AN ASSESSMENT OF COPING MECHANISMS WITH POVERTY IN TURKEY AFTER THE 2008 GLOBAL CRISIS: A STUDY BASED ON TURKEY WELFARE MONITORING SURVEY

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Thesis Abstract

Buse Ergün, "An Assessment of Coping Mechanisms with Poverty in Turkey after the 2008 Global Crisis: A Study Based on Turkey Welfare Monitoring Survey"

The thesis evaluates the variation among low income people's strategies for coping with poverty in Turkey after the 2008 global crisis and tries to understand the main factors and characteristic differences leading to variations in their decisions. According to Turkey Welfare Monitoring 1st Round (2009) results, low-income households reduced the use of health services, decreased food consumption and also reduced education expenditures. Besides, despite the limited coverage of social insurance in Turkey, poorest urban households do not have access to public safety net programs. They generally use their informal networks while dealing with poverty.

In this context, the thesis summarizes descriptive statistics of urban poor characteristics and their reactions to income shocks. Probit estimations are used to determine the factors, such as wealth, household size, education level, employment status, number of children, being an immigrant etc., affecting coping mechanisms of low income people. In general, household size, wealth level of the family, employment status of the household head and social security ownership are found to be significant in Turkish poor urban household strategies to cope with poverty. Furthermore, the city where respondents of the survey reside determines the strategies of households. Household belongings, age, unemployment and speaking other language than Turkish inside the households appear to have strong effects on network choices. Private car ownership and number of children under age 15 are not found to be significant in any regressions.

Tez Özeti

Buse Ergün, "2008 Küresel Krizi Sonrası Türkiye'de Yoksullukla Başa Çıkma Yollarının Değerlendirmesi: Türkiye Refah İzleme Anketi Üzerine bir Çalışma"

Bu tez, 2008 küresel krizinden sonra Türkiye'deki düşük gelirli hane halklarının fakirlikle başa çıkma stratejilerini araştırmakta ve bu stratejileri etkileyen başlıca faktörleri ortaya koymaktadır. Türkiye Refah İzleme Anketi (2009) sonuçlarına göre, fakir hane halkları sağlık hizmetlerinin kullanımını azaltmışlar, yiyecek tüketimini kısıtlamışlar ve eğitim harcamalarında kesintiye gitmişlerdir. Bunun yanında, en düşük gelir seviyesindeki hane halkları arasında, ihtiyacı olduğu ve hukuken hak ettiği halde, sosyal güvenceye erişemeyen birçok aile bulunmaktadır. Kriz ortamında fakirlikle başa çıkabilmek için, bu aileler genellikle resmi olmayan kanalları kullanmaktadırlar.

Bu kapsamda, bu çalışma kentsel ve düşük gelirli hane halklarının belirleyici özelliklerini ve fakirlikle başa çıkma stratejilerini istatistiksel olarak özetlemektedir. Stratejileri belirleyen başlıca özelliklerin saptanmasında probit regresyon analizi yöntemi kullanılmıştır. Genel olarak, hane halkı boyutu, hane refahı, hane reisinin istihdam durumu ve sosyal güvence sahipliği kentsel hane halklarının fakirlikle başa çıkma yolları üzerinde önemli etkiye sahip bulunmuştur. Zor durumlarda kullanılan ilişkilere gelince; refah seviyesi, hane reisinin yaşı, istihdam durumu ve hane içerisinde konuşulan dilin Türkçe'den farklı olması, kullanılan ilişki çeşidi üzerinde istatistiksel olarak önemli bir etkiye sahiptir. Araba sahipliği ve 15 yaş altı çocuk sayısı ise hiçbir regresyonda önemli bulunmamıştır.

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CHAPTER 1

INTRODUCTION

Following the financial crisis that emerged in the US and in other Western economies in the late 2008s, Turkey was also affected negatively as some other countries in the world. According to International Monetary Fund (IMF) data, GNP per capita in 2008 was $ 10,484. After the damaging effect of the crisis, this value declined to $ 8,723. Furthermore, Turkish Statistical Institute (TSI) announced that complete poverty rate increased 5.7% in 2009 compared to the rate in the year 2008 (17.11% in 2008; 18.08 in 2009). Among households, the up-growth of 7.5% was observed in poverty rate which moved from 13.5% to 14.5% between the years 2008 and 2009.

One of the main areas which have negatively been affected by the economic crisis is certainly employment. Turkey has had a mass of unemployed young population and as a result of the global crisis, the structure of employment got worse and unemployment rate rose from 11.6% in January 2008 to 15.5% in January 2009 (TSI).According to TSI, in 2007, the average unemployment rate was 10.2%. With the impact of the crisis, this ratio increased from 11.0% in 2007 to the levels of 14.0% in 2009. For those who were able to keep their job, wages went down. People experienced difficulties in finding jobs because of the negative effects of the crisis. As the Turkish Confederation of Employer Associations (TİSK) announced, the most significant effect of the crisis was observed in employment and 385,016 people were made redundant until January 2009. Istanbul turned into the city where most of the layoffs occurred.

There is a considerable amount of literature about coping mechanisms of households living in rural or urban areas in the world; however, for Turkish case, research is not sufficient enough to find out how Turkish people who are in low income brackets determine their strategies to survive. The aim of this thesis is to contribute to fill the gap in Turkish literature by analyzing urban households' attitudes both during the global crisis and after the crisis. Poor households respond to risk in different ways and they have different strategies to cope with poverty. Firstly, this study intends to analyze the characteristics of people having low income such as demographic data, wealth, and socioeconomic status. This analysis is based upon the income levels of the people. Secondly, by explaining the coping strategies with its key determinants, this study tries to determine the reactions of poor households. Main coping strategies to be analyzed are the choice of formal / informal support, migration, failing to pay bills, reduction in food consumption, clothing expenditures, transportation and communication expenditures and social activities.

The subject matter of this study is the households that are habitants of urban areas and that are in low income brackets. Turkey Welfare Monitoring Survey sponsored by World Bank, UNICEF and TEPAV is utilized during the research. The survey collects information on household characteristics, demographics, labor market outcomes, income and expenditure patterns, and coping mechanisms for 2102 Turkish families. The survey was conducted by BAREM International. In the first phase of the survey (collected in May/June 2009), data are shared jointly for five urban centers (Istanbul, Izmir, Ankara, Adana, and Kocaeli).

Among the poorest households, more than 90 percent reported a decline in their incomes. One third of the interviewed poor families fell behind utility payments, and 9 percent was out of electricity at home, at least temporarily. Families have reported

that they adjust to lower incomes by reducing food expenditures so that other vital expenses – like education – can be perpetuated. Many poor urban families have claimed that they fall back on neighbors, friends, family, their community, and public programs to be able to make ends meet. Furthermore, quite a few families have explained that they have borrowed money. Households have stated that those survival rings are becoming thinner and thinner. About one-fifth of the poorest families say that they have been left without any support (TEPAV, UNICEF & World Bank, 2009).

This thesis- based on the study of TEPAV, UNICEF & World Bank-targets to conduct a detailed research about coping strategies of Turkish urban poor households. In the light of this data, it also aims at determining the factors that cause a variation among the ways of dealing with poverty. In this respect, characteristics such as wealth, household size, education level, employment status, number of children, being an immigrant etc., are used in probit regressions in order to explain the choice of coping mechanisms of the people having low income. In common, household size, wealth level of the family, employment status of the household head and social security ownership are found to be significant in Turkish poor urban household strategies to cope with poverty. Furthermore, the city where respondents of the survey reside determines the strategies of households. Household belongings, age, unemployment and speaking another language apart from Turkish inside the households appear to have strong effects on network choices. Private car ownership and number of children under age 15 are not found to be significant in any regressions.

The study is organized as follows: Chapter 2 introduces the concept of coping strategies with poverty by making use of the empirical literature about household

strategies in the world and precisely in Turkey. Chapter 3 demonstrates how Turkey Welfare Monitoring Survey data is used in order to define sub-sample group which represents the poor in Turkey. The econometric model is used in the study and the results of the regressions are presented in Chapter 4. The last chapter discusses the results of the study and ends up with suggestions for further researches.

CHAPTER 2

LITERATURE REVIEW

Many researchers have tried to explain household strategies to cope with poverty. How does poor react to shocks, what are their survival strategies, in the lack of public safety nets what do they apply for? The literature on household strategies dealing with shocks often uses different terminology. For example, Davies (1996) and Lokshin&Yemtsov (2001) use the term coping strategies, while Moser (1998) prefers adaptive strategies. Dercon (2002) calls it as the strategies to deal with contingencies. Following studies in this tradition have used a variety of concepts- most commonly household strategy, but also existence strategy, reproductive strategy, life strategy, and life project, survival strategy- to analyze the micro social behavior of low-income populations. We will be using coping strategies in this study.

Empirical Studies about Household Strategies

The concept of "household strategy" has been used in different contexts all over the world including Latin America (Roberts, 1991), Hungary (Sik, 1993), Czech Republic (Mikova, 1992), Ukraine (Walker, 1998), Ireland (Leonard, 1992) and Italy (Mingione, 1994). These strategies cover reciprocal networks, family and kinship relations, producing their own food, creating a new income channel, working at least in two works, and welfare benefits from different organizations.

In certain conditions, household strategies gain more importance. Wallace (2002) argues that household strategies are becoming more important when a society

is exposed to a rapid change which increases the risk or uncertainty such as when more women enter into the labor force and when considerable parts of the economy is informal. This is caused by the fact that the role of woman in the household has to be reallocated within the members of household. He claims that a social change in the population or an economic shock stimulates the importance of household strategies. Since social and economic shocks leave households under uncertainty and make them exposed to risks, they are forced to become reflexive and have to use different resources in order to survive.

Mingione (1987) divides coping strategies into two parts: coping strategies focused on making better use of internal household resources and coping strategies focused on mobilizing external resources provided by the state, the local community, relatives, friends, private organizations such as the church and so forth. On the other hand, Snel and Staring (2001) specify four types of coping strategies used by poor households: limiting household expenses by consuming less or excluding non-productive members of the household; using internal household resources more intensively by meeting the household's own needs or establishing reciprocity relations within the informal social network; developing market strategies such as formal labor participation (if possible) or informal economic activities; and seeking the support of powerful external actors such as the state, local authorities or private organizations. Furthermore, migration can be considered as an important way for people living under less harsh conditions to improve their individual or household position. However, it shouldn't be seen only as an economic outcome, but also as a result of global cultural, political, and social transformation processes (Castles &Miller, 1993; Massey et al., 1998).

Kinship and neighborhood support networks composes an important part of an urban household's survival strategy. In Latin America, social organizations which stand for the recognition of poor's land rights and interests are also important means as relatives or neighbors (Wratten, 1995). Dercon (2002) supports Wratten's study by saying that poor households respond to risks in different ways and they have different strategies for dealing with poverty and he takes the subject as a matter of informal risk sharing. This study generally analyzes the cases of rural areas. He argues the insufficiency of public safety nets and mentions that certain rural households prefer to benefit from family networks or communities in hardships instead of a public safety net. These networks generally appear in large families, ethnic groups, neighborhood groups and professional networks.

Bridging the gap between social and individual levels of analysis is the main purpose of behavioural analysis on households. Households possess divergent behavior patterns such as labor-force participation, consumption patterns, or migration in response to their historical and structural differences. The studies on household strategies cover both the analysis of various coping strategies among subgroups of the population and the household characteristics affecting the choice of these strategies (Schmink, 1984). Co-residence, migration and multiple economic activities (such as supplementary work) can be considered as the major "surviving" strategies.

Poor households try to cope with poverty with an inward-looking approach during recessions and crisis periods such as reducing the consumption of goods and services is one of the most seen strategies among inward-looking measures (Dellarocha, 1995).

Coping strategies can be examined under 4 main headings.

1. Shifting to activities such as food production, firewood collection: Increasing agricultural activities in urban areas, food transfers from relatives living in rural to ones living in urban centers.

   In 1980's Latin America, various solidarity networks are established among relatives, neighbors and colleagues and collective dinners are organized (Dellarocha, 1995). In Puerto Rico, it is observed that by an increase in the probability of borrowing from relatives, tendency to social assistance decreases (Rodriguez & Melendez, 1992).

2. Substituting relatively expensive goods and services with cheaper ones, decreasing social activity expenditures and withdraw children from school.
3. Extending household size and changing its form, migration and benefiting from economies of scale.
4. Participating in labor force with more members. Increasing women participation in labor force (Latapi&Dellarocha, 1995, Gilbert 1994).

In addition to conceptual or descriptive studies, there are also empirical analyses on the determinants of household strategies. In the literature, household strategies are tried to be explained by characteristics of households with demographic, socioeconomic variables belonging to these households. However, this kind of studies remains more limited when it is compared to conceptual texts. Lokshin&Yemtsov (2001) studies post crisis era for Russia and analyzes household strategies for coping with poverty and the groups vulnerable to social exclusion. They use Russian Longitudinal Monitoring Survey (1996 and 1998). The results of their analysis illustrates that the human capital of the household is the key determinant of its survival strategy.An active strategy (such as finding a supplementary job or increasing home production) is a positive function oftheir

competencies, knowledge and personality attributes. In contradiction to active strategy followers, households with low levels of human capital who have low education levels and pensioner head in common are more likely to be socially excluded. They caught a variation in households' behavior in terms of gender and in terms of decisions. For example, instead of demanding government support, Russian poor sought help from relatives or friends. Cohabitation was another way to survive after the Russian crisis. Empirical work also showed that women were more active in using social networks and state provided supports.

In another study, the strategies for coping with poverty of single mothers in Russia are examined (Lokshin et al., 2000). Because of the fact that Russian government had eliminated public transfers, preschool care programs and offered less job opportunities for women, female headed households experienced a high poverty risk. Through seven rounds of a longitudinal data, they found out that in the lack of a formal assistance regarding child benefits; single mothers prefer co-residing with their parents or relatives to survive. The set of explanatory variables is single parent's age, gender, level of education, location of residence, being an immigrant, number of children under age 7, number of children under 15 and above 7, amount of child subsidiary, offered wage of the single parent, proxy for the cost of housing and proxy for the cost of child care. According to the results, income and wealth effects are found to be significant on living alone/cohabitation decision. Wealthier parents decide to live alone. Moreover, number of older children has a positive impact on living alone.

Poverty is not only an economical condition but also a sign of social isolation, vulnerability and weakness for a household. Vulnerability is not synonymous with poverty, but means defencelessness, insecurity and exposure to risk, shocks and

stress (Wratten, 1995). Considering these factors, Hossain (2005) examines how the urban poor households in Dhaka City, in Bangladesh cope with poverty. He brings out that households with low income face an important vulnerability, so they use several mechanisms to cope with it. As they have limited access to the existing economic and social systems, they pool their resources; they work in both formal and informal economies or they use their social networks in order to succeed in urban life. In his study, Hossain groups major household strategies of the urban poor as economic activities, expenditure and purchasing pattern, shelter and environmental services, usage of social services, rural-urban location, social networks, and community participation. Participating with more family members into the work force, decreasing the consumption of basic goods, cohabitation, removing their children from school, and using relatives as social network are the main strategies for poor households in the urban areas in order to survive in hardships.

In the case of Mexico, poor households in urban areas responded to economic crisis during the late 80's in various ways. Different household strategies exist in addition to other cases such as an increase in the number of household members who work. As in other studies, cohabitation or increasing the number of household in order to pool resources is found to be a principal strategy for Mexican urban households to cope with poverty. Reducing non food items concerning food protection and migration to USA are other major strategies for urban poor (González de la Rocha, 1988).

Case of Turkey

In Turkey, there are a limited number of studies, most directed by Şenses, on household strategies of urban poor. Besides, there also are a certain number of researches on poverty and its determinants in metropolitan areas (Morçöl, 1997; Buğra&Keyder, 2005; Sönmez, 2007; Saatçi&Akpınar, 2007).

Şenses (2003) discusses various types of coping strategies of Turkish households during crises. Cuts in consumption expenditures, substituting relatively luxurious goods with cheaper ones and cohabitation are the significant strategies followed in 2001 crisis. He also studies the socioeconomic results of 2001 crisis in four dimensions: Turkish government, international institutions, Non-Governmental Organizations (NGO) and Turkish households. In the scope of this thesis, details about Turkish government and households are given.

When it is compared to other Organization for Economic Cooperation and Development (OECD) countries, government expenditure on social sectors and social insurance coverage are found to be unsatisfactory. Furthermore, there is a sincere deviation in terms of equality among regions regarding health and educational services.

In 2001, crisis affected different regions in different ways. Urban areas globally integrated to industry and financial activities are affected more than the areas which have core activities such as tourism. Unemployment rose during this period from 6.3 % in the last quarter of 2000 to 10.6% in the corresponding period in 2001 (Şenses, 2003).

Crises cause social chaos and rebellions in many countries. But, in the case of Turkey, crisis generates less reaction among poor households. The most important factor in that sense might be custom social security system. Strong family and community links such as relatives, neighbors, and people sharing the same origin residence regions before migration, compose the informal safety nets of households. Şenses (2002) refers to safety nets as adjust programs driven under World Bank's initiative in order to reduce poverty. NGOs are mentioned as supplementary channels to State. On the one hand these organizations seem to be more advantageous than safety nets since they have closer relationships with poor; on the other hand, corruption and the lack of transparency are the obstacles in front of NGO's.

