

Working Single Mothers and the Housing Problem

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Abstract: After divorce or loss of spouse, women with children embrace a new identity as a single mother, and they mostly face the housing problem. Single mothers are among the financially disadvantaged groups globally, thus they may face housing instability and homelessness. Türkiye is a context in which the number of single mother families are increasing. Moreover, the housing market changed rapidly in the previous years, and rental house prices increased dramatically. The current study aimed to understand white collar single mothers' experiences as tenants, and the challenges they face in the rental housing market in Türkiye. The study adopted a phenomenological design. In depth interviews with volunteering white collar single mothers were conducted. Findings presented the multiple challenges working single mothers face as tenants (preconceptions about single mothers, invasion of privacy, patriarchal understanding, financial difficulties, limited housing alternatives, and the outcomes of housing challenges); their policy expectations from the government and the municipalities (welfare benefits; financial support from government and municipalities; temporary / permanent public housing for single mothers; and safe places for children), and the organizations (corporate

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awareness of working single mothers' housing challenges) that they work for. Single mothers and their housing challenges is an under-researched topic in Türkiye. Thus, the findings of the study may contribute to governmental and managerial policy making efforts.

Key Words: Housing Problem, Working Single Mothers, Housing Policy, Human Resource Policies, Welfare Policies, Türkiye

Jel Codes: O15, M12, D1

Çalışan Bekar Anneler ve Konut Sorunu

Öz: Boşanma ya da eş kaybı sonrası çocuklu kadınlar yeni bir kimlik oluşturma süreci yaşamakta aynı zamanda da çoğunlukla konut sorunu ile karşılaşmaktadırlar. Bekar annelerin küresel olarak dezavantajlı gruplar arasında yer aldıkları, konut istikrarsızlığı ve evsizlik gibi sonuçlarla karşılaşabildikleri bilinmektedir. Türkiye anne ve çocuktan oluşan ailelerin artmakta olduğu ülkelerdendir. Bununla birlikte ülkede konut piyasasının son yıllarda geçirdiği dramatik değişim ve konut kiralardaki artışlar göze çarpmaktadır.

Bu çalışma çalışan bekar annelerin konut piyasasında kiracı olarak yaşadıkları zorlukları incelemeyi amaçlamıştır ve örneklem olarak beyaz yakalı bekar anneler seçilmiştir. Çalışmanın keşfedici doğası gereği fenomenolojik bir tasarım tercih edilmiş ve gönüllü katılımcılarla derinlemesine görüşmeler gerçekleştirilmiştir. Çalışmanın bulguları beyaz yakalı bekar annelerin kiracı olarak yaşadıkları sorunların çoklu olduğunu göstermektedir. Bu sorunlar bekar anneler hakkındaki önyargılar, mahremiyetin ihlali, ataerkil anlayış, finansal zorluklar, sınırlı konut alternatifi ve konut sorununun sonuçları gibi başlıklar altında toplanmaktadır. Katılımcıların tecrübe ettikleri konut sorunu ile ilgili merkezi ve yerel yönetimlerden politika beklentilerinin ise sosyal politikalar, devlet ve belediyelerden mali destek, bekar anneler için kalıcı ve geçici konut desteği, ve çocuklar için güvenli sosyal alanlar olarak ifade bulduğu; ayrıca çalışmakta oldukları kurumlardan da yaşadıkları konut sorunu hakkında farkındalık sahibi olunması beklentisinin mevcut olduğu görülmektedir. Bekar annelerin konut sorunu Türkiye bağlamında çok sınırlı olarak ele alınmış bir konudur, bu sebeple çalışmanın gerek devlet gerekse yerel yönetimler nezdinde

geliştirilebilecek sosyal politikalara katkıda bulunabileceği düşünülmektedir.

Anahtar Kelimeler: konut sorunu, çalışan bekar anneler, konut politikaları, insan kaynakları politikaları, sosyal politika, türkiye

Jel Kodları: O15, M12, D1

Introduction and Theoretical Background

There are approximately 1.8 million single mothers in Türkiye (t24, 2024). Nearly 9.7 % of children have solo parent families, and mostly single mother families due to the legal tendency to give children's custody to mothers (TÜİK, 2022; Abugalı, 2018). These women and their children are among the most vulnerable disadvantaged groups in the country (Kader, 2018). Research shows that single mothers face a large variety of difficulties: financial problems, social bias and stereotypes, stigmatization and social exclusion, health issues and trouble with their ex-husbands (i.e. Fritzell & Burstrom, 2006; Jayakody & Stauffer, 2000; Rousou, Kouta, Middleton & Karanikola, 2013; Travis, 2023; Dharani & Balamurugan, 2024; Goffman, 1963). They also experience family pressures and other forms of social pressures (Cheung & Liu, 1997).

After divorce, women experience its economic, cultural, psychological and social impact more adversely in the long run, compared to men (Can & Aksu, 2016), and they face negative economic results after divorce (Mortelmans, 2020). Similarly, loss of a spouse creates worse experiences for women than men (Seçen, 2017). Even though single mothers may have different experiences due to their divorced and widowed status, main challenges are common. When they are no longer married, they need to reconstruct their identity (Bohanan, 1970), and to rebuild their lives as single mothers. This mostly involves moving to a new house, and introduces them to the housing problem.

