

Investigation of Economic Activities of Single Parent Families

Muhammet Serhat ÖZTÜRK, Department of Family and Consumer Sciences, Faculty of Economics and Administrative Sciences, Hacettepe University, Turkey; e-mail: sozturk@hacettepe.edu.tr

Ayfer AYDINER BOYLU, Department of Family and Consumer Sciences, Faculty of Economics and Administrative Sciences, Hacettepe University, Turkey; e-mail: ayfer_boylu@hotmail.com

Tek Ebeveynli Ailelerin Ekonomik Faaliyetlerinin İncelenmesi

Abstract

The purpose of this study is to explore the economic activities of single parent families and make valid recommendations for improving these activities. Participants of this study consisted of single parent families employees at the Hacettepe University in Ankara, Turkey (n=119). According to the results, it is more than half among families who are not taking support about child care with or without a payment (56.3%) and not getting help for house cleaning with a payment (65.5%). Attract the attention that the families who couldn't make savings or investment (57.1%), who became indebted (74.8%). Most of the families do not get support from any institution/ agency/ foundation or immediate vicinity (90.8%). Among the families, getting help who take fiscal aid (45.5%) and who receive support from their family (45.5%) are less than half.

Keywords : Single Parent Families, Economic Activities, Family Economy.

JEL Classification Codes : J12, J13, J18.

Öz

Bu araştırma tek ebeveynli ailelerin ekonomik faaliyetlerinin incelenmesi ve bu faaliyetlerin geliştirilmesi amacıyla planlanmış ve yürütülmüştür. Araştırmanın evrenini Hacettepe Üniversitesi'nde çalışan tek ebeveynli 119 aile oluşturmaktadır. Aileler arasında çocuk bakımı konusunda ücretli ya da ücretsiz destek almayanlar (%56.3) ile evle ilgili temizlik ve bakım faaliyetleri için ücretli yardım almayanlar (%65.5) yarından fazladır. Aileler arasında tasarruf veya yatırım yapamadığını (%57.1) ve borçlandığını belirtenler (%74.8) önde gelmektedir. Ailelerin çoğunluğu (%90.8) herhangi bir kurum/kuruluş/dernek veya yakın çevreden yardım almamaktadır. Yardım aldığını belirten aileler arasında nakdi yardım aldığını (%45.5), ailesinden yardım aldığını (%45.5) belirtenler yarından biraz azdır.

Anahtar Sözcükler : Tek Ebeveynli Aileler, Ekonomik Faaliyetler, Aile Ekonomisi.

1. Introduction

In Turkey, although the divorce rate is low in comparison to those rates found in other developed countries, there has been an increase in the divorce rate in recent years. According to the latest data from Turkish Statistical Institute, the divorce rate which was 1.28 per 1,000 women in 2006 has increased to 1.34 per 1,000 in 2007, to 1.40 per 1,000 in 2008 and to 1.59 per 1,000 in 2009. It is also remarkable that the divorce rate has doubled in the last 20 years by reaching 1.62 per 1,000 in 2011 and 1.64 per 1,000 in 2012. When the disrupted families emerging as a result of living separately or the death of one of the spouses is added to this, it could be said that the number of the families with single parents in Turkey is growing.

In today's world, where the continuity of economic stability seemingly cannot be achieved, mostly decreases in income of the single-parent families are observed. Therefore, families with single parents reduce their expenditures in order to meet their multiple needs (Weiss, 1984). However, in a variety of studies, it has been found that the poverty rate in single-parent families is high; and they are in a disadvantaged situation when compared to double-parent families (Oliver & Shapiro, 1995; Wollff, 2001; Bernheim & Scholz, 1993; Carney & Gale, 1999; Schmidt, 2004; Norton & Glick, 1986).

These problems are in a higher level in the families with female-headed single-parents. Hence, it has been determined in the studies that income is low in these families and rate of those who live under poverty level is higher, compared to male-headed single-parents. Studies indicate that these economic distress of female-headed single-parents are due to being on low salary, insufficient employment opportunities and in a limited number of assistance. In other words, men are more successful than women in terms of death of parent, living separated from the partner or maintaining their life quality after divorcing, too (Arıkan, 1992; Kissman & Allen, 1993; Caputo, 1999; Weinstein, 2000).

As a result of divorce or separation, children usually stay with their mothers; so mothers alone undertake a large part of the responsibility about the economic needs of the children (Arendell, 1986; Rocha, 1997). Although fathers do contribute economically, the contributions they provide are lower than that of fathers in double-parent families (McLanahan & Booth, 1989). Even though, according to the Article 175 of the Turkish Civil Code, if one of the spouses is likely to fall into poverty by reason of divorce, he/she may ask for maintenance from the other party for an indefinite period, provided that the other party is financially able to do so and is more at fault than the other spouse; in practice, not being able to enjoy this right or getting maintenance in a low level may be in question. For this reason, if the single parent is a woman and has not been working until the divorce, she may have to start working to meet her economic needs.