Coping with poverty strategies of Turkish poor households rely on mostly informal support systems and this may have protected people from the worst effects of the crisis. According to Saatçi&Akpınar (2007), the reason why there is a shift from rural to urban areas is unemployment, seasonal work and low wages. Also, they pointed out that incompetent industrialization is the reason of the aggregation of poverty in urban areas. Poverty can be explained mostly by income, gender, age, household size, immigration, and education (Morçöl, 1997; Saatçi&Akpınar, 2007). Another interesting finding about the Turkish urban poor is that they develop solidarity relations among themselves (Sönmez, 2007). It means that when it is hard to access to public safety nets, urban poor construct an informal safety net mechanism to survive. Adaman&Yükseker (2008) state that although local governments have made some contributions inthe fields of healthcare and education, and although there are several social assistance projects (such as the conditional cash transfer program for families with school children, or the "Green Card", free healthcare program for the poor), they are not sufficient to cover poor households.

They express that social programs are under-funded, have so many administrative and organizational problems and unable to meet equitability criteria. Education, health, and pension benefits provide low-quality and inadequate services, except to the people who are at the top of the income and status scale. Adaman&Ardıç (2008) also support these arguments with their studies where they analyze the results of a survey conducted in the slum areas of six metropolitan cities in Turkey - Adana, Ankara, Diyarbakır, Gaziantep, Istanbul and Izmir- in order to bring out the various aspects of social exclusion. According to their results, 68 percent had not benefited from services for the disabled/dependent although they are eligible because of the problems in the supply of services. It appears that relatives, neighbors and friends are the first resource of support in finding and renting a house, finding a job, finding a doctor and/or healthcare facilities and help with financial problems.

According to Keyder (2005), the migrants of the last decade are generally Kurds from eastern and southeastern provinces in the metropolitan cities. They migrate generally for necessity rather than the prospect of a better life. However, these new immigrants are not expected to maintain their relationships with their place of origin; hence, they could not generate any additional income through property or kinship.

Most new migrants have ended up as tenants in the older shantytown neighborhoods. They occupy a distinctly lower status in the social hierarchy and they do not participate in the older communal functions (Tugal, 2003). The new Kurdish migrants are distributed in a few shantytowns where they have found accommodation. They are most often “self-employed” while waiting for an employment opportunity which can only be casual and informal. Affected deeply by the crisis and having lost their jobs, immigrants are pushed to a permanent

underclass, moving back and forth between unemployment, self-employment and casual, informal work, always in need of outside assistance for survival (Lash &Urry, 1994; Castells, 1998).

Social assistance, one of the main tools for fighting against poverty, is the unpaid transfers given by the State, in-kind or in-cash, to the people who are in need. In Turkey, types of social assistances which are provided to eligible households and individuals can be grouped as follows: educational assistance, health assistance, Green Card application, food allowance, sheltering assistance, domestic fuel assistance, old-age assistance, handicapped assistance, clothing and home appliance allowance, and money allowance (Hacımahmutoğlu, 2009). However, there is a certain group who is eligible for government assistance but can not reach the aid that they are entitled to. Despite the progress that has been made in recent years to improve health status of Turkish people, most of poor people cannot receive Green Card although they are eligible for it because of financial and administrative problems. The reasons of non take up of Green Card can be alternated as follows: eligibility criteria, bureaucratic hurdles, lack of awareness about eligibility, uncertainty about benefits or receipt etc. Although they are less healthy, poor has a limited access to health services compared to rich and they get a less qualified health care.

In the light of the descriptive information of urban poor households, it is not hard to predict the hardships of Turkish urban poor which they have lived during and after the global crisis of 2008. To measure the effects of global crisis on poor urban households, a report has been prepared by using Turkey Welfare Monitoring Survey in the sponsorship of World Bank, TEPAV and UNICEF. 2102 families and 7640 individuals living in five urban centers (Istanbul, Ankara, İzmir, Kocaeli and Adana)

are questioned. Data includes household characteristics, employment status, socioeconomic outcomes, demographic features, health status and the reactions of households to income shocks caused by the crisis. According to the World Bank, TEPAV & UNICEF report, 73% of poor decreased food consumption, half of them reduced the amount of food for their children, 23% of the poorest mentioned that they reduced the use of health services. Survey results indicate that 10 percent of the poorest urban households benefit from public safety net programs such as cash, or in-kind fuel or food support. Only 7% of unemployed people receive unemployment insurance benefits. When compared to other OECD countries, this percentage stays very small. Turkish urban poor generally seek help from other networks such as relatives and friends by borrowing in case of hardships or income shocks.

This thesis aims to have a deeper research on coping strategies of Turkish urban poor household using this data and to determine the factors that cause a variation among the ways of dealing with poverty.

CHAPTER 3

DATA & METHODOLOGY

This study is conducted at household level. Most of the time, the household level variables are used, but in particular cases, individual based variables are added in the analysis. Turkey Welfare Monitoring Survey 1st round is used during this process.

The variables that have been in the sphere of interest of this thesis can be summarized as:

- Decisions or actions that households take during the crisis or after the crisis in order to cope with poverty or income shocks (migration, use of informal support networks, decreasing social activity expenditures, less use of communication channels, using Green Card or not etc…)
- The effects of household and household head's characteristics on the decisions that have been taken during the crisis or after the crisis in order to cope with poverty or income shocks such as income level, household size, number of children, home ownership, language spoken in the house, household head's age, education level, employment status, networks included, being an immigrant etc…

In the first part of the study, it is described how low income people are determined by using the data in order to better analyze the descriptive statistics. Defining the poor helps us to identify specific strategies of low income households used for responding to income shocks during the crisis. In the second part, a descriptive analysis of the characteristics and the strategies of the poor are given. This part states the issue of vulnerability of the focused group clearly. In the third

part, the effects of different properties of poor urban households on their strategies for coping with poverty are analyzed using econometric methods. Strategies of households and their reactions to income shocks are taken as binary variables. In order to decide which model are going to be used in this study, logit and probit models have been derived using the data. As a result, it has been seen that both models give the similar results in terms of significance and sign of the parameters. So, probit regressions are used to observe the factors that are correlated with the behavior among poor urban households. The reader is referred to Appendices for the results of logit regression models.

Choice of Sub Sample Group: Defining the Poor

As the thesis evaluates the variation among low income people's strategies for coping with poverty in Turkey, firstly, the set of low income level people should be determined. To be able to understand the variation in household strategies among poor, the first step of this chapter is to underline which groups are included in "poor people/poor household" group.

One of the most used methods to measure poverty level of a household is using the indicator, household income. In this purpose, household income variable need to be created for this study. However, in the survey, there are many different questions to measure household income.

One question is based on income resources and asks household members each unit of source of income and its monthly yields such as salary, agricultural yields, pension payments, maintenance, unemployment insurance, government assistance and social assistance, etc. But, this question is not very adequate to use. The reason

why this income indicator hasn't been preferred is that interviewer gives an opportunity to household member not to declare its earnings if he/she is not sure about the outcome. In the dataset, this situation is highly observed and it leads the study to address the second question to create household income variable.

Second question asks respondents the expected average income of the households. As it is seen in Table 1, there are ten different intervals for income levels and the intervals allow ranking households according to their incomes. The difficulty of utilizing this question is to convert it to per capita levels. While applying the lower bound or the upper bound of each interval as the expected average income of households is a problematic, lacking any better measure, during the analysis of the data, upper bound of the interval is accepted as the expected average income of the families. The reason to take the upper bound of the intervals is to avoid from the risk of zero income because the lowest income bracket includes households with an income between zero and 150 TL, approximately 63 €. For the top level, those earning more than 3,000, income level was set as 1,260 € as a lower bound.

Household income level is calculated by dividing the upper bound of the expected average income into household size. At this step, household size has to be adjusted using an adult equivalent scale. Three such measures are popular in the literature. The first is the original or "old" OECD equivalence scales. Specifically, this scale weights the first adult as 1, each additional adult in the household 0.7, and each child 0.5. They define the "child" as such members of the household under age 15. A second scale, the modified OECD scale, places a weight of 0.5 to additional

adults and 0.3 to children. A third scale is the square root of total household size. In this study, the modified OECD scale is used in adjustments.[1]

Table 1. Household's Expected Average Income Intervals in the Survey

Income intervals	Group no
150 TL and below	1
151 TL – 300 TL	2
301 TL – 450 TL	3
451 TL – 600 TL	4
601 TL – 750 TL	5
751 TL – 1000 TL	6
1001 TL – 1500 TL	7
1501 TL – 2000 TL	8
2001 TL – 3000 TL	9
3000 TL and over	10

After adjustments, table 2 is obtained which gives the rankings of each income deciles adjusted by modified OECD scale.

In 2009, poverty line of a one-member family was 365 TL (152 €) where those of a four-member family was 825 TL (344 €) (TSI). As it is seen in Table 2, the first two lowest income deciles compass the poor urban groups. However, to choose the most representative subgroup, descriptive statistics of the variables other than income level are also observed. In most of the variables, there is a considerable discrepancy between the first five income deciles and the last five deciles.

[1] Income intervals are only adjusted by the modified OECD scale. Purchasing power parities (PPP) in the urban cities are not considered in adjustments since the survey is conducted in industrialized metropolitan areas of Turkey so PPP's wouldn't show a deep discrepancy among these cities. For controlling residence effect, city dummies are used in regression analysis.

Table 2. Household's Income Intervals Adjusted by Modified OECD Scale

Income intervals (per capita adjusted by modified OECD scale)	Group no	# of Obs.
32.6 TL - 258.6 TL	1	261
260.8 TL - 357.1 TL	2	288
365.8 TL - 434.7 TL	3	197
441.1 TL - 500 TL	4	230
512.8 TL – 600 TL	5	199
606 TL - 714.2 TL	6	195
731.7 TL - 833.3 TL	7	190
857.1 TL - 1071.4 TL	8	198
1111.1 TL - 1500 TL	9	188
1515.1 and over	10	156

Another case where the gulf between the rich and the poor can be observed is residence types. Most of the families in the first five groups live in the basements or shanty houses although the survey is conducted in urban areas and metropolitans. Using informal networks, decrease in transportation and communication expenditures, decrease in clothing and food expenditures, different language from Turkish spoken in the household, long term unemployment, unemployment after crisis in 2009 show the same manner with the examples above.

There are also many variables which support the first five deciles to have different trends from the last five deciles. Having no social security is mostly

observed in the poorest part of the sample. Prevalence of Green Card ownership is another indicator of being poor in Turkey. While it is widespread among the first five deciles and the ratios are relatively high, after the line below the fifth group it declines sharply and reaches to zero. Since Green Card is a pointer to poverty this distribution shows us the variation among two groups: the poor and the rich.

In further parts of this chapter, it is focused on the first five deciles of income level per capita groups and is tried to catch deeper variations within this subgroup.

Characteristics of Low Income Group in the Sample

There are so many common points of impoverished people and needy families in Turkey. Although they behave differently in view of the income shocks, they generally share similar diagnostics.

There are much more poor families who have more than 2 children under age 15 when compared to richer families. Most of the household heads living in the low income households are illiterate, have never gone to school or left primary school. The households in which people speak a different language than Turkish are mostly composed of the lowest deciles of the income groups. Moreover, in most of the cases, they live in slum houses, basements, or other types of private housing. They are, for the most part, extended families formed of at least 5 people in a household. The ratio of home ownership among the lowest income deciles is significantly lower than the one among higher income groups. Although private car ownership does not seem to be significantly different between poor and rich (i.e. the first income deciles and the fifth income deciles), they have a deep gap in terms of private car ownership. It is difficult to make comparisons regarding car ownership since we lack about the

model and the age of the car. However, the only conclusion that can be made about the private car ownership is that the lowest income deciles show a considerable diversity from the others in this sense.

Regarding individual level characteristics in common, it is clear that people who suffer from poverty also suffer from unemployment. The rate of unemployment is very much above average among lowest income deciles. Immigrants for more than two years and less than five years are also more vulnerable to income shocks. Only half of them have social security, some of them do not have Green Card (medical assistance) although they are eligible for it. A large proportion of the people from the lowest income deciles seem to be not entitled for Green Card although they are below the poverty line.

Descriptive statistics of low income groups' characteristics are given as follows:

i. Being an immigrant: This variable is formed by using two different questions from the survey since there is no direct question about immigration. It represents the difference between the age of the household head and the number of years that household head lives in the city where the questionnaire is responded. To be able to observe a significant effect of migration, this variable is used to create three dummy variables indicating "being an immigrant for 2 years", "being an immigrant for 5 years" and "being an immigrant for 10 years". As it is seen in the Table 3, in the variable indicating an immigrant during the last two years, there is no significant migration behavior among income groups. In last 5 years, migration is rarely observed and not accumulates in low income groups. It is distributed approximately in same levels among all groups. Migration in last ten years has the same manner as in the last 5 years. So, it is not clear that the reason of migration is the economic

crisis. Even it is one of the results of global crisis; it cannot be deducted from this data.

Table 3. The Ratio of Being an Immigrant in Different Time Intervals According to Income Levels

Income groups(lowest to highest)	Immigrant for 2 years	Immigrant for 5 years	Immigrant for 10 years
1	0.8	3.7	9.3
2	1.3	5.8	11.4
3	2.6	5.4	10.1
4	0.7	3.1	5.8
5	1.8	5.5	16.7
Total	1.4	4.7	10.7

ii. Number of children under age 15: Poor populations may be more vulnerable to income shocks or crisis than high income groups because of health, education food and clothing expenditures of their numerous children who don't contribute to household budget. So, poverty and number of children under age 15 is highly correlated. Higher the poverty level is, lower the income level is, number of children under age 15 increases in households according to data. As in table 4, having no children is not widely observed in the first income deciles. On the other hand, having 3 or more children can be counted as a sign of poverty since ratio of having 3 or more children jumps to 28.6% in the lowest income deciles from 1.67% which belongs to the fifth income deciles.

Table 4. Number of Children under Age 15 among Income Level Groups

	Number of children under age 15		
Income groups (lowest to highest)	No children	1 or 2 children	3 or more children
1	26.7	44.7	28.6
2	26.3	66.4	7.3
3	48.3	38.3	13.5
4	64.4	34.8	0.8
5	39.3	59.0	1.7
Total	41.0	48.6	10.4

iii. Education level of the household head: Education level is an important determinant of the wage, the quality of the job, and the status of an individual in most of the countries. Thus, it is expected that education level to be highly correlated with poverty.

Table 5. Education Level of Household Heads in Different Income Groups

Income groups (lowest to highest)	Education Level			
	Primary school or less	Secondary school	High school	College or more
1	73.9	13.5	9.0	3.6
2	67.7	18.3	13.4	0.6
3	67.7	14.1	14.6	3.6
4	61.2	18.2	14.6	6.1
5	53.2	14.2	24.7	7.9
Total	64.7	15.7	15.3	4.4

Table 5 shows the importance of education level on household income. The ratio of primary school graduates or illiterates are considerably above the average in the first five deciles. On the other hand, college graduates are nearly negligible among these groups. However, according to statistics, it can be claimed that completing a

secondary school does not show a discrepancy among different groups. Furthermore, high school graduates in the lowest income group are not as common as in the middle income classes. Primary school graduates and illiterates are mostly dense in the first three income groups.

iv. Language spoken in the household: This variable may be an indicator of social exclusion of households who don't speak Turkish at home. It is also an instrument for the effect of ethnic groups, of being different from the "others" on poverty. From the survey, it is observed that speaking another language at home, (Kurdish, Arabic etc.) is positively related with poverty. However, lacking specific info on the language spoken at the household we can not conclusively relate it to ethnic origin, though in most instances it is likely to indicate being Kurdish. As shown in Table 6, speaking other languages than Turkish in the household is a specific characteristic of the lowest income deciles with a ratio of 9.4 %. This ratio falls below the average while income level increases.

Table 6. Language Spoken in Households among Different Income Groups

Income groups (lowest to highest)	Language spoken in household	
	Turkish	Other
1	90.6	9.4
2	96.2	3.8
3	99.6	0.4
4	97.9	2.1
5	97.6	2.4
Total	96.4	3.6

v. Residence type: This variable compasses various types of housing such as private housing, basement floor apartment, normal flat, duplex apartment, tenement and the other types of housing.

Private housing is controlled if it is a residence type which is widely common in the lower income level households. In that case, approximately 40% of the lowest income deciles have a private house rather than the other types of housing. Moreover, this ratio is decreasing while household income increases (Table 7). So, private housing should be considered as low qualified housing such as tenements and slum houses. In Table 8, only two types of residence are used: Group 1 is composed of private housing + tenements and basements; group 2 includes normal flats and duplex apartments.

Table 7. Residence Type Distribution among Income Level Deciles (group 1: private housing; group 2: basements, tenements and other; group 3: normal flat and duplex apartments)

Income groups (lowest to highest)	Residence type		
	group1	group2	group3
1	38.8	11.4	49.8
2	20.3	9.4	70.3
3	18.3	7.3	74.4
4	16.2	11.7	72.1
5	12.4	2.9	84.7
Total	21.2	8.5	70.3

Table 8. Residence Type Distribution in Two Groups among Different Levels of Income (group 1: private housing, basements, tenements and other; group 2: normal flat and duplex apartments)

Income groups (lowest to highest)	Residence type	
	group 1	group 2
1	50.2	49.8
2	29.7	70.3
3	25.6	74.4
4	27.9	72.1
5	15.3	84.7
Total	29.7	70.3

vi. Household size: Household size is a good indicator for how a family is defenseless to income shocks, vulnerable to economic crisis. It is not exactly same with the number of children under age 15 in many aspects; however it is very similar to that variable. The wideness of a family represents large expenditures and huge consumption; on the other hand, it may also stands for higher income stimulated by higher labor force participation if household members are employed.[2] Therefore, household size is analyzed deeply in this part.

In the data set, among 2102 families, the average of household size is 3. It is natural if a typical Turkish family is considered. Mostly, a family is composed of a mother, a father and children. So, in this study, up to 4 members, a residence is considered as "small size household" where a household with more than 4 members is called "large size household". As seen in Table 9, 60.9 % of households in the lowest income deciles have more than 4 members. For the next four income deciles,

[2]Household size is considered as a characteristic of households and it tries to explain household strategies. On the other hand, modified OECD scale is used to rank households according to their income levels. So, there is no double counting of household size effect.

this ratio does not exceed 28%. Hence, large size households are frequently observed in the lowest income deciles.

