provides evidence of the cultural significance of the ownership tenure in the estimation of Turkish households, and/or the existence of a number of barriers, such as limitations in stock, financial burdens of transaction costs etc., which would possibly prevent backward moves to renting.

For the Dutch households, ownership is the prevalent tenure type, except for people in the 21–30 and 61 + age groups (Figure 3). For the 61 + age group, this means that there are cases in which households make a reverse move – from ownership to the rental sector – in their housing career; or alternatively, no move to owner occupation at all. Of all the non-owner occupiers aged 51 + at the time of the WBO, 68 % were previously non-owner occupiers. The 61 + age group can be considered as a specific group, since they are the households who were raised in the post-war period, when social rented housing was considered as the only way to satisfy the need for shelter. As such, they are the households who for long periods have lived in the rental sector, and so are much more familiar with it than other age groups. Furthermore, even if they have at some time in their lives become homeowners, there are still many reasons in the Netherlands for them to move back to the rental sector. The rented stock is generally of high

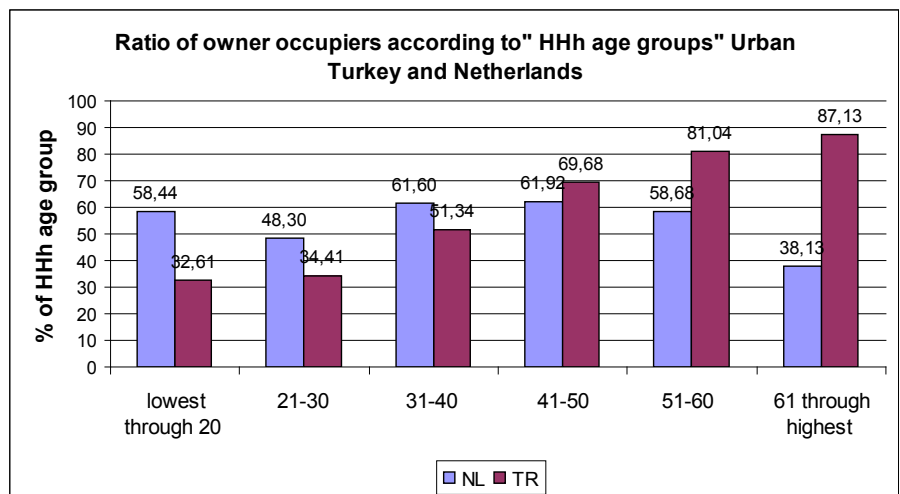


Figure 3. Ratio of Owner Occupiers According to “Household head Age Groups”, Urban Turkey (2003), the Netherlands (2002).

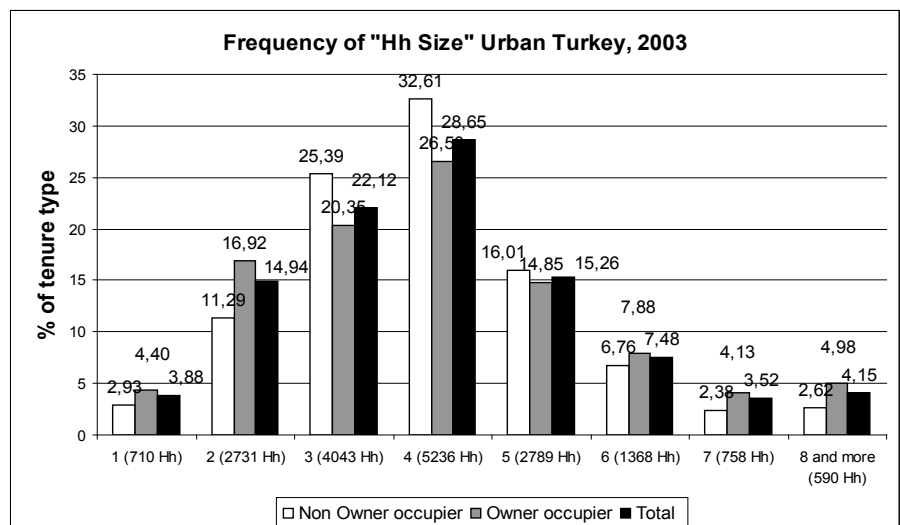


Figure 4. Frequency of “Household Size”, Urban Turkey, 2003.



quality and is a relatively cheaper option for small-sized households with lower incomes.

There may be two explanations for the high ratio of renters in the older Dutch household: moves from ownership back to renting due to changes in their household features; or a reluctance to enter owner occupation. As the first explanation indicates that Dutch households do move within tenure types (from renting to owing, from owning to renting, etc.), but do not become captive of any particular tenure type; which may be debated as leading to an efficient use of the housing stock. However, the second explanation implies either that renting is considered more beneficial, or that older households could not easily follow the promotion of owner occupation.

Size of the Household

In a housing market, it is expected for households to choose their dwellings in accordance with their household size in order not to end up with overcrowding or under-utilization in the dwelling. For an efficient housing stock and residentially satisfied households, the matching of household and dwelling is crucial. Actually, as Dieleman and Everears (1994) state, household size can have a double impact on the move to home ownership. On the one hand, with the increase in household size (growth of the family, for instance), demand for a larger house increases, meaning higher rents. It is during this phase that most households begin to consider a move to ownership rather than remaining in the rental sector, as there is the potential with ownership to amortizing the costs in the long term. An increase in the household size, on the other hand, indicates that the stability and the level of commitment of the household is high, which is also associated with the move to ownership.

Large households characterize the Turkish population, as marriage is still a pervasive social institution that orients relations in society more than in the Netherlands. As a result, 81.18 % of all households have at least three members in Turkey. Of all owner-occupier households, 68.17 % comprise four persons or fewer, whereas of all non-owner occupiers this figure is 72.22 %. Considering the average household size in Turkey to be four (HBS, 2003), for households larger than the average, owner occupation is found to be the dominant tenure type.

