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Young Adults' Accessible and Affordable Housing Challenge in Istanbul

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Abstract: The purpose of this study is to explore the current housing challenges faced by young adults (18-35), particularly those in their early careers, often have limited incomes, which restricts their access to housing. For this purpose, the housing challenge around the world, in Turkey and Istanbul, has been presented. Within the study, the problem of housing accessibility is discussed in the context of changing demographic structure, affordability, and accessibility to qualified housing. The study is a literature review conducted to fill a significant gap in the existing literature. The existing literature has been analysed by content analysis method and the findings have contributed to a deeper understanding of the subject. This study highlights the incompatibility of the existing housing supply with changing household structures, income distributions, and lifestyles and demonstrates the growing demand for smaller housing units. In this context, the study addressed a few questions: "RQ1: In what ways do demographic changes and economic factors influence the accessibility of housing for young adults in large cities?" and "RQ2: How the increasing demand for small, affordable and functional housing is being addressed in the current housing market and what policy recommendations can be made to improve this situation?" Demographic changes such as the decrease in household size, the increase in the number of individuals living alone, and the aging population, as well as the increase in the number of divorces and the desire of young adults in the early stages of their careers to live in the city center, highlight the need for small, affordable, and functional housing. However, the existing housing stock is far from meeting these changing needs. The challenges young adults face in the housing market, affect not only their individual well-being but also the economic and social dynamics of cities. Therefore, it is critical that housing policies take into account the economic and social needs of young adults and create more accessible and affordable solutions. The study found that smaller dwelling size can offer an important solution that supports not only the physical need for shelter but also the social and economic cohesion of young adults in metropolitan areas. The original contribution of this study to the literature is that it reveals the negative effects of the lack of planning of housing provision in accordance with current demographic and economic conditions on housing accessibility and, in this context, offers solutions for the development of user-oriented, inclusive, and sustainable housing policies.

***Keywords*:** Housing Challenge, Accessible Housing, Changing Demographic Structure, Affordable Housing, Qualified Housing

İstanbul'da Genç Yetişkinlerin Erişilebilir Konut Sorunu

Öz: Bu çalışmanın amacı, kariyerlerinin henüz başındaki, sınırlı bütçeyle geçinen ve nitelikli konuta erişim sorunu yaşayan İstanbul'daki genç yetişkinlerin (18-35) konut sorununu güncel boyutlarıyla tartışmaktır. Bunun için öncelikle Dünya'da, Türkiye'de ve İstanbul'da konut sorunu ortaya konulmuştur. Çalışma kapsamında konuta erişilebilirlik sorunu değişen demografik yapı, ekonomik erişilebilirlik ve nitelikli konuta erişilebilirlik bağlamında tartışılmıştır. Çalışma, mevcut literatürdeki önemli bir boşluğu doldurmak için yapılmış bir literatür taramasıdır. Mevcut literatür içerik analizi yöntemiyle incelenmiş ve elde edilen bulgular, konunun daha derinlemesine anlaşılmasına katkı sunmuştur. Çalışma, mevcut konut arzının değişen hane halkı yapıları, gelir dağılımı ve yaşam tarzları ile uyumsuzluğunu vurgulayarak özellikle küçük konutlara olan talebin giderek arttığını ortaya koymaktadır. Hane halkı büyüklüğündeki azalma, yalnız yaşayan bireylerin artışı ve yaşlanan nüfus gibi demografik değişimler ile birlikte boşanma sayısında meydana gelen artış ve henüz kariyerlerinin başlarında olan genç yetişkinlerin kent merkezinde yaşama isteği, küçük, ekonomik ve işlevsel konutların gerekliliğini ön plana çıkarmaktadır. Ancak, mevcut konut stoku bu değişen ihtiyaçları karşılamaktan uzaktır. Bu sebeple konut politikalarının, genç yetişkinlerin ekonomik ve sosyal ihtiyaçlarını göz önünde bulundurarak daha erişilebilir ve uygun fiyatlı çözümler üretmesi kritik bir gereklilik olarak ortaya çıkmaktadır. Araştırma kapsamında, "S1: Demografik değişimler ve ekonomik faktörler büyük şehirlerdeki genç yetişkinler için konuta erişilebilirliği nasıl etkilemektedir?" ve "S2: Küçük, uygun fiyatlı ve işlevsel konutlara yönelik artan talep mevcut konut piyasasında nasıl ele alınmaktadır ve bu durumu iyileştirmek için hangi politika önerileri yapılabilir?" sorularına yanıt aranmıştır. Genç yetişkinlerin konut sorunu, yalnızca bireysel refahlarını değil, aynı zamanda kentlerin ekonomik ve sosyal dinamiklerini de etkilemektedir. Elde edilen bulgular, küçük konutların sadece fiziksel barınma ihtiyacını değil, aynı zamanda modern kent yaşamında bireylerin sosyal ve ekonomik uyumunu destekleyen önemli bir çözüm sunabileceğini ortaya çıkarmıştır. Bu çalışmanın literatüre orijinal katkısı, günümüzde konut sunumunun güncel demografik ve ekonomik koşullara uygun şekilde

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planlanmamasının, konut erişilebilirliği üzerindeki olumsuz etkilerini ortaya koyması ve bu bağlamda kullanıcı odaklı, kapsayıcı ve sürdürülebilir konut politikalarının geliştirilmesine yönelik çözüm önerileri sunmasıdır.

