

An Assessment on Provincial Differentiation of Housing Problem in the Turkish Case

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Abstract

Housing has emerged as a prominent urban problem in Türkiye during recent decades. Despite its quantitative overproduction, homeownership percentages have significantly decreased from 2002 to 2025, especially among low- and middle-income groups. This decrease turns the housing problem into a near-crisis situation. Most studies focus on this problem at the national level and overlook provincial differentiations. This study addresses one dimension of this gap by analysing the provincial distributions of residential ownership status profiles. By using hierarchical cluster analysis, it identifies spatially differentiated profiles across Türkiye. Contrary to expectations, the analysis reveals that "higher socio-economic development often correlates with lower homeownership". The study argues for reformulating housing policy through flexible, context-dependent, province-level strategies rather than national approaches.

Keywords: housing problem; residential ownership status; socio-economic development; provincial differentiation

1. Introduction

Apart from being a shelter, housing has many different functions. It serves socio-cultural functions to perpetuate social relations and to reproduce the urban environment, while concurrently it has economic functions as a product, a consumer good, an investment tool for appropriating speculative value increases, and a financial security tool, especially in economic crises (Tekeli, 2010). Since these functions, particularly socio-cultural ones, have diverse influences on the physical and psychological well-being of individuals, housing emerges as a critical topic in the realm of human rights.

Following World War II, the right to housing gained legal and international recognition as a part of social and economic rights. As it is declared in the Universal Declaration of Human Rights (Article 25/1), "[e]veryone has the right to a standard of living adequate for the health and well-being of himself and of his family..." (UN, 1948). This standard of living not only includes food, clothing, medical care, and other necessary social services but also housing.

Housing as a fundamental component of cities is crucial for individuals since it influences nearly every aspect of daily life. It not only protects individuals from the undesirable effects of the environment but also provides a private space to achieve a sense of privacy. Safe and stable housing enables the reproduction of different social relations and encourages stronger social networks and community involvement, while frequent relocations or housing insecurity can disrupt relationships, routines, and sense of belonging. Housing expenditures, whether in the form of rent or mortgage, frequently constitute the largest household expenses. These high costs can limit expenditures on other necessities, such as food, healthcare or education, leading to economic strain. Adequate housing provides a safe, clean environment that fosters both physical and psychological health, whereas poor conditions can lead to stress, illness, and long-term health problems. Furthermore, its location affects not only access to essential services such as education, employment, healthcare, and public transportation, thereby influencing life opportunities, but also daily routines, including commuting time, which in turn impacts overall quality of life.

Due to this foundational role, the housing problem, which encompasses any obstacle hindering individuals from accessing safe, affordable, and adequate housing, has always been a significant priority on national agendas. The objectives to deal with this problem are similar: to produce sufficient housing for the increasing populations, to ensure equal opportunities for various socio-economic groups in accessing housing, and to offer a diverse range of housing options that meet different needs (Alkan and Uğurlar, 2015:5). Since varying development levels

and socio-economic structures differentiate the level of housing problems from country to country, countries are expected to formulate their own context-dependent strategies by approaching the housing problem, taking their unique circumstances into account.

These context-dependent strategies should commence with the (re)definition of the housing problem. This study is such an attempt to redefine the housing problem in Türkiye by taking into account the provincial differences in residential ownership statuses. There are, actually, numerous studies examining housing problems in the Turkish context. Some of these studies have regional or provincial concerns, although they are not interested in residential ownership statuses. Conversely, the other studies focusing on residential ownership statuses mostly consider this problem at the national level without questioning regional or provincial differentiations. The first group of studies misses one of the basic dimensions of the housing problem, while the choices of the second group create an illusion as if the housing problem is the same everywhere and the high level of socio-economic heterogeneity at the national level is not reflected in the housing problem. To overcome these problems, this study aims to analyse provincial differentiations of residential ownership statuses and reveal whether their spatial repercussions are similar in developed and underdeveloped parts of Türkiye.

The study has three sections following the introduction. The second section first discusses the historical development of the housing problem in Türkiye. In the second part of this section, there is a general and quantitative description of the recent housing problem. With this description, it becomes possible to present different dimensions of the housing problem. The third section consists of two parts that focus on analysis. In the first part, there is a hierarchical cluster analysis of the residential ownership status profiles in each province. This analysis generates clusters of provinces based on the similarities in their profiles. This part concludes with a visualisation of the clusters using cartographic resources. In the second part, these clusters are simultaneously evaluated with the socio-economic development levels of provinces to ascertain whether there are spatial correlations between residential ownership statuses and those development levels. Assuming that the national housing policies are predominantly inefficient, the fourth and last section discusses the basic aspects of a housing policy that takes into account provincial differentiations.