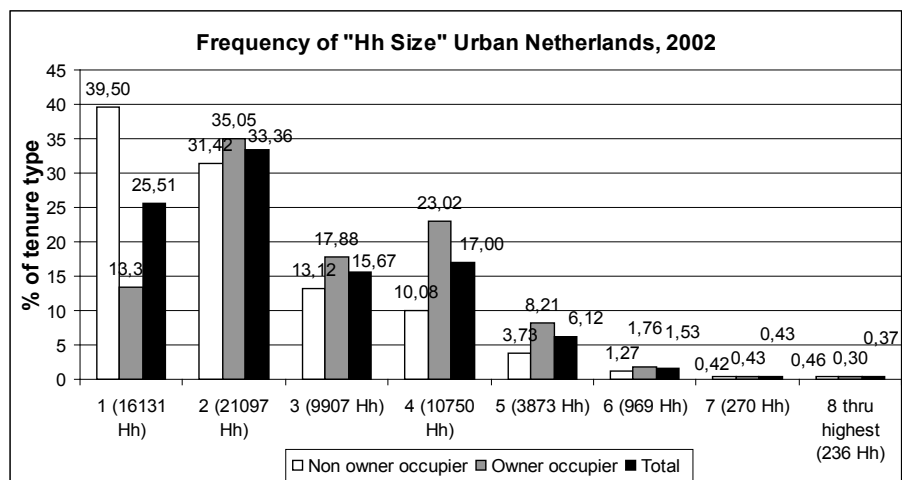


Figure 5. Frequency of "Household Size", Urban Netherlands, 2002.

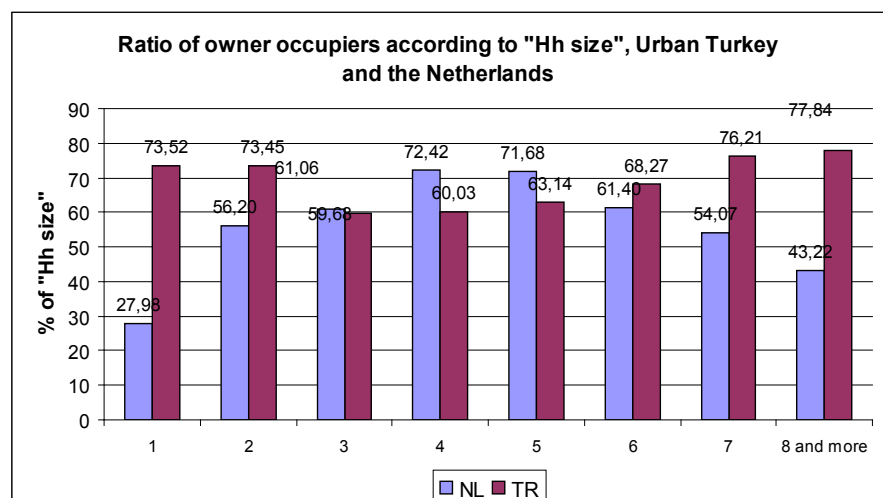
In the Netherlands, more than half of the population (57.54 %) live in households with at most two members. Of all non-owner occupiers, 70.92 % are one or two person households. For owner-occupiers, however, the reverse is true: more than 50 % of owner-occupier households are of three or more persons. A household size comparison of owner-occupier and non-owner occupier households in the Netherlands reveals similar relationships to those found in the Turkish case. Below the national average household size of 2.54, non-owner occupation is prevalent.

The average household sizes of renters and owners in the two countries are strikingly different. Average household size of owners is 4.03 in Turkey, whereas it is 2.87 in the Netherlands. However, one common denominator is that owner occupation is normally associated with larger households than non-owner occupation in both countries.

As household size increases, it is expected that the owner occupation ratio will increase as well since the commitment level within the household is expected to increase, making decisions for the future possible. In addition, since on average owner occupied dwellings are larger, households are theoretically anticipated to become homeowners of larger sizes of dwellings in order not to lead to overcrowding. However, in Turkey, the relation between household size and tenure choice is not easy to comprehend, as for every household size, owner occupation is dominant. To understand this relation it is necessary to examine the number of rooms with reference to different tenures.

From **Figure 6** it can be seen that for each household size group, owner occupation is the prevalent tenure type in Turkey. The ratio of owner occupation has a tendency to take larger shares as the household size increases, aside from in the two smallest household size groups (one and two). In an increase in household size of three to four, the ownership ratio increases only by 0.35 %; while the rate of increase gets bigger in household size changes from five to six, and from six to seven (5.13 % and 7.94 % respectively). These figures demonstrate that changes in household size in becoming owner-occupiers may have different implications.

However, in the Netherlands, as household size increases, owner occupation also steadily increases. Only for households of eight people or more, represented in the sample only by 236 households, is non-owner



**Figure 6.** Ratio of owner occupiers according to "Household Size Groups", Turkey (2003), the Netherlands (2002).

occupation dominant. This group in fact may comprise households that have no commitment to each other, such as those living in student accommodation, and thus have no motive for owner occupation. It is worth bearing in mind that this explanation may not be valid for Turkey, where eight-person households (families – not eight persons living together) could really exist due to the high number of children and three-generation households, even in the urban population.

For one person households, non-owner occupation is the dominant tenure type in the Netherlands, which may serve as an indicator of the Dutch housing stock: the differences between owner occupation and renting are such that the system favours renting for small sized households, and encourages owner occupation when the household size is bigger. However, in Turkey for all household sizes, owner occupation is dominant. The ratio of owner occupation increases from 59.68 % to 77.84 % as the household size increases from three to eight persons or more. There are no large increases in the owner occupation rate in Turkey to match the increase in owner occupation from 27.98 to 56.68 % in the Netherlands (from one to two-person household size). Turkish households seem to be indifferent to household size in their tenure choices, indicating an indirect rationale for ownership when compared to Dutch households.