However, the age of the youngest child is the most important factor affecting the employment opportunities of single-parent women. For this reason, while most women, especially those whose children are at the pre-school age, cannot work, they can start working when their children reach school age (Muehlenberg, 2002; Hardey & Glover, 1991). On the other hand, the absence of a caretaker who women can count on regarding child care may hold them back from getting a full-time job. In this case, women are unable to be included in the workforce. They also may not receive enough allowance from the husband after the divorce; oftentimes, they also need the assistance of their relatives in economic terms (Brandwein, Brown & Fox, 1974). Women who are single parents can get assistance from the state, as well as their ex-husband, plus their inner circle of friends and their relatives (Çoban & Özbesler, 2009; Weitzman, 1985).

The fact that kindergartens and day care centers, which are common in Turkey, are unaffordable for the single-parent families with low levels of income leaves the woman in trouble regarding child care. Apart from child care, financial aid is provided by foundations that are affiliated to the Prime Ministry General Directorate of Social Assistance and Solidarity. But this assistance can only be received in case not being employed or receiving any income from social security organizations. In this case, single-parent families who live on the salary of their deceased spouse or the retirement pension of their parents cannot benefit from this assistance. In the regulation of Social Assistance and Solidarity Foundations, while defining the applicants who will take part in the primary and urgent assistance group, single-parent families are restricted to those in which the parent is "nonfunctional" due to reasons like chronic illnesses, state of disability or loss of work (Republic of Turkey Prime Ministry General Directorate of Social Assistance, 2010). Current limitations cause the number of the single-parent families that are able to receive assistance to remain at a quite low level.

Insufficient assistance provided for single-parent women by their former husbands, inner circles, relatives or the state is the most important reason why they face economic difficulties. It can also be seen in the studies that economic difficulties are one of the most common problems among women who live with a child they have to raise themselves (Seccombe, 2002; Tchong-Laroche & Prince 1983).

In the case of children staying with their father, men receive more child-care assistance and household activities from their relatives in comparison to families where the woman is the only parent (Kissman & Allen, 1993). Although men receive assistance from their relatives, they might as well need to provide such services from outside. In this case, the expenses may grow due to nannies, day-care centers and domestic workers (Brandwein, Brown & Fox, 1974; Kissman & Allen, 1993; ASAGEM, 2011). But on the other hand, with

the removal of the state of meeting the needs of the formerly unemployed spouse, the family's expenses in this aspect decrease (ASAGEM, 2011).

In studies conducted in Turkey related to single-parent families, the negative effects of being a single parent, especially after divorce, on children and child-parent relationships, are clear. Everything from the educational life of the child growing up in a single-parent family, to his/her success level, to psychology and social relations, etc., are all likely to be effected (Şentürk, 2006; Serin & Öztürk, 2007; Alikasıfoğlu, 2008; Toksoy 2005; Yıldız, 2004; Yılmaz, 1998; Şirvanlı, 1999; Şirvanlı, 2003). Studies conducted abroad concentrate on subjects like depressive issues single parent go through, single parent-child relationships, social issues single mothers face, the roles they undertake, the social welfare of their children, the single father's attitude towards his children, and the sharing of housework (Mendes, 1976; Bartz & Witcher, 1978; Keshet & Rosenthal, 1978; Kitson & Morgan, 1990; Lino, 1995; Amato, 2000; Ziol-Guest, 2009). But even though in the studies conducted both in Turkey and abroad, the economic activities of the single parent has been examined, it has been seen that in these studies the subject has not been examined in a comprehensive way.

In Turkey, only one study has been completed where the economic activities of single-parent families have been examined. Even though this one study examined the economic activities of single-parent families, a subjective examination is not in question. This study was conducted by the Republic of Turkey's Prime Ministry General Directorate of Family and Social Research in 2011, in order to determine the problems single-parent families encounter; it was found that in the early periods, alongside an increase in social life due to change of order in the house, eating out becomes more frequent in the families where the man is the single parent. Therefore, the expenses grow; and that for the single parents, their own families are the main source of economic support, besides assistance from several institutions and organizations. Among these organizations, district governorates and Prime Ministry Social Assistance and Solidarity Foundations are in the lead. It has been determined that the assistance received from these foundations is mainly financial aid; however, alongside the financial aid is student aid, along with dry food, bread, fuel, meals from food banks and clothing aid.

When the some researches made abroad are examined, it is seen that the economic activities have not been examined in as much detail as they have in our study. The research in the former studies has been restricted to subjects like sharing of housework and eating out habits.