2. A General and Quantitative Description of the Housing Problem in Türkiye

Housing has always been one of the significant urban problems in Türkiye. This problem has existed since the early Republican period. It possesses, however, distinct characters across different periods.

In the early Republican period, the housing problem was not very severe. During this period, Türkiye was mainly an agrarian society with a markedly low rate of urbanisation. Due to the low levels of demand for urban land, its speculative value was not very high, leading to significantly reduced housing production costs. Under these circumstances, local authorities had the opportunity to provide affordable urban land for urban development where individuals can construct their residences (Tekeli, 1982).

After World War II, urbanisation increased significantly. This rapid urbanisation triggered not only an increase in the housing demand but also a decrease in the amount of suitable land for residential development, hence raising urban land prices. Considering these changes, self-housing could not become a viable option for middle- and low-income groups anymore. Housing cooperatives appeared as an alternative for housing production for middle-income groups. Two laws, Law No: 634 on Condominiums, enacted in 1965, and Law No: 775 on Squatters, enacted in 1966, facilitated the production of housing through cooperatives (Özkan, 2009). Low-income groups, on the other hand, started to produce informal housing (Alkan and Uğurlar, 2015), in the form of either squatter units or shared title deed residential units.

In the 1980s, liberal macroeconomic policies and open market conditions began to exacerbate the housing problem in Türkiye (Alkan and Uğurlar, 2015). The central government established the Mass Housing Development Administration in 1984 to assist housing cooperatives. In the 1990s, however, the Housing Development Administration was compelled to limit the budget for cooperatives because the budget designated for mass housing

was reduced. These financial problems led to a decrease in the number of housing cooperatives (Özkan, 2009).

During the 2000s, the high market interest rates and consequently the increasing cost of establishing housing cooperatives became the main reason why these cooperatives started to lose their importance. Another reason is the emergence of profit-driven and speculative housing production for middle- and low-income groups (Özkan, 2009). Nonetheless, they are limited in numbers. This phenomenon explains why rental housing emerged as the main reply to housing problems for these income groups. However, the central and local governments have not prioritised the provision of rental social housing (Balamir, 1999), and their limited attempts to regulate rents have proven ineffective in addressing excessively high housing rents.

Since the early Republican period, the primary approach to addressing the housing problem encompasses two dimensions: increasing housing supply with different types of housing supply models and enhancing homeownership rates.

In the first dimension, namely the intention to increase the housing supply, Türkiye demonstrated a notable increase. Quantitatively, there has been an overproduction of legal housing. Concerning illegal housing, the overproduction of housing may be anticipated to be considerably greater. Due to an excess in housing production, approximately half of the households live in relatively new residential buildings constructed since 2001 (TUIK, 2021). According to Alkan (2015), the amount of housing production is approximately two times bigger than the actual needs in years 2011 and 2012; yet it became three times bigger in years 2013 and 14. Türel and Koç (2015) have similar statements about the overproduction of housing in Türkiye, and they assert that the reason for this overproduction is the limited control over the housing sector. However, since this overproduction is only for high-income groups, it could not be a comprehensive solution to the housing problem.

The second dimension focuses on the intention to enhance homeownership rates. Despite the overproduction of housing, homeownership rates, especially for low-income groups, have been steadily declining. The cause of this decline is not only the inadequacy of their capital for housing but also their restricted access to financial credit supports (Türel, 1996). This reduction has been very pronounced over the past two decades. From 2002 to 2023, the homeownership rate in Türkiye has decreased from 73.1% to 56.2% (Gökçe, 2024:141). According to the Survey on Building and Dwelling Characteristics, the decrease in the homeownership rates is slightly less, 60.7% in 2021 (TUIK, 2021). Although there is no consensus on the exact numbers, these decreases become noteworthy when the increase in the population and the decline in the average household sizes are considered. Namely, between the years 2002 and 2023, the overall population of Türkiye increased by 27.3% (UNPD, 2024), while the average household size dropped from 4.16 to 3.14 individuals (Yükseler, 2004; TUIK, 2023). This means that the number of households had increased from 16,117,788 to 27,188,655 in the same period. Evaluating all these numbers concurrently, it becomes possible to state the number of homeowners increased by approximately 3,500,000, while non-homeowners increased by approximately 7,500,000.