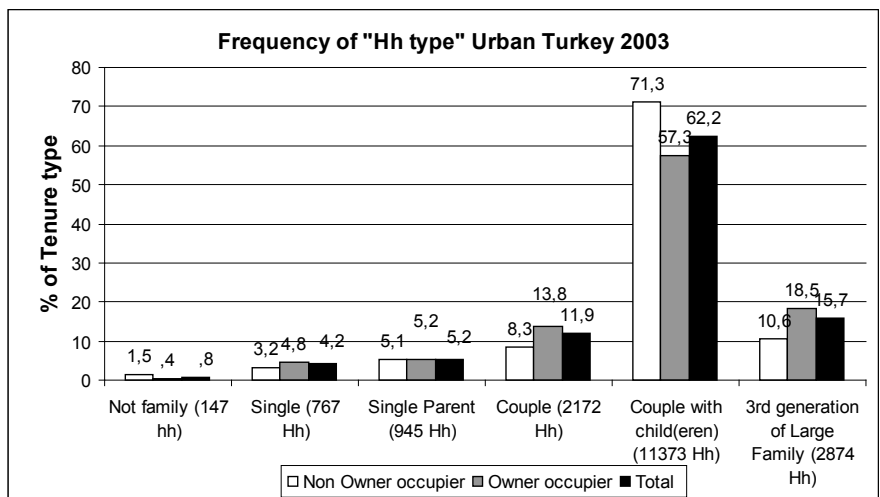


Figure 7. Frequency of "Household Type", Urban Turkey, 2003.

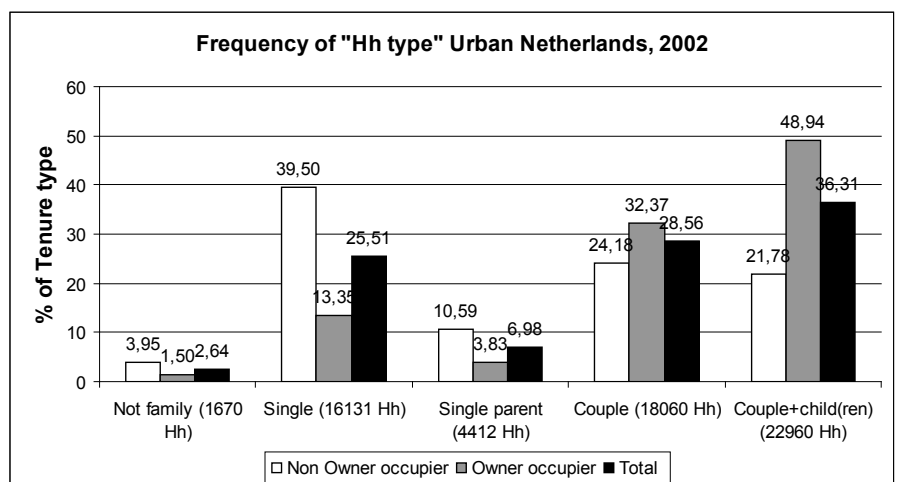


Figure 8. Frequency of "Household Type", Urban Netherlands, 2002.

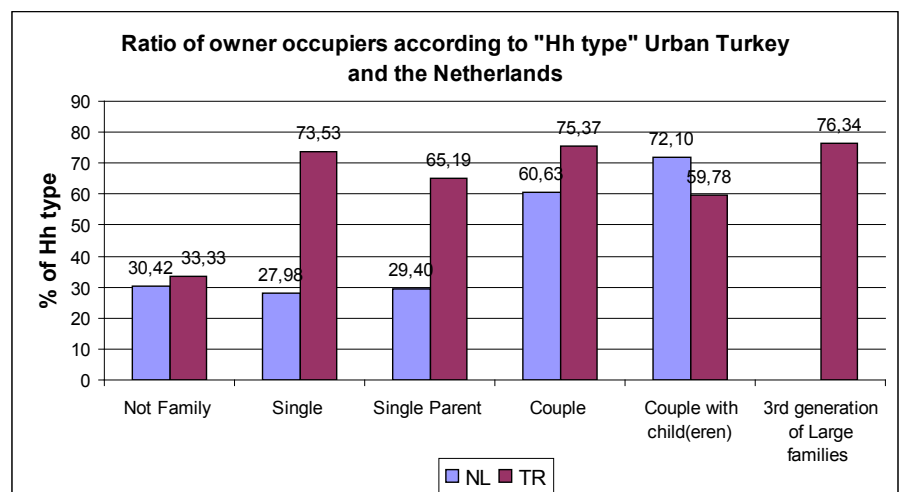
In Turkey, the homeownership ratio has a tendency to increase as the household size increases, apart from in the smallest two household size groups (one and two). With an increase in household size from three to four persons the ownership ratio increases by only 0.35 %, however the rate of increase becomes larger for household size changes from five to six, and from six to seven persons (5.13 % and 7.94 % respectively). These figures demonstrate that household size in becoming owner-occupiers may have different implications. For the Netherlands as well, a shift from a one to two-person household size means a change from a single household to a household of a couple, which inevitably increases the motivation for owner occupation. The figures support this effect clearly: From one person households to two person households the ratio of owner occupation almost doubles: from 27.98 % to 56.20 %.

### Household Type

In Turkey, households with children are the prevalent type (81.10 % of the whole sample), while cohabiting is almost non-existent, even in the urban areas, where it accounted for only eight of the 25,764 households. Of all owner-occupiers, 78.80 % have at least one child in Turkey, whereas for non-owner occupiers the ratio is 85.40 %. Both figures are high due to the overall frequency of existence of children in the whole sample (81.11 %). Similarly, couples with children are the most frequent household type in terms of owner occupation, non-owner occupation and the whole sample.

In the Netherlands, co-habiting is a pervasive social institution. Some 64.87 % of the urban sample is comprised of couples, either with or without children. Unlike in Turkey, three-generation households are not a typical feature of the Dutch population, almost to the point of being completely absent.

Previous literature on home ownership denotes that the level of commitment is highly associated with tenure choice, and generally speaking favours owner occupation (Feijten and Mulder, 2002; Feijten et. al., 2003). In the Netherlands, as **Figure 7** supports, of all owner-occupiers, 81.31 % are couples or couples with children; while of all non-owner occupiers, 39.50 % are single-person households. In contrast to the Turkish case, household type is a key factor in tenure choice, revealing the relevancy of life cycle events in the housing careers of Dutch households.



**Figure 9.** Ratio of Owner Occupiers According to "Household Type Groups", Urban Turkey (2003), the Netherlands (2002).

The ratio of owner-occupiers does not change significantly for different household type groups, being the dominant tenure type for almost all. The only group in which this is not the case is the “not family” group in Turkey, which comprises such groups as students in temporary co-habitation, who will have no motive for home ownership. Additionally, Turkey goes against the common expectation that life cycle events, such as being a couple and having children, increase home ownership ratios, as in Turkey there is rather a decrease.