Table 9. Household Size Distribution among Income Groups

Income groups (lowest to highest)	Household size			
	Small size HH		Large size HH	
	1 or 2 members	3 or 4 members	5 or 6 members	More than 6 members
1	7	32.1	45.6	15.3
2	5.3	68.5	22.2	4.0
3	19.6	53.4	21.9	5.0
4	34.4	48.5	15.0	2.1
5	14.0	58.0	25.4	2.5
Total	16.1	52.1	26.0	5.8

vii. Home ownership: Home ownership is used in many studies. In this study, the definition of "home" encompasses private houses, apartment flats and tenements. It is highly likely that there is large variation in the type of homes owned by households in different income groups. This is not restricted to the size and quality of housing but extends to legal status. Homes with no legal permits (and even with no ownership of the land upon which the homes are built) are prevalent among poorer households. Keyder (2005) states that with the migration process during 1990's from Eastern Anatolia to Istanbul, land appropriation and informal housing construction were mutual affairs. Therefore, the whole illegal process of land occupation and allocation contributed to the development of networks. When the new comers first arrived, the empty places began to be filled with illegal squatter housing.

Firstly, it is investigated if there are any significant differences in home ownership between various income levels. However, it is not encountered such a situation (Table 10). As it can be observed in Table 10, 46 % of the lowest income group owns a residence while the fifth income deciles have a ratio of 57.9 % in home ownership. This is not an interesting finding, but we should consider that the quality of these houses must be significantly differing from each other.

Secondly, home ownership is analyzed in itself among the first two income deciles. In Table 11, it is seen that home owners have less children than non home-owners. Furthermore, owning a house increases the ratio of owning a private car. When it comes to the effects of the 2008 crisis on home owners in the first two income deciles, it is observed that they are less affected by the income shock. Home owners are nearly two times less affected in terms of unemployment. Only 6.9 % of poor home owner household heads got unemployed after crisis where this ratio climbs to 11.1 % among non home owner household heads. Meantime, unemployment ratio before the crisis is also low among home owner households relatively, in comparison with non home owners. These statistics may reflect the stronger situation and better life conditions of home owners among the first two income deciles. Speaking another language than Turkish is also less common among home owners. Observing in so many other variables, speaking another language than Turkish in a household indicates less welfare here.

Table 10. Home Ownership Ratios among Income Groups

Income groups (lowest to highest)	Home ownership
1	45.7
2	46.6
3	56.9
4	59.2
5	57.9
Total	53.3

Table 11. Characteristics Depending on Home Ownership among the First Two Income Deciles

Home ownership in the first two income deciles	No of children			Private car owner	Unemployed	Unemployed after crisis	Other language than Turkish
	0	1 or 2	>= 3				
Does not own a house	17.5	62.9	19.5	8.1	22.2	11.1	7.7
Home owner	36.9	49.3	13.8	12.9	15.7	6.9	4.7

viii. Private car ownership: Private car ownership is similar to home ownership which represents welfare and better life conditions. Considering that it affects some strategies directly for coping with poverty such as Green Card possession, it is an important variable, an essential characteristic for households. In this part, similar to the home ownership, private car ownership is analyzed in itself among the first two income deciles. Before commenting private car owner's characteristics, the definition of private car ownership should be given. Private car represents automobiles

excluding commercial vehicles like taxis, trucks, vans, buses or minibuses.[3] It can be interpreted as automobiles used only for personal use. In Table 12, private car owner households among the first two income deciles are analyzed according to their other characteristics. For example, in contrast to home owners, they don't trend to have lower children relative to non private car owners. Only difference is shown in having 3 or more children. Having 3 or more children is more common in households who don't have a private car with 10.6%. In terms of residence types, there is no significant difference between car owners and the others. On the other hand, unemployment after crisis and unemployment for long term shows a great discrepancy among these two groups. Poor households who have no private car face seven times more unemployment than car owners. Moreover, after the 2008 crisis, poor households who have no private car got unemployed four times more than car owners. Language spoken in the household does not have a significant effect on private car ownership.

[3]The model or the quality of the private car is not given in tha data. So, it is assumed that private car possesion is itself a sign of wealth, independent from its model and its age.

Table 12. Characteristics Depending on Private Car Ownership among the First Two Income Deciles

Private car ownership in the first two income deciles	No of children			Residence type		Unemployed	Unemployed after crisis	Other language than Turkish
	0	1 or 2	>= 3	Basements, tenements	Apartments			
Does not own a car	40.3	49.1	10.6	21.1	68.9	14.9	6.4	3.8
Car owner	41.7	52.5	5.8	20.9	79.0	2.2	1.5	2.9

ix. Home appliances possession: In order to measure wealth level of urban households independent from home ownership and private car ownership, "home appliances" variable is created by principal component analysis[4] (PCA) of different objects which are owned by households. Since the first two income deciles and the first five income deciles of the sample are in the scope of interest of this study, the objects, which can be counted as luxury goods or a sign of wealth, are considered in this step. Dishwasher, DVD player, washing machine, DIGITURK connection (a type of private Turkish Satellite television provider), air conditioner, camera, home phone, computer and internet connection are counted as wealth objects. After PCA, wealth variable is created using first principal components.

x. Unemployment status: Unemployment is one of the biggest reasons of poverty in Turkey. Unemployment makes individuals more vulnerable to income shocks, so economic crisis creates a deeper gap between poor and rich people in a country. In other perspective, lower income groups are more exposed to discharges or redundancies. Firms prefer to decrease low qualified workers in the first place before firing a white-collar worker. In this study, unemployed is defined as household heads who is not working before/during the crisis, looked for a job in the last 4 weeks and older than 15 years old. In Table 13, it is remarkable that household heads in the lowest income group rise to notice in terms of unemployment after crisis. Based on the unemployment ratios

[4]Principal component analysis (PCA) is a mathematical procedure that uses an orthogonal transformation to convert a set of observations of possibly correlated variables into a set of values of uncorrelated variables called principal components.

before and after crisis, it can be claimed that, the lowest income got worse after crisis, became unemployed more when it is compared to other income groups.

Table 13. Unemployment Status among Income Groups

Income groups (lowest to highest)	Unemployment status of household head		
	Employed	Unemployed before crisis	Unemployed after crisis
1	85.9	4.4	9.6
2	90.3	2.8	6.9
3	94.2	1.2	4.6
4	93.9	2.2	3.9
5	89.4	1.6	9.1
Total	90.7	2.4	6.8

Household Strategies for Coping with Poverty

Poor households respond to economic shocks differently although they share mostly similar living conditions (Lokshin&Yemtsov, 2001; Dercon, 2002). Some of them seek help from relatives and friends; some apply for governmental support, use formal safety nets. A group of them try co-habitation to cope with income shocks during economic crisis while another group find the solution in migration for finding new places to earn their livings. It is the characteristics of households which define the household strategies in hardships in order to cope with income shocks and economic crisis. So, in this study, the strategies are tried to be explained with the characteristics of households.

According to TEPAV, UNICEF and World Bank's collaborative work, the economic slowdown in 2008 has affected the lives of the majority of families in the five largest urban centers in Turkey: Adana, Ankara, Istanbul, Izmir, and Kocaeli. Among the poorest families, almost three quarters of families reported a decline in their income after the 2008 recession. Households state that they adapt to lower incomes by reducing food consumption so that other essential expenditures like education and health can be protected. Many poor urban families say they have sought support from neighbors, friends, family and public programs. About one-fifth of the poorest families say they have been left without any support.

Urban households in the survey, in general, claim that families buy cheaper food (three quarters of all households), substitute into cheaper items (65 percent) and decrease the amount of food consumption (Figure 1). Reducing expenditures for social events and changing transportation also show up frequently.

In this part, coping strategies of urban poor households in Turkey are analyzed. Migration decisions taken by household heads, decreases in food, clothing, communication, social activities, transportation consumptions, and failure to pay electricity/water bills, use of informal and formal networks and the type of assistance used in hardship are studied by income level in detail in the following part.

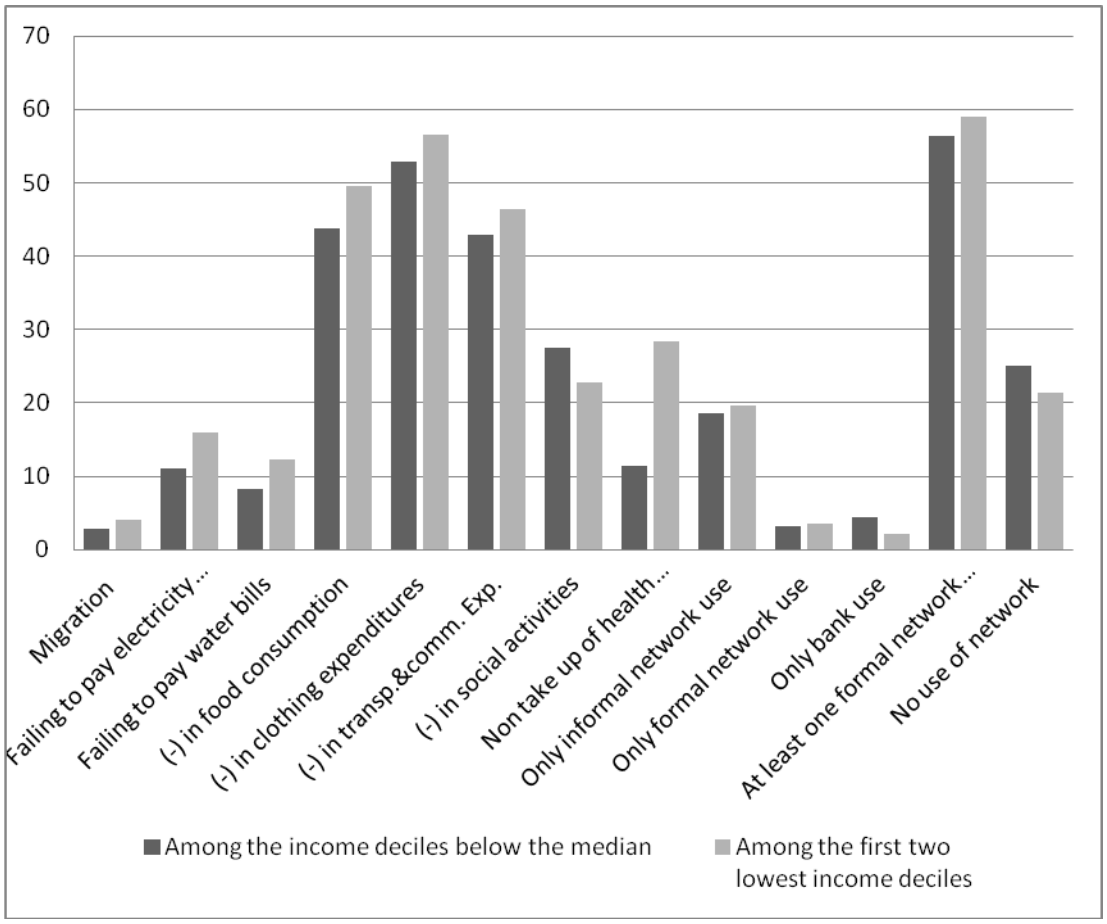

Figure 1. Coping strategies of Turkish urban households during and after the crisis of 2008

a. Migration decision: One of the household strategies for coping with poverty in Turkey after the 2008 crisis was to migrate because of the insufficient earnings in existing conditions. Migration decision variable is created by a question based on whether if the person intended to move to a different province for work or other reasons in the year 2008 during the recession. In Table 14, migration decision rates among different income levels are given. At household level, the action of the household head is taken into account. According to the sample data, migration is widely observed in the

frontiers: the poorest and the less poor groups. In intermediate levels, migration decision is encountered less.

Table 14. Migration Decision after Crisis among Income Groups

Income groups (lowest to highest)	Migration decision after crisis among income groups
1	5.1
2	2.9
3	1.4
4	1.9
5	2.5
Total	2.8

In the next three tables, it is obvious that being poor is not the only determinant of coping strategies during global crisis in 2008 in Turkey. Coping mechanisms of impoverished people also shows variety among themselves, not only according to their income level, but also their additional characteristics such as age, education level and number of persons in the household.

It is analyzed how migration decision differ among small size and large size poor households. It is investigated if there is a direct effect of household size on coping with poverty. Households are divided into two groups:

1. Small sized households belonging to the first two income deciles
2. Large sized households belonging to the first two income deciles

In Table 15, it is found that migration decision related to economic crisis is largely taken by large sized households belonging to the first two income deciles. Nearly 5% of

families migrate in order to survive and to minimize the effects of income shocks. The reason why large sized households are affected by the crisis might be that they are more vulnerable to income shocks than the other group; they have more expenses due to their sizes. Thus, they might have to migrate for better living conditions and job opportunities.

Table 15. Household Size Groups and Coping Strategies: Migration Decision

Household Size Groups	Migration
Large sized households belonging to the first two income deciles	4.7
Small sized households belonging to the first two income deciles	2.4
Total	3.5

b. Failure in electricity or water bill payments after the 2008 crisis: In many urban households, electricity or water cuts have occurred when families were in difficulty because of the economic recession in 2008. Many of them were not able to afford essential expenditures, so sometimes they had to give up one or more of their connections such as electricity, water, gas, internet or telephone. Data shows that 22.5% of the lowest income deciles have lived electricity cut while the average of cutoffs in poor and middle income levels reach only 11% (see Table 16). They experienced two times more than the others a cut in their electricity usage. The gap does not change when it comes to water cuts. With a ratio of 17.5 %, households in the lowest income deciles are the group who went through the most a cut in their water during the year 2008.

Table 16. Failures in Electricity/Water Bill Payments after the 2008 Crisis among Income Groups

Income groups (lowest to highest)	Failure in electricity bill payment	Failure in water bill payment
1	22.5	17.5
2	9.5	7.1
3	10.9	6.9
4	7.6	6.1
5	4.9	3.3
Total	11.1	8.2

What is more, households follow diverse trends in terms of electricity and water cut according to their size. As shown in Table 17, large sized poor households are exposed to failing in bill payments twice more than small sized households.

Table 17. Household Size Groups and Coping Strategies: Water and Electricity Cuts

Household Size Groups	Water Cut	Electricity Cut
Large sized households belonging to the first two income deciles	16.5	18.2
Small sized households belonging to the first two income deciles	7.8	11.7
Total	12.2	14.9

c. Decrease in food, clothing, transportation, communication, and social activities expenditures: Urban families especially those who had been poor before the crisis

developed various mechanisms to overcome this shock. They adjusted their budgets by decreasing some kind of expenditure to be able to protect their vital utilities. Table 18 exhibits the trend of declines in food, clothing, transportation, communication and social activity expenditures among the five lowest income deciles. Food consumption decrease is mostly observed in the lowest income group and the trend is downward towards higher income deciles. However, from fourth to fifth deciles, there is an opposite movement to this trend. It can be explained by the fact that fifth income deciles might consume more luxurious goods in comparison with fourth income deciles. In the fifth group, this behavior can lead to cuttings in consumption in a more accelerated way. Besides, this strategy is also taken up by households in all income levels which underline the magnitude of the income shock in 2008. In terms of clothing expenditures, it can be said that this strategy is also used by all income levels. However, the first two lowest income households are the most affected groups who declined their clothing expenditures by 56.2 % and 56.7 % respectively. As in food consumption, a similar trend is observed in fourth and fifth income deciles. The reduction in transportation and communication expenditures exhibits a similar trend with food consumption. It is difficult to properly analyze the transportation expenditure cuts as this expenditure is highly correlated with the location of the house, distance from the house to workplace, and other factors not related to income. Half of the poorest group declined their transportation and communication expenditures. Finally, if social activity expenditures are looked over, it is recognized that poorest households decreased their social activity expenditures less than the middle income levels. The groups who are mostly touched by the shock in terms of social activity expenditures are the intermediate groups (4^{th} and 5^{th}

income deciles). It is not a surprising result because of the fact that for poor households, social activity expenditures have most likely held no crucial place in their already limited budget.

Table 18. Decrease (%) in Food Consumption, Clothing Expenditures, Transportation and Communication Expenditures and Social Activity Expenditures among Income Groups

Income groups (lowest to highest)	Decrease in ……			
	Food consumption	Clothing expenditures	Transportation & communication exp.	Social activity expenditures
1	50.2	56.2	50.7	20.9
2	49.0	56.7	42.3	24.7
3	49.9	54.5	47.3	30.1
4	32.9	44.7	33.8	25.3
5	36.6	52.5	40.9	36.8
Total	43.7	52.9	42.9	27.6

When the ratios of decrease in food consumption, clothing expenditures, transportation and communication, and social activities are investigated in terms of household size, it is seen that except social activities expenditures, large sized poor households decreased their food, clothing and transportation communication expenditures more compared to small sized poor households (see Table 19). The reason why small sized poor households declared a higher reduction in their social activity expenditures might be that they have spent more in social activities than large sized families before the income shock so they had to give up their leisure after the crisis.

Table 19. Household Size Groups and Coping Strategies: Decrease in Food Consumption, Clothing Expenditures, Transportation and Communication, Social Activities

Household Size Groups	Food consumption decrease	Clothing expenditures decrease	Transportation and communication decrease	Social activities decrease
Large sized households belonging to the first two income deciles	52.4	61.5	50.1	23.3
Small sized households belonging to the first two income deciles	47.9	52.6	43.9	25.9
Total	50.2	57.1	47.0	24.6

d. Non take up of health benefits: Non take up of social assistances is a head topic in economics by itself. The economic literature provides theoretical models of the determinants of non take up of welfare benefits (Hernanz et al, 2004; Mood, 2006; Frick&Samberg, 2007; Fuchs, 2009; Kleven&Wojciech, 2008; Bruckmeier&Wiemers, 2010).These studies generally summarize the reasons of non take up in three groups: pecuniary determinants, information costs, administrative costs and social and psychological costs. Hernanz et al. (2004) defines take up rate as the ratio of number of people receiving a certain benefit to total number of people who are eligible for it. So, non take up rate can be deducted by definition as the ratio of number of people not receiving a certain benefit although they are eligible for it to total number of eligible people.