The quantitative changes have adversely affected individuals, especially low-income groups, as indicated by numerous research studies (Bayraktar and Yılmaz Bakır, 2019; Alkay and Övenç, 2019). The overall homeownership rate has decreased from 61.1% to 56.1% due to the gradual increase in housing prices between 2014 and 2024. This decrease is not uniform across all income groups. The homeownership rate among high-income groups has decreased from 65.4% to 61.4% in the same period. For middle-income groups, the change has been from 58.6% to 56.3%. Although the decreases are 4.0% and 2.3%, respectively, low-income groups have declined by 12.0%, from 57.8% to 45.8% (10Haber, 2025). The data clearly indicates that the housing problem in Türkiye is intensifying. This housing problem progressively moves towards a near-crisis situation due to the persistent rises in the cost of housing construction and prices, drastic decreases in purchasing power, and significant reductions in mortgage accessibility.

3. Provincial Analysis of the Housing Problem: Focus on Homeownership Rates

As previously stated, there have been significant decreases in homeownership rates in Türkiye during the past two decades, prompting numerous studies. These studies, however, are very general and draw deductions mostly at the national level, which fails to elucidate the spatial differentiations of homeownership.

This does not imply the absence of housing studies at regional or provincial levels. There are a limited number of such studies in the Turkish context. One of those limited studies focuses on both the changes in construction costs and housing price index in seven Turkish metropolitan cities and housing affordability in NUTS1 regions (Alkay and Övenç, 2019). Another study analyses the relationship between housing prices and inflation in seven selected NUTS2 regions (Teke İlhan and Gökçe, 2023). The last study concentrates on clustering the provinces with reference to the similarities in housing demand (Akay, Çelik and Kırıl, 2019). While these studies assess regional and provincial differences and similarities in housing regarding certain aspects, they neglect to address residential ownership statuses. The studies concerning homeownership, conversely, do not consider their regional or provincial differentiations (Aydın, 2019).

This study aims to bridge this research gap in the Turkish context. It distinguishes itself by offering a spatialised understanding of homeownership in Türkiye, demonstrating that considering housing problem at the national level obscures critical provincial differentiation. This spatial insight is considered a starting point for effective housing policy formulation. In this framework, the study first analyses the provincial differences in residential ownership statuses and then co-evaluates these findings alongside the socio-economic development levels of Turkish provinces.

3.1. Provincial Differentiations of Residential Ownership Statuses

Studying residential ownership statuses spatially in Türkiye is challenging due to data limitations. The 2021 Survey on Building and Dwelling Characteristics conducted by the Turkish Statistical Institute enables, however, studying them at the provincial level. The survey provides a cross-tabulation of four residential ownership statuses, namely homeowners, tenants, others¹, and unknown, for each province. This cross-tabulation delineates distinct profiles of residential ownership statuses for each province. However, cluster analysis can detect the similarities and differences among these profiles.

Cluster analysis is an exploratory statistical method that forms groups according to similarities in the characteristics of multivariate data (Härdle and Simar, 2003; Jobson, 1992; Gore, 2000). Hierarchical cluster analysis is one of the most advantageous methods in cluster analysis, as it does not require presumptions regarding the number of clusters (Sharma, 1996). There are different types of hierarchical cluster analysis, including single linkage (nearest neighbour), centroid clustering, and Ward's method, which differ from each other in the linkage criteria they use. This study employs Ward's Method due to its suitability for spatial analysis (Levent, 2007).

The dendrogram (Figure 1) created using Ward's Method in IBM SPSS Statistics Version 23² shows that there are four groups based on how similar the residential ownership statuses are (Table 1).

In the first cluster (C1), the average percentage of homeowners is 64.8%, above the national average by 4.1%. The cumulative percentage of homeowners and others³, who do have similar ways of approaching housing, is 75.7%.

1 There are two groups of individuals within the "others" category. The first group comprises those occupying lodging houses owned by the state, municipalities, or companies. These individuals mostly do not pay housing rents, or very limited housing rents below market rates. The second group comprises those occupying mother's/father's houses, houses owned by relatives/friends, caretaker's residential units, waqf houses, or disaster houses, all of whom do not incur rental expenditures.