***Anahtar Kelimeler*:** Konut sorunu, Konuta Erişilebilirlik, Değişen Demografik Yapı, Ekonomik Erişilebilirlik, Nitelikli Konut

1. Introduction

Industrialization has transformed cities into hubs, concentrating population, capital, production means, and consumption (Marx and Engels, 1995). Although industrialization has been instrumental in the economic growth of cities, it has also resulted in challenges such as population density, housing shortages, and rising housing costs (Long and Trung-Kien, 2024). Kessler (1935) highlighted the significance of cities in the industrialized world's governance and capital accumulation processes. The demand for housing in cities increased rapidly from the 19th century onward, as migration from villages to cities accelerated. However, qualified and accessible housing failed to meet this demand. Furthermore, cities, which serve as the hubs of production, encountered inadequate infrastructure and restricted resources (Kessler, 1949).

Neoliberalism has revolutionized urbanization processes by emphasizing capital accumulation. Cities are now perceived as novel instruments for capital reproduction and global competition (Sassen, 2001). Neoliberal urbanization has resulted in the privatization of urban services, which has exacerbated social inequalities and expanded market forces in the housing and real estate sectors (Genis, 2007). Harvey (2009) and Miro (2011) emphasize that global crises precipitated by financial capital have transformed urbanization into an economic stabilizer. Furthermore, real estate growth plays a crucial role in capital expansion.

This study aims to examine the current dimensions of the housing challenge faced by young adults, particularly those in their early careers, often have limited incomes, which restricts their access to housing, in Istanbul. Initially, a literature review was conducted in international and national databases using the keyword "housing challenge" in accordance with the study's objective. The housing challenge in Istanbul, Turkey, and around the world is discussed. The issue of housing challenge is addressed under the categories of changing demographic structure, affordability, and accessibility to qualified housing, as it is the fundamental issue at the core of the housing crisis. In this context, the study addressed a few questions. The following inquiries are:

RQ1: In what ways do demographic changes and economic factors influence the accessibility of housing for young adults in large cities?

RQ2: How the increasing demand for small, affordable and functional housing is being addressed in the current housing market and what policy recommendations can be made to improve this situation?

Young adults' challenges in the housing market, along with their personal well-being, influence the economic and social dynamics of cities. The current housing stock is far from meeting the changing requirements of the population due to demographic changes, including the aging population, the increase in the number of individuals living alone, the decrease in household size, and the rise in the number of divorces. Furthermore, the aspirations of young adults in the early stages of their careers to live in the city center emphasize the necessity for diminutive, cost-effective, and functional housing. The research suggests that small housing units not only provide physical shelter but also significantly contribute to the social and economic cohesion of individuals in contemporary urban life. For this reason, it is imperative that housing policies take into account the economic and social requirements of young adults and develop solutions that are more affordable and accessible.

The study's unique contribution to the literature lies in identifying the detrimental effects of a lack of affordable housing developments that align with current demographic and economic conditions on housing accessibility. In this context, it provides solutions for the development of sustainable, inclusive, and user-oriented housing policies. It is imperative to address the context of the housing challenge at this point.