Housing is both a fundamental need, and an indicator of a society's social and economic development (Olga & Antonios, 2019). For majority of people, owning a house requires getting institutional (bank loans) or non-institutional (family loans) funds (Gülter & Basti, 2014). To meet the need of institutional funds, countries shape their unique housing finance systems (Leece, 2004). Despite these systems and funds, it is not possible to own a house for masses, as they are not available and affordable for everyone. Similarly, affording and locating relevant rental houses is not easy for disadvantaged groups. Adequate housing is a human right (UN, 2025) which is not granted for many people all over the world. Disadvantaged groups suffer from housing instability, and among them are single mothers. Gender inequalities place women among "the vulnerable" in Türkiye, and single mothers are even more vulnerable, as they

experience financial troubles for a number of reasons (Sarpkaya, 2013). One of those reasons is the gender pay gap. Research shows that, at the median, female employees earn 8 % less compared to male employees (Aktaş & Uysal, 2016). Single mothers face the responsibility to maintain their families with unequal wages. Demographic and economic factors play an important role in the housing problem (Aydın & Aydın, 2017) and single women are disadvantaged at both: they experience financial struggles and they are demographically underprivileged; with the existence of gender inequalities, acting as a booster. Previous research puts it more explicitly: single mothers are in the worst position in terms of finance of housing among single men and women, widowed and divorced men, and women without child (Smith, 1990).

In the Turkish context, there has been remarkable changes in the housing market in the past few years, due to the global pandemic, fluctuations in exchange and interest rates, and economic crisis (Bayar & Günçavdi, 2022). Moreover, there are additional challenges that worsen the housing problem: income inequalities, population growth, immigration, sharp increases in rents and unplanned urbanization (Endeksa, 2022; Aydın & Aydın, 2017). These problems and challenges worsened vulnerabilities of disadvantaged groups, including single mothers. Research in Western contexts show that single mothers not only face housing instability (i.e. Elliott, Shuey, Zaika, Mims, Leventhal, 2017; Kim & Kim, 2020; Berger, Heintze, Naidich & Meyers, 2008) but also the risk of homelessness (Samzelius, 2020). The Turkish context needs more research focusing on single mothers, single mother families and their housing experiences, as to my knowledge, no previous study focused on the topic. Understanding the problems of this disadvantaged group may help decision makers in shaping required social policies and support systems. Hereby, the current paper aimed to contribute to the cumulative knowledge about the housing problem of working single mothers, as tenants, in Türkiye. It selected white collar single mothers as the sample in order to provide insights to organizations that may be handy in making human resource policies. Thus, the study can only offer insights about white collar single mothers' housing experiences, not about the working single mothers' experiences as a whole.

Method

The current paper aimed to understand the hardships faced by white collar single mothers as tenants, when they try to locate their families to proper rental houses. The research questions of the study are:

-What are the hardships faced by white collar single mothers during the process of finding a relevant rental house?

- What are the hardships faced by white collar single mothers as tenants?
- What are the possible solutions to these challenges?

Qualitative research is particularly used to obtain an understanding of people's experiences and the meanings that they give to these experiences (Fossey, Harvey, McDermott & Davidson, 2002). The aim of the current study is to understand white collar single mothers' experiences as tenants, thus, a qualitative research design is made and in-depth interview method is used. Participant reflections about the hardships that they encountered as tenants helped developing an understanding of their experiences. The ethical approval for the field study was taken from İzmir Katip Çelebi University, the institution of the researcher (document number 2024/15-07).

A call for volunteers was made on social media, and inclusion criteria was indicated as: white collar single mothers who live in rental houses or in their parents' house. 22 women answered the call, 10 of them accepted to contribute to the study and in-depth interviews were conducted with 9 participants (Please see Table 1). One participant left the study due to health problems. A briefing was provided to the participants about the study and anonymity, prior to the interviews. Their consents were granted. Interviews were conducted online (as all participants lived in different cities), on the date and time that the participants preferred. Two participants kept their cameras closed for privacy reasons and all participants allowed the researcher to record the interviews. The interviews lasted between 35- 50 minutes. Field notes were taken by the researcher during the interviews. Each recording was transcribed verbatim right after the interview. Data analysis and field study were performed concurrently.

Table 1. Demographics

| | AGE | CHILDREN | OCCUPATION | HOUSING-CITY |
|--|-----|----------|------------|--------------|
|--|-----|----------|------------|--------------|

| | | | | |
|----|----|---|---------------------------|----------------------------|
| P1 | 38 | 1 | Doctor | Rental-Konya |
| P2 | 33 | 2 | Biolog | Rental-İstanbul |
| P3 | 32 | 1 | Social Media Expert | Rental-İzmit |
| P4 | 32 | 1 | Teacher | Family owned flat-İzmir |
| P5 | 41 | 1 | Production operator-chief | Rental-Çorlu |
| P6 | 41 | 3 | Teacher | Rental-İstanbul |
| P7 | 38 | 1 | Tourism agent | Rental-İstanbul |
| P8 | 39 | 2 | Manager | Lives with family-İstanbul |
| P9 | 42 | 1 | Writer | Lives with family- Ankara |

The researcher followed Lincoln and Guba's criteria with the aim of granting trustworthiness of the study (Lincoln and Guba, 1985):

- randomly selected interview transcriptions and findings were checked by respective participants- *member checking/dependability*; findings were discussed with a volunteering peer- *peer examination/dependability*;
- researcher diary was used for *conformability*;
- the use purposeful sampling and thorough explanations of the data collection and analysis ensured *transferability*;
- *continuous triangulation* was employed by going back and forth between data and theory- *credibility*; researcher-participant trust was established before and during the interviews- *credibility*.

As mentioned above, data analysis was made simultaneously with data collection. Transcriptions were analyzed using coding- inductive constant comparison method (Glaser and Strauss, 1967; Miles and Huberman, 1994). Each transcription and field notes were read many times. As the themes emerged, data was visited and revisited several times in order to refine the codes and the categories.

It should be noted that the research and its data are limited in terms of the sample, as it is consisted of nine white collar single mothers, and it does not represent all working single mothers' housing experiences.

The findings section provides the results of the data analysis.

Findings

Findings of the study will be presented in this section, as they emerged under two main themes during the analysis: *challenges white collar single mothers face as tenants*,

their *housing policy expectations* and the required *corporate awareness about white collar single mothers' challenges*. Themes will be introduced with the sub-themes and related participant quotations.