As a result of the household characteristics comparison, it can be stated that in Turkey, for all “age groups of the household head” and “size of the household groups” owner occupation is dominant. The only exception to this is the group “household heads aged younger than 30”, for whom non-owner occupation is the prevalent tenure. In the Netherlands, on the other hand, tenure choice can be argued to change according to the changes in household status. Owner occupancy is *not* the prevailing tenure type in one person households, in the oldest households (aged +61), and for small and larger household sizes (one and eight and more). This indicates further that one of the main issues in the Turkish housing system – captive home ownership (which is defined as the state of having entered owner occupancy, the reluctance to ever revert to renting), is not valid for Dutch households. The Dutch housing system offers households different alternatives, in which households are not stuck in home ownership, as is the case with Turkish households.

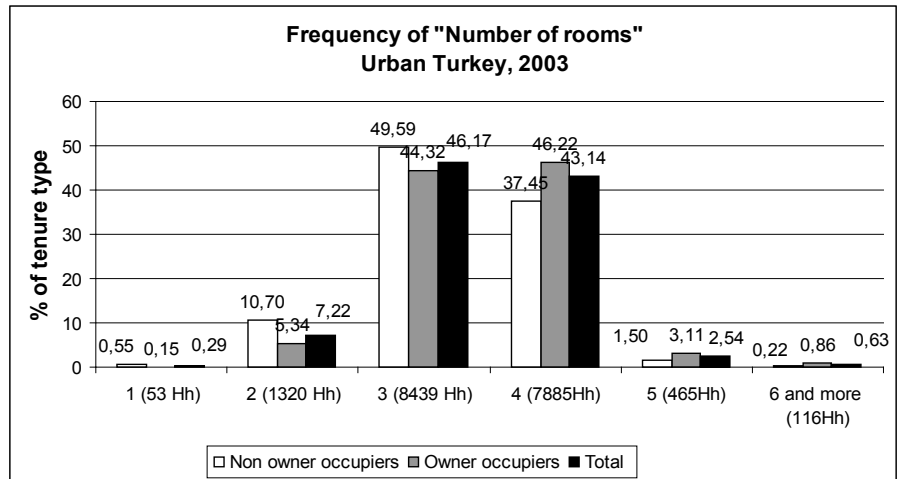
To sum up, in urban Turkey, the household characteristics of size and household head age have positive influences on becoming owners, which is in agreement with the studies set out in earlier literature. However, household type-existence of children did not reveal the expected positive implications. In the Netherlands, the household type which provides indirect information on household life cycle events is found to be the most explanatory variable: single households are associated with non-owner occupier couples; and couples with children are associated with owner occupation. It can be stated that the process of becoming owner-occupiers is linked to household events more in the Netherlands than it is in Turkey; while in Turkey, owner occupation is considered more for its investment value rather than its use.

### **Housing Stock Characteristics**

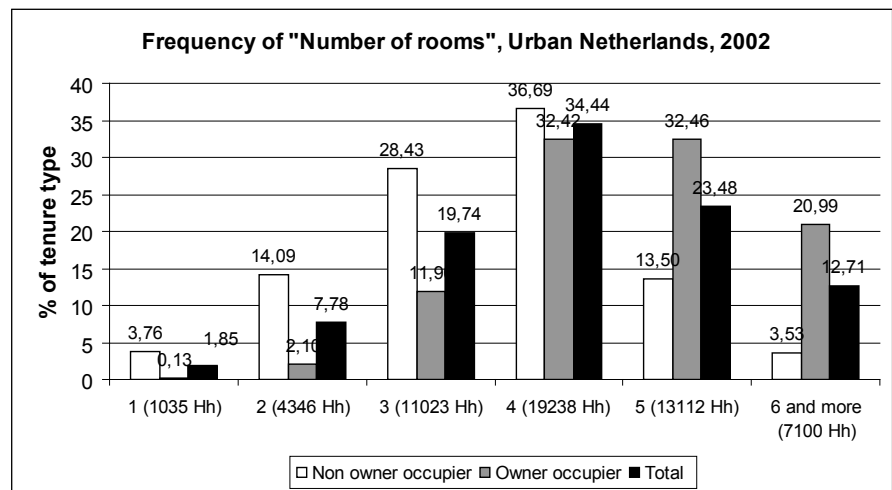
In terms of housing quality, the Turkish stock, which has been almost completely developed by private entrepreneurs, can be considered satisfactory. The availability of such amenities as running water, bath/shower, central heating and average floor area are above the mean value for EU member and candidate countries (Sarioğlu, 2007a). When compared to the Netherlands, however, Turkish dwellings are on average smaller, containing fewer rooms and less availability of the amenities mentioned, aside from central heating. To compare the stock characteristics, the variables “number of rooms” and “dwelling type” are used.

#### Number of Rooms

Since the Turkish stock has almost entirely been developed by private entrepreneurs, the frequencies for number of rooms reveal that the needs of the outlier household groups of very small or large sizes are not covered sufficiently, as the main concern of private entrepreneurs has been to meet the needs of the dominant groups rather than develop a differentiated stock. Thus, the result has been a primacy of three and four room dwellings



**Figure 10.** Frequency of "Number of Rooms", Urban Turkey, 2003.



**Figure 11.** Frequency of "Number of Rooms", Urban Netherlands, 2002.

in the stock, accounting for some 87 % of the total. The ratio of one-room dwellings is just 0.30 %.

Due to the biased composition of the stock in terms of number of rooms, of all owner-occupiers, 90.50 % live in three or four room dwellings. However, when the frequency of owner-occupiers in terms of the number of rooms is analyzed with reference to **Figure 9**, it can be concluded that as the number of rooms increases, the ratio of owner-occupiers also increases.

In the Netherlands, the housing stock is more diversified when compared to Turkey. The most frequent option in the stock is for four-room dwellings, which is a relatively high figure when the average household size is taken into consideration. In the Netherlands, of all owner-occupiers, 53.45 % live in dwellings with five or more rooms. Compared to non-owner occupiers, of which 19.03 % dwell in five or more room dwellings, the number of rooms proved to be a positive factor in becoming owners. Thus, owner occupation brings an extra number of rooms on average, making the process co-related with household events such as childbirth, cohabiting etc. In other words, households become owners in the Netherlands when the household status alters and requires modifications to the housing status (in the form of more space, more rooms, more personalization options, availability of garage) as well. The so-called status modifications in housing



are strongly related with ownership, thus household make the move favouring ownership in most cases.