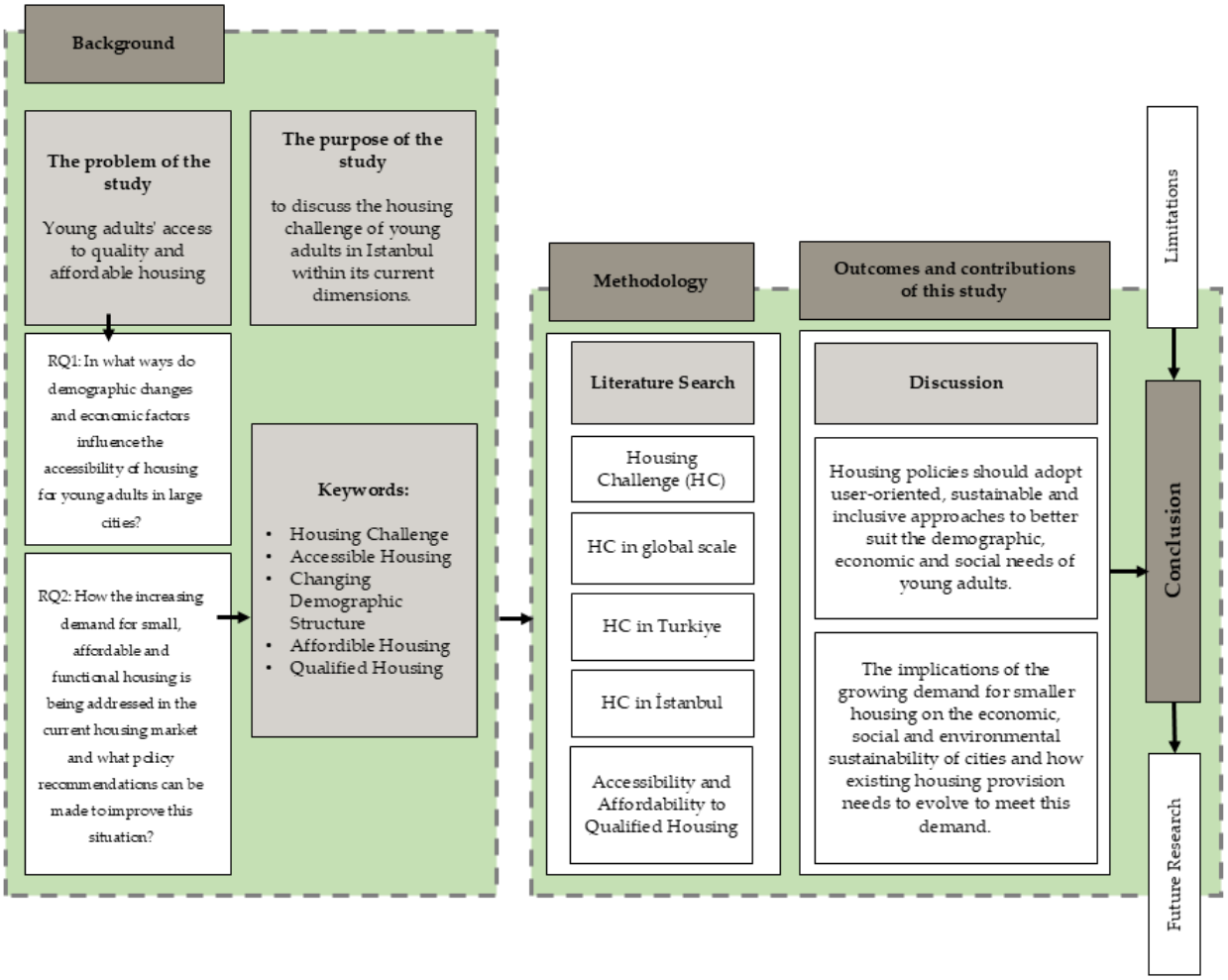

Figure 1. Research Design (Source: Authors' own work)

This article initially addresses the housing challenge on a global scale, as well as in Turkey and Istanbul. Subsequently, the housing challenge will be examined in the context of changing demographic structures, affordability, and accessibility to qualified housing. Arguments that can inform policy decisions will be presented. Figure 1 illustrates the research design.

2. Housing Challenge

Despite the fact that rapid urbanization is essential for economic development and industrialization, it also presents significant obstacles, including uncontrolled growth, challenges with housing, and social inequalities (Fildiş, 2019; Markoc, 2012). Furthermore, several studies have shown a positive correlation between this situation and accelerated urbanization, characterized by speculative increases in housing prices and an insufficient housing stock (Gonzalez and Ortega, 2013; Wang et al., 2017). Consumer culture, tourism, and knowledge-based initiatives have influenced the new image of cities, complicating the dynamics of urbanization, especially in the context of gated communities, retail centers, and renewal projects (Soja, 2011; Harvey, 2003; Markoc and Cizmeci, 2021).

Over the past two decades, demographic growth, technological advancements, economic and social transformations, migration movements, and global climate change have significantly altered the dynamics of urbanization. Currently, over 55% of the global population resides in urban regions and large cities, and this number is increasing at an exponential rate (Meredith, 2018). The fundamental dynamics that influence

urbanization processes and have profound impacts on social, economic, and physical structures are population growth and migration movements. While population growth inherently increases the demand for housing, unforeseen demographic movements, such as migration, exacerbate issues by imposing abrupt pressures on existing housing stock (Saiz, 2007). A scarcity in the local housing market is a consequence of the migration of people to cities, which also increases population density. This process results in an increase in housing prices and the inability of many individuals to afford housing (Rubin and Felsenstein, 2017; Sanchis-Guarner, 2023). Natural population growth and migration movements are the primary factors contributing to the accelerated rise in housing demand. Intensive population accumulation in specific regions disrupts the supply-demand balance during crisis periods, leading to volatility in housing prices (Lin et al., 2018). The housing requirements of economically vulnerable groups are unable to be satisfied during this process as a result of the scarcity of housing stock and the exorbitant costs associated with housing provision (Yılmaz Simsek, 2024).

Early research (Mayo et al., 1986; Mulder, 2006; Okpala, 1992; Sumka, 1987) shows that population growth significantly increases the demand for housing in urban areas. Nevertheless, the relationship between population growth and housing demand may not always be linear. Even when population growth slows down, factors such as individualization, the transition to nuclear families, or changes in household structure can increase housing demand (Lauf et al., 2012). While 1970s research concentrated on rapid urbanization and high fertility rates in the context of demographic transformation, contemporary research emphasizes the economic implications of individualization, geriatric populations, and low fertility (Lee et al., 2014; Morgan, 2003).

2.1. Housing Challenge Around the World

Industrialization's extensive migration from rural areas to cities has exacerbated the housing crisis, especially in developing countries. In both developed and developing nations, the availability of affordable and high-quality housing has emerged as a significant crisis (Yılmaz Simsek, 2024). The historical context brought the housing challenge to the forefront of the global agenda, particularly after World Wars I and II. Numerous countries, particularly in Europe and the United States, implemented extensive policies during the post-war period to address the housing shortage (Kara, 2011). For instance, the devastating effects of World War II devastated 80% of housing in Germany, prompting a swift reconstruction process (Uludag and Arican, 2001). Non-profit organizations and subsidies assisted in the construction of 17 million houses in Germany between 1955 and 1980 (Donner, 2000). The state played a significant role in the production of social housing (Ozden, 2010). Similarly, countries such as the United Kingdom and France implemented social housing initiatives to meet the housing needs of low-income individuals.