In the meetings made by Gasser and Taylor (1976) with 40 single fathers, it has been found out that the fathers do the major part of the housework themselves, but they share

the cleaning chores with their children. It has been detected in this study that the 30 percent of the families buy ironing services outside of the home. In a study made by Mendes (1976), it has been indicated that almost all of the 32 single fathers do their housework themselves and they don't get help from their children or relatives. In another study made by Bartz and Witcher (1978) with 34 single fathers, it has been discovered that the fathers do the major part of the housework themselves or they share it with their children; but they do not receive outside help on this subject. It has been found that only 20 percent of the families buy laundry service outside. In a study conducted in the USA, with 210 single and 310 married mothers related to restaurant use and instant food consumption and expenses made in restaurants, it was detected that single mothers consume more instant food in comparison to married mothers. It was discovered that 79 percent of the working single mothers and 52 percent of the married mothers use restaurants for dinners (Ahuja & Walker, 1994).

As one can see, the number of the studies related to examining the economic activities of the single-parent families, whose number is increasing day by day, is very limited. Thus, there is a direct correlation between the quality of life of the families and their economic activities. Therefore, alongside improving the quality of life of the single-parent families, it is extremely important to evaluate their economic activities and to propose solutions for the improvement of their quality of life.

2. Method

2.1. Sample

The population focus of this study consists of single-parent families who work in Hacettepe University. In order to access the families that will be included in the scope of this research, the list obtained from Hacettepe University Department of Staff has been used. According to the list, the population of the research consists of 328 single-parent families. No kind of sample selection has taken place and the whole population of the research has been tried to be reached. Due to the fact that some of the staff members refused to take part in the research and some of them could not be reached, only 36 percent of the population (119 staff member) has been reached.

Within the scope of the research, the prominent characteristics of families are as follows: the parent is a woman (76.5%), 35 aged or over (72.2%), graduated from high school (50.4%), lived as a single parent for 1-5 years (50.4%), has a single child (64.7%), monthly income level is between 2001 TL and 3000 TL (41.2%), having 3 people at home (52.1%) and dissatisfied with the current income level (38.7%).

2.2. Instruments

The questionnaire form, which was developed to examine the investigation economic activities of single-parent families, is comprised of two chapters.

First section: This section involved information about the single parent's personal characteristics such as gender, age, level of education, duration of living as a single parent, level of income, state of being satisfied with the level of income, family size and number of children.

Second section: This chapter includes questions for investigate economic activities of single parent families. To that end, these questions inquire about economic activities such as Families State of Receiving Paid or Free Childcare Assistance, Persons and/or Institutes from which Families Receive Childcare Assistance, Families State of Receiving Paid Assistance for Household Cleaning and Maintenance Activities, Families Frequency of Receiving Paid Assistance for Household Cleaning and Maintenance Activities, Families State of Eating Outside Home, Families Frequency of Eating Outside Home, Families State of Going on Vacations, Families Frequency of Going on Vacations, Families State of Making Savings or Investments, Families State of Going into Debt, Leading Causes of Why Families Go Into Debt, Families State of Paying Their Debts on Time, Problems Families Face Due to not Being Able to Pay Their Debts on Time.

2.3. Data Analysis

The statistical analysis of the data obtained from the study was performed using the SPSS 16.0 statistical analysis software package. Data analysis calculated frequencies of the economic activities of single parent families.

2.4. Results

The study is divided into the following headings:

1. Families State of Receiving Paid or Free Childcare Assistance

While a little more than the half (56.3%) of the families who have been included in the scope of the research, and who have stated that they don't receive paid or free childcare assistance. (Table 1).

Table: 1
Distributions of the Families State of Receiving Paid or Free Childcare Assistance

State of Receiving Assistance	N	%
Yes	52	43.7
No	67	56.3
Total	119	100.0

2. Persons and/or Institutes from which Families Receive Childcare Assistance

Among the families who have been included in the scope of the research and who have stated that they receive child care assistance (52 families), it was detected that the ones who receive assistance from caretakers/nannies (82.7%) are in the lead; and the ones who receive assistance from close relatives (mother, mother-in-law, etc.) follow them with 26.9 percent. (Table 2) As seen in the Table 2, families who receive assistance from nurseries/kindergartens are at the lowest rate (11.5%).

Table: 2
Distributions of the Persons and/or Institutes from which Families Receive Childcare Assistance

Persons and/or Institutes	N:52	%
Nurseries/kindergartens	6	11.5
Close relatives (mother, mother-in-law, etc.)	14	26.9
Caretakers/nannies	43	82.7

3. Families State of Receiving Paid Assistance for Household Cleaning and Maintenance Activities

While more than the half (65.5%) of the families who have been included in the scope of the research, and who have stated that they don't receive assistance for household cleaning and maintenance activities. (Table 3).