Challenges White Collar Single Mothers Face as Tenants

When asked about their housing experiences as single mothers, participants predominantly mentioned the challenges that they faced. The aforementioned challenges were multiple and they were grouped under six sub-themes as *preconceptions about single mothers, invasion of privacy, patriarchal understanding, financial difficulties and limited housing alternatives*. The last sub-theme was *outcomes of housing challenges* which portrayed the resulting experiences that these challenges created for single mothers.

Preconceptions About Single Mothers

Considering their contact and communication with landlords and real estate agencies, participants mainly shared experiences about the commonly held preconceptions about single mothers and how these preconceptions created unpleasant episodes for them.

I was not expecting it to be challenging, I immediately started looking for houses and I saw that they were saying “we have no available houses for you.” I was rasped, I became stoop. It was like begging the landlords even though I had enough money... .. but the looks and the faces. You feel it. The faces, the glances... all single mothers have similar experiences. P3 (Social media expert, Lives in İzmit)

Even though my profession (doctor at a state hospital) is preferred by landlords in the country, as I am a divorced single mom, they had a negative attitude towards me, they were screwing up their faces... You feel disadvantaged as a divorced woman, they make you feel that. P1 (Doctor, lives in Konya)

Divorced or widowed, single mothers face unfavorable attitudes, behaviors and reactions. Society has a negative view about them (Clarke-Stewart & Brentano, 2006). There are widely held preconceptions about single mothers: they are seen as less desirable and unwelcomed members of the society, implicitly implying that they are immoral (Prior, Stanley & Richardson, 2005).

They don't want to rent their houses to single mothers because they think it's not clear who will visit the woman, how her child will behave when the mother is not home. P5 (Production operator

chief, Lives in Çorlu)

They do not rent their houses, because they think the woman can get back together with her husband. Some landlords didn't rent their houses to me saying "If you make up with your husband, you move out.", some said "You are very young, you will have male companions at home. Will you live with your child? It's always like this, you live with your child at the beginning and then men start coming." P3 (Social media expert, Lives in İzmit)

Society's general view about women, which positions them as irrational and dangerous (Foucault, 1978; Bankey, 2001) creates intersectional disadvantages for single mothers. Because they are both woman- thus, innately dangerous- and not married- therefore, sexually available since they are stigmatized as such- (Travis, 2023). Community demands the protection of the social order which requires maintenance of the family; that also means maintenance of the marriage (Yıldırım, 2004; Sarpkaya, 2013). Hereby unmarried women are perceived to be threatening (Medium, 2022; Nanik, Tairas & Hendriani, 2018). In this manner, single mothers are "undesired tenants" for landlords. They are extremely reluctant for renting out their houses to single mothers. They put forward unusual and non-logical requirements, and they make it almost impossible for single mothers to hire, as seen in the below participant reflections.

They said its ok first, and the other day they told me that they dropped signing the contract, this happened twice. Once, they told me the rent and then, they called and said I had to pay 12 months' rent as a down payment. P6 (Teacher, Lives in İstanbul)

...but they laid down ridiculous conditions, like, they asked me to bring a risk report from the bank, pay the dues in dollars, bring three witnesses, bring three guarantors. P3 (Social media expert, Lives in İzmit)

...they kept asking me how would I pay the rents monthly, they wanted me to provide an assurance that I would pay it timely. P7 (Tourism agent, Lives in İstanbul)

The next finding showed how single mothers' privacy was breached by landlords and neighbors when they are tenants.

Invasion of Privacy

Regarding their relationships with landlords, neighbors and apartment

superintendents, participants reported common experiences of invasion of privacy and harassment.

When my friend and her husband came for a visit, it was so weird, the landlord came to my door and asked “why did they come?” He shows up at my door whenever I have a guest, even when the guest is a girlfriend...When I snap at him, he is crossed with me, but for the day, the other day he comes again as if nothing happened, gayly.

Quizzical glances, attempting to end tenancy, interrogating the whereabouts of the ex-husband, trying to watch and control the guests, as if the house is not for accommodation but for other aims...

P3 (Social media expert, Lives in İzmit)

Marriage is a social institution, and as all social institutions, it has hierarchical structures (Yodanis, 2010; Fineman, 2001). These hierarchical structures create asymmetrical relationships that put women in disadvantageous situations. This asymmetry is frequently observed in Türkiye, as a patriarchal context. Marriage provides advantages to women: improved respectability and immunity in the society (Sarpkaya, 2013). When they are unmarried, they are not only devoid of the aforementioned advantages (Varışlı, 2021), but they also become subject to public scrutiny, surveillance and control (Foucault, 1978). The above participant reflection shows how the landlords (and neighbors) think that it's their God-given right to monitor, control and interfere in single mothers' private lives. When a woman is no longer married, she quits the position that is assigned to her by patriarchy, and becomes subject to control (Küçükşen, 2016). Previously she was subject to her husband's control-as an exercise of private patriarchy-, now she is subject to other people's control- public patriarchy (Walby, 1990). Control is executed not only by men but also by women (Arslan, 2020), as women also have bias about single mothers, and they may tend to socially exclude these women (Feyzioğlu & Kuşçuoğlu, 2011). Hereby, participants commonly reported female neighbors spying on and watching them. In addition to scrutiny and control, single mothers are subject to insolence.

It's very different when I tried to rent a house as a single mom. I am the same person, I have same characteristics but when I say I am about to divorce, people remove the walls of respect. They ask incredible questions. They judge. I was like “how can he ask me that question?” They even asked me if I was an arm candy, an escort girl!! They openly asked it. ... P3 (Social media expert, Lives in İzmit)

As seen in above participant reflection “people remove the walls of respect”, woman may lose the respect that she has been shown, after becoming a single

mother. As, the reason why she was respected before, was her husband, she was respected because of her husband. After divorce or losing her husband, she no longer has a protective male authority. Thus, she is unattended and she may become subject to certain dangers and to collective control (Kandiyoti; 2015).

In some cases, the unwanted control of others, which is actually invasion of privacy, goes too far, and it becomes harassment.