While composing non take up groups, “Green Card” is considered as an application of health assistance in Turkey. In Turkey, health care for poor people is provided by government’s Green Card system. Its pilot application began in January 1992. At first,

Green Card was a temporary solution for financing health care for the poor in Turkey; however, it turned out to be a permanent social security system of the country (Kısa&Younis, 2006). Considering the large population who has an income below the one third of minimum wage in the country, Green Card became one of the largest social security systems. Despite the fact that the aim of the Green Card is to provide equal access to health care services for the population, non take up rates of health benefits is considerably high. Despite the progress that has been made in recent years to improve health status of Turkish people, many poor people cannot receive Green Card although they are eligible on the paper because it is difficult to observe incomes under informality and hence decision process is at the discretion of administration.

Although they are usually less healthy due to harsh living conditions, poor has a limited access to health services compared to rich and they get a less qualified health care. In this context, Semin&Aras (2007) discuss the efficiency of Turkish healthcare system and criticize the Green Card distribution as unjust and health care coverage itself as insufficient. They believe that health services of Turkey is greatly affected by the changing social values like "double standards", "favoritism", "egoism" and "making one's fortune". In Green Card case, supporting the precious article, Elçioğlu et al. (2003) claim that eligibility criterion is not descriptive enough for granting Green Card.

In practice, according to the interviews realized with local health authorities from different regions of Turkey, common criteria required to be eligible for Green Card is to have a less income per capita than one third of the gross minimum wage, not to have a private or commercial car, and not to have any social security. In year 2009, in Turkey, gross minimum wage was 693 TL. Thus, the eligibility criterion determined by the one

third of the available gross minimum wage becomes an income per capita level of 231 TL. Home ownership does not pose an obstacle for eligibility however; private car ownership or a commercial vehicle possession is a serious barrier. In Table 20, social security possession and non take up of welfare benefits distribution among income groups are given. When only the lowest income level is looked over, the poverty gap and its negative effects on poor individuals can be easily observed. Only half of them have a social security including SSK, Bağkur, EmekliSandığı, a private health insurance or even Green Card. Among the households belonging to the lowest income deciles who don't have a social security, there is no one who has an income per capita over 231 TL. It means that if the person without a social security in the lowest income deciles does not have a private or a commercial vehicle, he/she should be eligible for Green Card in Turkey. According to the data, although 41.4 % of the sample population does not have any social security, has an income under the level of 231 TL, and does not possess any vehicle such as an automobile or a commercial vehicle, they don't take up health care assistance supported by Turkish government (see Table 20). The high rates of non take up can be explained by the fact that there are administrative, informative or stigma costs which lead non take up of welfare benefits by eligible people. They may be rejected although they applied for Green Card or they may never apply for Green Card since they have no idea about Green Card. Moreover, long and tiring application processes, expected returns being relatively low may be other possible reasons for non take up.

Table 20. Social Security Possession and Non Take Up of Welfare Benefits Distribution among Income Groups

Income groups (lowest to highest)	Social Security or Welfare Benefits				
	Have a social security	No social security			
		Income per capita >one third of gross min. wage	Non take up (Income per capita <one third of gross min. wage)		
			Have a private car	Have a commercial vehicle	Neither private nor commercial vehicle
1	55.3	0	1.8	1.4	41.4
2	70.4	13.1	0.9	0.2	15.3
3	68.2	31.8	0	0	0
4	79.8	20.2	0	0	0
5	78.9	21.2	0	0	0
Total	70.5	17.3	0.5	0.3	11.3

e. Informal or formal network use: Safety nets are part of a broader poverty reduction strategy interacting with and working alongside the social insurance; health, education, and financial services; the provision of utilities and roads; and other policies aimed at reducing poverty and managing risk. In other terms, safety nets are programs which protect a person or households against two adverse outcomes in welfare: chronic incapacity to work and earn (chronic poverty): and a decline in this capacity from a marginal situation that provides minimal livelihood for survival with few reserves (transient poverty). (Subbarao et al, 1996).

In Turkey, Directorate Generale of Social Welfare carries out several types of social welfare assistances in terms of food, heating, shelter, health, education, disability

and specific purposes. According to the data published in website of Directorate Generale of Social Welfare, in year 2009, 378.9 million TL is transferred for food assistance program where this amount was 218.4 million TL in year 2008. Regarding heating assistance, 1,910,778 tons of coal had been transferred to 2,256,265 households in year 2009 while 1,852,278 tons of coal had been distributed among 2,347,728 households in year 2008. At this point, it can be concluded that during the effects of crisis had been perceived, number of households benefiting from this type of assistance had decreased. In terms of shelter assistance and health assistance, a similar trend is noticed. Although the amount of welfare transfers accrues, number of individuals that receive sheltering assistance decreases from 27,501 to 20,183. In health assistance, wealth transfer had been decreased from 6.41 million TL to 3.47 million TL.

When poor cannot access the public safety nets, they edge towards informal networks. Informal networks can be defined as the alternative safety nets. Dercon (2002) says that rural households make arrangements based on mutual assistance between family networks or communities. These mechanisms are observed within extended families, ethnic groups, neighborhood groups and professional networks.

Regarding informal network use, Lokshin&Yemtsov (2001) states that Russian poor sought help from relatives or friends instead of demanding government support. In Table 21, network choice in hardships of Turkish urban households is given. Formal networks consist of government supports, municipal aids, welfare benefits and bank credits while informal networks correspond to help from relatives/friends and associations/ religious communities. Table 21 supports the existing findings in the literature. “Only informal network” use is highly observed in the first income deciles.

Until the fourth deciles there is a declining trend in usage ratio of "only informal network" whereas after that level there is an increase. This fluctuation can be explained by the decline in urgent needs which would lead to higher transaction costs in the application process for formal networks. So, fourth and fifth income groups in comparison to second and third ones prefer informal networks over formal ones. This finding is interesting because formal networks include public safety nets and public safety nets mostly targets poor population. But, it is seen that urban poor cannot benefit from formal supports sufficiently. In contrast, "only formal network" use is very low, which means that in hardships or income shocks, poor households don't find decent the government support and they complement it with informal networks. This is why "at least one formal network" use in the lowest income interval is significantly higher than "only formal network" use. Another interesting finding in this descriptive statistics is that there is a considerable group in the first income deciles who don't benefit from any type of networks.

Table 21. Network Use Distribution among Income Groups

Income groups (lowest to highest)	Network use				
	only informal network	only formal network	only bank	at least one formal network	none of them
1	23.2	3.1	0.5	61.5	15.4
2	16.0	3.9	3.6	56.5	27.6
3	14.2	3.9	4.4	60.6	25.2
4	20.3	2.2	5.9	50.4	29.3
5	19.1	2.5	7.3	52.7	28.3
Total	18.6	3.1	4.3	56.3	25.2

f. Type of assistance used in hardships: In this step, networks are decomposed to their elements. The assistances, helps, and networks used during hardships are analyzed one by one with this variable. In Table 22, the most used assistance types seemed to be help from relatives and friends with a ratio of 54%, borrowing from relatives and friends with a ratio of 64%, and municipal assistance by 43% among the households in the first income deciles. Moreover, benefit from religious institutions' support is highly observed in the first income deciles (14%) while the ratio is relatively very small in the the 5^{th} income deciles.

Table 22. Distribution of Assistance Types Used during the Crisis among Income Groups

	Help from relatives&friends	Help from others (neither relatives nor friends)	Borrowing from relatives&friends	Borrowing from others (neither relatives nor friends)
1st income group	0.54	0.10	0.64	0.15
10th income group	0.27	0.05	0.40	0.06
	Association / foundation benefits	Govt. Support via Social Assistance Fund	Govt. Support via Conditional Cash Transfer	Unemployment insurance
1stincome group	0.25	0.35	0.31	0.31
10th income group	0.08	0.13	0.06	0.19
	Bank credits	Drawings from deposits	Sales of household assets	Religious institutions/ associations benefits
1st income group	0.23	0.16	0.28	0.14
10th income group	0.50	0.47	0.28	0.03
	Municipal support	Other govt. support	None of them	
1st income group	0.43	0.11	0.18	
10th income group	0.10	0.03	0.30	

CHAPTER 4

RESULTS

In the methodology section, the characteristics of poor urban households and their strategies for coping with poverty after the global crisis of year 2008 are introduced. In descriptive statistics, it is seen that especially the first two income deciles designate divergent behavior from higher income brackets. In the previous chapter, it was found that number of children is increasing while income level is decreasing among urban households. Moreover, high school or college graduates are not widely observed among the first two lowest income deciles. Speaking other language than Turkish inside the household is also a determining characteristic of the two lowest income deciles. 6.5 % of households in these deciles don't speak Turkish at home where this ratio falls to 3.6 %in households belonging to the income deciles below the median. Living in basements or slum houses is mostly observed in the first two income groups. Besides, large households are for the most part composed of those belonging to the two lowest income deciles. Among the two lowest income deciles, 15.3 % of the households have more than 6 members while this ratio is 5.8 on average among the five deciles. Falling out of work is again a significant property of poorest two income deciles. These two groups are the most affected ones in terms of employment. So, in this chapter, households from the first two income deciles and household groups below the median are analyzed in two steps for the regression analysis.

Since the strategies followed by poor households are of binary character, probit regressions are used in regression analysis. The strategies are denoted as Y's; independent variables which include household characteristics as X's.

Probit model is:

$$\Pr(Y = 1 \mid X) = \Phi(X'\beta),$$

Where Pr denotes probability, and Φ is the Cumulative Distribution Function (CDF) of the standard normal distribution. The parameters β are typically estimated by maximum likelihood.

The strategies are represented by the dependent variables, Y_i's: Y_1 for migration decision, Y_2 for failing to pay electricity, Y_3 for water or gas bills, Y_4 for decreases in food consumption, Y_5 for clothing expenditures, Y_6 for transportation or communication expenditures or social activities, Y_7 for non take up of health benefits and Y_8 for using informal or formal network.

By the same way, the independent variables are denoted by X_i's: X_1 for home ownership (binary), X_2 for having no social security, X_3 for having Green Card, X_4 for having upscale home appliances as a sign of wealth, X_5 for location, X_6 for language spoken in household (0 for Turkish, 1 for other language), X_7 for number of children under age 15, X_8 for unemployment status of household head, X_9 for residence type, X_{10} for education level of household head, X_{11} for age of household head, X_{12} for household size, X_{13} for private car ownership, X_{14} for being an immigrant for 2 years or 5 years.

Y= { migration decision, failing to pay electricity/water bills, decreases in food consumption, clothing expenditures, transportation or communication expenditures or social activities, non take up of health benefits and using informal or formal network}
X= {home ownership, having no social security, having Green Card, upscale home appliances possession, location, language spoken in household, number of children under age 15, unemployment status of household head, residence type, education level of household head, age of household head, household size, private car ownership, being an immigrant for 2 years or 5 years}

Migration Decision

In this part, the household strategies will be explained by household characteristics. Firstly, migration decision is analyzed. According to the results, only household size turns out to be significant in both first two lowest income deciles and the deciles remaining below the median (see Table 23 and 24, respectively). As the number of household members increases, the probability of migration increases, too. First of all, being a large sized family may lead an increase in expenditures and a decrease in wealth level, so it can push families to migrate. Secondly, large households may have more diversified needs than smaller households such as educational needs, health services needs, job needs etc. Crisis may affect a large household easier than a nuclear family since they are more vulnerable and fragile in the case of an economic shock.

Wealth level or having a social security does not have a significant effect on migration decision. In descriptive statistics, it has been appeared that the highest and

lowest income levels migrate more frequently while middle income brackets show less migration behavior. Thus, it might be deducted that migration decision is taken if a household is really desperate in terms of life standards in their previous residence, so they must be really poor or they have opportunities to get higher education or better job position, which mostly is the case in richer households. Education level or employment status also does not have a significant effect on migration. However, migration is an extreme response to the income shock in 2008 and rarely observed phenomenon. In the first five income deciles there are 37 households out of 1175 who migrated from their current location. In the first two lowest income deciles this number drops to 24 households out of 549.So, this condition makes it difficult to get significant results and proper analysis.

Table 23. Regression Results of Migration Strategy Belonging to Households in the First Five Income Deciles

migration decision	Coefficient
home owner	-0.032 (0.171)
having no social sec	0.094 (0.200)
having Green Card	0.180 (0.288)
home appliances possession	-0.007 (0.167)
Ankara	-0.090 (0.228)
Izmir	0.275 (0.225)
Adana	0.005 (0.253)
Kocaeli	0.189 (0.487)
no Turkish	0.284 (0.487)
no of children under age 15	-0.025 (0.086)
Unemployed	-0.010 (0.217)
residence type	-0.189 (0.193)
education of HH head	0.071 (0.055)
ln age	-0.134 (0.353)
ln HH size	0.577** (0.265)

(Pseudo R2 = 0.0576, LR = 17.82)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Table 24. Regression Results of Migration Strategy Belonging to the First Two Income Deciles

Migration decision	Coefficient
home ownership	-0.036 (0.218)
having no social sec	0.300 (0.241)
having Green Card	0.301 (0.316)
home appliances possession	0.054 (0.224)
Ankara	0.091 (0.311)
Izmir	0.317 (0.319)
Adana	0.300 (0.310)
Kocaeli	0.418 (0.550)
no Turkish	0.283 (0.380)
no of children under age 15	-0.072 (0.108)
Unemployed	-0.069 (0.250)
residence type	-0.009 (0.261)
education of HH head	0.097 (0.070)
ln age	0.025 (0.486)
ln HH size	0.712* (0.394)
private car owner	-0.442 (0.480)

(Pseudo R2 = 0.0626, LR = 12.34)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Failure to Pay Electricity or Water Bills

During and after the crisis, Turkish poor urban households had difficulties in balancing their budgets, also paying their bills. As a result of this income shock, several vulnerable households experienced electricity cuts or water cuts. The survey allows us to detect the failure of poor households to pay their bills.

Regarding failure to pay electricity and water bills among the income groups below the median, we see that home ownership, having no social security, having Green Card, speaking other language than Turkish, being unemployed, being an immigrant for 5 years and residing in Ankara or in Izmir are the common significant characteristics of households (see Table 25). Home ownership affects hardships in bill payments negatively. In other terms, owning a house which can be counted as a sign of wealth decreases the probability of living a shortening of electricity or water. Moreover, having no social security triggers the failure of paying bills as it is once more a sign of vulnerability to income shocks. Being an immigrant for 5 years in the current residence and an unemployed household head might make households more defenseless to income shocks and their unbalanced budgets may cause unpaid bills. It is an interesting result that residents of Ankara experience electricity cuts less than residents of Istanbul. It might be because of the different electricity distribution system of Ankara. In Ankara, households use pre-paid coupons for electricity, so they can use as much as they pay before. The case is different for residents of Izmir. In this city, households in the income deciles below the median live electricity cuts more frequently than the residents of Istanbul in the same deciles. However, when we deepen the research to the lowest two

deciles, it is seen that, the poorest residents of Izmir have less difficulty in paying their bills. Moreover, the effect of household size disappears as it is passed from the income groups below the median to the two lowest income deciles (see Table 26).Missing any further observable difference, discrepancies between cities should be a result of characteristics that we are unable to observe.

Table 25. Regression Results of Failure in Paying Electricity or Water Bills Belonging to Households in the First Five Income Deciles

	Failure to pay electricity bills	Failure to pay water bills
home ownership	-0.548*** (0.121)	-0.458*** (0.129)
having no social sec	0.430*** (0.132)	0.412*** (0.144)
having Green Card	0.354* (0.199)	0.588*** (0.197)
home appliances possession	-0.146 (0.124)	-0.279** (0.135)
Ankara	-0.351** (0.160)	-0.085 (0.166)
Izmir	0.320** (0.154)	0.381** (0.169)
Adana	-0.196 (0.182)	0.012 (0.195)
Kocaeli	-0.097 (0.413)	0.163 (0.411)
no Turkish	-0.585* (0.323)	-0.331 (0.309)
no of children under age 15	-0.057 (0.064)	-0.050 (0.067)
unemployed	0.316** (0.146)	0.151 (0.160)
residence type	-0.110 (0.134)	-0.025 (0.144)
education of HH head	-0.036 (0.039)	0.007 (0.041)
ln age	0.198 (0.243)	0.516** (0.262)
ln HH size	0.327* (0.171)	0.341* (0.181)
private car owner	-0.097 (0.212)	-0.091 (0.231)
immigrant for 2 years	-0.969 (0.598)	-0.853 (0.604)
immigrant for 5 years	0.832** (0.266)	0.930*** (0.270)

(Pseudo R2 = 0.1171, LR = 86.87 for failure to pay electricity bills, Pseudo R2 = 0.1054, LR = 66.07 for failure to pay water bills)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Table 26.Regression Results of Failure in Paying Electricity or Water Bills Belonging to the First Two Income Deciles

	Failure to pay electricity bills	Failure to pay water bills
home ownership	-0.402*** (0.151)	-0.413*** (0.160)
having no social sec	0.397** (0.165)	0.340* (0.178)
having Green Card	0.269 (0.221)	0.422* (0.224)
home appliances possession	-0.242* (0.166)	-0.123 (0.173)
Ankara	-0.502** (0.220)	0.061 (0.216)
Izmir	-0.489** (0.206)	0.486** (0.222)
Adana	-0.217 (0.214)	0.079 (0.231)
Kocaeli	0.012 (0.448)	0.298 (0.442)
no Turkish	-0.512 (0.345)	-0.061 (0.328)
no of children under age 15	-0.016 (0.078)	-0.004 (0.081)
unemployed	0.285* (0.171)	0.032 (0.187)
residence type	-0.099 (0.173)	0.017 (0.182)
education of HH head	-0.043 (0.049)	-0.001 (0.052)
ln age	0.116 (0.322)	0.559* (0.339)
ln HH size	0.052 (0.225)	-0.007 (0.233)
private car owner	0.107 (0.284)	-0.126 (0.316)
immigrant for 2 years	-0.873 (0.704)	-0.535 (0.680)
immigrant for 5 years	1.088*** (0.325)	0.920*** (0.326)

(Pseudo R2 = 0.1184, LR = 56.83 for failure to pay electricity bills, Pseudo R2 = 0.0758, LR = 30.58 for failure to pay water bills)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.
(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Decrease in Food Consumption, Clothing Expenditures, Transportation and Communication, Social Activities

In 2008, most of the Turkish urban households had to follow an expenditure decreasing trend. According to the data, most of them substituted into cheaper food items (73%), substituted into cheaper non food items (65%). Half of them decreased amount of food consumption (53%) and started meeting friends less (49%). Changing transportation means (31%), less use of communication channels are other obvious changes in urban households' lives. At this point, these strategies are analyzed under four main topics: decrease in food consumption, clothing expenditures, transportation and communication expenditures, and social activities.