Table: 3
Distributions of the Families State of Receiving Paid Assistance for Household Cleaning and Maintenance Activities

State of Receiving Paid Assistance	N	%
Yes	41	34,5
No	78	65,5
Total	119	100.0

4. Families Frequency of Receiving Paid Assistance for Household Cleaning and Maintenance Activities

Among the families who have been included in the scope of the research and who have stated that they receive paid assistance for household cleaning and maintenance activities (41 families), it was detected that frequency of receiving paid assistance for household cleaning and maintenance activities at once a month (51.2%) is in the lead; and the families frequency of receiving paid assistance for household cleaning and maintenance activities at more than once a month follows it with 39.0 percent. (Table 4) As seen in the Table 4, frequency of receiving paid assistance for household cleaning and maintenance activities at less than once a month is at the lowest rate (11.5%).

Table: 4

Distributions of the Families Frequency of Receiving Paid Assistance for Household Cleaning and Maintenance Activities

Frequency of Receiving Paid Assistance	N	%
Less than once a month	4	9.8
Once a month	21	51.2
More than once a month	16	39.0
Total	41	100.0

5. Families State of Eating Outside Home

Among the families, the rate of those who eat outside home is 75.6 percent (Table 5).

Table 5. Distributions of the Families State of Eating Outside Home

State of Eating Outside Home	N	%
Yes	90	75.6
No	29	24.4
Total	119	100.0

6. Families Frequency of Eating Outside Home

Among the families who have been included in the scope of the research and who have stated that they eat outside home (90 families), it was detected that frequency of eating outside home at more than once a week (40.0%) is in the lead; and the families frequency of eating outside home at less than once a week follows it with 31.1 percent. (Table 6) As seen in the Table 6, frequency of eating outside home at less than once a week is at the lowest rate (28.9%).

Table: 6
Distributions of the Families Frequency of Eating Outside Home

Frequency of Eating Outside Home	N	%
Less than once a week	26	28.9
Once a week	28	31.1
More than once a week	36	40.0
Total	90	100.0

7. Families State of Going on Vacations

Among the families, the rate of those who go on vacations is 72.3 percent (Table 7).

Table: 7
Distributions of the Families State of Going on Vacations

State of Going on Vacations	N	%
Yes	86	72.3
No	33	27.7
Total	119	100.0

8. Families Frequency of Going on Vacations

Among the families who have been included in the scope of the research and who have stated that they go on vacations (86 families), it was detected that frequency of going on vacations at once a year (58.1%) is in the lead; and the families frequency of going on vacations at more than once a year follows it with 25.6 percent (Table 8). As seen in the Table 8, frequency of going on vacations at less than once a year is at the lowest rate (16.3%).

Table: 8
Distributions of the Families Frequency of Going on Vacations

Frequency of Going on Vacations	N	%
Less than once a year	14	16.3
Once a year	50	58.1
More than once a year	22	25.6
Total	86	100.0

9. Families State of Making Savings or Investments

While more than the half (57.1%) of the families who have been included in the scope of the research, and who have stated that they don't make savings or investments (Table 9).

Table: 9
Distributions of the Families State of Making Savings or Investments

State of Making Savings or Investments	N	%
Yes	51	42.9
No	68	57.1
Total	119	100.0

10. Families State of Going into Debt

Among the families, the rate of those who go into debt is 74.8 percent (Table 10).

Table: 10
Distributions of the Families State of Going into Debt

State of Going into Debt	N	%
Yes	89	74.8
No	30	25.2
Total	119	100.0

11. Leading Causes of Why Families Go Into Debt

Among the families who have been included in the scope of the research and who have stated that they go into debt (89 families), it was detected that frequency of the leading causes of why families go into debt for maintain current spending (58.1%) is in the lead (Table 11).

Table: 11
Distributions of the Leading Causes of Why Families Go Into Debt

Leading Causes of Why Families Go Into Debt	N	%
Maintain current spending	57	64.0
Make investments	32	36.0
Total	89	100.0

12. Families State of Paying Their Debts on Time

Among the families who have been included in the scope of the research and who have stated that they go into debt (89 families), it was detected that frequency of paying their debts in time (58.1%) is in the lead (Table 12).

Table: 12
Distributions of the Families State of Paying Their Debts on Time

State of Paying Their Debts on Time	N	%
Yes	60	67.4
No	29	32.6
Total	89	100.0

13. Problems Families Face Due to not Being Able to Pay Their Debts on Time

Among the families who have been included in the scope of the research, and who have stated that they are not able to pay their debts on time (29 families), it was detected that the ones who have stated that they have had financial losses amounts to 48.3 percent. The families who have stated that the legal transactions have taken place and domestic relations declined follow them came in with a rate of 17.2 percent.