It's very often, that the apartment superintendent is interested in you in person, constantly texting and asking if you "needed anything". Annoying and abusive behaviors like offering "we can give you additional time if you cannot pay the dues." P6 (Teacher, Lives in İstanbul)

The contradiction is clear: on one hand, single mother is monitored and controlled in terms of her visitors and friends, as an effort to make sure that she has no male companions. But on the other hand, some male landlords and apartment superintendents may take their chances with her. In most cases it is obtrusive and annoying, as the sleaze assumes that the woman is open to relationship. Divorced women often are stigmatized as being sexually and romantically available (Sarpkaya, 2013) and this may lead to harassment.

Invasion of privacy and the previous finding, the preconceptions about single mothers, create unfavorable experiences and disadvantages. As a way of protection, some single mothers hide their marital status from landlords and neighbors.

I live in the same building, with my landlord. I had to hide my divorce from him for a long time. I was subjected to his verbal abuse, three or four times, he came to my door and asked "where is your husband, I cannot see him, is he ok, is there a problem?? With questions like these he fished around. P1 (Doctor, lives in Konya)

Women face preconceptions when they are divorced (Daily Sabah, 2022), because the role that the society assigns to a woman is to get married and raise children. She is expected to be responsible for the home, and the husband should provide for the family (Strochstein & Brym, 2019). As mentioned previously, after divorce, women are stigmatized and socially excluded (Travis, 2023; Goffman, 1963). Among the reasons of stigmatization is, the very fact that a family composed of the mother and children are not the traditional family which society favors. It is an alternative type of it (Travis, 2023). Moreover, a single mother erodes patriarchy raising the child alone (Hall, Walker & Acock, 1995).

Stigmatization and exclusion are both explicit (i.e. ignoring and discrediting her, avoiding communication and contact) and implicit (i.e. big eyes,

gybe) (Dovidio, Major & Crocker, 2000; Hebl, Tickle & Heatherton, 2000). Single mothers are commonly stigmatized as sexually promiscuous, poor and “bad mothers” (Worell, 1986). They are negatively evaluated in social interaction and there is a tendency to assign low status to them in the society (Worell, 1986). They are seen as deviant (Shur, 1984) and inadequate (Travis, 2023). Widowed single mothers, even though society shows them sympathy for losing a husband, are also stigmatized (Allers, 2016).

As an indication of social exclusion, particularly married female neighbors avoid single mothers as seen in below quotation (Varışlı, 2021).

Families in the building, they do not want to relate with a single mother, they do not want to connect. Especially the female members of these families, they exclude the single mother as she is single. P6 (Teacher, Lives in İstanbul)

Neighbors avoid them, and landlords do not prefer them as tenants. In brief, they are excluded, criticized, judged and disliked. Stigmatization leaves them to it and it negatively influences their prosperity and quality of life (Goffman, 1956). This is also reflected to family, in this case, to the children of the single mother (Goffman, 1956). Stigmatization hinders single mothers to play their roles in the society (Siti Fatimah, 2011). Thus, in order to avoid all aforementioned disadvantages and negative experiences, the woman may prefer to hide her divorced status, and pretend to be still married. This finding is parallel with previous research (Sarpkaya, 2013).

The following finding represents the patriarchal understanding that is dominant in the country, and how it influences single mothers' lives in numerous ways.

Patriarchal Understanding

Findings reflected the dominance of the patriarchal mindset, as single women are not seen as individuals who have the agency of their lives.

Required: A Controlling Male

Participant reflections addressed the general tendency of landlords and real estate agencies to demand a controlling male who is in charge. In some cases, it was implied and in others, it was openly put as a condition for hiring the house.

Participants shared individual experiences in which, after a series of unsuccessful attempts, they had to ask their father, father-in law or friends to meet the landlords, to sponsor them, and act as the male figure who is in charge of the single woman.

My reference was my father in law, as my own father passed away,

yes, they (the landlords) do want a male as an addressee. They do not take a woman seriously in the country, unfortunately. P2 (Biolog, Lives in İstanbul)

At the end I gave it up, I asked a close friend and her husband to come with me. I introduced them to the landlord as my brother and sister in law. I gave him the message that there is a man controlling me, in charge of me, that was how I managed to rent a house. My friend's husband said "we live close; I will be in charge of her" ... they think we should have a man in charge of us I guess. So weird. P3 (Social media expert, Lives in İzmit)

In addition to demanding a male addressee, landlords and superintendents may automatically assume the role of the "man in charge". Violating the boundaries and invading privacy, they may act as if they are the protectors of the single mother. This is a clear attack on her personal rights, but the patriarchal understanding necessitates a male to be responsible of an unmarried woman (Kandiyoti, 2015).

When I have a repairman at home, to fix the television connections, as an example, he (the landlord) wants to come and wait with me until the repairman leaves. He was never given such a mission, I never asked from him to do so. P3 (Social media expert, Lives in İzmit)

Mother, after a divorce or the loss of her husband, becomes subject to collective control (Kandiyoti, 2015) and "...a number of new actors emerge to control her" (Şenol & Kılıç, 2021, pp.201; Pollack, 2002). As men are the controllers, these new actors are the male family members, friends, landlords or neighbors.

Findings also showed that before long, the single mothers realize that as they no longer have a male protector, they have a new position in the society, a disadvantageous position, which makes things difficult.

...When I was married, my husband was a civil servant, I guess that was the reason we were easily finding houses to rent. When I was younger, before I was married, my father was a business man, he was a very well-known man, he was a member of a political party, thus we were very comfortable in finding houses... P3 (Social media expert, Lives in İzmit)

Another finding was about the understanding of "family" in a patriarchal society.

Patriarchal Understanding of Family

Participants reported experiences about not being accepted “a family” as a solo parent with their kids. That was a burden while trying to find a house to hire, as landlords prefer families as tenants, and a single mother with her children is not accepted as one.

