

AN ALTERNATIVE to THE OVER-CONSUMPTION PRACTICE: FRUGALITY of IMMIGRANTS from BULGARIA LIVING in BURSA

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Abstract

The over-consumption practices of the consumption age have lately been attracting increasing attention by many academic disciplines. This attention focuses mainly on the consumer, but it seems too early to talk about any research interest on the non-consumer. This study tries to focus on a group of people as an example of who do not consume in the over-consuming world. While non-consumers are the starting point of this study, the population of the immigrants, who are said to be tight-fisted, comprises those who immigrated to Bursa from Bulgaria. 356 people selected from this population are the sample of the study. The claim that immigrants from Bulgaria are frugal is a premise of the study, and certain hypotheses were developed to test this premise. This study employs the survey technique, and the responses were analyzed with the application of Mann-Whitney U and Kruskal-Wallis H tests, and Spearman's rho correlation analysis. The findings revealed that the immigrants in question were generally frugal. Accordingly, it was concluded that those who migrated to Turkey in 1970-1979 are more frugal, and those immigrating from Kardzhali are less frugal compared to those who came from other cities. Finally, the continuity of the frugality behavior by the second-generation (born in Bursa) immigrants was found to be significant in terms of the continuity of the practices of this immigrant group.

**Key Words:** Consumption, Frugality, Frugality scale, Immigrants from Bulgaria.

AŐIRI-TÜKETİM PRATIĐİNE BİR ALTERNATİF: BULGARİSTAN GÖÇMENLERİNDE TUTUMLULUK

Öz

Tüketim çađı insanın aşırı-tüketim pratikleri, birçok disiplinin odaklanmaya başladığı bir konu durumdadır. Bu ilgi, tüketene odaklanırken, tüketmeyene (*non-consumer*) yönelmiş bir ilgiden söz etmek içinse şimdilik biraz erken gözükmekte. Bu çalışma hem aşırı-tüketen dünyada tüketmeyenlerin de -en azından yazında vurgulanmakta olan ölçüde- olacağını hem de tüketmeyenlerin de araştırılabileceğini göstermeyi hedeflemektedir. Tüketmeyenler, bu çalışmanın başlangıç noktasını oluştururken çalışmanın örneklemini eli sıkı oldukları dillendirilen Bulgaristan göçmenleri içerisinde Bursa'ya göç etmiş olan 356 kişi oluşturmaktadır. Bulgaristan göçmenlerinin tutumlu oldukları iddiası, çalışma içerisinde bir ön kabul olarak ele alınmış ve bu ön kabulün sınanması için belli başlı hipotezler geliştirilmiştir. Anket tekniğinin kullanıldığı bu çalışmada, cevaplar

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Mann-Whitney U ve Kruskal-Wallis H testleri ile Spearman's rho korelasyon analiziyle incelenmiştir. Elde edilen bulgular, söz konusu göçmenlerin genel olarak tutumlu olduklarını ortaya koymuştur. Bu bağlamda, 1970-1979 tarihlerinde Türkiye'ye göç edenlerin daha tutumlu oldukları, diğer şehirlerden gelenlere oranla da Kırcalı'den gelenlerin daha az tutumlu oldukları sonucuna ulaşılmıştır. Son olarak, çalışmada elde edilen tutumluluk davranışının ikinci kuşak (Bursa doğumlu) göçmenlerde de sürdürülmesi, göçmen gruba ait pratiklerin devamlılığı açısından kayda değer bulunmuştur.

**Anahtar Kelimeler:** Tüketim, Tutumluluk, Tutumluluk ölçeği, Bulgaristan göçmenleri.

### INTRODUCTION

Consuming, consumption, and consumability signify the new motto that describes the current age and the people living in it. With its descriptive character, the consumption phenomenon is becoming more widespread with an increasing universal influence (Baudrillard, 2008). This phenomenon of universalization draws the attention of the academic community as well as the political powers and the global economic circles. The phenomenon of consumption renders the consumer, the product produced and consumed, and the age and world in which the consumption is prioritized a research object. The ones who consume the minimum or those who resist consuming are the ones ignored by this age. As such, this study aims to focus on a section of the society that has been ignored and/or has not been illuminated so far. This section includes those who are trying to keep their consumption to a minimum and who choose, in a more precise and inclusive term, to be 'frugal'. An important point to be noted here is that the study will neither analyze consumption itself, nor the consumption as reflected in figures. The study will focus on frugality, and frugality as reflected in the behavior of the individual, including the phenomenon of consumption. Another important point is that the issue of frugality will be addressed in the context of a particular group. Therefore, the subject, the focal point, and the research group will be studied through the lens of the discipline of sociology, remaining outside the scope of the discipline of economics.

The study group is composed of Bulgaria's immigrants, who are mentioned by their lack of consumption - with a more comprehensive explanation, with their frugality. As its focal point, the study will examine the actor, in other words, the behavior of the individual who consumes or does not consume, and the advantages and disadvantages of this behavior. This study is driven by the motivation to test the popular belief (judgment) that the immigrants from Bulgaria are frugal. Based on this judgment, questions and hypotheses shaping the study were determined. The main purpose was to reveal whether such frugality behavior exhibits collective characteristics and benefits the whole of society, and by determining the nature of this behavior, to suggest this type of non-consumption or frugality as an alternative to the consuming individual of the consumption world.

In this study, to encompass the concepts such as limited consumer, non-consumer, and saver/accumulator with a single concept, the term 'frugal/frugality' is

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preferred. However, before analyzing the meaning of the related concept in terms of the research group, the 'described' structure of the world in which the immigrants live will be examined.