Table: 13
Distributions of the Problems Families Face Due to not Being Able to Pay Their Debts on Time

Problems Families Face Due	N	%
Financial losses	14	48.3
The legal transactions have taken place	5	17.2
Experienced health problems	2	6.9
Domestic relations declined	5	17.2
Broken relationships with close relatives	3	10.3
Total	29	100.0

14. Families State of Receiving Assistance from an Institution/Organization/Association or Their Inner Circles

While most of the families (90.8%) who have been included in the scope of the research, and who have stated that they don't receive assistance from an institution/organization/association or their inner circles (Table 14).

Table: 14
Distributions of the Families State of Receiving Assistance from an Institution/Organization/Association or Their Inner Circles

State of Receiving Assistance	N	%
Yes	11	9.2
No	108	90.8
Total	119	100.0

15. The Kind of Assistance Families Receive from any Institution/Organization/Association or Inner Circle

While a little less than the half (45.5%) of the families who have been included in the scope of the research, and who have stated that they receive assistance from an institution/organization/association or their inner circle (11 families) receive financial aid, families who receive aid in kind follow them with 36.4 percent.

Table: 15
Distributions of the the Kind of Assistance Families Receive from any Institution/Organization/Association or Inner Circle

The Kind of Assistance Families Receive	N	%
Financial aid	4	36.4
Aid in kind	5	45.5
Both Financial aid and aid in kind	2	18.2
Total	11	100.0

16. People and/or Organizations from which Families Receive Assistance

While a little less than the half (45.5%) of the families who have been included in the scope of the research, and who have stated that they receive assistance from an institution/organization/association or their inner circle (11 families) receive assistance from their families, it was found that the ones who receive that from their relatives (27.3%) and from municipalities (18.2%) follow them.

Table: 16
Distributions of the People and/or Organizations from which Families Receive Assistance

Receive assistance from an institution/organization/association	Sayı	%
Municipalities	2	18.2
Non-governmental organizations (associations, foundations etc.)	1	9.1

Family	5	45.5
Relatives	3	27.3
Total	11	100.0

3. Discussion and Recommendations

Among the families, the rate of those who do not receive paid or free childcare assistance is 56.3 percent. Among families who state receiving childcare assistance, the ones who receive assistance from caretakers/nannies (82.7%) are in the lead, and they are followed by the ones who receive assistance from close relatives (mother, mother-in-law etc.) with 26.9 percent and from nurseries/kindergartens with 11.5 percent. In the private kindergartens and day care centers set up with the permission of SHCEK (Turkish Social Service and Children Protection Institution) there is a quota of 5 percent for the children of parents whose spouses have deceased and who are working, and for the children of individuals who are divorced and have to work; and within this quota it has been stipulated that these centers provide free childcare. However, the fact that in the existing 1,675 kindergartens and day care centers, only 877 children receive free care. This is consistent with the research results that the number of the families who do not receive childcare assistance is more than half and the families who receive assistance from caretakers/nannies are in the lead (SHCEK, 2010).

Families who do not receive paid assistance for household cleaning and maintenance activities (65.5%) are in the lead. In the study made by ASAGEM (General Directorate of Family and Social Researches, 2011), it was found that single-parent families receive free assistance, usually from their close relatives for household cleaning and maintenance activities. The results of these two studies create the impression that the income level of single-parent families is insufficient for household cleaning and maintenance expenses. It was found that 51.2 percent of the families who state that they receive paid assistance for household cleaning and maintenance activities (41 families), receive paid assistance once a month. Another 39 percent of these families receive paid assistance more than once a month and 9.8 percent of them do it less than once a month.

The rate of the families who eat outside home is 75.6 percent. Among the families who state that they eat out (90 families), the ones that eat out more than once a week are in the lead (40.0%). Another 31.1 percent of these families eat out once a week and 28.9 percent of them do it less than once a week.

Among families, the ones who state that they go on vacations (72.3%) are in the lead. More than half (58.1%) of the families who state they go on vacation (86 families) do

it once a year, and 25.6 percent of them do it more than once a year and 16.3 percent of them do it less than once a year.

In order to achieve their financial goals and reduce the risk of lack of resources in emergency situations, families need to save a fraction of their incomes. So, saving is one of the ways to reduce economic difficulties of families (Gladow & Ray, 1986). More than half of the families (57.1%) do not save or make investments. Income level is one of the most important factors that play a role on making savings and investments. Therefore, the reason why more than half of the families cannot make savings or investments may be due to their insufficient level of income.