2 Square Euclidean distance is used as the measure by applying Ward's Method.

3 Homeowners and others are evaluated together, as their percentages exhibit significant parallelism across all clusters. In clusters with a high percentage of homeowners, there is also a high percentage of others, or vice versa. The reason for this parallelism is the similarity between homeowners and others who typically do not incur rent or have minimal housing expenditures akin to homeowners. Since these expenditures account for limited shares of their consumption expenditures, they do not generate

Conversely, the average percentage of tenants in this cluster is 22.2 %, the lowest among the other clusters.

The second cluster (C2) has a character similar to the first cluster (C1). The average percentages of homeowners and others in the second cluster exceed national averages, while the average percentage of tenants is below those averages. Nonetheless, the deviations from the national average percentages are not as pronounced as those in the first cluster (C1). Moreover, the cumulative percentage of homeowners and the others in this second cluster (C2) is 72.4%, slightly lower than the cumulative of the first cluster (C1).

The third cluster (C3) comprises solely two provinces, namely, Ankara and İzmir. They are the second and third biggest and most developed provinces in Türkiye. The average percentages of homeowners and others are, respectively, 60.1% and 8.3%. In this third cluster (C3), the average percentage of homeowners is slightly lower than in the clusters (C1 and C2), while the average percentage of tenants is somewhat higher than the national average. The cumulative percentage of homeowners and the others is also lower than the one at the national level. The percentage of the unknown category is the lowest in this category⁴.

The fourth cluster (C4) only includes İstanbul, and it has fundamentally a similar profile to the third cluster (C3). Nevertheless, the percentages of homeowners and others are lower, while the percentage of tenants is much higher compared to the third cluster (C3). The size of the province likely explains why only one province forms a cluster in the dendrogram. Approximately 16.3% of all homeowners in Türkiye reside in this province.

Mapping these clusters on a provincial map illustrates the provinces with high and low percentages of homeowners, tenants, and others (Figure 2). As mentioned before, the biggest cluster (C1) has 55 provinces, predominantly medium-size and small provinces. These provinces are located in the Inner Anatolian, Eastern Anatolian, and South-eastern Anatolian regions and in the eastern parts of the Aegean region. The second cluster (C2) includes 23 provinces, most of which are coastal provinces. The eight provinces in the Black Sea regions can be regarded as exceptions. Instead of these eight coastal provinces, this cluster includes eight inland provinces, namely Denizli, Eskişehir, Konya, Kayseri, Kahramanmaraş, Gaziantep, Şanlıurfa, and Diyarbakır, where provinces are governed by the metropolitan municipalities. What is intriguing is that this cluster (C2) includes only the provinces with metropolitan municipalities. There are only four provinces with metropolitan municipalities outside this cluster, namely Erzurum, Malatya, Van, and Mardin, located in the Eastern and South-eastern Anatolian regions. There are two clusters (C4 and C3) where average percentages of homeowners are less than the national average percentage. Actually, there are only three provinces, namely İstanbul, Ankara, and İzmir, in these two clusters; yet, they contain approximately 32.1% of all residences.

budgetary problems for them. Consequently, others are similar to homeowners more than the tenants, although they do not own a house.

4 Within these clusters, the unknown category is different than the other categories. The percentages in the clusters are comparatively low; thus, it can be deemed a somewhat ineffective category in generating the clusters. Additionally, the average percentages of this category fluctuate in clusters. The average percentages are below the national average in the first cluster (C1) and the third cluster (C3). It is exactly the same in the second cluster (C2). In the fourth cluster (C4), however, the average percentage of the unknown category is more than the national average percentage. These explain the exclusion of the unknown category from the evaluations.

Table 1. Cluster Profiles of Residential Ownership Statuses

Clusters		Homeowners	Tenants	Others	Unknown
C1	Percentage (%)	64.8	22.2	10.9	2.2
	Total (55 provinces)	4,168,838	1,410,546	687,455	136,400
	Average	75,797	25,646	12,499	2,480
C2	Percentage (%)	62.7	25.3	9.7	2.3
	Total (23 provinces)	6,682,231	2,806,643	1,055,612	249,845
	Average	290,532	122,028	45,896	10,863
C3	Percentage (%)	60.1	29.9	8.3	1.8
	Total (2 provinces)	2,032,271	1,010,792	27,5416	58,700
	Average	1,016,136	505,396	137,708	29,350
C4	Percentage (%)	52.6	37.1	7.5	2.8
	Total (1 province)	2,501,473	1,763,740	356,488	133,385
Türkiye	Percentage (%)	60.7	27.6	9.4	2.3
	Total	15,384,812	6,991,720	2,374,972	578,329
	Average (81 provinces)	189,936	86,318	29,321	7,140