In terms of the number of rooms, the two countries portray quite different pictures. The Turkish stock is less diversified than the Dutch housing stock in terms of number of rooms (Sarioğlu-Erdoğan, 2010a).

The average number of rooms in Turkey is fewer than in the Netherlands, numbering 3.43 and 4.18, respectively. A comparison of the number of rooms with reference to tenure reveals that in the Netherlands the difference between owner occupied and non-owner occupied dwellings is significant: non-owner occupied dwellings, on average, have 3.57 rooms, while owner occupied dwellings have 4.73 rooms. These figures are not considerably different from the Turkish stock; as there is a dominance of three to four room dwellings for both tenures in Turkey.

Averages for owner occupied and non-owner occupied dwellings reveal that owner-occupiers live in dwellings with more rooms, on average. However, the difference between the two categories may not be considered as creating a tenure discrepancy in Turkey, as the averages for both categories (3.29 and 3.50 for non-owner occupiers and owner occupiers respectively) are strongly influenced by the dominance of three and four room dwellings in the stock.

The difference in the number of rooms between the owner occupied and rental sector dwellings may be an incentive for households to become homeowners in the Netherlands. Strangely enough, although this motive is smaller in Turkey, the ownership ratio is higher; 64.90 % in urban Turkey compared to 53.50 % in the urban Netherlands. This is one of the primary cultural characteristics of the Turkish households towards owner occupation.

With regard to **Figure 12**, in Turkey it can be seen that in all one-room dwellings, owner-occupiers constitute 33.96 % of the total, while for dwellings of six rooms or more this ratio reaches 87.93 %. This demonstrates that although three and four room dwellings dominate the stock, mostly owners occupy dwellings with more rooms, which is a tendency that is also valid in the Netherlands. As the number of rooms increases, the ratio of owner occupation also increases in both countries. However, in Turkey, the owner occupation ratio surpasses non-owner occupation in dwellings with three or more rooms; whereas in the Netherlands, dwellings of five or more rooms constitute the turning point. This is also related with current frequencies as well, as the average number of rooms is surpassed, (3.43 in Turkey and 4.18 in the Netherlands), owner occupation becomes the prevalent tenure.

Looking at the average household sizes another assumption can be made: while the average household size is higher in Turkey, the average number of rooms is smaller. This means that, on average, households in Turkey are relatively overcrowded. Recalling the larger households in Turkey, the biased composition of housing stock in terms of size and number of rooms would be expected to lead to an over-crowding of dwellings, since small and large households may have to live in larger or smaller dwelling units, respectively. From a state perspective, this may mean an inefficient use of the housing stock and a waste of national resources; while from the household's perspective there may be a low level of residential satisfaction. To demonstrate overcrowding, the ratio of "Household size/Number of

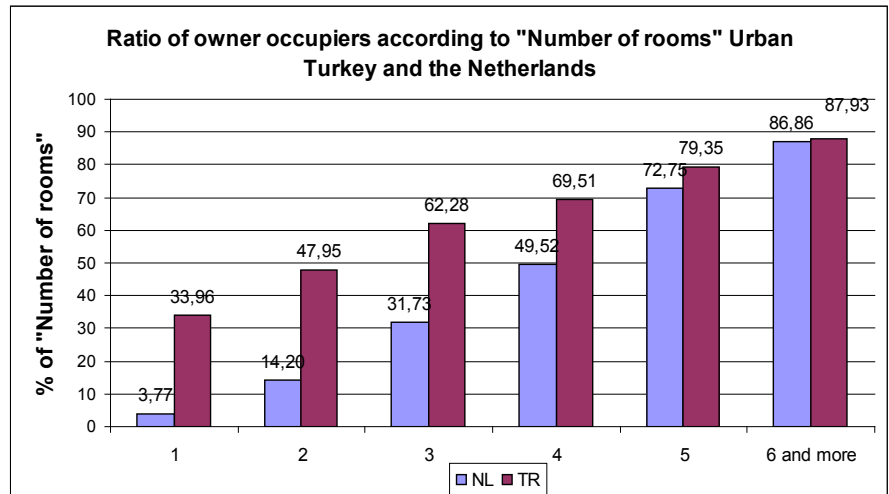


Figure 12. Ratio of Owner Occupiers by "Number of Rooms", Turkey (2003), the Netherlands (2002).

rooms" which can also be accepted as "persons per room" ratio can be used as an indicator.

These figures support the finding that ownership does not necessarily bring extra space to households in Turkey. Rather, since the average household size for owner-occupiers is higher; ownership is associated with overcrowding. On the other side of the coin, as Balamir (1999) states, in Turkey, renters are not inferior in terms of their dwelling characteristics. In the Netherlands, both ownership and non-ownership provide similar spatial comforts in urban places. However, in the total populations it was found that owner occupation is usually associated with "under-occupation or under-utilization" (Sarioğlu, et al., 2007).

It would initially be anticipated that in the Dutch case, due to prevalence of small-sized households, even the smaller dwellings of the stock would not necessarily lead to over crowding; and rather that in the owner-occupied stock, under utilization could be expected. When the Turkish figures are compared with the Dutch figures, both tenure types appear to be subject to "under-occupation/under-utilization" when compared to Turkey. However, the Dutch figures are very close to each other for the non-owner occupier, owner-occupier and total urban population. This means that although owner occupation brings an extra "number of rooms", it does not necessarily involve extra "personal space", contrary to the initial argument. Since the number of persons is the lowest for non-owner occupiers in the Netherlands, on average, Dutch non-owner occupation is associated with more personal space than owner occupation.

#### Dwelling Type

Another variable used to describe the position of owner occupation is the "type of building". Turkish housing stock comprises houses and apartment buildings (97.39 %), with apartments accounting for 61.53 % of the entire stock. In rural areas, it is houses (detached or attached) that are the

\* This ratio is calculated by dividing average household size by average number of rooms for the three groups (owners, renters and the total) (Ave. Household size/ Ave. number of rooms).