Debt, which depends on the idea of paying back in the future, is the instant power of purchase in case of need. Therefore, debt also means being able to spend the income before it is earned by changing the time of purchase (Garman & Forgue, 1988). Some 74.8 percent of families go into debt. Among the families who state they go into debt (89 families), the ones who go into debt in order to maintain their current expenses (64.0%) are in the lead. This finding creates the impression that single-parent families cannot maintain their current expenses without going into debt. More than half of the families (67.4%) pay their debts on time. Another 48.3 percent of the families who state that they cannot pay their debts on time (29 families) had financial losses. These are financial losses directly due to not being able to pay their debts on time. The ones who have health issues because of not being able to pay their debts on time are at the lowest rate (6.9%).

It is well known that social support networks play a key role in the lives of single parent families through the provision of economic, informational and emotional resources (Harknett, 2006; Hawkins, 2010; Warr, 2005). However, as can be seen in the results of the study, the majority of the families (90.8%) do not get assistance from any institutions/organizations/associations or their inner circles. The fact that the majority of the families do not get assistance from any institutions/organizations/associations or their inner circles, creates the impression that they are unaware of the institutions/organizations or associations from which they can receive assistance. They are unable to provide the necessary conditions in order to get this assistance or they want to maintain their lives without needing others. A little less than the half (45.5%) of the families who have stated that they receive assistance from an institution/organization/association or their inner circle (11 families) receive financial aid. Families who receive aid in kind follow them with 36.4 percent. Families who receive both financial aid and aid in kind are at the lowest rate (18.2%). Thus, according to the results of the study made by ASAGEM, most financial aid is received from the institutions from which families receive assistance. In addition to financial aid, student aid, dry food, bread, fuel, meals from food banks and clothing aid are also received.

A little less than the half (45.5%) of the families who have stated that they receive assistance from an institution/organization/association or their inner circle (11 families) receive assistance from their families. The ones who state that they receive help from their relatives (27.3%) and from municipalities (18.2%) follow them. The families who receive assistance from non-governmental organizations (associations, foundations, etc.) are at the lowest rate (9.1%). Although there are many institutions and organizations from which single-parent families can receive assistance like SHCEK, the Prime Ministry Social Assistance and Solidarity Foundations, municipalities, and Non-Governmental Organizations (NGOs), receiving assistance from these institutions and organizations can only occur in case of not getting a salary or income from any social security organizations in any way. In this case, single-parent families who live on the salary of their deceased spouse or the retirement pension of their parents cannot benefit from this assistance.

In the regulation of Social Assistance and Solidarity Foundations, while defining the applicants who will take part in the primary and urgent assistance group, single-parent families are restricted to those in which the parent is "nonfunctional" due to reasons like chronic illnesses, state of disability or loss of workforce (ASAGEM, 2011). The current limitation explains why the number of the families who state that they receive assistance from an institution/organization (18.2% receiving assistance from district governorates, 9.1% receiving assistance from Non-Governmental Organizations) is at a quite low rate. However, according to the results of the study made by ASAGEM, the organizations from which assistance is received are district governorates and Prime Ministry Social Assistance and Solidarity Foundations. Differences between the research findings may be due to the fact that the researches have been conducted in different samples and regions.

Among the families, the ones who express that they are not satisfied with the level of their incomes (38.7%) are in the lead. The rate of the ones who state they are satisfied with their level of income is 31.1 percent. No family has been encountered who have stated that they are quite satisfied with their level of income.

4. Conclusion

In the research conducted with the aim of examining the economic activities of single-parent families, it has been seen that families with a female parent (who is 35 or more; a higher education graduate; working in the class of general administrative services; has only one child; whose level of monthly income is between 2,001TL-3,000TL; the number of people living in whose house is three; who is a tenant and are not satisfied with their level of income) are in the lead. Next are families who do not receive free or paid child-care assistance and those who state that they do receive assistance, are the ones who receive it from caretakers/nannies; then there are families who do not receive paid assistance for

household cleaning and maintenance activities and those who state that they do receive paid assistance. ; there are families who eat outside the home and those who state that they eat out more than once a week; there are families who state that they go on vacations and those who do it once a year; there are families who do not save or make investments, who go into debt. Among those are families who state that they go into debt, but who pay their debts on time; there are those families who experience financial losses among the ones who state that they cannot pay their debts on time; there are families who do not receive assistance from any institutions/organizations/associations or their inner circles, among those who state that they do receive assistance from an institution/organization/association; and the ones who receive financial aid are in the lead.

According to the results of the research, 25.2 percent of the families residing in someone else's house support the fact that returning to parents' home is due to rent burden. Therefore, there should be some regulations to mitigate the burden of rent of the single-parent families. They should be given some support that will facilitate the purchase of houses, such as low-interest house loans. In this way, these families can be assisted to keep living their lives without having to return to their parents' home.

