The Affordable Housing Problems Of Elderly Households In The Istanbul Metropolitan Area

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Abstract: In the world and in Turkey, approximately 1 in 10 people is 65 years of age or older. The age group of 65 and over is the fastest-growing age group since 1990. This demographic aging trend and demographic transformation have spread over a long period in Western Europe and North America, while in Turkey, they have occurred over a relatively short period. The aging of the population poses many challenges in terms of housing supply, housing satisfaction, and economic access to housing, due to factors such as a decrease in the number of people in households, low incomes, and increased time spent in housing and housing neighborhoods. On the other hand, since 2000, neoliberal economic policies and government policies have led to serious growth in the construction and housing sectors in Turkey. During this process, the housing market in Turkey generally produced housing for high-income groups and foreigners. Housing has become an investment instrument, and rising housing prices and rents have seriously reduced both the affordability of housing and households' chances of living in healthy housing. Housing has become a growing problem for vulnerable groups such as low- and middle-income households, students, refugees, and the elderly. Moreover, in recent years, international migration, pandemics, economic crises, inflation, and the expected Istanbul earthquake have raised housing prices and rent in Turkey as a whole, especially in Istanbul. The aim of the study is to investigate how elderly households that don't own homes deal with the economic accessibility of housing and other affordability-related housing problems in the Istanbul Metropolitan Area today, when housing becomes an investment instrument, the issue of social housing is not on the agenda, and households can be added to the market according to their ability to pay. A complex method was adopted in the research, using a combination of various statistical data and interview findings. Based on household income, in-depth interviews were conducted with 100 elderly households who don't own their own homes and were randomly selected in identified neighborhoods, analyzing the micro-area within the districts in the Istanbul Metropolitan Area, where middle- and low-income households are concentrated. The study found that more than 50% of the net income of elderly households was spent on rent and other housing expenses. Some of the households said that they restrict spending on food, health, and entertainment because of their housing expenses. Among the findings of the study is that households receive financial support from their children or move into their children's house for economic reasons. Due to the decrease in household income, especially after the loss of a spouse, the single individual moves into their children's house. Moreover, some of the interviewed households had to change their house and move to a smaller, lower-rent house on the urban periphery for economic reasons after retirement, especially after 2020, despite their unwillingness.

Keywords: affordable housing, elderly households, housing policy, istanbul metropolitan area

Conference Title: ICAH 2025: International Conference on Affordable Housing

Conference Location : Barcelona, Spain **Conference Dates :** March 04-05, 2025