The first thing landlords and real estate agencies ask is “are you a family?” I was saying yes we are; I will move in with my kids.” Then they were asking about my husband, that was the primary burden when I was trying to find a house. P6 (Teacher, Lives in İstanbul)

Moreover, a single mother’s need to find a house to live with her kids is not mostly legitimate for the society, as they are not a family on their own. They need to move in with mother’s family, to live under grandfather’s protection as “his responsibility”.

I couldn’t succeed in making people understand that we too are a family, as my daughter and me; and every family should have a house of its own. P4 (Teacher, Lives in İzmir)

This finding is parallel with previous research, as it was reported that the failure to rent a house-because the woman is “alone “is among the main problems that women face after divorce (Can & Aksu, 2016).

Financial Difficulties

The fourth sub-theme of challenges that single mothers face as tenants is the financial difficulties.

Rents increased a lot and it has become extremely tiring. P2 (Biologist, Lives in İstanbul)

The rents are outrageous. The rents are extremely increasing in this period of time. P6 (Teacher, Lives in İstanbul)

It is almost impossible to keep up with the raises... but my salary does not increase similarly. P7 (Tourism agent, Lives in İstanbul)

Single mothers may experience financial problems (Dharani & Balamurugan, 2024). A major reason is the woman’s financial dependency on her husband during marriage. When the marriage ends, woman often grow poor (Buz, 2015). Financial difficulties hurt single women who do not own a house, as they need to spend money on housing. Moreover, Turkey has been experiencing fast and steady increases in rents in the past few years. Between 2018 and 2022,

the raise has been almost 133 % (Endeksa, 2022). Government imposed a 25 % limitation to raises on June 11, 2022, which has been removed in July 1, 2024. Currently rents are high, and it's very compelling for the households to maintain a financial balance, when they do not own a house. Thus, single mothers find themselves in an extremely disadvantageous position in the face of raising rents.

Rents have increased, incredibly. I was planning to move to another house, one which is closer to my son's school, but if I moved I would have to give half of my salary to rent... I am still in the house of the landlord who abuses me, because the rents are very high. I have to keep my financial balance thus I cannot move. P1 (Doctor, lives in Konya)

I was planning to move to İstanbul, but in order to sign a rental contract there, 100.000 TL is needed. Also I need to buy appliances, I need money for my kid's school, I need to live in a decent neighborhood, so that its safe, there are so many limitations. So I realized that I cannot manage it. P4 (Teacher, Lives in İzmir)

Rack rents and accompanying financial hardships oblige single mothers to continue living in houses and in cities that they do not prefer, or that is not good for them, and their family; or move in with their parents.

Limited Housing Alternatives

The last challenge about tenancy mentioned by participants was limited housing alternatives.

First, the location alternatives are limited, as it must be a safe neighborhood. Rents are high in these neighborhoods. That's why I struggled. It was very hard to find a house and it was very hard financially as the rents are so high. P5 (Production operator chief, Lives in Çorlu)

I had only a few houses in my short list of houses to rent, I cannot live in certain neighborhoods as a single woman with a child... some neighborhoods are infamous, some are dangerous. P7 (Tourism agent, Lives in İstanbul)

Single mothers have no choice but to prefer safer neighborhoods, where generally families live. They need to make sure that the environment is safe for their children and for themselves. These kinds of neighborhoods are sought after; thus the rents are high. Single mothers' housing alternatives are limited, and if they are compelled to prefer neighborhoods with reasonable rents, they have to face certain safety risks.

Our house is not a shanty, but the neighborhood is a slum. The opposite neighbor, for example, people say that he is a drug dealer. I don't want to raise my kid in such a place... I grew up here, when I was a kid, my teacher called my mom and told her to take me to another school, as I was a good student. She said don't let this kid be wasted. So, I cannot send my kid to the same school in the same neighborhood knowingly. P4 (Teacher, Lives in İzmir)

Moreover, they cannot choose certain neighborhoods or certain housing complexes because of the bad image that these places have in the mind of the society.

I could not rent the housing complex that I preferred, because I needed to maintain a decent image, single women living in these complexes do not have good images (in the eyes of the society) as mostly single people live there. Thus, I selected a family building, a place where families live, neighborhoods where families live. P3 (Social media expert, Lives in İzmit)

Additionally, previous research shows that working single mothers may be obliged to live nearby their families, or sometimes their ex-husbands' families, to get child-care support from them (Lordoğlu, 2024). Hereby, because of financial limitations, safety concerns, narrow alternatives, and the negative images of certain housing options, single mothers have little choices of tenancy.

Outcomes of Housing Challenges

The last sub-theme is the resulting experiences that emerge as the outcome of the challenges single mothers face as tenants.

Neglecting Oneself

Trying to afford for my kids and everything, I give up on myself, I ignore my own needs, I have to. And this leads to a burnout. P1 (Doctor, lives in Konya)

As seen in above participant quotation, single mothers usually postpone meeting their personal needs in order to meet their children's needs, and to afford the rents, and other living expenses. This situation usually arises when the father is financially and physically absent from children's lives. When this is a temporary situation, it is acceptable to handle, but when it is permanent, and it becomes "the way the mother lives", then it can lead to psychological burden, and in some cases, to burnout.

Career Taking a Backseat

I can be working in a better job, a better position at a better institution. But I prefer to work here because I cannot have overtime, if I do I cannot be at home when my child comes from school... That institution is far from my neighborhood, and I cannot afford to rent a house which is closer. P1 (Doctor, Lives in Konya)

I had to refuse good job offers, as they were in İstanbul. I cannot live in İstanbul as a single mother. It is scary and it is very expensive... so I had to be content with a job which does not fit my ambitions. P9 (Writer, Lives in Ankara)

Single mothers are frequently forced to make career decisions that lead them to inferior positions, and deprive them of the career progress that they deserve, because of the child-rearing responsibilities. They need to limit their working hours and they need to prefer part time employment. Because they have to be at home to meet their young children after school hours. Staying at school after school hours or having a baby sitter to spend time with the children until the mother comes home, are very costly solutions. In the face of high rents and high living expenses, working single mothers cannot afford these alternatives. Moreover, the high rents, high child-care costs and day-care fees lead them into a dead end, as seen in the below participant statement.