In the first five income deciles, household groups, decrease in food consumption appears to be dependent on home ownership, home appliances possession, residing in Adana, speaking other language than Turkish, being unemployed of household head and household size (see Table 27). Home ownership and wealth level has expectedly negative and significant effect on food consumption decrease. Wealthy households did not need to decrease their nutrition expenditures. Interestingly, poor households living in Adana have a lower probability to go through a food consumption decrease than the households in Istanbul. It may be related to relatively lower food prices in Adana than Istanbul or home production food, though we have no evidence regarding either of those. Unemployment and increasing household size triggers the reduction of food consumption. However, when we look at only the first two lowest income deciles, the effect of unemployment and household size disappears (see Table 28). In other words, unemployment and household size does not explain the food consumption decrease in

poorer groups. This can be explained by the fact that variation in food consumption decrease among the first two income deciles is low making it difficult to identify significant factors. The ratio of decrease in food consumption is 50.2% and 49.0%, respectively in the first and second group.

On the other hand, among the income groups below the median, lessening from clothing expenditures relies on home appliances possession, residing in Adana, household size, and being an immigrant for 2 years at the current residence (see table 27). Being wealthier reduces the probability of decreasing clothing spending. Besides, living in Adana relative to Istanbul serves as a wealth indicator or Adana residents might have already less shopping expenditures, so in the crisis time, they did not intend to decrease clothing. Household size is highly significant and large households have a higher probability to decrease clothing expenditures. But then, immigrant households decrease their dress spending less. In the further step, among the first two lowest income deciles, speaking other language than Turkish in the household turns out to be significant on clothing expenditure decrease (see Table 28). In the lower income levels, households in which Turkish is not spoken declared a less reduction in their clothing spending. In both cases it can be explained by the fact that non-Turkish speakers (mostly Kurdish) may have worse economic conditions which may result in lower clothing expenditures at the first place and hence a smaller drop in those in response to crisis

The changes in transportation and communication expenditures in the households that take place below the median could be explained by fewer characteristics and these characteristics can be ordered as follows: residing in Adana, being unemployed and household size (see Table 27). Unemployment and household size has significant effects

on the reduction of transportation and communication expenditures; their effect is supportive. These two characteristics increase the probability of using this strategy. However, in the poorest two deciles, unemployment and household size turns out to be insignificant (see Table 28). Unemployment and household size do not have a significant impact on transportation and communication expenditures. Besides, in the two lowest income deciles, households who speak other language than Turkish are less affected from the crisis in terms of transportation and communication expenditures.

Lastly, the probability of giving up from social activities is analyzed. The strategy of decreasing social activity expenditures shows a different pattern from the other expenditure related strategies. In other strategies, a decrease in wealth level forces poor households to smooth their income; pushes them to decrease their expenditures. However, in terms of social activities, wealth level is a sign of social life. This is why wealthier families had to cut off their social activity expenditures more than the other. The significance of residence type supports the same argument. Living in a standard flat rather than a basement or slum house raises the probability of a decrease in social activity expenditures. Among both income groups, the first five lowest and the first two lowest income deciles, residents of Izmir give up less spending on their social activities relatively to the residents of Istanbul. Likewise to transportation and communication, in the two lowest income deciles, households who speak other language than Turkish have worse socioeconomic conditions than Turkish speaking households (see Table 27 & Table 28).

Table 27. Regression Results for the First Five Income Deciles: Decrease in Food Consumption, Clothing Expenditures, Transportation and Communication, Social Activities

	decrease in food consumption(1)	decrease in clothing expenditures(2)	decrease in transportation and communication expenditures (3)	decrease in social activities (4)
home ownership	-0.155* (0.087)	-0.126 (0.088)	-0.068 (0.087)	0.032 (0.098)
having no social sec	0.062 (0.107)	-0.080 (0.108)	-0.004 (0.107)	-0.129 (0.120)
having Green Card	0.257 (0.164)	-0.128 (0.161)	0.127 (0.161)	-0.205 (0.198)
home appliances possession	-0.231*** (0.089)	-0.213** (0.089)	0.004 (0.088)	0.179* (0.098)
Ankara	-0.091 (0.108)	-0.014 (0.108)	-0.051 (0.107)	0.017 (0.114)
Izmir	0.063 (0.121)	0.010 (0.121)	-0.087 (0.121)	-0.526*** (0.141)
Adana	-0.475*** (0.137)	-0.305** (0.135)	-0.329** (0.136)	-0.450*** (0.161)
Kocaeli	-0.208 (0.269)	0.188 (0.271)	-0.161 (0.263)	-0.051 (0.285)
no Turkish	-0.409* (0.227)	-0.203 (0.222)	-0.324 (0.225)	-0.199 (0.288)
no of children under age 15	0.001 (0.047)	-0.058 (0.047)	-0.036 (0.047)	-0.083 (0.055)
unemployed	0.264** (0.122)	0.100 (0.121)	0.199* (0.121)	0.100 (0.135)
residence type	-0.003 (0.101)	0.027 (0.101)	0.005 (0.100)	0.268** (0.113)
education of HH head	0.043 (0.028)	0.032 (0.028)	0.016 (0.028)	0.092*** (0.031)
ln age	0.138 (0.175)	-0.043 (0.174)	-0.087 (0.174)	-0.269 (0.195)
ln HH size	0.261** (0.122)	0.418*** (0.122)	0.328*** (0.123)	0.138 (0.139)
private car owner	-0.010 (0.136)	-0.146 (0.135)	-0.192 (0.137)	-0.142 (0.148)
immigrant for 2 years	-0.313 (0.414)	-0.789* (0.420)	-0.574 (0.430)	-0.091 (0.433)
immigrant for 5 years	0.218 (0.242)	0.295 (0.245)	0.065 (0.238)	0.226 (0.252)

(1) Pseudo R^2 = 0.0362, LR = 50.89;(2) Pseudo R^2 = 0.0273, LR = 38.20; (3) Pseudo R^2 = 0.0209, LR = 29.23; (4) Pseudo R^2 = 0.0730, LR = 83.89

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Table 28. Regression Results for the First Two Income Deciles: Decrease in Food Consumption, Clothing Expenditures, Transportation and Communication, Social Activities

	food consumption	clothing expenditures	transportation & communication expenditures	social activity expenditures
home ownership	-0.108 (0.118)	-0.036 (0.119)	-0.077 (0.117)	0.066 (0.136)
having no social sec	0.110 (0.136)	0.031 (0.138)	-0.011 (0.135)	-0.033 (0.154)
having Green Card	0.154 (0.181)	-0.098 (0.181)	0.100 (0.180)	-0.221 (0.227)
home appliances possession	-0.207* (0.126)	-0.120 (0.127)	0.061 (0.126)	0.171 (0.143)
Ankara	-0.106 (0.158)	0.095 (0.161)	-0.023 (0.156)	0.235 (0.169)
Izmir	-0100 (0.177)	-0.240 (0.178)	-0.135 (0.177)	-0.631*** (0.221)
Adana	-0.504*** (0.171)	-0.419** (0.171)	-0.353** (0.170)	-0.234 (0.201)
Kocaeli	0.083 (0.337)	-0.470 (0.374)	-0.562 (0.345)	-0.438 (0.418)
no Turkish	-0.749*** (0.267)	-0.524** (0.259)	-0.627** (0.269)	-0.652* (0.390)
no of children under age 15	0.006 (0.062)	-0.045 (0.062)	0.013 (0.062)	-0.007 (0.074)
unemployed	0.272* (0.146)	0.077 (0.146)	0.172 (0.145)	0.077 (0.169)
residence type	-0.078 (0.139)	-0.042 (0.141)	0.082 (0.138)	0.221 (0.158)
education of HH head	0.007 (0.038)	0.028 (0.038)	-0.006 (0.039)	0.094** (0.045)
ln age	0.120 (0.254)	0.239 (0.258)	0.049 (0.253)	0.268 (0.302)
ln HH size	0.278 (0.180)	0.492*** (0.183)	0.202 (0.182)	0.135 (0.215)
private car owner	0.184 (0.206)	0.066 (0.209)	-0.144 (0.206)	0.312 (0.214)
immigrant for 2 years	-0.195 (0.566)	-1.541** (0.614)	-0.742 (0.593)	-1.127 (0.705)
immigrant for 5 years	0.335 (0.307)	0.721** (0.337)	0.165 (0.300)	0.449 (0.322)

(1) Pseudo R^2 = 0.0411, LR = 31.28;(2) Pseudo R^2 = 0.0473, LR = 35.39; (3) Pseudo R^2 = 0.0285, LR = 21.64; (4) Pseudo R^2 = 0.0916, LR = 53.75

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Non Take Up of Health Benefits

During the crisis and after the crisis, certain households who were below the starvation line encountered the risk of social exclusion. In this study, the indicator of a socially excluded household is eligibility for Green Card, but not to possess a Green Card. In this purpose, non take up of health benefits is simulated by the following method. A household who has an income of 231 TL (one third of Turkish gross minimum wage level for year 2009), who does not have a private or commercial car, who has no social security, and who cannot benefit from health services of its government is assumed to be exposed to non take up. As seen in Table 29 and Table 30, an increase in wealth level of a household represented by home appliances possession variable decreases significantly the probability of non take up. This surprising result suggests that among poor, wealthier households are more likely to access health benefits; however more needy ones cannot use their rights. This should be taken with caution though because we are unable to control for some other relevant variables and we have rather small sample size. Other characteristic which affects non take up directly is being unemployed of household head. Unemployment increases the probability of non take up of health benefits since unemployment implies impoverishment and non take up is a situation which only occurs in a certain low income group. Again, this counter intuitive result may be due to sample size and lack of important relevant variables.

Table 29. Regression Results for the First Five Income Deciles: Non Take Up of Health Benefits

Non take up of health benefits (eligible but don't have Green Card)	Coefficient
home owner	-0.067 (0.132)
home appliances possession	-0.523*** (0.141)
no turkish	-0.177 (0.276)
no of children under age 15	0.107 (0.066)
unemployed	0.821*** (0.144)
residence type	-0.136 (0.151)
education of HH head	-0.021 (0.042)
ln age	0.191 (0.274)
ln HH size	0.224 (0.193)
immigrant for 5 year	-0.332 (0.374)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Pseudo R^2 = 0.1331, LR = 80.32)

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Table 30. Regression Results for the First Two Income Deciles: Non Take Up of Health Benefits

Non take up of health benefits (eligible but don't have Green Card)	Coefficient
home owner	-0.010 (0.143)
home appliances possession	-0.409*** (0.150)
no Turkish	-0.124 (0.285)
no of children under age 15	0.093 (0.071)
Unemployed	0.701*** (0.155)
residence type	-0.049 (0.144)
education of HH head	-0.009 (0.046)
ln age	0.327 (0.310)
ln HH size	0.036 (0.217)
immigrant for 5 year	-0.363 (0.393)

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

(Pseudo R^2 = 0.0804, LR = 39.10)

Informal or Formal Network Use

Choosing a formal or informal network is another group of strategies that poor urban households follow during hardships for coping with poverty. In this part, many combinations of various networks will be analyzed successively. A quarter of poor urban households (below the median of income deciles) use no network (see Table 31). The characteristics which explain "using no network" strategy turns out to be home ownership, residing in Ankara or Izmir and being unemployed. Home ownership supports using no network in a positive way where being unemployed of the household head decreases the probability of using no network during economic shocks. According to the results, using no network seems to be a pointer of wealth. It is noteworthy because at the beginning of the study it was expected that using no network could be counted as a sign of social exclusion. However, analysis shows that unemployment decreases the probability of using no network. It explains that being unemployed pushes households to use network channels. Moreover, residing in Ankara relative to Istanbul makes household use no network. Residing in Izmir has a contrast effect on no network use. In other terms, in Izmir, low income households use more network channels to cope with hardships or economic crisis than the households living in Istanbul. Likewise, in Istanbul, low income households use more network channels to cope with hardships or economic crisis than the households living in Ankara.

When it comes to only informal network use, home appliances possession, residing in Ankara or in Izmir and age of household head seems to be significant (see Table 31). It is noticed that as wealth increases, the possibility of using only informal

(non governmental or not related to banks or financial institutions) network decreases. Similarly, residing in Ankara or in Izmir affect the probability of only informal network usage negatively. It might be caused by the fact that in Ankara or in Izmir, it is easier to access formal network, so households don't prefer informal network channels, though we are not aware of any evidence in that direction. Households with an older head turns out to be more susceptible to only informal network usage. It may be because of the fact that they found borrowing from friends or relatives easier than applying for government assistance or bank loans. While the coefficient for Adana is insignificant for only informal network use, it is negative and significant for only formal networks.

Using only formal network is affected negatively and significantly by wealth level. When the types of formal networks which are included in the data are considered, we can deduce that high wealth levels pose an obstacle for getting government assistance most of the time (see Table 31). Besides, residing in Ankara or in Adana is also significantly effective on only formal network use. While residing in Ankara increases the probability of using only formal network, living in Adana decreases this probability. This result may suggest about the different procedures in government assistance distribution among cities. There is no household who use only formal network during hardships in Kocaeli. What is more, there is no household who use only formal network and speak other language than Turkish inside the household at the same time. This may be an indicator of that other ethnic groups have some problems with the access to governmental assistance.

If we analyze the characteristics affecting only bank usage among the households remaining below the median, home ownership has a significant and positive effect on

only bank use (see Table 31). Bank accounts, assets and deposits are also dependent on wealth, so this result is coherent. Besides, living in an apartment flat rather than a slum house serves as a measure of wealth. Hence, it supports only bank usage significantly. Being an immigrant for 2 years has also a positive and important effect on only bank usage according to results. As in the case of only formal network usage, there is no household who use only banks and speak other language than Turkish inside the household at the same time. This result might refer to the distance between other ethnic groups and formal institutions in Turkey.

Likewise, at least one formal network usage is explained by various characteristics of households such as home appliances possession, residing in Ankara or Izmir, being unemployed of the household head, age of the household head and household size (see Table 31). First of all, home appliances possession has a positive impact on at least one formal network. Nevertheless, it has been already discovered that wealth affect only formal network negatively, it can be concluded that its positive impact on "at least one formal network" use comes from the ability of using banks or financial institutions which rises by the wealth level of the household. Unemployed household head also raises the probability of using at least one formal network, mostly because they need more than one channel to cope with poverty. While age of the household head increases; the probability of using at least one formal network decreases. This result is consistent with the results of only informal network use because elder household heads prefer using informal networks. In contrast, household size increases the probability of using at least one formal network.