Redevelopment initiatives spread throughout Europe in the 1970s, transforming existing housing. During this period, the implementation of policies aimed to increase the availability of accommodation for low-income groups. However, the deterioration of the social welfare state since the 1980s led to the substitution of these policies with market-oriented approaches. Housing production has been primarily under the control of the private sector, which has resulted in a decrease in the volume of affordable housing production and more challenging access to housing for lower-income groups, particularly in light of the impact of neoliberal economic policies.

Since the 1950s, the Netherlands has attracted attention for its social housing policies and has substantially eliminated the housing deficit through state-supported housing initiatives. However, after the 1980s, the implementation of liberal economic policies prioritized the maintenance and repair of existing housing, leading to a decrease in the production of social housing (Saroglu, 2007). Since the 19th century, England has experienced severe housing issues as a result of accelerated urbanization and population migration, which occurred at an early stage of industrialization. Employers constructed worker housing adjacent to factories during the initial phase; however, these measures were inadequate to resolve the issue. The state prioritized the development of social accommodation during the mid-20th century (Onver, 2016).

However, the implementation of market-oriented policies following the 1970s led to a decrease in social housing production, exacerbating the housing issues of economically vulnerable groups (Murdie and Borgegard, 1992). Minton et al. (2016) examine the social repercussions of the housing crisis in contemporary cities. The housing crisis in metropolitan areas like London exacerbates social injustice, and neoliberal policies have turned the right to housing into a commodity. The same study also includes the effects of this circumstance on the local population, the inequalities caused by market-oriented approaches, and the demolition of social housing to replace it with luxury housing.

France implemented the Courant Plan to start communal housing programs after World War II. Urban renewal initiatives focused on enhancing existing housing in the 1970s. However, economic factors hindered the production of social housing in the 2000s (Olgun, 2017). The United States implemented public policies such as social housing production and rental assistance. However, the private sector's role increased after the 1980s as a result of neoliberal policies, which posed challenges for low-income groups in obtaining housing. The collapse of the housing bubble during the 2008 financial crisis underscored the vulnerability of this system (Karger et al., 2014). Socialist bloc countries employed central planning to implement housing policies, and the state maintained control over housing production. The Soviet Union instituted mass housing programs with the objective of ensuring that every family had a home. However, the rapid production process resulted in quality issues. Similarly, Eastern European countries, where central planning proved successful, established housing policies based on economic and social needs (Abac, 1972).

The housing challenge is a direct result of accelerated urbanization and population growth in developing countries. In countries like Brazil and Mexico, low-income groups primarily find informal accommodation. In this process, unregistered and unplanned settlements have become prevalent, and governments have implemented policies to either legalize or rehabilitate them. Nevertheless, these short-term solutions have been insufficient to satisfy the housing demand in a sustainable manner (Yilmaz Simsek, 2024). Sustainable urbanization objectives in the 21st century are currently addressing the global housing shortage. International platforms such as Habitat II have adopted the principle of "adequate housing for all", underscoring the need for countries to establish more inclusive policies to ensure social equality. Nevertheless, the housing issue remains unresolved, particularly in developing countries, due to the allocation of scarce resources to various priorities (Hague, 2004).

2.2. Housing Problem in Turkey

The shortage of affordable housing in Turkey has emerged as an economic, social, and spatial issue, particularly in the context of the accelerated urbanization process and rural-urban migration that began in the 1950s. This has led to the challenges of squatting and unplanned urbanization (Guler and Parliyan, 2022). Particularly in major cities like Istanbul, Ankara, and Izmir, illegal production methods have supplied the majority of housing needs. Initially, households that were migrating to cities attempted to address their housing requirements through individual endeavors. Nevertheless, in the 1960s, the recognition that urbanization was an unstoppable phenomenon led to the momentum of mass migration movements. Economic growth regarded legal housing production as a component, and systematic management transformed it into a commercial product for profit (Kutsal and Polatoglu, 2023). Squatter settlements and build-and-sell practices were the primary methods of housing provision in Turkey during the 1960s. Despite the introduction of models such as cooperatives and mass housing programs in the 1980s, these initiatives were unable to solve the housing crisis on a permanent basis and could only provide transient solutions (Tekeli, 2010). The private sector and the state partnered to diversify public housing practices in response to the effects of neoliberal policies in the 1980s. Following the 2000s, TOKI (Housing Development Administration) emerged as the primary actor; however, these initiatives primarily targeted middle- and upper-income groups, rather than lower-income groups (Kara and Palabiyik, 2009).

This extensive construction process has resulted in a variety of issues, including urban encroachment, increased building density, air pollution, and increased traffic density. These problems have led to the formation of a housing stock that appears sufficient in terms of quantity but is far from meeting expectations in terms of quality (Caliskan, Yazar, & Keskin, 2024). In this context, it is evident that the housing issue in Turkey is primarily a matter of accessibility. Although housing challenges have impacted a variety of societal groups at different times, they have had particularly severe repercussions for low-income and impoverished households. This issue has become widespread and unresolved for disadvantaged groups as a result of income inequality (Kutsal and Polatoglu, 2023). As per Oren and Yuksel (2013), the primary factors that contribute to problems with housing in Turkey are rapid urbanization and rural-urban migration; income distribution and poverty; deteriorating housing and the necessity for urban redevelopment; settlements and illegal construction; and natural disasters. The growing migrant population and the occurrence of natural disasters further exacerbate the housing challenge in Turkey. Turkey is subject to natural disasters every five years as a result of its location on active seismic lines (AFAD, 2018).