If I was a tenant now (she lives in her parents' house) I would be paying half of my salary as rent. In that case I cannot send my child to day-care, as I cannot afford it. But who is going to take care of her when I am at work? If I don't work, how will I pay the rent.? It's a dead end. P4 (Teacher, Lives in İzmir)

All above mentioned challenges may lead single mothers to live in with their parents.

Living with family or at family owned flat

The financial burden of tenancy, the problems that arise from limited housing alternatives, preconceptions about single mothers, and stigmatization and social exclusion, all these challenges force some single mothers to accept their families' financial support and protection. They move in with their families or live in their parents' flats in order to avoid paying rent.

My husband passed away, I was living in Muğla at the time, then I moved to İstanbul and I started living with my family... then I rented a house and we started living with my kids. But in the face of my current financial situation, I guess eventually I will submit, I will no longer

endure the high rents and move in with my mother. The high rent creates a loan burden, which is very tiring. P2 (Biologist, Lives in İstanbul)

The house that I am living in is my parents'. When I divorced, I moved in with them. Then I wanted to move somewhere else, I was hoping to rent a house in a nicer, better neighborhood, but because of the high rents, economic crisis and my unemployment status back then, I couldn't afford, so I asked my parents to remove the tenant and I started living here with my daughter. Even though I am extremely unwilling to live in this neighborhood, I live here because I don't pay rent. P4 (Teacher, Lives in İzmir)

I lived with my family during divorce process and we are still living together. P8 (Manager, Lives in İstanbul)

Because of the dominant idea that single mothers are unguarded, and thus open to threats, and dangers and; the common belief that a woman needs a man to protect her, many single mothers are not given the chance to live in their own houses with their children. They are forced to move in with their extended families.

Housing Policy Expectations

During the interviews, participants were asked about their suggestions about solutions to the housing challenges that they face. Hereby the second theme of the study, **housing policy expectations** emerged. This finding had three sub-themes: *welfare benefits and financial support from government or municipalities, and corporate support; temporary / permanent public housing for single mothers; and safe places for children.*

Welfare Benefits and Financial Support from the Government or Municipalities; and Corporate Support

Financial support for tenants, it's needed, as housing is the primary burden.

Every woman does not have a family to move in with after divorce. My family, there are wealthy but they did not accept me and my child after my divorce... We need safe small houses where the mother and her children can live in privacy and safety, like hostels. I definitely believe that something must be done. P3 (Social media expert, Lives in İzmir)

Municipalities, they should provide financial support to single mothers in neighborhoods. P4 (Teacher, Lives in İzmir)

Participant reflections showed the need for financial support to single mothers-as tenants. Mostly being the single breadwinners of their families, these women need welfare benefits at least for a certain period of time. Previous research shows that, little to no social support increases the risk of housing instability of single mothers (Martin-West, 2019), and housing assistance improves housing stability (Berger, Heintze, Naidich & Meyers, 2008). Especially when the non-resident father does not provide any financial support, social aids are of capital importance.

Participant reflections also addressed the organizational and moral responsibilities of the corporate world on the issue; and pointed out the need to corporate awareness on working single mothers' housing challenges.

Benefits should be improved; they are very bad. Salaries are also, very low. P2 (Biologist, Lives in İstanbul)

Data presented the need of an organizational awareness on working single mothers' housing challenges. Participants expressed how salaries and benefits fall short of providing a decent living, especially for single mothers. The low salaries and poor benefits are among the causes of their financial struggles. Corporate awareness about their experiences, and organizational policies to help relieving these struggles are among participant expectations.

Participant reflections showed that another expectation was public housing for single mothers.

Temporary/Permanent Public Housing for Single Mother Families

... may be establishing special districts for single mothers... P4 (Teacher, Lives in İzmir)

Temporary or permanent public housing is demanded by participants to overcome the preconceptions, discrimination, and financial struggles that they face when they try to locate a relevant rental house for their families. Public housing may assist single mothers until they become self-supporting. It may save them from the discriminatory attitudes and behaviors of landlords. Moreover, public housing will provide safe neighborhoods for their children, as the burden of finding safe places for the children to spend time at, was among the challenges reported by participants.

Safe Places for Children

We need a social state mindset...I wish there were places that our children could safely spend time until we come back from work. Not only for working single mothers but for all working parents. Safe spots, safe bus stations.

Safe municipal places where they can spend time and socialize. P1 (Doctor, lives in Konya)

As seen in the above participant quotation, working single mothers feel distress as they try to locate their children after school, until they come home from work. In risky neighborhoods, children cannot spend time outdoors, and it can be risky for them to get home alone. Public housing and social support can settle these problems.

Discussion and Managerial Implications

The first theme of the findings presented various challenges that white collar single mothers face, under the following subthemes:

- *the preconceptions and invasion of privacy they faced when interacting with landlords, real estate agencies and neighbors;*
- *the patriarchal understanding that the society has, and the resulting notions of the requirement of a controlling male and the patriarchal understanding of a family;*
- *the financial difficulties they face when trying to locate their families to a proper rental house, and*
- *the limited housing alternatives.*

Participants' reflections showed that single mothers are undesired tenants and neighbors in the country. They face the societal requirement of being supervised by a male -in charge- and single mother families are mostly not accepted as a family because they do not comply with the patriarchal norm of an ideal family. They experience financial hardships when trying to find rental houses, and due to safety concerns, and societal preconceptions, they have limited housing options.