Table 3. Number of Persons per Room\*, Turkey, the Netherlands  
Source: Sources: HBS, 2003 and WBO, 2002.

	Turkey	The Netherlands
<b>Owner occupiers</b>	1.51	0.606
<b>Non owner occupiers</b>	1.19	0.605
<b>Total (Urban population)</b>	1.16	0.607

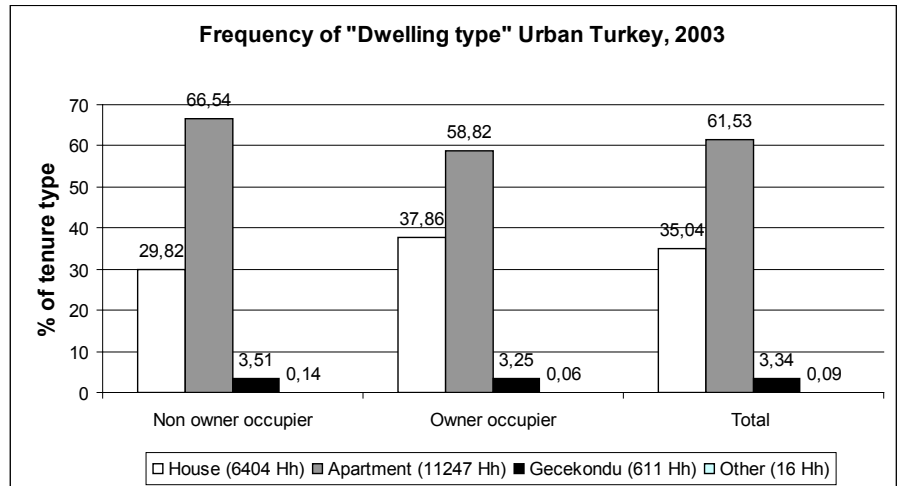


Figure 13. Frequency of "Dwelling Type" Urban Turkey, 2003.

prevailing residential dwelling type, being more suited to rural life; while apartment-type dwellings are dominant in urban areas (61.53 %). As a result of this dominance in urban areas, 58.82 % of all owner-occupiers live in apartment units.

With reference to Figure 13, the dominance of owner occupation for each dwelling type can easily be comprehended, except for the "other" group, which is defined as dwellings other than houses, apartments and *gecekondus*, such as prefabricated houses, simple barracks etc. in the guide of the HBS.

As a result of the dominance of apartment-type residential buildings, dwelling type is not considered as a motive for owner occupation in the Turkish case.

For the Netherlands, single-family units are the most frequent (64.18 %) dwelling type, followed by apartment flats (32.61 %). The tenure type and dwelling type can be said to be co-related, with 83.40 % of all owner occupiers living in single family units; and 53.71 % of non-owner occupiers in apartment flats. This finding confirms previous home ownership literature, where ownership and large-single family units are argued to be associated. Only 13.60 % of owner-occupiers live apartments in the

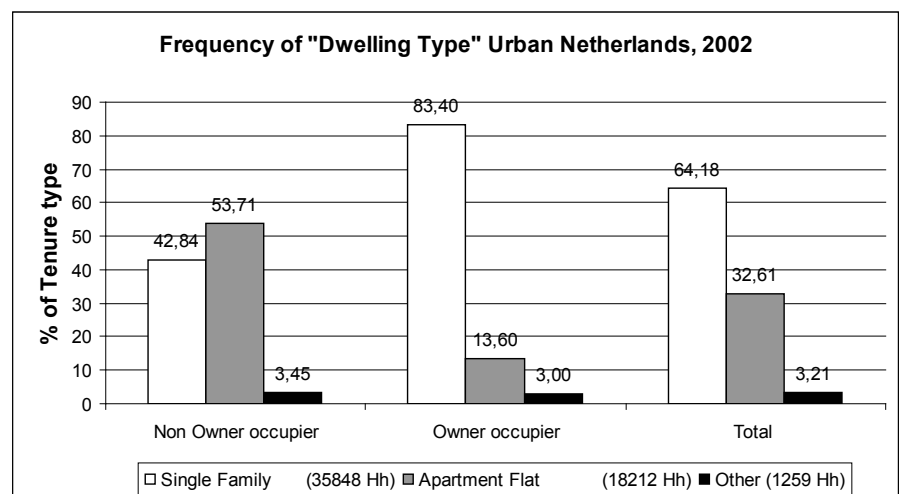


Figure 14. Frequency of "Dwelling type", Urban Netherlands, 2002.

Netherlands, which, not surprisingly, is lower when compared to Turkey where apartment-type housing units are prevalent.

In terms of housing stock attributes, the dwelling size and the number of rooms are found to be positively associated with becoming owners in Turkey, whereas the type and age of the dwelling appears to have no clear influence. On the other hand, in the Netherlands the dwelling type and the size and number of rooms are all positively linked to home ownership.

To conclude this comparison, it can be stated that the effect of the different housing policies implemented in the housing stocks of two countries is worthy of note. With the help of state intervention, the Dutch housing stock is more diversified, having produced its housing stock according to the needs of the households. On the other hand, developed through market mechanisms; the Turkish stock mostly accommodates the average household and ignores the demands of outlier groups. Furthermore, the positions of non-owner occupation and owner occupation in the two countries are notably different. Dutch non-owner occupation is associated with less rooms, smaller units and smaller households; while in Turkey, the physical differences between non-owner occupied and owner occupied dwellings are found not to be that acute, and rather the housing stock is not sufficiently differentiated to reveal a tenure discrepancy.

Owner-occupiers in urban Turkey, on average, live in larger dwellings with more rooms than non-owner occupiers; and their household heads are older and they have larger household sizes, however, they earn less in terms of household head income. Owner-occupiers in the urban Netherlands, on average, also live in larger dwellings with more rooms, and also have larger household sizes. However, different from the Turkish case, their household heads are younger and earn more when compared to non-owner occupiers.

## SUMMARY OF RESEARCH FINDINGS

The comparison of non-owner occupiers and owner-occupiers supports the view that in Turkey owner and non-owner occupier households do not demonstrate major differences in terms of "household size" and "age of the household head". For all groups (except the group of household head aged 18–24) the tenure type does not vary considerably across the household head age categories. In the Netherlands, specific groups such as + 65 and one person households are mostly non-owner occupiers. The differences between renting and owning are found to be larger in the Netherlands primarily due to the existence of a public rental sector. With reference to the analysis, it can be stated that in terms of household features, the age of the household head is found to be a contributing factor in becoming owner-occupier in Turkey, as is household size. The effect of "existence of children" is found to have no direct effect on the process of becoming a homeowner.