Inflationary pressures and economic fluctuations further complicate access to the housing market. The utilization of high interest rates in housing finance has rendered it nearly impossible for low-income individuals to acquire housing. Additionally, the increase in construction costs has disrupted the existing supply-demand equilibrium in the market, restricting housing production (Alkan and Ugurlar, 2015). This situation has a detrimental effect on the sustainability of economic growth and the housing rights of individuals (Rao & Ge, 2015). Currently, the housing issue in Turkey has evolved into a multifaceted one that encompasses urban integration, the legitimization of illegal structures, the distribution of the resulting rent among specific groups, and the failure to protect cultural values (Karasu, 2005). The demand for rental housing is steadily increasing, especially in metropolitan cities, as a result of the growing student population and the rising divorce rates (Ercetin, 2022).

The industrialization process that commenced in the 1950s in Turkey accelerated urbanization, resulting in the migration of individuals from rural to urban areas, which significantly altered socio-economic dynamics. However, these migration surges have resulted in complex issues that are difficult to resolve due to cities' lack of infrastructure and housing stock. Turkey has been undergoing a distinct demographic change process since 2011, which includes mass external migration in addition to domestic migration. Crisis situations, such as wars, political conflicts, natural disasters, and climate change, compel people to seek refuge in other countries. Following the civil war in Syria, Turkey has become one of the countries hosting the largest number of refugees worldwide (Kutsal and Polatoglu, 2023). As of August 2024, the United Nations Refugee Organization reported that 3,096,157 Syrians were registered in Turkey (Mülteciler Derneği, 2024; UNHCR, 2024). The UNHCR has officially recognized approximately 222,000 asylum applicants from Afghanistan, Ukraine, and other countries (UNHCR, 2024). These migration surges have significantly impacted Istanbul, the most densely populated city in Turkey.

2.3. Housing Problem in Istanbul

Istanbul, the cultural, economic, manufacturing, and information hub of Turkey, exhibits the typical characteristics of a metropolitan area, including an escalating rate of urbanization. Urban transformation, renewal activities, and urban expansion have significantly altered the city's urban morphology in recent years. The city has undergone a transformation from a monocentric to a polycentric city (Gur and Yuksel, 2019). Factors such as the spatial distribution of public investments, housing and population densities, transportation networks, and urban facilities directly influence the quality of life in the areas where local residents live (Markoc, 2017). Opportunities for the establishment of communal facilities and open, green spaces are exceedingly scarce, particularly in densely populated and densely built-up regions (Oren & Yuksel, 2013). Furthermore, the necessity for housing continues to be significant in light of the expanding population. The issue of affordable housing is a significant topic of discussion in Istanbul, as it is in the rest

of the world, given the current dynamics of urbanization. The private sector substantially determines Istanbul's housing production, as it does throughout Turkey (Arslan, 2014).

The real estate market's investment-oriented structure impedes the development of a housing policy that is inclusive of lower-income groups, in addition to the necessity for housing. Particularly, the evictions from existing settlements have resulted in the amplification of socioeconomic disparities and the deterioration of social bonds during urban redevelopment projects (Markoc and Cinar, 2018). Additionally, gentrification practices have exacerbated the spatial polarization dimension of the housing challenge by forcing disadvantaged groups to the city peripheries. Large-scale redevelopment initiatives have relied heavily on land speculation and rent sharing to reorganize urban spaces. Keles (2021) posits that these processes frequently evolve into a rent mechanism that is detrimental to marginalized communities.

As is the case throughout Turkey, the primary focus of housing provision in Istanbul is property ownership. Housing for low-income households generally aims to encourage home ownership through long-term financing models and low interest rates. Nevertheless, the monthly repayment amounts of housing loans have been significantly higher than the income level of the average family in recent years, which has further complicated the process of property ownership as a result of the volatile economy and the increasing interest rates (Alkan and Ugurlar, 2015). Due to the COVID-19 pandemic and recent economic crises, inflexible and long-term housing financing models force individuals to live in unqualified and hazardous housing (Gur and Yuksel, 2019). In recent years, the rise in housing rents has emerged as a social issue. The rapid increase in rental prices poses a threat to the accommodation of households (IPA, 2021). With a registered population of 15,655,924, Istanbul ranks among the top cities in Turkey when evaluating housing policies and rent issues using data from 2023 (TUIK, 2023). Based on the Building and Housing Qualities Survey (2021), Istanbul had approximately 6,400,000 registered dwellings as of the end of 2021, irrespective of their function. It was determined that approximately 4,755,086 of these dwellings were utilized for residential purposes (TUIK, 2021). There is a lack of definitive data on the use of vacant houses as second residences, despite numerous hypotheses. However, this situation implies a lack of effective and efficient use of the current housing stock (IPA, 2021).