The last sub-theme of this finding was the *outcomes of the above mentioned challenges*. Working single mothers usually neglect their own needs and wants when trying to make ends meet, and to look after their kids. They make career sacrifices, and they settle with easier and more comfortable jobs just to be able to fulfill caregiving requirements of their children. This sacrifice deprives them of potential career advancement and financial relief. Lastly, they face the obligation to live with their parents after divorce or losing their husband, as the society believes that a single mother should be under the supervision of her father or father in law. In other cases, the single mother is forced to move in with her parents due to financial problems.

Second theme expressed participant *expectations about governmental policies and support from government, municipalities and corporations that they work for*. Participants mentioned the urgent need of *welfare benefits*. Government or municipalities

should provide welfare benefits to single mothers as tenants, at least for a while, in order to relieve the financial struggle they face. Additionally, *temporary and permanent social housing* is needed. Because single mothers mostly cannot afford houses in safer neighborhoods or they face preconceptions and violation of privacy when trying to find rental houses or live as tenants. Lastly working single mothers are in desperate need of *safe places- recreational facilities* where their children can reliably spend time after school, until the mother comes home. Private after school facilities and childcare are extremely costly alternatives, and it is not possible for single mothers to afford, as the single breadwinners of the family.

As mentioned in above sections, single mother families are vulnerable to many risks (Taylor & Conger, 2017) including financial and housing instability. Single mothers have poor economic wellbeing (Bull & Mittelman, 2009). They have higher financial stress compared to non-single mothers, and their life satisfaction is also lower compared to the same group (Bull & Mittelman, 2009). Single mothers are disproportionately impoverished almost everywhere (Brady & Burroway, 2012, pp. 719), and they are likely to experience financial struggles (Karakaya, 2018). The risks single mother families face, and the resulting adverse experiences negatively influence child wellbeing. Previous research indicates that children from single mother families face an increased danger of psychosocial morbidity (Lipman, Boyle, Dooley & Offord, 2002). Regarding the growing number of single mother families; single mothers' and their children's wellbeing should be taken into consideration by the legislative bodies. Governmental and municipal policies should consider the challenges of single mothers, and grant the very needed social support, both financial and non-financial. Moreover, anti-discrimination laws are needed in order to prevent discriminatory attitudes and behaviors towards single mothers in landlord-tenant interactions.

The second theme also portrayed participants' *expectations from their organizations*. Working single mothers have an increasing presence in the organizational settings (Casey & Pitt-Catsouphes, 1994). This very fact is a wake-up call for managers and human resource specialists. As is known, working single mothers face financial struggles, housing instability, stress, lower life satisfaction, health problems, and psychosomatic disorders (Fritzel & Burstrom, 2006; Zakaria, Lazim & Hoesni, 2019; Kim & Kim, 2020; Bull & Mittelman, 2009). Not to mention, employee wellbeing and mental health are among the key factors that contribute to employee productivity (Hadden, 2018). Thus, companies bear responsibility for the wellbeing of their single mother employees not only with moral concerns, but also with pragmatic reasons. Personalized human resource management, which is defined as using tailor made human resource programs and practices for employees (Huang, Yang, Zheng, Feng & Zhang, 2023) is an

effective way to identify the unique needs and priorities of each employee, and shape compensation and benefits accordingly. With personalized human resource management, companies can develop compensation packages for single mother employees, and improve their financial and overall wellbeing. The packages can include housing and child-care benefits, and help relieve these employees' hardships. For white collar single mothers who are government employees, personalized human resource management may not be applicable. In their case, governmental and municipal support policies may be compensatory.

... it's very, very hard to be a tenant when you are a single mom... P3
(Social media expert, Lives in İzmit)

This most striking participant reflection summarizes the hardship of being a single mother who has to live in a rental house. Many single mothers are devoid of the basic human right to adequate housing. Single mother families, and the welfare and wellbeing of single mothers' children should be a concern for the society as a whole. Legislative bodies- governmental and municipal- and organizations should step in, and provide the required social and organizational support. As mentioned by Kim, Lee & Lee, single mother families should be provided with a *social safety net* until they become self-supportive (Kim, Lee & Lee, 2018).

The study focused on the experiences of white collar single mothers in the housing market, and it is limited in terms of its sample. Thus, future studies should examine blue collar single mothers and the challenges they face as tenants.

Geniřletilmiş Özet

Türkiye'de çocukların yaklaşık % 9.7'sinin tek ebeveynli ailelerde yaşadığı, çocuğun velayetinin anneye verilmesi eğilimi nedeniyle bu ailelerin pek çoğunun bekar anne ve çocuklardan oluştuđu bildirilmektedir (Abugalı, 2018). Ülkede bekar anne sayısının tahmini 1.8 milyon olduđu düşünülmektedir (T24,2024). Bekar anneler ve çocukları ülkenin en kırılgan dezavantajlı grupları arasında yer almaktadır (Kader, 2018). Bununla birlikte arařtırmalar bekar annelerin finansal sorunlar, toplumsal önyargılar, damgalanma ve dışlanma, sağık problemleri, aile baskısı, toplumsal baskı ve eski eşle yaşanan sorunlar olmak üzere pek çok zorlukla karşılařtığını göstermektedir (örn.. Fritzel & Burstrom, 2006; Jayakody & Stauffer, 2000; Rousou, Kouta, Middleton & Karanikola, 2013; Travis, 2023; Dharani & Balamurugan, 2024; Goffman, 1963; Cheung & Liu, 1997). Gerek boşanma, gerekse eş kaybı sonrası çocuklu kadın kimliğini yeniden inşa etme, ve hayatını bekar çocuklu anne olarak yeniden kurma durumundadır (Bohanan, 1970). Bekar annelerin hayatlarını tekrardan inşa etme sürecinde karşılařtıkları