The fact is that among these families, the rate of the ones who state that they receive child-care assistance is high (82.7%). It is an indication that the assistance provided on this subject for single-parent families is insufficient and/or families are unaware of such assistance. Even though in the private kindergartens and day care centers set up with the permission of SHCEK, there is a quota of 5 percent for the children of parents whose spouses have deceased and who are working, and for the children of individuals who are divorced and have to work; and within this quota, it has been stipulated that these centers provide free child care; the fact that in the existing 1,675 kindergartens and day care centers, only 877 children receive free care, indicates that this service is not being extended enough by the state. Therefore, the quota for these children in free kindergartens, which are under the guarantee of the state and where single parents can trustfully leave their children, should be increased. Catch-up work should be done on this subject.

The fact that the rate of the families who state they receive assistance from various institutions and organizations is low (those who get assistance from municipalities: 18.2%; those who get assistance from non-governmental organizations: 9.1%), creates the impression that the families are unaware of the institutions and organizations from which they can get assistance. Either that or the assistance provided by the state is insufficient. Thus, the assistance provided for single-parent families by various institutions and organizations is limited. For example, in the regulation of Social Assistance and Solidarity Foundations, while defining the applicants who will take part in the primary and urgent assistance group, single-parent families are restricted to those in which the parent is

"nonfunctional." This may be due to reasons like chronic illnesses, state of disability or loss of work. Therefore, alongside informing families about the existing institutions and organizations from which they can receive assistance, the amount and the scope of the assistance provided by these institutions and organizations should also be increased.

The fact that no family was encountered who stated they receive assistance from the former spouse, creates the impression that parents lack information related to legal procedures and the financial power to retain a lawyer. For this reason, units from which parents who are on a low socio-economic status can get free legal advice on subjects like alimony, matrimonial property and custody in the process of, before or after the divorce or death, should be extended.

References

- Ahuja, R.D. & M. Walker (1994), "Female headed single parents families: Comparisons with dual parent households on restaurant and convenience food usage", *Journal of Consumer Marketing*, 11(4), 41-54.
- Alikaşifoğlu, M. (2008), "Behavioral Problems in Adolescents", Istanbul University, *Faculty of Medicine Continuing Medical Education Activities Symposium Series*, 63:5-59.
- Amato, P.R. (2000), "Diversity within Single-Parent Families", in: *Handbook of Family Diversity*, edited by D.H. Demo & K.R. Allen & M.A. Fine, New York: Oxford University Press.
- Arendell, T. (1986), *Mothers and divorce: Legal, economic, and social dilemmas*, Berkeley: University of California Press.
- Arıkan, C. (1992), *Poverty and Divorce, Incompatibility in Marriage*, Ankara: Dawn Printing.
- Bartz, K.W. & W.C. Witcher (1978), "When father gets custody", *Children Today*, 7, 35.
- Bernheim, D.B. & K.J. Scholz (1993), "Tax policy and the economy", *January*, 1, 38.
- Brandwein, R.A. & C.A. Brown & E.M. Fox (1974), "Women and children last: The social situation of divorced mothers and their families", *Journal of Marriage and the Family*, 36, 498-514.
- Caputo, R. (1999), *Advantage white and male, disadvantage black and female: Income inequality, economic well-being, and economic mobility among families in a youth cohort 1979-1991*, Danbury, Rutledge Books.
- Carney, S. & W. Gale (1999), "Asset accumulation among low-income households", *Brookings Discussion Paper in Domestic Studies*, Washington, DC: The Brookings Institution.
- Çoban, A. & C. Özbesler (2009), "Family-oriented social policy and Services in Turkey", *Family and Society Journal*, 5(18), 31-41.
- Garman, E.T. & R.E. Fogue (1988), *Personal Finance*, Boston: Houghton Mifflin Company, P: 167, 262-263.