Istanbul is home to 1,055,883 foreign residents, with 525,666 individuals possessing residence permits and 530,217 Syrians under temporary protection status (Department of Migration Management, 2024). The foreign population persists in their existence without the capacity to adjust to the city in which they reside. This may result in ghettoization due to the inability to integrate with the city. The failure to incorporate large groups of foreign migrants into adaptation programs may result in their dispersion throughout the city in search of individual solutions. This could potentially worsen the housing crisis, intensify regional polarization, and negatively affect the dynamics of cultural integration and urbanization (Dogan et al., 2021). Istanbul, which has a population of 15,655,924 individuals (TUIK, 2023a), clearly reveals the specific dynamics of planned and unplanned housing settlements (Sener and Ozsoy, 2007). The historical evolution of Istanbul's urban housing typologies and their user profiles can be analyzed in two categories, as per Gur and Yuksel (2019): (1) Planned Housing (row houses, split houses, apartment buildings, social housing, collective housing, luxury housing, and gated communities); (2) Unplanned Housing (slums and slum areas).

Examining the housing crisis globally, in Turkey, and most recently in Istanbul, reveals the fundamental issue of accessibility to qualified housing. This context warrants discussing "accessibility to housing".

3. Accessibility to Housing

In this section, the concept of accessibility to housing is discussed under three categories: "changing demographic structure, affordability and accessibility to qualified housing".

3.1. Changing demographic structure

Housing is the most valuable asset and the greatest expenditure item for numerous households worldwide. Additionally, it is a critical factor in the determination of the quality of living for all households (Markoc & Cinar, 2018). Nevertheless, a substantial portion of the global populace is unable to access housing that is both affordable and of appropriate quality (Warnock and Warnock, 2007). The demand for specific centers is on the rise, which has resulted in issues such as land scarcity and increasing land values. This poses a substantial impediment to the production of affordable housing. High land costs directly influence both the housing production process and the aggregate level of housing prices. Nevertheless, the construction industry has experienced a more significant increase in costs due to a decrease in the labor force, an increase in material prices, and an increase in resource utilization costs. In accordance with market dynamics, the demand for low-density housing influences housing production processes. These factors significantly restrict the capacity of individuals to rent or buy a place to live, thereby affecting housing affordability (Van Doorn et al., 2019).

Harvey asserts that cities are human structures built on a vast resource system. Nevertheless, the unequal distribution and scarcity of these resources within the city result in inequities in their utilization and accessibility. Reproducing urban space differentiates the costs of access to services like education, health, housing, and employment, further complicating urban life (Harvey, 2013). Although demographic changes are a critical foundation for short-term assessments of housing demand, they are insufficient for long-term projections. In the long term, housing demand is contingent upon a variety of factors, including the extent and impact of migration flows and the rates of household formation. The economic and political factors that are closely associated with it include social housing and rental policies, social care and support services, and welfare system reforms (Paris and Frey, 2018).

Carliner (1973) contended that the income elasticity of housing demand fluctuates with age, resulting in distinct housing consumption patterns. Bajari et al. (2013), Preece et al. (2021), and Bartkowiak and Strączkowski (2023) have all identified high rental costs and low housing affordability as contributing factors to the trend of individuals residing in smaller, more affordable housing. Small dwellings are frequently in demand due to the economic constraints, spatial priorities, and social requirements of users. The central location of these dwellings is a significant factor in their appeal to users. Their proximity to work or education significantly influences these preferences. Furthermore, compact dwellings are becoming increasingly prevalent due to the desire of individuals to live independently (Clinton, 2018).

Age-related deaths, such as the loss of a spouse, are among the main factors that directly affect household size (Egsgaard, 2024). Elderly individuals generally prefer smaller and low-maintenance dwellings that are more suitable for their physical needs and living standards. According to Caliskan, Yazar, and Keskin (2024), elderly individuals often relocate to areas near the city center to avoid isolation from the social environment and to conveniently meet their daily needs. The increase in divorces leads to a downsizing of household structures, creating a significant demand shift in the housing market (Markoc, 2022). Post-divorce, individuals tend to prefer smaller, affordable, and centrally located housing units, as they generally prefer to live alone and have lower incomes. This becomes a serious challenge for individuals with limited access to affordable housing, especially in large cities. As divorces have become more common, the demand for low-cost and accessible small housing units in the housing market has increased (Ercetin, 2022). The decline in purchasing power since the 1970s has made the living conditions of laborers more difficult, yet the aim has been to maintain capital accumulation through borrowing from financial institutions. This process has resulted in the current escalation of housing crises, as well as an increase in the financialization effect on real estate and the tendency toward monopolization in housing ownership (Araman, 2024).

Becoming a young adult represents a life stage that entails struggling with economic and social challenges, especially in large cities. While big cities attract young adults with the educational and job opportunities they offer, they also confront them with high living costs and access to housing (Xiaoming, 2017; Samec and Kubala, 2024). The 3+1 and 2+1 typologies that make up the majority of the existing housing stock are incompatible with the changing demographics and lifestyles of today. The increase in small households, individuals living alone, and young adults at the start of their careers is driving demand for smaller and more functional housing. However, the current housing stock is far from meeting these changing needs, leading to a supply-demand imbalance in the housing market and restricting individuals' access to suitable housing. This situation clearly demonstrates the need to move towards more flexible and diverse typologies that can meet the needs in housing design (IPA, 2021; Caliskan, Yazar, and Keskin, 2024).

3.2. Affordability

According to Araman (2024), the 2008 global economic crisis deepened the inequalities created by neoliberal policies and financialization in the housing market. Excessive credit expansion, low interest rates, and speculation transformed housing from a right to shelter into a market-oriented commodity, leading to the formation of the real estate bubble. This bubble, which burst in the US, led to millions of people losing their jobs and homes on a global scale, making the housing crisis not only an economic but also a social problem (Araman, 2024).