Table 31. Regression Results for the First Five Income Deciles: Informal vs. Formal Network Use

	using no network (1)	only informal network (2)	only formal network (3)	only bank (4)	at least one formal network (5)
home ownership	0.236** (0.100)	-0.150 (0.106)	-0.196 (0.174)	0.311* (0.179)	-0.086 (0.090)
having no social sec	0.045 (0.121)	0.197 (0.121)	-0.225 (0.214)	0.136 (0.223)	-0.166 (0.106)
home appliances possession	-0.113 (0.104)	-0.209* (0.109)	-0.490** (0.195)	0.228 (0.172)	0.229** (0.091)
Ankara	0.924*** (0.115)	-0.888*** (0.145)	0.374** (0.185)	0.483** (0.210)	-0.312*** (0.109)
Izmir	-0.334** (0.152)	-0.690*** (0.158)	-0.367 (0.317)	0.533** (0.220)	0.713*** (0.132)
Adana	-0.083 (0.156)	-0.116 (0.157)	-0.697** (0.333)	-0.102 (0.364)	0.155 (0.137)
Kocaeli	0.079 (0.293)	-0.148 (0.303)	-	0.075 (0.498)	0.046 (0.270)
no Turkish	0.084 (0.263)	-0.197 (0.266)	-	0.277 (0.528)	0.098 (0.230)
no of children under age 15	-0.034 (0.054)	0.042 (0.057)	0.033 (0.094)	-0.153 (0.107)	0.001 (0.048)
unemployed	-0.507*** (0.157)	0.002 (0.145)	0.022 (0.241)	-0.449 (0.319)	0.329*** (0.126)
residence type	0.067 (0.114)	0.093 (0.127)	-0.207 (0.182)	0.394* (0.224)	-0.123 (0.104)
education of HH head	-0.016 (0.031)	0.026 (0.034)	-0.057 (0.058)	0.028 (0.055)	-0.007 (0.028)
ln age	0.156 (0.195)	0.651*** (0.219)	-0.113 (0.342)	-0.211 (0.337)	-0.552*** (0.179)
ln HH size	-0.069 (0.135)	-0.234 (0.145)	0.224 (0.248)	-0.004 (0.230)	0.214* (0.125)
private car owner	0.009 (0.153)	-0.160 (0.174)	-0.419 (0.430)	-0.043 (0.237)	0.104 (0.140)
immigrant for 2 years	0.353 (0.467)	0.029 (0.498)	-	5.514*** (0.520)	-0.182 (0.422)
immigrant for 5 years	-0.216 (0.302)	0.173 (0.281)	-0.008 (0.549)	-	0.020 (0.254)

(1) Pseudo R^2 = 0.1289, LR = 149.54;(2) Pseudo R^2 = 0.0772, LR = 72.30; (3) Pseudo R^2 = 0.1432, LR = 48.28; (4) Pseudo R^2 = 0.1184, LR = 39.19; (5) Pseudo R^2 = 0.0814, LR = 113.22

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

Table 32. Regression Results for the First Two Income Deciles: Informal vs. Formal Network Use

	using no network (1)	only informal network (2)	only formal network (3)	only bank (4)	at least one formal network (5)
home ownership	0.028 (0.137)	-0.177 (0.138)	-0.103 (0.245)	0.357 (0.293)	0.110 (0.120)
having no social sec	0.006 (0.152)	0.068 (0.149)	-0.329 (0.270)	0.349 (0.315)	-0.056 (0.131)
home appliances possession	-0.098 (0.151)	-0.141 (0.147)	-0.995*** (0.339)	0.576* (0.307)	0.187 (0.129)
Ankara	0.885*** (0.170)	-0.775*** (0.201)	0.141 (0.259)	0.681* (0.353)	-0.264* (0.158)
Izmir	-0.419* (0.245)	-0.526** (0.213)	-0.477 (0.427)	-0.129 (0.479)	0.638*** (0.192)
Adana	-0.054 (0.200)	-0.086 (0.198)	-1.134** (0.467)	-0.178 (0.519)	0.095 (0.172)
Kocaeli	-0.004 (0.388)	-0.357 (0.396)	-	0.458 (0.592)	0.257 (0.349)
no Turkish	0.275 (0.290)	-0.251 (0.316)	-	-	0.024 (0.258)
no of children under age 15	-0.063 (0.071)	-0.015 (0.073)	-0.027 (0.123)	-0.070 (0.164)	0.053 (0.395)
unemployed	-0.576*** (0.192)	0.079 (0.169)	-0.386 (0.346)	-0.126 (0.385)	0.297** (0.149)
residence type	0.098 (0.160)	0.143 (0.170)	-0.152 (0.249)	0.428 (0.379)	-0.183 (0.142)
education of HH head	-0.066 (0.045)	0.041 (0.045)	0.072 (0.082)	-0.098 (0.097)	0.015 (0.039)
ln age	-0.171 (0.288)	0.961*** (0.311)	-0.036 (0.505)	-0.494 (0.697)	-0.545** (0.260)
ln HH size	0.083 (0.204)	-0.268 (0.205)	0.577 (0.388)	0.321 (0.481)	0.148 (0.185)
private car owner	-0.043 (0.241)	-0.058 (0.248)	0.478 (0.429)	-0.446 (0.472)	0.079 (0.212)
immigrant for 2 years	0.879 (0.666)	-0.036 (0.701)	-	-	-0.412 (0.588)
immigrant for 5 years	-0.612 (0.451)	0.134 (0.354)	0.241 (0.626)	-	0.213 (0.327)

(1) Pseudo R^2 = 0.1171, LR = 68.42;(2) Pseudo R^2 = 0.0689, LR = 36.90; (3) Pseudo R^2 = 0.1869, LR = 37.01; (4) Pseudo R^2 = 0.1321, LR = 14.92; (5) Pseudo R^2 = 0.0678, LR = 50.56

*, **, *** indicate statistical significance at 10 percent, 5 percent and 1 percent, respectively.

(Ref= Istanbul, for city dummies, Ankara, Izmir, Adana and Kocaeli)

CHAPTER 5

CONCLUSION

The purpose of this thesis is to evaluate the various strategies for coping with poverty among people having low-income in Turkey. One of the purposes of the study is also try to figure out the main factors and the characteristic differences leading to variations in their decision processes. The Turkish Welfare Monitoring Survey's 1st round has been exploited to determine the strategies, which appeared following the global crisis in 2008, of poor urban households and the study has been conducted in two main sub-samples: the households in the lowest two income deciles and the households whose income remains below the median.

Major Findings

In general, household size, wealth level of the family, employment status of the household head and social security ownership is discovered to be significant in the strategies to cope with poverty of Turkish poor urban households. Furthermore, the city where respondents of the survey reside determines the strategies of households. When the subject matter is network choices or network usages, wealth, age, unemployment and speaking other language than Turkish among the households appear to have strong effects. Private car ownership and number of children under age 15 are discovered to be insignificant in any regressions.

First of all, the household size appears to have a very strong effect on household's strategy. It may be claimed that the increasing number of household members affects the life conditions of the household in a negative way; it increases the probability to migrate; moreover, they may have problems in paying bills, they may have to decrease daily expenditures and food consumption. In the literature review, household size is seen to be a factor that might affect coping strategies in two ways: positively or negatively. It might be negative if the increase in number is caused by the number of children who are dependent to their parents and cause autonomous expenditures in the household budget (Morçöl, 1997; Saatçi&Akpınar, 2007). On the other hand, household size is more probable to have a positive effect on wealth if most of the members earn money and make a contribution to household's income (Lokshin et al. 2000; Hossain, 2005). In Turkish poor urban case, it is observed that the more large and poor households migrate, the more they fail to pay their electricity or water bills. Additionally, large households may have to decrease their food consumption, clothing, and transportation or communication expenditures in a greater amount than the small sized households. Another disadvantage of having a large household size comes out in the use of networks. The more household size enlarges, the more households are forced to use at least one formal network including bank deposits, governmental assistances in order to overcome the economic shock.

On the other hand, wealth-dependent characteristics reflect the strength of a household against the income shocks and in this study it is found out that home ownership, quality of the residence and home appliances, which can be considered as luxury goods for a standard poor urban household, are the characteristics which have a

positive influence on household strategies. For example, the households who have their own houses experience the failure of paying bills less or they tend to reduce their expenditures less. Besides, the households having their own houses don't have to get use of any networks as much as the other households who don't own a house. However, there is an exceptional situation about wealth variables in terms of problems. In social activities, wealthy households affected negatively more than less wealthy ones. This result can be explained by the factor that households who spend less on social activities before the crisis do not feel the impacts of the crisis as much as the households having more potent social lives.

In contrast to wealth, an unemployed household head represents the vulnerability of a household in front of the economic shocks. A household with an unemployed head feels the crisis deeply and is hard to avoid poverty. According to the findings of the study, unemployed household heads have more difficulties in paying their bills; and they have to reduce more their food expenditures together with the other ones in order to be able to maintain their children's education, balance their budgets or set apart for their health expenditures that have a primary importance in their lives. Additionally, unemployment increases the probability of non-take-up health benefits such as Green Card which is supported by the Turkish Government for poor people. It is ironic because being unemployed imposes non-take-up and pocket payments for health in the lack of a social security and this may result in poverty. This might be because evaluation process judges being "fit to work" rather than actual employment.

Social security ownership moves in the opposite direction with home ownership or wealth and in the same direction with unemployment. It can be considered as a

situation in which having no social security makes households more defenceless to income shocks. Thus, after the 2008 global crisis, poor urban households without a social security have problems with their budgets, namely; failure in paying bills and reducing expenditures.

Education seems to be influential only in social activity expenditure reduction. Lokshin&Yemtsov (2001) has also found out in their research that education has an impact on household strategies. Among the households who have a head with a higher education, social activities are decreased or the total amount of money spent on social activities is reduced. It means that better educated households have to give up their socializing activities more during and after the 2008 crisis.

Being an immigrant is also a determinant of household strategies. If immigration is assumed as a way of finding a job or obtaining better life conditions, this behavior may the sign of fragility and vulnerability of a household against income shocks. In most of the time in Turkish case, urban immigrants live in slum houses, which are isolated from the metropolitan centers, cannot adapt the urban life. They are mostly unemployed or they work off-the-record. So, it is likely for them to be affected seriously from the global crisis. According to regression results, immigrant households fail to pay their bills more often than the households who are not immigrants. Moreover, it is observed that among formal network users, there is not a household who is immigrant for more than 2 years. It indicates that immigrant households who migrate for a short term might not access to governmental organizations so as to benefit from formal assistances.

If the point in question is network strategies, using one type of network seems to be dependent only age and wealth. Elderly household heads prefer using only a formal

network or only an informal network relatively more than the households with a younger head. Using two different network channels to increase the benefits is a tiring process and requires bureaucratic or administrative work. Especially in the poorest two groups, the age increases the use of only an informal network. In Lokshin and Yemtsov's study, they have also stated that age of household head has a positive impact on social exclusion which might push pensioners to use informal networks. This might be an alert to bureaucratic and administrative hindrances in application processes of formal assistances.

There is also an interesting result in use of only banks and formal networks. There is not a household who speaks another language than Turkish inside the house and use only a formal network or only banks. It might refer to a problem of social exclusion of ethnic groups such as Kurdish, Zaza, Circassian or Laz among the urban population. Formal networks include governmental assistances and municipal aids. Thus, these types of networks require a long and detailed application processes and bureaucratic work. Furthermore, when the households wish to get use of only banks and financial institutions, they are certain to demand assets before they accept to issue credit. At that point, this indication points out two issues. Firstly, it is harder for no Turkish speaking households to access formal assistances; secondly, these households have fewer assets than Turkish speaking households. Discrimination against ethnic groups may also play a role.

Using no network is a strategy for households who are less needy and have been less affected from the crisis. Unemployed household heads cannot avoid using a network channel to protect themselves from the negative impacts of the crisis. On the other hand,

using at least one formal network is mostly observed among households with an unemployed head, large sized families and households with a younger head. Since the research has shown, it is rational to claim that unemployed headed and large sized households are the most vulnerable groups among poor urban population. So, they become the neediest ones when an income shock arrives. That is why; these groups use at least one formal network in order to cope with poverty. They are eligible for most of the government assistance programs since the household head is unemployed. Age effect on using at least one formal network might be explained that younger household heads are more active in application for assistances or welfare programs, so they use formal networks more than the elderly headed households.

Limitations and Further Research

Several limitations of this study should be acknowledged. First of all, the data includes urban households of only 5 cities. Although the data is representative of urban households of Turkey, it does not allow us to evaluate the south eastern and eastern cities and their strategies through the crisis. If the study had been realized in different cities including southeast, north and south parts of the country, the findings would have been probably different. Moreover, we couldn't reach the 2nd wave and the 3rd wave of the survey of World Bank, UNICEF and TEPAV. So, the sustainability of the strategies of households could not be observed.

In further research, the 2nd and 3rd waves of the Turkish Welfare Monitoring Survey can be analyzed. Household strategies would be better understood by observing

households in a longer time period. For a deeper research, a monitoring survey which includes both urban and rural households might be conducted to reach some more results in order to understand the strategies which are exploited during an economic crisis.

APPENDICES

A. Logit Regression Results for the First Two Groups

Logistic regression				Number of obs =		549
				LR chi2(16) =		12.20
				Prob > chi2 =		0.7299
Log likelihood = -92.487375				Pseudo R2 =		0.0619
migration decision	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.0671409	.460835	-0.15	0.884	-.9703609	.8360791
having no social sec	.5946665	.5149021	1.15	0.248	-.4145229	1.603.856
having greencard	.6078796	.6657184	0.91	0.361	-.6969045	1.912.664
wealth	.0819374	.4895149	0.17	0.867	-.8774943	1.041.369
ankara	.2538415	.6983453	0.36	0.716	-111.489	1.622.573
izmir	.725173	.7021877	1.03	0.302	-.6510896	2.101.436
adana	.6738156	.6769686	1.00	0.320	-.6530185	200.065
kocaeli	.9044206	1.165.785	0.78	0.438	-1.380.477	3.189.318
no turkish	.6483542	.7496977	0.86	0.387	-.8210263	2.117.735
no of children under age 15	-.1629542	.2180818	-0.75	0.455	-.5903868	.2644783
unemployed	-.0771662	.5215048	-0.15	0.882	-1.099.297	.9449645
residence type	-.0719938	.5654024	-0.13	0.899	-1.180.162	1.036.174
education of HH head	.2160109	.1468187	1.47	0.141	-.0717485	.5037703
ln age	.1375603	.9709733	0.14	0.887	-1.765.512	2.040.633
ln HH size	149.801	.8065602	1.86	0.063	-.0828186	3.078.839
private car owner	-.8889509	1.102.661	-0.81	0.420	-3.050.127	1.272.225
_cons	-720.717	3.972.777	-1.81	0.070	-1.499.367	.5793312

Logistic regression

Number of obs = 549
LR chi2(18) = 56.41
Prob > chi2 = 0.0000
Log likelihood = -208.41128
Pseudo R2 = 0.1192

electricity cut	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.7029645	.2813158	-2.50	0.012	-1.254.333	-.1515957
having no social sec	.7229916	.3014259	2.40	0.016	.1322078	1.313.775
having greencard	.5435577	.3948779	1.38	0.169	-.2303887	1.317.504
wealth	-.4171828	.3068975	-1.36	0.174	-1.018.691	.1843252
ankara	-.9652331	.418525	-2.31	0.021	-1.785.527	-.1449391
izmir	.8419296	.3582298	2.35	0.019	.1398121	1.544.047
adana	-.5371197	.3976531	-1.35	0.177	-1.316.505	.242266
kocaeli	.0910899	.809142	0.11	0.910	-1.494.799	1.676.979
no turkish	-.9095582	.6277314	-1.45	0.147	-2.139.889	.3207729
no of children						
under age 15	-.0398672	.1422928	-0.28	0.779	-.318756	.2390215
unemployed	.5289444	.3035146	1.74	0.081	-.0659333	1.123.822
residence type	-.2516767	.3182577	-0.79	0.429	-.8754504	.372097
education of HH head	-.0872224	.0908499	-0.96	0.337	-.2652849	.0908401
ln age	.1376972	.5830736	0.24	0.813	-1.005.106	12.805
ln HH size	.1610466	.4227331	0.38	0.703	-.667495	.9895882
private car owner	.0834105	.5500632	0.15	0.879	-.9946936	1.161.515
immigrant for 2 years	-1.497.687	1.260.612	-1.19	0.235	-396.844	.9730666
immigrant for 5 years	1.924.227	.5628912	3.42	0.001	.8209803	3.027.473
_cons	-1.389.782	2.415.486	-0.58	0.565	-6.124.046	3.344.483

Logistic regression					Number of obs =	549
					LR chi2(18) =	29.90
					Prob > chi2 =	0.0384
Log likelihood = -186.72996					Pseudo R2 =	0.0741
water cut	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.7435292	.3072181	-2.42	0.016	-1.345.666	-.1413928
having no social sec	.5776127	.3347726	1.73	0.084	-.0785295	1.233.755
having greencard	.7498795	.406443	1.84	0.065	-.0467341	1.546.493
wealth	-.2803089	.3315147	-0.85	0.398	-.9300658	.3694479
ankara	.090968	.408648	0.22	0.824	-.7099675	.8919034
izmir	.8750037	.4091833	2.14	0.032	.0730191	1.676.988
adana	.1273888	.4487756	0.28	0.777	-.7521953	1.006.973
kocaeli	.5958344	.8214632	0.73	0.468	-1.014.204	2.205.873
no turkish	-.1717944	.6240929	-0.28	0.783	-1.394.994	1.051.405
no of children under age 15	-.0085844	.150421	-0.06	0.954	-.3034041	.2862353
unemployed	.0896977	.3402946	0.26	0.792	-.5772674	.7566629
residence type	.0485425	.3474986	0.14	0.889	-.6325422	.7296272
education of HH head	.0003652	.0973031	0.00	0.997	-.1903454	.1910758
ln age	.9849409	.6242054	1.58	0.115	-.2384792	2.208.361
ln HH size	-.028441	.4330619	-0.07	0.948	-.8772267	.8203446
private car owner	-.3640541	.6613948	-0.55	0.582	-1.660.364	.9322559
immigrant for 2 years	-.9189741	1.245.108	-0.74	0.460	-335.934	1.521.392
immigrant for 5 years	1.634.935	.5665264	2.89	0.004	.5245635	2.745.306
_cons	-5.801.684	2.634.233	-2.20	0.028	-1.096.469	-.6386822