önemli bir gereklilik ise aile için uygun konut bulmaktır. Barınma hem temel bir insan ihtiyacı hem de toplumun sosyal ve ekonomik gelişmişliğinin bir göstergesidir (Olga & Antonios, 2019). Ancak küresel olarak konut satın alma, çeşitli finansman olanaklarına karşın, çoğunluklar için ulaşılabilir olamamaktadır. Üstelik dezavantajlı gruplar için uygun ve bütçe kısıtlarıyla uyumlu kiralık konut bulmak da büyük bir zorluk olarak öne çıkmaktadır. Temel bir insan hakkı olan barınma dünyanın her yerinde pek çok insan için sağlanamamaktadır. Dezavantajlı gruplar ve bu grupların içinde yer alan bekar anneler konut istikrarsızlığı ile karşılaşabilirler. Türkiye’de bekar anneler ekonomik sıkıntılar yaşadıkları için daha kırılgan olabilmektedirler (Sarpkaya, 2013). Konut sorununda hem ekonomik hem de demografik faktörlerin önemli rol oynadığı (Aydın & Aydın, 2017), ve bekar annelerin her iki konuda da dezavantajlı olduğu düşünüldüğünde, bekar annelerin konut konusunda kırılgan olabilecekleri anlaşılabilir.

Türkiye’de geçen birkaç yıl içinde küresel pandemi, döviz kurları ve faiz oranlarındaki dalgalanmalar, ve ekonomik kriz nedeniyle konut piyasasında dikkate değer değişimler olduğu görülmektedir (Bayar & Günçavdi, 2022). Buna ek olarak gelir eşitsizliği, nüfus artışı, ülkenin aldığı göç, kira bedellerindeki keskin artışlar, ve plansız şehirleşme gibi unsurlar da konut piyasasını olumsuz etkilemektedir (Aydın & Aydın, 2017). Batı ülkelerindeki bekar annelerin konut edinme tecrübelerini inceleyen çalışmalar bu kadınların konut istikrarsızlığı, ve hatta evsizlik yaşayabildiklerini göstermektedir (i.e. Elliott, Shuey, Zaika, Mims, Leventhal, 2017; Kim & Kim, 2020; Berger, Heintze, Naidich & Meyers, 2008, Samzelius, 2020). Türkiye bağlamında ise bekar annelerin konut edinme tecrübelerini inceleyen bir çalışmaya rastlanılamamıştır. Bu çalışma, beyaz yakalı bekar annelerin kiralık konut piyasasındaki deneyimlerini anlamayı hedeflemektedir. Çalışmanın bulguları bekar anneler ve çocuklarından oluşan aileler için gerekli sosyal politikaların yapılması ve destek sistemlerinin kurulması süreçlerine fayda sağlayabilecektir.

Çalışmanın bulguları iki ana tema altında toplanmaktadır: beyaz yakalı bekar annelerin kiracı olarak karşılaştıkları zorluklar, beyaz yakalı bekar annelerin konut politikası beklentileri, ve beyaz yakalı bekar annelerin konut sorunu hakkında işletmelerin (işveren olarak) farkındalığı. İlk tema olan çalışan bekar annelerin kiracı olarak karşılaştıkları zorluklar: bekar anneler hakkındaki toplumsal önyargılar, ve ev sahipleri, komşular ve emlakçılarla etkileşimde karşılaşılan mahremiyet ihlalleri; ataerkil anlayışa binaen, ev kiralamada, ve takip eden süreçlerde bekar anneden sorumlu bir erkek aile büyüğü ile muhatap olma beklentisi; aile için uygun kiralık ev temin etmede yaşanan finansal sorunlar, ve son olarak, bekar bir anne ve çocuklarından oluşan aileye uygun mahalle ve

konutların sınırlı olması şeklinde ortaya çıkmaktadır. İkinci tema beyaz yakalı bekar annelerin yaşadıkları konut sorunu ile ilgili devletten, yerel yönetimlerden ve çalışmakta oldukları kurumlardan beklentilerini ifade etmektedir. Bu beklentiler, bekar annelere konut yardımı (sosyal yardım); geçici ve kalıcı sosyal konutlar sağlanması; ve çalışan anne işten gelene kadar okuldan çıkan çocukların teslim edilebileceği güvenli etkinlik alanları olarak özetlenebilir. Bu tema ayrıca, beyaz yakalı bekar annelerin yaşadıkları konut sorununa dair kurumsal farkındalık oluşması ihtiyacını ve beklentisini göstermektedir. İşverenlerin çalışan bekar annelerin karşılaştıkları sorunlar hakkında bilgi sahibi olmaları bu zorlukların üstesinden gelmesi için gerekli görülmektedir.

Bekar anneler ve çocuklarından oluşan aileler, konut istikrarsızlığı da dahil olmak üzere pek çok riske maruz kalabilmektedirler (Taylor & Conger, 2017). Bekar annelerin ekonomik iyilik hallerinin bozulduğu ve yüksek finansal stres yaşadıkları ifade edilmektedir (Bull & Mittelman, 2009). Bu zorluklar çocuklara da yansımakta, ve çocukların iyilik halini olumsuz etkilemektedir (Lipman, Boyle, Dooley & Offord, 2002). Bekar anne ve çocuklarından oluşan ailelerin sayısının artıyor olması, konuyla ilgili sosyal politika ihtiyacının zaruriyetini ortaya koymaktadır. Gerek ilgili devlet kurumlarının, gerekse yerel yönetimlerin bekar annelere sunacakları sosyal desteklere gereksinim olduğu görülmektedir. Son olarak işverenlerin çalışan bekar annelerin konut sorunlarına dair farkındalıkları, kişiselleştirilmiş insan kaynakları yönetimi gibi uygulamalarla, çalışanın kişisel ihtiyaçlarına uygun tasarlanmış ücretlendirme ve yan haklarla, çalışan iyilik halini düzelterek şekilde somutlaşabilir. Bekar anne ve çocuklarından oluşan ailelerinin kendi imkanlarıyla ayakta durabildikleri zamana dek bir sosyal güvence ağı ile korunmalarına ihtiyaç olduğu açıktır.

Beyanlar

Çıkar Çatışması Beyanı

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