With reference to the analysis, it can be stated that in terms of household features, the household type is found to be a major indicator of tenure type in the Netherlands. Additionally, being single is mostly associated with non-owner occupation, whereas being part of a couple/couple with children is mostly co-related with owner occupation. This complies with previous literature on entry to home ownership, which denotes that the level of commitment is highly associated with owner occupation, and

generally speaking favours. Becoming homeowners is linked to household events more in the Netherlands than it is in Turkey.

Owner occupancy increases in the “mid-ages”, when life cycle events such as co-habitation, having children, marriage etc. most often occur. On the other hand, non-owner occupation is more of a tenure category associated with younger and older householders in the Netherlands; and there is a different result in terms of the age of household head: the average age of non-owner occupiers is higher than owners, which means that households stay in the rental sector even later in life, or even never enter owner occupation at all. This leads us to state that although the order of housing tenure career “first renter then owner” is an expected pattern, it is not universal, and certainly not valid for Dutch households (Sarioğlu et al., 2007), leading to a possible problem of captive renting for the Netherlands.

Household size comparisons of owner-occupier and non-owner occupier households in the Netherlands reveal similar relationships to the Turkish case. Below the national average household size of 2.54, non-owner occupation is prevalent in the Netherlands; income, in parallel with existing literature, positively influences becoming owner occupation; while the number of rooms, dwelling type and size are all positively linked to becoming owners. This leads to a higher tenure discrepancy, since owner occupation is mostly correlated with larger dwellings, a larger number of rooms and single-person family units.

## CONCLUSION

Turkey and the Netherlands have followed different housing policies since the end of WWII that, whether deliberately or not, assigned different relevancies to tenures of owner occupation and renting, and the effects of these two diverse paths are worthy of note. With the help of state intervention, the Dutch housing stock is more diversified and has been developed in accordance with the needs of the households. Alternatively, the Turkish stock, developed through market mechanisms, mostly considers the average household, and ignores the requirements of outlier groups. Furthermore, the positions of non-owner occupation and owner occupation in the two countries show a marked difference. In the Netherlands, non-owner occupation is associated with fewer rooms, smaller units and smaller households; while in Turkey the physical differences between owner occupied and non-owner occupied dwellings are found not to be that different. Contrarily, the Turkish housing stock is not sufficiently differentiated, and as such there is little discrepancy between tenure types.

In Turkey, the stock quality can be considered as good in terms of its quantitative features, however it still far from answers the housing needs of households (Sarioğlu, 2007a). In the absence of strong government intervention, private developers, in pursuit of higher profits, answer the needs only of the average household type. Owner-occupiers, on average, live in larger units with more rooms and in newer buildings. However, the discrepancies are not found to be sharp, revealing weak motives for owner occupation in Turkey. The comparison reveals that when the rental sector is privately developed, as in the case of Turkey, the quality and physical disparities between owning and renting may be less. However, private renting in the absence of public renting also meant for Turkey a “non-

differentiated stock" that does not sufficiently meet the needs of outlier groups (Sarioğlu et al., 2007).

The Turkish housing stock does not have a public rental sector, and thus the comparison is actually one of private rental and owner occupation in Turkey. Contrarily, Dutch social housing policies have generated a large public rented sector, and consequently the differences between owner occupied and rented dwellings in the Netherlands are larger, with the rented dwellings being significantly smaller and with fewer rooms. In Turkey, since private developers rather than administrations develop housing stock, the physical differences between renting and owning do not vary as much as they do in the Netherlands.

In policy terms, the results of the comparison also demonstrate that strict government intervention in housing, as in the case of the Netherlands, allows tenure choice to be made in advance by the central authorities rather than by the households themselves. It is argued that by associating a particular tenure type, say home ownership, with particular household characteristics, say higher income groups, the government itself creates the discrepancy between the tenure categories. Furthermore, recalling the land scarcity problem as well as the Netherlands' status as a welfare country in which social aspects of housing have always been regarded as significant, the current under-utilization, (which refers to the individual inappropriateness of households and dwellings; for instance, when a two-person household lives in a six room dwelling unit), observed in the dwelling units reveals that housing is now considered more of a consumption good in the Netherlands.

In the absence of strong government intervention in Turkey, private developers, pursuing higher profits, have addressed the housing need by building according to the 'average' household type, so that the demands of one type of households with similar attributes could be attracted, and the majority of the population would be possible buyers. On the other side, there have been low-income households who found their own solution to their housing problems in unauthorized housing, known as *gecekondu*. Although such properties tend to emerge in areas that lack basic infrastructure, and eventually turned into highly speculative processes in time, *gecekondu* have all but prevented *homelessness* in Turkey, even in periods of high population increases and rural to urban migration.

Finally, different housing systems in the two countries and the policies implemented led to distinct housing consumption patterns and housing stock developments. The comparison of housing and household attributes of this paper revealed the effects of policies in tenure discrepancies.

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Anahtar Sözcükler: ev sahipliği; konut; Türkiye; Hollanda.

## HOLLANDA VE TÜRKİYE'DE EV SAHİPLİĞİ DURUMU: BETİMLEYİCİ BİR ÇALIŞMA

Konut politikaları, hanehalkı seçimlerini ve dolayısı ile mülkiyet deseninin oluşmasını etkiler. Farklı ülkelerde uygulanan farklı konut politikaları sonucu farklı mülkiyet desenleri oluşur. Türkiye'de ulusal konut politikası çok başarılı şekilde oluşturulamamış ve genelde serbest piyasa mekanizması konut sorununa çözüm üretmiştir. Kentsel alanlardaki % 64'lük ev sahipliği oranı Avrupa ülkeleri ile karşılaştırıldığında oldukça yüksektir. Sosyal kiralık konut politikası Türkiye'de hiç uygulanmamıştır. Hollanda ise özellikle II. Dünya Savaşı sonrası geliştirdiği merkezi konut politikası ile yaygın bir kamu kiralık sektörün oluşmasını sağlayabilmiştir. Son dönemlerde ev sahipliğinin özendirilmesi ile %56'ya varan bir ev sahipliği oranı elde edilmiştir.