Logistic regression

Number of obs = 549
LR chi2(18) = 31.27
Prob > chi2 = 0.0268
Log likelihood = -364.79234
Pseudo R2 = 0.0411

decrease in food consumption	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.1757127	.1907139	-0.92	0.357	-.549505	.1980796
having no social sec	.1787463	.2204935	0.81	0.418	-.2534131	.6109057
having greencard	.2508993	.2931152	0.86	0.392	-.3235958	.8253945
wealth	-.3407039	.2054742	-1.66	0.097	-.743426	.0620181
ankara	-.1741156	.2544147	-0.68	0.494	-.6727593	.3245281
izmir	-.1594607	.2877765	-0.55	0.580	-.7234923	.4045709
adana	-.8142994	.2787764	-2.92	0.003	-1.360.691	-.2679078
kocaeli	.1353018	.5392602	0.25	0.802	-.9216287	1.192.232
no turkish	-1.204.761	.438958	-2.74	0.006	-2.065.102	-.3444186
no of children						
under age 15	.0098124	.1002148	0.10	0.922	-.1866051	.2062298
unemployed	.4373909	.2380979	1.84	0.066	-.0292724	.9040543
residence type	-.122696	.2255317	-0.54	0.586	-.56473	.319338
education of HH head	.012873	.0623925	0.21	0.837	-.1094141	.1351601
ln age	.184655	.4110788	0.45	0.653	-.6210446	.9903545
ln HH size	.4463008	.2915389	1.53	0.126	-.125105	1.017.707
private car owner	.2950492	.3332132	0.89	0.376	-.3580368	.9481352
immigrant for 2 years	-.3155363	.9225652	-0.34	0.732	-2.123.731	1.492.658
immigrant for 5 years	.5498337	.5016376	1.10	0.273	-.4333581	1.533.025
_cons	-.7098194	171.393	-0.41	0.679	-406.906	2.649.421

Logistic regression

Number of obs = 549
LR chi2(18) = 35.28
Prob > chi2 = 0.0087

Log likelihood = -356.28948

Pseudo R2 = 0.0472

decrease in clothing exp.	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.0560327	.1944854	-0.29	0.773	-.4372172	.3251517
having no social sec	.0436674	.2249341	0.19	0.846	-.3971954	.4845301
having greencard	-.1562756	.2948267	-0.53	0.596	-.7341254	.4215742
wealth	-.1930229	.207045	-0.93	0.351	-.5988237	.2127778
ankara	.1437708	.2635897	0.55	0.585	-.3728556	.6603972
izmir	-.3979935	.28941	-1.38	0.169	-.9652267	.1692398
adana	-.6801937	.2776657	-2.45	0.014	-1.224.408	-.1359789
kocaeli	.7195631	.6149242	1.17	0.242	-.4856662	1.924.792
no turkish	-.8471165	.4193667	-2.02	0.043	-166.906	-.0251728
no of children under age 15	-.0730614	.1014261	-0.72	0.471	-.2718528	.1257301
unemployed	.1299899	.2395157	0.54	0.587	-.3394523	.599432
residence type	-.0662661	.2295956	-0.29	0.773	-.5162652	.3837331
education of HH head	.0454208	.063078	0.72	0.471	-.0782098	.1690514
ln age	.3894347	.4171665	0.93	0.351	-.4281965	1.207.066
ln HH size	.7917931	.2982477	2.65	0.008	.2072384	1.376.348
private car owner	.1058631	.3398998	0.31	0.755	-.5603282	.7720544
immigrant for 2 years	-2.565.864	1.049.383	-2.45	0.014	-4.622.617	-.5091114
immigrant for 5 years	1.230.456	.6002765	2.05	0.040	.0539359	2.406.977
_cons	-1.903.058	1.743.051	-1.09	0.275	-5.319.374	1.513.259

Logistic regression

Number of obs = 549
LR chi2(18) = 21.51
Prob > chi2 = 0.2544

Log likelihood = -368.66593

Pseudo R2 = 0.0283

decrease in transportation exp.	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.1246685	.1896868	-0.66	0.511	-.4964477	.2471108
having no social sec	-.0168117	.2187112	-0.08	0.939	-.4454778	.4118543
having greencard	.1693924	.2900638	0.58	0.559	-.3991221	.737907
wealth	.0964596	.2029312	0.48	0.635	-.3012782	.4941973
ankara	-.0377449	.2511306	-0.15	0.881	-.529952	.4544621
izmir	-.2133482	.2838298	-0.75	0.452	-.7696444	.3429479
adana	-.5670054	.2749917	-2.06	0.039	-1.105.979	-.0280316
kocaeli	-.9093677	.5696343	-1.60	0.110	-202.583	.2070951
no turkish	-.9993017	.4414996	-2.26	0.024	-1.864.625	-.1339783
no of children under age 15	.0228522	.0994274	0.23	0.818	-.172022	.2177265
unemployed	.2735687	.2334699	1.17	0.241	-.1840239	.7311614
residence type	.13286	.2220658	0.60	0.550	-.302381	.5681009
education of HH head	-.0111067	.062038	-0.18	0.858	-.132699	.1104856
ln age	.084683	.4078105	0.21	0.836	-.7146109	.883977
ln HH size	.3165754	.2922984	1.08	0.279	-.256319	.8894698
private car owner	-.2274471	.3316401	-0.69	0.493	-.8774498	.4225556
immigrant for 2 years	-1.167.635	.9739239	-1.20	0.231	-3.076.491	.7412202
immigrant for 5 years	.2533414	.4893292	0.52	0.605	-.7057261	1.212.409
_cons	-.8990398	1.699.366	-0.53	0.597	-4.229.736	2.431.657

Logistic regression

Number of obs = 549
LR chi2(18) = 53.56
Prob > chi2 = 0.0000
Log likelihood = -266.51212
Pseudo R2 = 0.0913

decrease in social activity exp.	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	.1196885	.2333683	0.51	0.608	-.3377051	.577082
having no social sec	-.053314	.267728	-0.20	0.842	-.5780512	.4714232
having greencard	-.3882758	.4178085	-0.93	0.353	-1.207.165	.4306138
wealth	.3126838	.24673	1.27	0.205	-.1708982	.7962657
ankara	.3783203	.2853457	1.33	0.185	-.180947	.9375877
izmir	-1.100.712	.3992336	-2.76	0.006	-1.883.195	-.3182283
adana	-.4260846	.3563872	-1.20	0.232	-1.124.591	.2724214
kocaeli	-.6694257	.7015983	-0.95	0.340	-2.044.533	.7056817
no turkish	-1.258.214	.7781186	-1.62	0.106	-2.783.298	.2668705
no of children						
under age 15	-.0007331	.1275102	-0.01	0.995	-.2506485	.2491824
unemployed	.1486589	.2940123	0.51	0.613	-.4275945	.7249124
residence type	.3893651	.2757403	1.41	0.158	-.151076	.9298062
education of HH head	.1669515	.078418	2.13	0.033	.0132551	.3206479
ln age	.4157897	.525384	0.79	0.429	-.613944	1.445.523
ln HH size	.1835404	.3702704	0.50	0.620	-.5421763	.9092571
private car owner	.500742	.3580148	1.40	0.162	-.2009541	1.202.438
immigrant for 2 years	-1.900.885	1.243.915	-1.53	0.126	-4.338.914	.5371442
immigrant for 5 years	.7379086	.542281	1.36	0.174	-.3249427	180.076
_cons	-460.926	2.190.467	-2.10	0.035	-8.902.496	-.3160231

Logistic regression					Number of obs =	549
					LR chi2(17) =	67.59
					Prob > chi2 =	0.0000
Log likelihood = -258.26322					Pseudo R2 =	0.1157
using no network	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	.0321085	.2405492	0.13	0.894	-.4393592	.5035762
having no social sec	.019697	.2650082	0.07	0.941	-.4997095	.5391034
wealth	-.1689873	.2648124	-0.64	0.523	-.6880101	.3500356
ankara	1.481.967	.2905145	5.10	0.000	.9125691	2.051.365
izmir	-.8066698	.4764077	-1.69	0.090	-1.740.412	.1270721
adana	-.0690183	.3597455	-0.19	0.848	-.7741066	.63607
kocaeli	.0034241	.6825229	0.01	0.996	-1.334.296	1.341.144
no turkish	.4279985	.5163396	0.83	0.407	-.5840085	1.440.005
no of children						
under age 15	-.1194958	.1262484	-0.95	0.344	-.3669382	.1279466
unemployed	-.9829338	.3442496	-2.86	0.004	-1.657.651	-.308217
residence type	.1962716	.2779373	0.71	0.480	-.3484756	.7410188
education of HH head	-.1182747	.0795717	-1.49	0.137	-.2742324	.037683
ln age	-.3032798	.5112715	-0.59	0.553	-1.305.353	.6987939
ln HH size	.1831262	.358261	0.51	0.609	-.5190523	.8853048
private car owner	-.0986183	.4198853	-0.23	0.814	-.9215784	.7243417
immigrant for 2 years	1.322.149	1.200.205	1.10	0.271	-103.021	3.674.508
immigrant for 5 years	-.9676148	.7949126	-1.22	0.224	-2.525.615	.5903852
_cons	-.0522977	2.132.631	-0.02	0.980	-4.232.178	4.127.583

Logistic regression					Number of obs =	549
					LR chi2(17) =	36.72
					Prob > chi2 =	0.0037
Log likelihood = -249.57211					Pseudo R2 =	0.0685
only informal network	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.330054	.2435289	-1.36	0.175	-.8073618	.1472538
having no social sec	.1158654	.2621992	0.44	0.659	-.3980355	.6297663
wealth	-.2552933	.2594264	-0.98	0.325	-.7637596	.2531731
ankara	-1.391.671	.3746113	-3.71	0.000	-2.125.896	-.6574467
izmir	-.937327	.3861127	-2.43	0.015	-1.694.094	-.1805599
adana	-.1681272	.3450939	-0.49	0.626	-.8444988	.5082443
kocaeli	-.5783622	.6884723	-0.84	0.401	-1.927.743	.7710187
no turkish	-.4849755	.5837763	-0.83	0.406	-1.629.156	.659205
no of children						
under age 15	-.0286664	.1292274	-0.22	0.824	-.2819474	.2246146
unemployed	.1477253	.2951249	0.50	0.617	-.430709	.7261595
residence type	.2119272	.3031451	0.70	0.484	-.3822263	.8060807
education of HH head	.0824089	.0789367	1.04	0.296	-.0723042	.237122
ln age	1.685.081	.5516634	3.05	0.002	.6038403	2.766.321
ln HH size	-.4333875	.350423	-1.24	0.216	-1.120.204	.2534289
private car owner	-.101803	.4532704	-0.22	0.822	-.9901967	.7865907
immigrant for 2 years	-.0957121	1.266.446	-0.08	0.940	-2.577.901	2.386.477
immigrant for 5 years	.272152	.6107481	0.45	0.656	-.9248923	1.469.196
_cons	-7.084.103	2.303.916	-3.07	0.002	-1.159.969	-2.568.512

Logistic regression					Number of obs =	495
					LR chi2(14) =	38.68
					Prob > chi2 =	0.0004
Log likelihood = -79.661683					Pseudo R2 =	0.1953
only formal network	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.26039	.5094232	-0.51	0.609	-1.258.841	.7380611
having no social sec	-.5707967	.550008	-1.04	0.299	-1.648.793	.507199
wealth	-2.240.124	.7443444	-3.01	0.003	-3.699.012	-.7812358
ankara	.2123075	.5005444	0.42	0.671	-.7687415	1.193.357
izmir	-1.529.227	1.110.533	-1.38	0.169	-3.705.831	.6473783
adana	-2.639.964	1.135.595	-2.32	0.020	-4.865.689	-.4142386
no of children						
under age 15	-.0645077	.2507499	-0.26	0.797	-.5559685	.4269532
unemployed	-.9154207	.783983	-1.17	0.243	-2.451.999	.6211577
residence type	-.4189401	.4908408	-0.85	0.393	-138.097	.5430903
education of HH head	.2307104	.1757033	1.31	0.189	-.1136617	.5750825
ln age	-.0256483	.9973344	-0.03	0.979	-1.980.388	1.929.091
ln HH size	1.036.847	.7728404	1.34	0.180	-.4778919	2.551.587
private car owner	1.182.045	.9065042	1.30	0.192	-.5946706	295.876
immigrant for 5 years	.7832201	117.428	0.67	0.505	-1.518.327	3.084.767
_cons	-2.672.843	4.090.568	-0.65	0.513	-1.069.021	5.344.523

Logistic regression					Number of obs =	495
					LR chi2(14) =	14.85
					Prob > chi2 =	0.3881
Log likelihood = -49.061673					Pseudo R2 =	0.1315
only bank	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	.8246623	.6740036	1.22	0.221	-.4963606	2.145.685
having no social sec	.82783	.6985526	1.19	0.236	-.5413078	2.196.968
wealth	1.159.093	.6572478	1.76	0.078	-.1290893	2.447.275
ankara	1.487.379	.7573323	1.96	0.050	.0030346	2.971.723
izmir	-.4789993	1.181.931	-0.41	0.685	-2.795.541	1.837.542
adana	-.5522467	1.246.964	-0.44	0.658	-2.996.252	1.891.759
kocaeli	1.092.822	1.208.783	0.90	0.366	-1.276.349	3.461.993
no of children						
under age 15	-.2499689	.3855559	-0.65	0.517	-1.005.645	.5057067
unemployed	-.167616	.8534354	-0.20	0.844	-1.840.319	1.505.087
residence type	1.009.523	.8922569	1.13	0.258	-.7392685	2.758.314
education of HH head	-.2467515	.2217026	-1.11	0.266	-.6812805	.1877775
ln age	-1.222.842	161.703	-0.76	0.450	-4.392.163	1.946.479
ln HH size	.8196793	10.842	0.76	0.450	-1.305.314	2.944.672
private car owner	-1.182.089	1.151.303	-1.03	0.305	-3.438.602	1.074.425
_cons	-2.643.238	6.613.845	-0.40	0.689	-1.560.614	1.031.966

Logistic regression					Number of obs =	549
					LR chi2(17) =	50.71
					Prob > chi2 =	0.0000
Log likelihood = -347.2666					Pseudo R2 =	0.0680
at least one formal network	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	.1933003	.197912	0.98	0.329	-.1946001	.5812007
having no social sec	-.0892591	.2146333	-0.42	0.678	-.5099326	.3314144
wealth	.3090068	.2115067	1.46	0.144	-.1055388	.7235524
ankara	-.4284026	.2571769	-1.67	0.096	-.93246	.0756548
izmir	105.076	.3268308	3.21	0.001	.4101834	1.691.337
adana	.1501762	.2835091	0.53	0.596	-.4054914	.7058437
kocaeli	.3927904	.5573824	0.70	0.481	-.6996591	148.524
no turkish	.0409219	.4304808	0.10	0.924	-.8028049	.8846487
no of children under age 15	.0857842	.1040119	0.82	0.410	-.1180754	.2896438
unemployed	.4949684	.2465894	2.10	0.045	.0116621	.9782747
residence type	-.3010304	.2354145	-1.28	0.201	-.7624344	.1603737
education of HH head	.0260767	.0643149	0.41	0.685	-.0999782	.1521315
ln age	-.9157072	.4327694	-2.12	0.034	-176.392	-.0674947
ln HH size	.2387229	.3081885	0.77	0.439	-.3653156	.8427613
private car owner	.1340849	.3474971	0.39	0.700	-.546997	.8151667
immigrant for 2 years	-.6047168	.9672711	-0.63	0.532	-2.500.533	12.911
immigrant for 5 years	.3085023	.5329839	0.58	0.563	-.736127	1.353.132
_cons	3.146.745	1.778.686	1.77	0.077	-.339415	6.632.905

Logistic regression					Number of obs =	479
					LR chi2(13) =	30.49
					Prob > chi2 =	0.0040
Log likelihood = -214.71417					Pseudo R2 =	0.0663
non take up of health benefits	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	.006551	.2636411	0.02	0.980	-.5101762	.5232781
wealth	-.5964237	.2920199	-2.04	0.041	-1.168.772	-.0240751
ankara	-.6685159	.36527	-1.83	0.067	-1.384.432	.0474001
izmir	-.0907053	.3887299	-0.23	0.815	-.8526019	.6711913
adana	-.3951423	.3607176	-1.10	0.273	-1.102.136	.3118511
no turkish	-.3587833	.5154282	-0.70	0.486	-1.369.004	.6514373
no of children under age 15	.1725709	.1303615	1.32	0.186	-.082933	.4280748
unemployed	1.131.796	.2711148	4.17	0.000	.6004208	1.663.171
residence type	-.2359911	.3067769	-0.77	0.442	-.8372628	.3652806
education of HH head	-.0160754	.0843416	-0.19	0.849	-.181382	.1492311
ln age	.5029836	.5544962	0.91	0.364	-.583809	1.589.776
ln HH size	-.0591982	.3989529	-0.15	0.882	-.8411316	.7227352
immigrant for 5 years	-.4307448	.7934982	-0.54	0.587	-1.985.973	1.124.483
_cons	-2.741.427	2.284.431	-1.20	0.230	-721.883	1.735.976

B. Logit Regression Results for the First Five Groups

Logistic regression					Number of obs =	1017
					LR chi2(16) =	18.07
					Prob > chi2 =	0.3205
Log likelihood = -146.60544					Pseudo R2 =	0.0580
migration decision	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.0622747	.37593	-0.17	0.868	-.799084	.6745346
having no social sec	.2130608	.4405773	0.48	0.629	-.650455	1.076.576
having greencard	.3810311	.6154639	0.62	0.536	-.825256	1.587.318
wealth	-.0410801	.3785909	-0.11	0.914	-.7831047	.7009445
ankara	-.1998992	.5316567	-0.38	0.707	-1.241.927	.8421288
izmir	.6139024	.494303	0.99	0.214	-.3549137	1.582.719
adana	.0588428	.5531006	0.11	0.915	-1.025.214	11.429
kocaeli	.4179644	1.087.177	0.38	0.701	-1.712.864	2.548.793
no turkish	.6338582	.6394378	0.99	0.322	-.6194169	1.887.133
no of children under age 15	-.0721372	.1796611	-0.40	0.688	-.4242664	.2799921
unemployed	.0303641	.4628613	0.07	0.948	-.8768273	.9375555
residence type	-.423006	.4267833	-0.99	0.322	-1.259.486	.413474
education of HH head	.164852	.1193397	1.388	0.167	-.0690496	.3987535
ln age	-.1578329	.7390257	-0.21	0.831	-1.606.297	1.290.631
ln HH size	1.299.754	.5854575	2.22	0.026	.1522784	244.723
private car owner	-.678416	.7585791	-0.89	0.371	-2.165.204	.8083717
_cons	-4.704.126	3.064.141	-1.54	0.125	-1.070.973	1.301.479