Istanbul, Turkey's most developed metropolitan area, experienced a rapid increase in housing prices between 2010 and 2024 due to rising inflation and a precarious economic environment. Komurlu and Onel (2007) argue that the development of a sustainable housing finance system in Turkey requires economic stabilization, expansion of capital markets, and adaptation of new models to local conditions. In Turkey, housing and rent expenditures accounted for the largest share of households' consumption expenditures with 23.9%, followed by transportation expenditures with 21.9% (TUIK, 2023). In Istanbul's current conditions, it has become almost impossible for lower- and even middle-income groups to buy or rent affordable housing. Rising housing prices, rental costs, and economic inequalities exacerbate the difficulties faced by disadvantaged groups in the housing market. The fact that the state does not play an active role in housing provision, local governments' solutions are inadequate with limited resources, and the private sector's predominantly profit-oriented approach in this field leads to a shortage of affordable and qualified housing and a growing housing challenge (Kutsal and Polatoglu, 2023). Young adults, particularly those in their early careers, often have limited incomes, which restricts their access to housing. High rents and limited housing supply lead young people to either continue to live with their families or to opt for substandard housing (Xiaoming, 2017; Samec and Kubala, 2024).

3.3. Accessibility to Qualified Housing

In the Turkish context, Gursoy and Akinci (2022) demonstrate that housing that satisfies the minimum standards established by local regulations is insufficient to satisfy user expectations. Therefore, the design of housing should prioritize sustainability, safety, and quality (Markoc, 2017). Additionally, it is recommended that user-centered assessment tools be created in order to more effectively comprehend user requirements and create suitable solutions. This method has the potential to enhance the effectiveness and inclusivity of the implementation of housing policies.

Housing quality is not solely a technical or architectural concern; economic, political, social, and psychological factors also dynamically influence it (Haque et al., 2020). Household economics, housing size, housing quality, the amenities of the residential environment, and a variety of other factors significantly influence the need for housing and the method of meeting this need (Hoshino, 2011; Liao et al., 2015). Housing quality encompasses subjective factors, such as personal expectations and lifestyle requirements, in addition to objective characteristics like room size, physical conditions, and housing type. Environmental factors, such as access to transportation facilities, social facilities, and ecological spaces, significantly influence the quality of housing and individuals' lives. In addition to enhancing individual welfare, quality housing also contributes to the sustainable development of cities and social equality.

The requirements of their current lifestyles heavily influence young adults' housing preferences, according to Opit, Witten, and Kearns (2020). They emphasize the need to offer diversified housing options, improve public transportation and accessibility, and implement designs that foster a sense of community to help young adults adapt to increasing urban density policies. The housing challenge is a deepening crisis at the intersection of multidimensional dynamics such as rapidly changing demographics, economic accessibility, and the supply of quality housing (Markoc & Cinar, 2018). The decline in household size and the increase in the number of individuals living alone and young adults during the demographic transformation process have rendered the current structure of the housing market incompatible with current needs.

4. Discussion and Conclusion

This section of the study will initially address the issue of affordable and accessible housing in the context of the research questions. Subsequently, the concluding findings of the research will be presented in the context of recommendations.

RQ1: In what ways do demographic changes and economic factors influence the accessibility of housing for young adults in large cities?

Sociodemographic variables, such as income level, household structure, and lifestyle, influence individuals' housing preference behavior (Markoc and Cinar, 2017; Walker and Li, 2007). Housing preferences are a reflection of an individual's lifestyle; a combination of social, economic, geographical, and cultural factors shapes the preferences of households regarding the extent of their living quarters, as per Frenkel and Kaplan (2015). One of the most significant factors influencing the demand for housing space is household size and structure in this context (Habib and Miller, 2009; Huang et al., 2023). Family-oriented individuals favor localities with larger areas, while career-oriented individuals prefer housing near the business districts. One-person households generally prefer smaller and more compact living spaces compared to other household types (Uesugi and Asami, 2016). Lau and Wei (2018) and Samec and Kubala (2024) assert that single-person households, especially young adults, prefer mixed-use apartments in urban centers.

Existing literature has examined the influence of education on housing preferences and discussed the extent of this impact. Studies indicate that individuals with university degrees tend to favor urban areas over suburban or peri-metropolitan regions when choosing their place of residence (Millsap, 2018). According to Zamri, Yaacob, and Suki (2022), employees prefer housing that is close to workplaces, public services, shopping centers, and public transportation. The location of housing plays an important role in reducing transportation costs and improving the quality of life of individuals (Markoc and Cinar, 2017).

The income level of a household plays a crucial role in determining the size of the housing they can afford or choose to occupy (Frenkel and Kaplan, 2015; Huang et al., 2023; Karlen, Pagani, and Binder, 2021; Hei and Dastane, 2017; Rangel et al., 2019). Individuals frequently emphasize the services and amenities they require in their daily lives and the location of the property when making a housing purchase decision (Jiesheng et al., 2018). Individuals' lifestyles strongly influence their housing preferences, and there is a need for flexible housing solutions to meet the changing needs of different life stages. Households' lifestyles affect the demand for residential space (Beamish et al., 2001). The perception and utilization of domestic space in everyday life influence the demand for housing space (Dowling and Power, 2012).