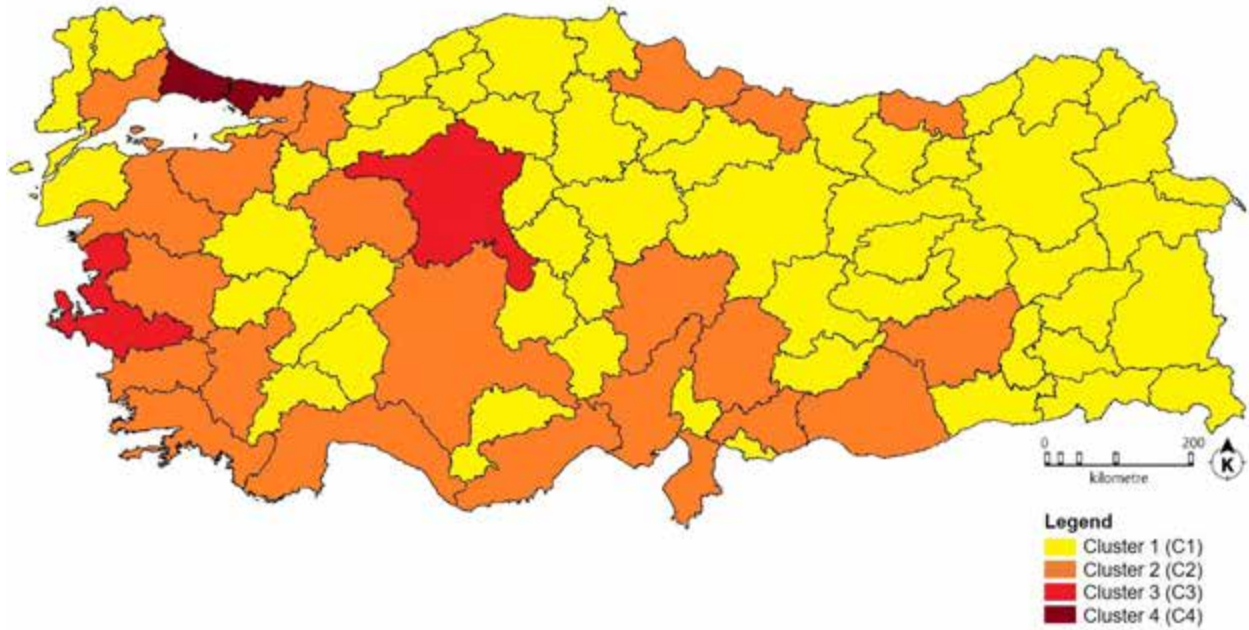


Figure 2. Provincial Differentiation of the Profiles of Residential Ownership Statuses

3.2. The Relationships Between Residential Ownership Statuses and Socio-Economic Development Levels

The provincial distribution of similar profiles of the residential ownership statuses provides a spatial description concerning the housing problem. To better understand this distribution and generate further explanation, it should be co-evaluated with different domains such as population dynamics, environmental risks, and infra-structural capacity. The socio-economic development levels of provinces are one of those domains, and this study proceeds with it.

The official study on socio-economic development levels is the Study on Socio-Economic Development Ranking of Provinces and Regions (SEDI-2017), which was conducted by the Ministry of Industry and Technology in 2019. Based on the official data from 2017, the study measures the relative development levels of all provinces across Türkiye. The data used in the preparation of this study is classified as demography, employment, education, health, competitiveness, innovative capacity, finance, accessibility, and quality of life variables (Sanayi ve Teknoloji Bakanlığı, 2019). The study is not only for identifying regional disparities but also for defining an information base for regional planning studies and public investment allocation. The output of the study is the socio-economic development ranking of provinces, which can also be represented spatially (Figure 3).