Logistic regression

Number of obs = 1017
LR chi2(18) = 86.98
Prob > chi2 = 0.0000
Log likelihood = -327.59623 Pseudo R2 = 0.1172

electricity cut	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-1.011.987	.232847	-4.35	0.000	-1.468.359	-.5556154
having no social sec	.7688132	.2436889	3.15	0.002	.2911918	1.246.435
having greencard	.7026604	.3571333	1.97	0.049	.002692	1.402.629
wealth	-.2880896	.2330717	-1.24	0.216	-.7449018	.1687226
ankara	-.7224802	.3125206	-2.31	0.021	-1.335.009	-.1099512
izmir	.5775185	.2795959	2.70	0.039	.0295205	1.125.516
adana	-.4960032	.3483629	-1.42	0.155	-1.178.782	.1867755
kocaeli	-.1070012	.7778129	-0.14	0.891	-1.631.486	1.417.484
no turkish	-1.049.979	.5998581	-1.75	0.080	-2.225.679	.1257216
no of children						
under age 15	-.1141493	.1184716	-0.96	0.335	-.3463494	.1180507
unemployed	.5795263	.2618227	2.21	0.027	.0663633	1.092.689
residence type	-.2423628	.2502977	-0.97	0.333	-.7329373	.2482118
education of HH head	-.0648792	.074898	-0.87	0.386	-.2116765	.0819181
ln age	.3154662	.4518518	0.70	0.485	-.5701469	1.201.079
ln HH size	.6298477	.3300438	1.91	0.056	-.0170264	1.276.722
private car owner	-.2453391	.427024	-0.57	0.566	-1.082.291	.5916125
immigrant for 2 years	-1.681.081	1.150.836	-1.46	0.144	-3.936.678	.5745153
immigrant for 5 years	148.868	.4664811	3.19	0.001	.5743938	2.402.966
_cons	-2.839.763	1.899.627	-1.49	0.135	-6.562.964	.8834377

Logistic regression					Number of obs =	1017
					LR chi2(18) =	65.51
					Prob > chi2 =	0.0000
Log likelihood = -280.60328					Pseudo R2 =	0.1045
water cut	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.8781942	.2570892	-3.42	0.001	-138.208	-.3743086
having no social sec	.7447287	.2759085	2.70	0.007	.2039579	1.285.499
having greencard	1.092.719	.3636174	3.10	0.003	.3800417	1.805.396
wealth	-.5911458	.2680889	-2.21	0.027	-111.659	-.0657012
ankara	-.2292291	.3284317	-0.70	0.485	-.8729435	.4144853
izmir	.6995307	.3210057	2.18	0.029	.070371	132.869
adana	-.0637698	.3875268	-0.16	0.869	-.8233083	.6957687
kocaeli	.3865481	.7857566	0.49	0.623	-1.153.507	1.926.603
no turkish	-.6808302	.6056353	-1.12	0.261	-1.867.854	.5061932
no of children under age 15	-.1082923	.1284034	-0.84	0.399	-.3599583	.1433737
unemployed	.2952061	.2970088	0.99	0.320	-.2869205	.8773326
residence type	-.0514382	.2821153	-0.18	0.855	-.6043739	.5014976
education of HH head	.0219413	.0813959	0.27	0.787	-.1375919	.1814744
ln age	.9666276	.4966842	1.95	0.052	-.0068555	1.940.111
ln HH size	.6399261	.3546303	1.80	0.071	-.0551365	1.334.989
private car owner	-.2826126	.4951887	-0.57	0.568	-1.253.165	.6879393
immigrant for 2 years	-1.411.719	114.906	-1.23	0.219	-3.663.836	.8403977
immigrant for 5 years	1.703.042	.4760028	3.58	0.000	.770094	2.635.991
_cons	-6.345.189	2.116.289	-3.00	0.003	-1.049.304	-2.197.339

Logistic regression				Number of obs =	1017	
				LR chi2(18) =	29.27	
				Prob > chi2 =	0.0452	
Log likelihood =	-68.400.741			Pseudo R2 =	0.0209	
decrease in transportation exp.	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
home ownership	-.1125073	.1409723	-0.80	0.425	-.3888079	.1637933
having no social sec	-.0061655	.1724452	-0.04	0.971	-.3441518	.3318208
having greencard	.2122921	.2589599	0.82	0.412	-.29526	.7198443
wealth	.0070234	.1433376	0.05	0.961	-.2739131	.2879599
ankara	-.084079	.1727349	-0.49	0.626	-.4226332	.2544753
izmir	-.1371108	.1951048	-0.70	0.482	-.5195091	.2452875
adana	-.5340656	.2207202	-2.42	0.016	-.9666692	-.1014621
kocaeli	-.26627	.4302425	-0.62	0.536	-110.953	.5769897
no turkish	-.5341931	.3680778	-1.45	0.147	-1.255.612	.1872262
no of children under age 15	-.0567825	.0764412	-0.74	0.458	-.2066044	.0930394
unemployed	.3212436	.1945609	1.65	0.099	-.0600888	.7025761
residence type	.0104866	.1625654	0.06	0.949	-.3081357	.3291089
education of HH head	.0261288	.0452721	0.58	0.564	-.0626029	.1148605
ln age	-.1430377	.2803576	-0.51	0.610	-.6925285	.4064531
ln HH size	.5266053	.198867	2.65	0.008	.1368331	.9163776
private car owner	-.3074737	.2220776	-1.38	0.166	-.7427378	.1277905
immigrant for 2 years	-.9200869	.7068983	-1.30	0.193	-2.305.582	.4654084
immigrant for 5 years	.1037282	.3842389	0.27	0.787	-.6493662	.8568226
_cons	-.2645825	1.191.446	-0.22	0.824	-2.599.773	2.070.608

Logistic regression					Number of obs =	1017
					LR chi2(18) =	84.81
					Prob > chi2 =	0.0000
Log likelihood = -532.491					Pseudo R2 =	0.0738
decrease in social activity exp.	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	.0464625	.1662203	0.28	0.780	-.2793233	.3722482
having no social sec	-.2075804	.2056643	-1.01	0.313	-.610675	.1955142
having greencard	-.3804135	.3657061	-1.04	0.298	-1.097.184	.3363572
wealth	.3260608	.1665554	1.96	0.050	-.0003817	.6525034
ankara	.020584	.1916539	0.11	0.914	-.3550507	.3962186
izmir	-.8877001	.2460313	-3.61	0.000	-1.369.913	-.4054877
adana	-.7927406	.2901377	-2.73	0.006	-13.614	-.2240811
kocaeli	-.0664922	.4668172	-0.14	0.887	-.9814371	.8484527
no turkish	-.3590443	.5213004	-0.69	0.491	-1.380.774	.6626856
no of children under age 15	-.1380357	.0933875	-1.48	0.139	-.3210717	.0450004
unemployed	.1641628	.2310154	0.71	0.477	-.288619	.6169446
residence type	.4712646	.1982172	2.38	0.017	.0827659	.8597632
education of HH head	.1646856	.0540502	3.50	0.002	.0587491	.270622
ln age	-.4956916	.333088	-1.49	0.137	-1.148.532	.1571489
ln HH size	.2155614	.2369072	0.91	0.363	-.2487682	.6798911
private car owner	-.2528602	.2527075	-1.00	0.317	-.7481577	.2424374
immigrant for 2 years	-.138772	.712228	-0.19	0.846	-1.534.713	1.257.169
immigrant for 5 years	.3659334	.4229128	0.87	0.387	-.4629605	1.194.827
_cons	-.9202327	1.403.678	-0.66	0.512	-367.139	1.830.925

Logistic regression					Number of obs =	1017
					LR chi2(17) =	149.31
					Prob > chi2 =	0.0000
Log likelihood = -505.59826					Pseudo R2 =	0.1287
using no network	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	.3973364	.1748904	2.27	0.023	.0545576	.7401152
having no social sec	.0695737	.2101601	0.33	0.741	-.3423325	.4814799
wealth	-.1835525	.179348	-1.02	0.306	-.5350682	.1679632
ankara	153.188	.1944016	7.88	0.000	115.086	19.129
izmir	-.596318	.2806213	-2.12	0.034	-1.146.326	-.0463103
adana	-.1428574	.2815901	-0.51	0.612	-.6947638	.4090489
kocaeli	.1676681	.496263	0.34	0.735	-.8049894	1.140.326
no turkish	.1029636	.4806358	0.21	0.830	-.8390652	1.044.992
no of children						
under age 15	-.0584797	.0943596	-0.62	0.535	-.2434213	.1264618
unemployed	-.9202886	.2909835	-3.16	0.002	-1.490.606	-.3499715
residence type	.1413811	.1979373	0.71	0.475	-.2465689	.5293312
education of HH head	-.0227872	.0548833	-0.42	0.678	-.1303566	.0847821
ln age	.2794371	.3412719	0.82	0.413	-.3894436	.9483178
ln HH size	-.1035386	.2318266	-0.45	0.655	-.5579104	.3508332
private car owner	.0053832	.2647144	0.02	0.984	-.5134474	.5242138
immigrant for 2 years	.4698343	.8260345	0.57	0.570	-1.149.164	2.088.832
immigrant for 5 years	-.3278006	.5268738	-0.62	0.534	-1.360.454	.704853
_cons	-2.394.218	1.458.893	-1.64	0.101	-5.253.597	.4651607

Logistic regression					Number of obs =	1017
					LR chi2(17) =	72.66
					Prob > chi2 =	0.0000
Log likelihood = -432.20169					Pseudo R2 =	0.0775
only informal network	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.2787666	.1904097	-1.46	0.143	-.6519627	.0944295
having no social sec	.3313318	.2115784	1.57	0.117	-.0833543	.7460179
wealth	-.3860185	.1965828	-1.96	0.050	-.7713137	-.0007234
ankara	-1.657.515	.2843643	-5.83	0.000	-2.214.858	-1.100.171
izmir	-125.415	.2990676	-4.19	0.000	-1.840.312	-.6679887
adana	-.2324154	.2768468	-0.84	0.401	-.7750251	.3101943
kocaeli	-.2393332	.5284223	-0.45	0.651	-1.275.022	.7963555
no turkish	-.4050205	.4847953	-0.84	0.403	-1.355.202	.5451608
no of children under age 15	.0728263	.102344	0.71	0.477	-.1277643	.2734169
unemployed	.0089588	.2573491	0.03	0.972	-.4954361	.5133538
residence type	.1254035	.2293686	0.55	0.585	-.3241508	.5749578
education of HH head	.0573546	.0602054	0.95	0.341	-.0606458	.175355
ln age	1.180.079	.3927861	3.00	0.003	.4102321	1.949.925
ln HH size	-.388904	.2524178	-1.54	0.123	-.8836339	.1058259
private car owner	-.3233726	.328331	-0.98	0.325	-.9668896	.3201443
immigrant for 2 years	-.0266241	.9242077	-0.03	0.977	-1.838.038	178.479
immigrant for 5 years	.3113251	.4911774	0.63	0.526	-.651365	1.274.015
_cons	-5.132.147	1.673.827	-3.07	0.002	-8.412.788	-1.851.507

Logistic regression					Number of obs =	941
					LR chi2(14) =	50.81
					Prob > chi2 =	0.0000
Log likelihood = -143.15688					Pseudo R2 =	0.1507
only formal network	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.4614929	.3842967	-1.20	0.230	-1.214.701	.2917148
having no social sec	-.5702087	.4786826	-1.19	0.234	-1.508.409	.367992
wealth	-1.232.972	.4628205	-2.66	0.008	-2.140.084	-.3258609
ankara	.7699283	.388278	1.98	0.047	.0089174	1.530.939
izmir	-.9125577	.7853321	-1.16	0.245	-245.178	.626665
adana	-169.989	.8201435	-2.07	0.038	-3.307.342	-.0924383
no of children under age 15	.0671168	.1958183	0.34	0.732	-.31668	.4509135
unemployed	.0246834	.5267212	0.05	0.963	-1.007.671	1.057.038
residence type	-.4308079	.3719469	-1.16	0.247	-115.981	.2981946
education of HH head	-.0937201	.1293967	-0.72	0.469	-.3473329	.1598927
ln age	-.1890699	.7053766	-0.27	0.789	-1.571.583	1.193.443
ln HH size	.5095153	.5342179	0.95	0.340	-.5375326	1.556.563
private car owner	-.8288292	1.043.136	-0.79	0.427	-2.873.338	121.568
immigrant for 5 years	.1889859	1.080.493	0.17	0.861	-1.928.742	2.306.714
_cons	-.9227457	2.958.362	-0.31	0.755	-6.721.028	4.875.537

Logistic regression					Number of obs =	1017
					LR chi2(17) =	38.84
					Prob > chi2 =	0.0019
Log likelihood = -146.00472					Pseudo R2 =	0.1174
only bank	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	.7304946	.3985285	1.83	0.067	-.0506069	1.511.596
having no social sec	.2342793	.4888937	0.48	0.632	-.7239347	1.192.493
wealth	.4147781	.3602615	1.15	0.250	-.2913215	1.120.878
ankara	1.031.745	.4590936	45.689	0.025	.1319377	1.931.552
izmir	1.129.266	.4747919	13.912	0.017	.1986913	2.059.841
adana	-.3291205	.8592401	-0.38	0.702	-20.132	1.354.959
kocaeli	.1845671	1.096.129	0.17	0.866	-1.963.807	2.332.941
no turkish	.6877045	1.092.768	0.63	0.529	-1454081.00	282.949
no of children under age 15	-.3267819	.2389829	-1.37	0.172	-.7951798	.141616
unemployed	-1.061.234	.7660663	-1.39	0.166	-2.562.696	.4402285
residence type	.8362399	.503711	1.66	0.097	-.1510155	1.823.495
education of HH head	.0765071	.1146273	0.67	0.504	-.1481582	.3011725
ln age	-.5095774	.7269296	-0.70	0.483	-1934333.00	.9151784
ln HH size	-.0527623	.4986426	-0.11	0.916	-1.030.084	.9245592
private car owner	-.0625546	.4888112	-0.13	0.898	-1.020.607	.8954976
immigrant for 2 years	1.756.065	1.093.883	16.50	0.000	1.541.667	1.970.462
immigrant for 5 years	-169.102	.	.	.	.	.
_cons	-4.095.781	3.169.543	-1.29	0.196	-1.030.797	2.116.408

Logistic regression					Number of obs =	1017
					LR chi2(17) =	113.43
					Prob > chi2 =	0.0000
Log likelihood = -638.40883					Pseudo R2 =	0.0816
at least one formal network	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.1333527	.148124	-0.90	0.368	-.4236703	.156965
having no social sec	-.2654288	.1737596	-1.53	0.127	-.6059914	.0751339
wealth	.3775105	.1512106	2.50	0.013	.0811432	.6738779
ankara	-.5031445	.1768399	-2.85	0.004	-.8497444	-.1565446
izmir	1.180.336	.2262406	5.22	0.000	.7369128	162.376
adana	.2560607	.225677	1.13	0.257	-.1862581	.6983795
kocaeli	.0649013	.4314865	0.15	0.880	-.7807968	.9105994
no turkish	.1685747	.3852347	0.44	0.662	-.5864715	.9236208
no of children under age 15	-.0015434	.0796901	-0.02	0.985	-.1577331	.1546463
unemployed	.556809	.2113422	2.63	0.008	.1425859	.9710321
residence type	-.198803	.1727516	-1.15	0.250	-.5373899	.1397838
education of HH head	-.0135582	.0471511	-0.29	0.774	-.1059726	.0788562
ln age	-.9228298	.2973958	-3.10	0.002	-1.505.715	-.3399447
ln HH size	.3527324	.2064097	1.71	0.087	-.0518231	.7572879
private car owner	.1689483	.2304604	0.73	0.464	-.2827458	.6206425
immigrant for 2 years	-.2264961	.7019151	-0.32	0.747	-1.602.224	1.149.232
immigrant for 5 years	.0078104	.4142539	0.02	0.985	-.8041123	.8197331
_cons	3.300.241	1.256.815	2.63	0.009	.8369295	5.763.553

Logistic regression					Number of obs =	878
					LR chi2(13) =	69.14
					Prob > chi2 =	0.0000
Log likelihood = -253.48234					Pseudo R2 =	0.1200
non take up of health benefits	Coef.	Std. Err.	z	P>z	[95%	Interval]
home ownership	-.0628756	.258653	-0.24	0.808	-.5698263	.444075
wealth	-.9125138	.2841837	-3.21	0.001	-1.469.504	-.355524
ankara	-.5691747	.3457494	-1.65	0.100	-1.246.831	.1084816
izmir	.0393017	.367904	0.11	0.915	-.6817769	.7603802
adana	.0448997	.3538326	0.13	0.899	-.6485994	.7383989
no turkish	-.4496344	.5133955	-0.88	0.381	-1.455.871	.5566022
no of children under age 15	.1919624	.1269469	1.51	0.130	-.0568491	.4407738
unemployed	1.433.637	.2628414	5.41	0.000	.9184777	1.948.797
residence type	-.2607009	.2939216	-0.89	0.375	-.8367766	.3153749
education of HH head	-.0338895	.0815972	-0.42	0.678	-.1938171	.126038
ln age	.2536292	.51582	0.49	0.623	-.7573594	1.264.618
ln HH size	.3880412	.3777467	1.30	0.304	-.3523287	1.128.411
immigrant for 5 years	-.378621	.7921601	-0.48	0.633	-1.931.226	1.173.984
_cons	-2.920.218	2.134.731	-1.37	0.171	-7.104.214	1.263.777

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