According to Caliskan, Yazar, and Keskin (2024), misunderstanding housing size preferences creates a mismatch between housing supply and demand in Istanbul, leading to problems such as overproduction, high prices, and idle housing stock. As income increases, the size of housing units preferred by households increases, while households prefer smaller housing units as educational attainment increases. In addition, households consisting of a single individual or a couple typically opt for more compact living spaces compared to those with larger household sizes. The design of smaller dwellings should be tailored to accommodate the requirements of young adults and individuals with higher education (Caliskan, Yazar, and Keskin, 2024).

RQ2: How is the increasing demand for small, affordable and functional housing being addressed in the current housing market and what policy recommendations can be made to improve this situation?

The distinctive discovery of this study is the detrimental consequences of the absence of affordable housing planning in accordance with the current economic and demographic conditions on housing accessibility. In this context, the study provides solutions for the development of sustainable, inclusive, and user-oriented housing policies. Particularly for young adults living in metropolitan areas, future research can focus on the creation of more compact and functional housing units. The main objective of small-scale space design is to maximize the utilization capacity of the space in the most efficient way. In this direction, the successful design is determined by the rational planning of color, texture, size, layout, and storage areas. Utilizing spatial illusions and using fixed or movable equipment elements that can meet multiple functions offer smarter and more useful solutions to existing spaces (Ozturk & Yildirim, 2023). There are a number of interrelated trends that reveal the mismatch between housing size and individuals' daily needs (Karatseyeva and Akhmedova, 2022). It is observed that educated individuals generally prefer smaller dwellings close to urban centers but with easy access to work and social amenities. Household size in Turkey has shown a gradual decline over time. While the average household size was 5.8 in 1975, it decreased to 4 in 2008 and to 3.14 in 2023, continuing its downward trend. Household projections anticipate the continuation of this trend. A similar situation is also valid for Istanbul, where the average household size was 3.8 in 2008 and decreased to 3.18 in 2022 (TUIK, 2023b). Factors such as declining fertility rates, the widespread adoption of digital nomadic lifestyles, an aging population, and the increasingly complex and diverse structure of intra-family relations are some of the main drivers of the decline in household size (Nelson, 2013; DePaulo, 2015). Despite the reduction in household size, there has been only a modest decline in the average size of newly built dwellings.

O'Connor et al. (2024) prioritize the functionality of the space and the capacity of individuals to live in social equality when assessing adequate housing size. Moreover, in the context of the climate crisis, the need to build smaller but more efficient dwellings to reduce the carbon footprint is evident. In this context, instead of focusing only on minimum square meter standards, housing design should be sensitive to functional and social contexts (Karlen et al., 2021; O'Connor et al., 2024). However, as we move from the urban centers to the peripheries, although household size increases, housing units continue to shrink, indicating that there is no direct correlation between household structure and housing size. This suggests that the main determinant of housing is affordability rather than household size (IPA, 2021). A study aimed at defining these factors can pinpoint the elements that impact the inclination towards smaller homes. These factors may include cost, location, quality of life, transportation facilities, storage space, energy efficiency, and security. The design of housing policies should prioritize supporting individuals' lifestyles and addressing the needs of diverse demographic groups. However, the current housing market has failed to provide a sufficient diversity of housing to meet the diverse needs and demands of households in different income groups.

Housing size has significant potential both for the use of sustainable urban land and the enhancement of young adults' quality of life. The size of housing directly influences not only raw resources and the energy and material consumption of buildings but also has significant implications for land use, infrastructure expenses, and transportation. This plays a critical role in the efficient planning and management of urban areas (Huebner & Shipworth, 2017; Tikoudis, Dimitropoulos, & Oueslati, 2018). While the average housing area per capita was 33 m^2 in buildings built before 2008, this value decreased to 29 m^2 in buildings built after 2008. These data show that housing units tend to shrink in parallel with the decrease in household size across Istanbul (IBB, 2021). Clune, Morrissey, and Moore (2012) conclude that the growth of dwelling size weakens energy efficiency standards and that smaller housing spaces can increase the impact of energy efficiency policies. It shows that smaller house sizes and higher energy efficiency standards offer an effective way to significantly reduce carbon emissions in the residential sector. This approach is critical both to support sustainability goals and to increase the accessibility of housing. Despite the increasing demand for small, affordable, and functional housing, especially in high-density urban areas, the existing housing stock is largely

unable to meet this demand. Moreover, rapid urbanization and market-oriented housing production models make it even more difficult for economically vulnerable groups to access affordable and qualified housing. This situation has a negative impact not only on individual welfare but also on the sustainable development of cities and social equality.

The solution to the housing problem depends on multifaceted and inclusive policies. Regulations that prioritize the production of affordable housing, sensitive to the economic and social needs of vulnerable groups like young adults and low-income groups, should be the first priority. In addition, a shift towards smaller and more functional housing typologies, taking into account demographic changes, should be encouraged, and energy efficiency should be improved by adopting sustainable design approaches. Developing housing policies in a way that supports not only individuals' right to housing but also the economic, environmental, and social cohesion of cities will play a critical role in the long-term and effective solution of this problem.

The study's unique finding highlights the negative impact of not planning for affordable housing, given the current economic and demographic conditions, on housing accessibility. In this context, the study provides solutions for the development of sustainable, inclusive, and user-oriented housing policies. Particularly for young adults living in metropolitan areas, future research can focus on the acceptance of the micro homes and the development of more compact, efficient and functional housing units.

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