According to this map, there is a clear east-west divide in Türkiye. The eastern part of Türkiye is underdeveloped, while the western part is comparatively developed. Nonetheless, this split is not a pure divide. In the eastern part, there are four developed provinces, namely Samsun, Trabzon, Rize, and Gaziantep. The first three provinces are in the Black Sea region, while Gaziantep is located in the South-eastern Anatolia region. Similarly, there is one underdeveloped province, Afyonkarahisar, located in the western part of Türkiye.

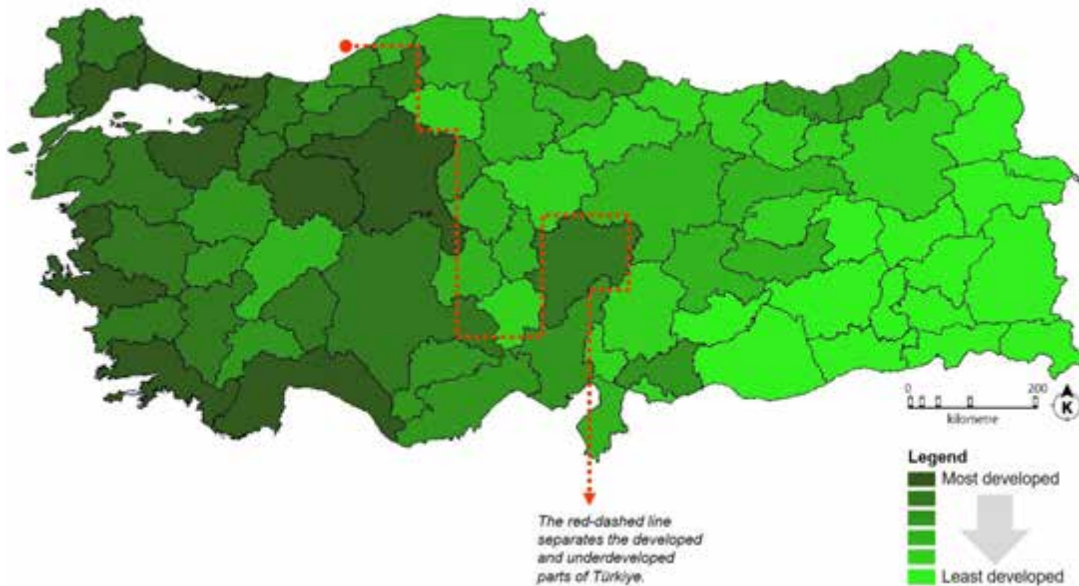


Figure 3. The Socio-Economic Development Levels of Turkish Provinces (SEDI-2017)

When the clusters are co-evaluated with the west-east divide, it can be easily stated that the majority of provinces of the first cluster (C1) are mainly in the underdeveloped part of Türkiye (39 out of 55 provinces). This cluster possesses the lowest average score calculated for the socio-economic development rankings of provinces, namely -0.360. In this cluster, however, the percentages of the homeowners and the others are relatively high. The results show that the percentage of homeowners in the underdeveloped part Türkiye is higher than expected. On the contrary, approximately 65.2 % of the provinces of the second cluster (C2) are in the developed part of Türkiye. For this cluster, the average score calculated for the socio-economic development rankings of provinces is 0.483, which is comparatively high relative to the overall score. What makes this cluster intriguing is that the percentages of homeownership in its provinces are slightly higher, although these provinces are mostly in the developed part of Türkiye. The remaining clusters (C3 and C4) encompass the most developed provinces; yet, the

percentages of homeowners are significantly low, while those of tenants are high (Table 2).

Table 2. Relationships Between Clusters and Socio-Economic Development

Cluster	Provinces in the Developed Part (n)	Provinces in the Underdeveloped Part (n)	Total Number of Provinces (n)	Average Scores for the Socio-Economic Development Rankings
C1	16	39	55	-0.360
C2	15	8	23	0.483
C3	2	-	2	2.322
C4	1	-	1	4.051
Türkiye	34	47	81	0.002

There are three basic findings of the co-evaluation of residential ownership statuses and the socio-economic development levels of provinces.

Firstly, there is a negative correlation between socio-economic development levels and the number of homeowners and a positive correlation between socio-economic development levels and the number of tenants. The higher the positions in the socio-economic development ranking, the lower the percentages of homeownerships. This negative correlation makes housing primarily a problem for developed provinces in Türkiye.

The second finding is another negative correlation between the number of residences and the number of homeowners. Despite the substantial quantity of residences in big metropolitan cities, the percentage of homeowners remains comparatively low. This negative correlation demonstrates that an increase in housing supply does not correspond to an increase in homeownership percentages.