Bu makalede, konut sistemlerindeki farkların mülkiyet tiplerinin her iki ülkedeki konumunu etkilediği iddiası ile, Türkiye ve Hollanda konut sistemlerindeki ev sahipliği mülkiyet tipi incelenmiştir. Ev sahibi olmayanlarla karşılaştırmalı yapılan bu çalışmada, "konut stoku" ve "hanehalkı" özellikleri mülkiyet tipinin iki temel bileşeni olarak ele alınmıştır. Türkiye için TÜİK 2003 Hanehalkı Bütçe Anketi ham verileri, Hollanda için ise 2002 Hanehalkı Konut Talebi anketi ham verileri kullanılmıştır.

Hollanda'da yaygın bir kamu kiralık sektörün varlığı, ev sahibi olmak ve olmamak arasında büyük fiziksel farkların oluşmasına neden olmuştur. Hollanda konut stokunun Türkiye'ye göre daha çeşitlenmiş ve hanehalkı özelliklerini gözetir bir şekilde yapılaştığı görülmüştür. Ev sahibi olmak Hollanda'da daha az oda sayısı, daha küçük konut birimleri ile ilişkili iken,

Türkiye’de ev sahiplerinin oturduğu konutlar ile diğerleri arasında büyük farklar bulunmamıştır. Türkiye’de de ev sahiplerini oturduğu konutlar daha büyük ve daha çok odaya sahiptir. Ancak, Türkiye’de mülkiyete bağlı belirgin fiziksel bir ayrım Hollanda’ya göre daha azdır.

Daha çok devlet müdahalesiyle oluşan Hollanda konut stokunun aksine Türkiye’de özel girişimciler ortalama hanehalkı özelliklerini temel almış ve küçük ve büyük konut birimleri üretmede çok başarılı olamamışlardır. Türkiye gibi sadece özel kiralık sektörün var olduğu sistemlerde ev sahibi olmak ve olmamak arasındaki fiziksel farklar görece az olabilir. Ancak, sadece özel sektöre bağlı bir kiralık sektör Türkiye için çeşitlenmemiş bir konut stoku oluşmasına ve azınlıkta olan tek kişilik hanehalkları ya da tek anneden oluşan hanehalkları gibi farklı konut tüketim ihtiyaçları olan grupların da çoğunlukla benzer konut ve mülkiyet seçimleri yapması zorunlu hale gelmiştir.

Türkiye’de baskın bir merkezi konut politikasının olmayışı yüzünden, özel müteahhit ve yapımcılar konut ihtiyacının çözülmesinde ortalama hanehalkı özelliklerini temel almış, böylece talebi artırma yolu seçilmiştir. Diğer yandan, bu piyasa döngüsünde kendine yer bulamayan alt gelir grupları yasal olmayan yollara başvurarak gecekondulu yoluyla konut ihtiyaçlarını karşılamıştır. Bu alanlardaki yasal problemler, temel altyapı eksiklikleri, sağlıksız yaşam koşulları ve zamanla tamamen spekülatif rant elde etme sürecine dönüşmüş olmasına rağmen gecekondulu, bir çok gelişmiş ülkenin en önemli sorunlarından biri olan evsizlerin Türkiye’de oluşmasını engellemiştir denebilir.

Konut politikaları açısından bakıldığında, Hollanda’da katı devlet müdahalesinin varlığı mülkiyet seçimini bireylerin kendilerinden önce devlet tarafından yapıldığını göstermiştir. Belirli bir mülkiyet tipini belirli bir hanehalkı özelliğiyle (örneğin büyük hanehalkları) ilişkilendirerek, devletin kendisi mülkiyetler arasında ayrılık yaratmış olmaktadır.

Hanehalkı özellikleri açısından Türkiye’deki ev sahipleri incelendiğinde, tüm hanehalkı sorumlusu yaş grupları ve hanehalkı büyüklüğü grupları için ev sahipliğinin baskın mülkiyet tipi olduğu bulunmuştur. Tek istisna hanehalkı sorumlusu yaşı 30’dan az olan hanehalklarıdır. Hollanda’da ise, hanehalkı durumundaki değişikliklere göre mülkiyet seçimi değişmektedir denebilir. Tek kişilik hanehalklarında, 61’den yaşlı hanehalklarında, küçük ve büyük hanehalklarında (1 ve 8’den büyük olanlar) en yaygın mülkiyet türü ev sahipliği değildir. bu durum, Türkiye’de var olan ev sahipliğinin esiri olma probleminin (hemen her tür hanehalkı evresinde yüksek ev sahipliği oranı, ve bir kez ev sahibi olduktan sonra kiracılığa dönüşün çok rastlanılmaması) Hollanda’da çok geçerli olmadığını işaret etmektedir.

Kentsel alanlarda yapılan bu çalışmada, Türkiye için hanehalkı özelliklerinden büyüklük ve hanehalkı sorumlusu yaşı ile ev sahibi olmak arasında pozitif bir ilişki olduğu bulunmuştur. Ancak, hanehalkı tipi ve çocukların varlığı gibi hanehalkı evreleri benzer pozitif ilişkiyi göstermemiştir. Hollanda’da ise, hanehalkı yaşam döngüsündeki olayları dolaylı olarak takip edebileceğimiz “hanehalkı tipi” değişkeni ev sahipliği için en açıklayıcı etmen olarak bulunmuştur: Tek yaşayan hanehalkları ile ev sahibi olmamak, çocuklu çiftler ile ev sahibi olmak daha çok ilişkilidir. Hollanda’da mülkiyet tipi hanehalkında gerçekleşen değişimlere göre tercih edilirken, Türkiye’de hemen her evrede ev sahipliği baskın olarak bulunmuştur.

Sonuç olarak, farklı konut sistemleri ve uygulanan konut politikaları farklı konut tüketim desenlerinin ve konut stoku oluşmasına neden olmaktadır. Bu makale, konut ve hanehalkı özelliklerinin karşılaştırması ile bir mülkiyet tipinin farklı konut politikalarına göre nasıl şekillendiğini göstermiştir.

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