- Gasser, R.D. & C.M. Taylor (1976), "Role adjustment of single parent fathers with dependent children", *The Family Coordinator*, 25(4), 397-401.
- Gladow, N.W. & M.P. Ray (1986), "The impact of informal support systems on the well-being of low-income single parents", *Family Relations*, 35, 113-123.
- Hardey, M. & J. Glover (1991), *Lone parenthood: Income, Employment, Daycare and Lone Parenthood*, New York: Harvester Wheatsheaf.
- Harknett, K. (2006), "The relationship between private safety nets and economic outcomes among single mothers", *Journal of Marriage and Family*, 68(1), 172-191.
- Hawkins, R.L. (2010), "Fickle families and the kindness of strangers: Social capital in the lives of low-income single mothers", *Journal of Human Behavior in the Social Environment*, 20(1), 38-55.
- Keshet, H.F. & K.M. Rosenthal (1978), "Single Parent Families: A New Study", *Children Today*, 7: 13-17.
- Kissman, K. & J. Allen (1993), *Single-Parent Families*, London: Sage Publication.
- Kitson, G.C. & L.A. Morgan (1990), "The Multiple Consequences of Divorce", *Journal of Marriage and The Family*, 52: 913-24.
- Lino, M. (1995), "The Economics of Single Parenthood: Past Research and Future Directions", *Marriage and Family Review*, 20: 99-114.
- McLanahan, S. & L. Casper (1995), "Growing Diversity and Inequality in the American Family", in: *State of the Union: American in the 1990s*, ed. R. Farley, New York: Russell Sage Foundation.
- Mendes, H. (1976), "Single fathers", *Family Coordinator*, 25, 439-444.
- Muehlenberg, B. (2002), "The Case for the Two Parent Family Part 2", USA, *National Observer*.
- Norton, A.J. & P.C. Glick (1986), "One parent families: A social and economic profile", *National Council on Family Relations*, 35, 9-17.
- Oliver, M.L. & T.M. Shapiro (1995), *Black Wealth/White Wealth: A New Perspective on Racial Inequality*, New York: Routledge.
- Republic of Turkey Prime Ministry General Directorate of Social Assistance (ASAGEM) (2011), *Research of Single Parent Families*, Ankara: Makromedya.
- Republic of Turkey Prime Ministry Turkish Social Service and Children Protection Institution (SHCEK) (2010), *Kindergartens and Day Care Centers*, <<http://shcek.gov.tr/kres-ve-gunduzbakimevleri2.aspx>>, 28.08.2010.
- Rocha, C.J. (1997), "Factors that contribute to the economic well-being in female-headed households", *Journal of Social Service Research*, 23(1), 1-17.
- Schmidt, L. (2004), "Gender, marriage, and asset accumulation in the United States", Paper presented at the workshop on women and the distribution of wealth, *Yale Center for International and Area Studies*, November, 12-13.
- Serin, N. & S. Öztürk (2007), "Divorced parents with children aged 9-13 and Anxiety Levels of Self-Esteem in the same age group children with divorced parents", *Kırşehir Journal of Education Faculty, (KEFAD)*, 8(2): 117-128.

- Şirvanlı, D. (1999), "The effects of marital conflict and divorce on children II: Social support", *Journal of Child and Adolescent Mental Health*, 6(2), 83-88.
- Şirvanlı, D. (2003), "The Impact of Interparental Divorce on Adult Attachment Styles and Perceived Parenting Styles of Adolescents: Study in Turkey", *Journal of Divorce and Remarriage*, 40: 129-149.
- Tcheng-Laroche, F. & R. Prince (1983), "Separated and divorced women compared with married controls", *Social Science and Medicine*, 17, 95-105.
- Toksoy, Ş.E. (2005), "Psychosocial Effects of parental death on high school adolescents", Institute of Education Sciences at Marmara University, *Unpublished master's thesis*, Istanbul.
- TUIK (2012), *Divorce Statisticals*, <<http://www.tuik.gov.tr/>>, 05.06.2012.
- Turkish Civil Code (2001), *Chapter Two: Divorce, Article 175*, <<http://www.tbmm.gov.tr/kanunlar/k4721.html>>, 28.06.2010.
- Warr, D.J. (2005), "Social networks in a 'discredited' neighbourhood", *Journal of Sociology*, 41(3), 285-308.
- Weinstein, N.M. (2000), "America's rags-to-riches myth", *The New York Times*, 28.
- Weiss, R. (1984), "The impact of marital dissolution on income and consumption in single-parent household", *Journal of Marriage and the Family*, 115-127.
- Weitzman, L.J. (1985), *The Divorce Revolution: The unexpected social and economic consequences for women and children in America*, New York: Free Press.
- Wolff, E. (2001), "Recent trends in wealth ownership", in: T. Shapiro & E. Wolff (Eds.), *Benefits and Mechanisms For Spreading Asset Ownership in United States*, NY: Russel Sage Foundation.
- Yıldız, S.A. (2004), "Children, Death and Loss", *Balikesir University Journal of Social Sciences*, 11: 125-144.
- Yılmaz, A. (1998), "Entity image of the university students who has single parents and who has two Parents", *Çocuk ve Ergen Ruh Sağlığı Dergisi*, 5(3), 142-150.
- Ziol-Guest, K.M. (2009), "A Single Father's Shopping Bag", *Purchasing Decisions in Single-Father Families*, Institute for Children and Poverty, New York.

Öztürk, M.S. & A. Aydın Boylu (2015), "Investigation of Economic Activities of Single Parent Families", *Sosyoekonomi*, Vol. 23(25), 93-111.