The third finding is the exceptional areas in the synthesis map (Figure 4). These exceptional areas can be classified into two categories: the provinces in the developed part of Türkiye that are similar to the provinces in the underdeveloped part of Türkiye and the provinces in the underdeveloped part of Türkiye that are similar to the provinces in the developed part of Türkiye.

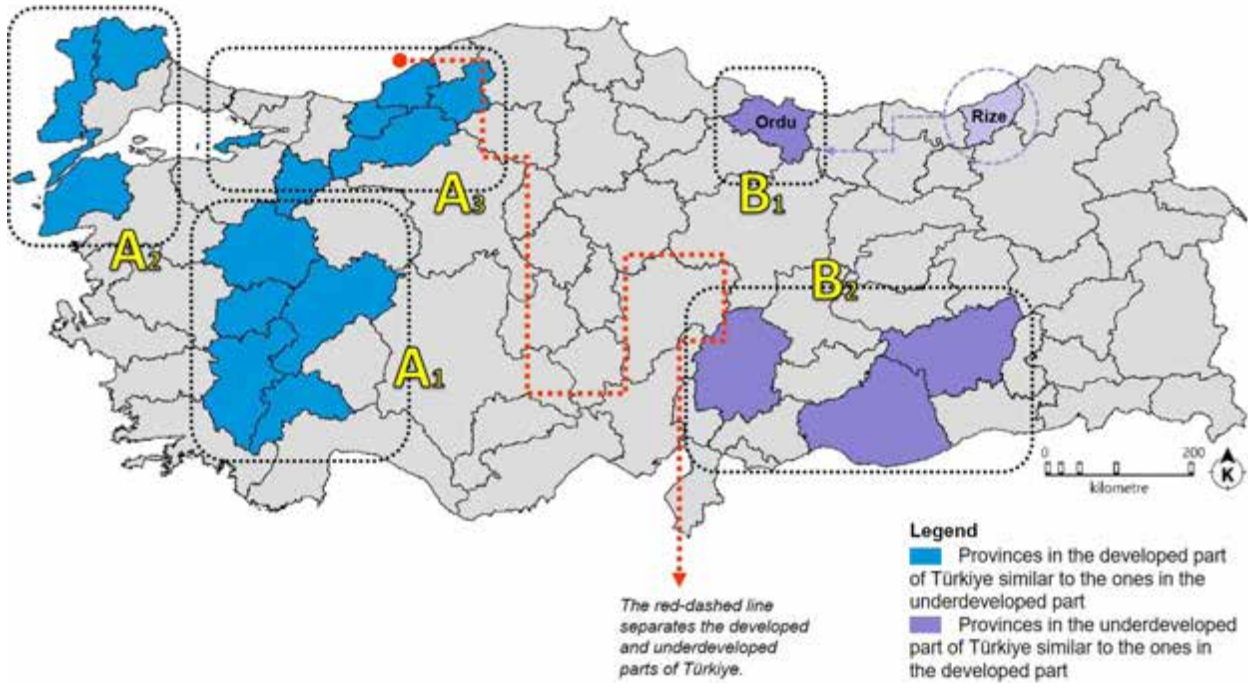


Figure 4. The Synthesis Map

The first category consists of three groups. The first group (A1) contains five provinces from the eastern part of the Aegean region and the northern part of the Mediterranean region, namely, Kütahya, Uşak, Afyonkarahisar, Isparta, and Burdur provinces. Afyonkarahisar province is in the fourth socio-economic development rank and is the least developed province in the western part of Türkiye. Its socio-economic development score is less than the overall average of Türkiye. This group has an average socio-economic development score of 0.240 but an average percentage of homeowners of 65.8%. The second group (A2) contains the Kırklareli, Edirne, and Çanakkale provinces in the north-western part of Türkiye. Although they are in the second socio-economic development rank and have an average socio-economic development score of 0.546 (higher than the average of the second cluster in Table 1), their average percentage of homeowners is 65.7% (higher than the average of the second cluster in Table 1). In short, this group includes well-developed provinces with high homeownership percentages. The third group (A3) is located in the western parts of the Marmara region and contains the Zonguldak, Karabük, Düzce, Bolu, Yalova, and Bilecik provinces. These provinces belong to either the second or the third socio-economic development ranks, with an average socio-economic development score of 0.526 and an average percentage of homeowners of 63.0%.

The second category includes the provinces in the underdeveloped part of Türkiye that resemble those in the developed part of Türkiye. Such a pattern with Samsun, Trabzon, Rize, and Gaziantep provinces exists on the map of socio-economic development levels, as explained before. Within the synthesis map, while the Rize province is excluded, the Ordu (B1), Kahramanmaraş, Şanlıurfa, and Diyarbakır provinces (B2) are included. It seems as if the Ordu province appears instead of Rize province. While the former one has a metropolitan municipality, the latter one does not. The Kahramanmaraş, Şanlıurfa, and Diyarbakır provinces are all located in the South-eastern Anatolian region. Once again, the provinces have metropolitan municipalities.

4. Conclusion

This study has aimed to understand provincial differentiation of the housing problem in Türkiye by co-evaluating the residential ownership statuses and the socio-economic development levels of provinces.

There are several limitations that emerged during the course of this study. First, the data on residential owner-

ship statuses vary across different studies, which creates inconsistencies in comparative analysis. This study utilises the official data provided by the 2021 Survey on Building and Dwelling Characteristics, which, while comprehensive, may not align with other data sources. Second, the socio-economic development data are drawn from the Study on Socio-Economic Development Ranking of Provinces and Regions (SEDI-2017), which, although the most recent available, is outdated and may not properly capture the existing socio-economic context. Third, the classification of provinces as developed and underdeveloped provinces is relatively simplistic and includes a few notable exceptions that are challenging to elucidate. Additionally, the study does not account for rural-urban distinctions within provinces, even though ownership patterns may significantly differ between these areas. The practice of averaging ownership percentages and socio-economic scores within clusters has the potential to blur internal variations and lead to overgeneralised conclusions. Finally, although housing ownership statuses can be meaningfully evaluated through various provincial lenses such as population dynamics, environmental risks, or infrastructural capacity, this study limits its scope to socio-economic development levels, which narrows the range of contextual factors considered in the analysis.

Despite the number of these limitations, the findings of the study reveal a striking and counterintuitive pattern: higher socio-economic development often correlates with lower percentages of homeowners and higher percentages of tenants. This negative correlation challenges the conventional belief in the domain of housing that economic development naturally leads to improved homeownership rates. Furthermore, the findings indicate that an increase in housing supply, especially in metropolitan areas, does not automatically lead to increased homeownership, particularly among low-income groups.

One of the fundamental dimensions of Türkiye's housing problem is the significant inequality in access to housing across different income groups. While the national policy framework has succeeded in achieving a quantitative increase in housing production, this production has disproportionately served high- and middle-income groups. The most disadvantaged individuals, namely low-income groups, encounter growing exclusion from homeownership due to high mortgage rates, limited savings, and the absence of sufficient rental support from the central and local authorities.

Except for the extraordinary post-earthquake situations, Türkiye has structured its housing policy as a centralised framework. It mostly fails to accommodate the regional and provincial differentiations that may arise mainly with socio-economic development levels, population dynamics, environmental risks, and infrastructural capacity. This study focuses on the co-evaluation of the provincial differentiations of the residential ownership statuses and the socio-economic development levels of provinces. Such an evaluation assumes that the solution to the housing problem should be proposed not at the national level but at the provincial level, and housing policy should be reformulated through provincially differentiated lenses. This reformulation means a change of intention from rigid, national, and "one-size-fits-all" types of housing policies to flexible, provincial, and context-dependent strategies that are sensitive to local socio-economic realities.

The reformulation should start with a comprehensive assessment of provincial needs. With this assessment, it is possible to develop tailored housing strategies for special purposes. For instance, a province with high homeownership rates but insufficient housing stock may focus on supply-side interventions, whereas provinces with low homeownership rates may benefit from financing programmes for the availability of affordable housing for both the potential homeowners and tenants.

In sum, this study represents a minor attempt to develop a spatial understanding of the housing problem by focusing on the co-evaluation of residential ownership statuses and the socio-economic development levels of provinces. By acknowledging that its content is insufficient to comprehend the complex and multidimensional housing problem in Türkiye, it may inspire future studies that can integrate different domains such as environmental risk, urban-rural dynamics, and infrastructural capacity into this provincial lens. With the help of those studies, it becomes possible to effectively address the growing housing problem in Türkiye and develop a more holistic and equitable housing policy.

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