### **Purpose and Significance of the Study**

As stated by Todd and Lawson (2003), and Lastovicka et al. (1999), even a cursory review of the related academic studies reveals that the subject of consumption is always unilaterally handled. The main focus of these studies is on the consumers or over-consumers; not the ones keeping consumption to a minimum or are frugal. This study aims to show that, contrary to the popular belief, the world is not surrounded by consumption, and that people can live by consuming at a minimum level, without consuming too much and/or excessively. The study, conducted with this intention, shows that an act that has been buried in the past can still be functional, and that such an act can be fostered by internal (culture, family education, etc.) motivations, instead of extrinsic (government incentive, authoritarian attitude) ones. Besides, this behavior may have benefits at the individual and social level.

### **Conceptual Framework**

#### ***Literature Review I: Frugality in the Consumption Age***

Baudrillard (2000: 94) defines the new world citizen as the modern citizen, viewing him/her as a consumer who chooses to produce with less labor in order to increase welfare. When the goal of this period is to consume a lot with little labor, the individual of this period is focused on disposing his/her whole capacity on realizing the consumerist potential (Baudrillard 2000: 94). Şentürk (2007: 32), who defines the current period as the new surreal social order, states that the society in this order is coded and programmed to consume. Therefore, personal consumption is maximized with the increasing choices in the new period (Hall 1995). Contrary to Hall's claim, the maximized consumption trend can be manifested in a minimalized manner in some cases. Minimization of consumption brings to mind the idea of simplicity or minimalist tendency, which has a great impact on art and architecture, and is also reflected in sociological texts. Dopierala (2017), who wrote one of the rare works studying the phenomenon of consumption and minimalism together, states that minimalists do not focus on material objects, and they are not interested in things such as accumulation and hoarding of things, and those interested in them will be remembered by having a material and frugal lifestyle. Hence, it can be said that this type of frugal style does not have a relationship with the minimalist attitude and that it may be related to material frugality.

When considered as a concept, frugality is found to have many related expressions evoking its root meaning, which are adopted by Turkish (and by English, which is recognized as the lingua franca of the academy). In his 2016 edition, Westcott reports that the concept of frugality can be expressed with different words. According to the author's description, the term 'frugality' may be substituted by the following terms: ascetic, thrifty, miserly, tight-fisted, abstemious, unpretentious, cheeseparing,

stingy, ungenerous, and parsimonious. Notably, Westacott (2016) considers the definitions such as stingy and parsimonious equivalent to frugality. Nepomuceno and Laroche (2015) do not see tightwadism as equivalent to frugality, but they also consider the concept of frugality as a lifestyle. They make a distinction between the two styles on the basis of the painfulness of consumption. In other words, the state of misery suffered by the tightwad/miser during the spending/consumption is sufficient for a person to be defined as a tightwad. In Nepomuceno and Laroche (2015), the frugal lifestyle constitutes the alternative from among the three anti-consumption styles, except for the simplicity and tightwadism. In this study, based on Lastovicka et al. who associate long-term expectation with non-consumption, the frugal lifestyle is clarified, and the distinction between the stingy and the frugal is established. Lastovicka et al. (1999), who used the term 'delayed gratification' based on Stuart Mill, placed the main axis of their definition on the concept of frugality as not being some sort of deprivation, but referring to sacrificing temporary desires for greater goals. Unlike many consumption patterns, frugality is a long-term consumption style and requires not consuming in order to attain some future targets.

Since it is not a minimalist attitude or stinginess, frugality can be predicated on a religious, cultural, and ideological premise. Such a premise or presupposition may result in developing an act or a lifestyle. Therefore, it is worth bearing in mind that there may be different types of motivations underlying such a minimum consumption preference. According to some scholars, frugality may develop as an individual orientation. For example, according to Westacott (2016), with the love of knowing the ways of a plain<sup>1</sup> and cheap life, most people may choose to consume little. Yet, the act of choosing to consume little or to be frugal is not, in some cases, an imposition of love, satisfaction, and/or pleasure, and can be part of a cultural practice or lifestyle.

Compared to consumption, frugality has not received much attention as a concept in the social sciences<sup>2</sup> (Lastovicka, Bettencourt, Hughner, & Kuntze 1999: 85). However, with the suggestion that it should be perceived as a 'life style', this concept began to draw attention in the literature. With increasing interest, there is an attempt to explain frugality based on different motivations (e.g., Todd and Lawson 2003), and many approaches can be shown as examples of these explanations. For example, the psychological approach considers the attitude as a personal trait. For example, according to the psychological approach, the ambition of possessing is an innate trait fueled by the competitive forces of capitalism. However, moralists, some religious

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<sup>1</sup> Some studies establish a connection between plain life and asceticism. According to Westacott (2016: 30) asceticism has been an important form of simple life since antiquity, while many religious groups have adopted asceticism at different levels.

<sup>2</sup> For example, frugality has become a very recent topic in marketing research. Especially in the early 2000s, even the early advocates, who asserted that non-consumption needed to be studied as much as consumption, stated that 'the largest consumption boom in history' was not the appropriate time for this (Todd & Lawson 2003: 8).

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doctrines or sects such as Calvinism<sup>3</sup> treat frugalism as a value. Todd and Lawson (2003), in their study of consumers in New Zealand, studied frugality by relating it to values<sup>4</sup>. However, they concluded that although frugality is related to some values, it is more appropriate to accept it as a choice of 'life style' rather than as being related to a series of values. This result is a confirmation of the approach of Lastovicka et al. (1999) to the subject. Lastovicka and his colleagues (1999) considered economy as a dimension of lifestyle, which aims at longer lifespan (durability) and economic viability in acquiring economic goods. Frugal consumption is a concept that includes all of the consumption, accumulation, use, shopping, and recycling behaviors. With its voluntary simplicity and environmentalism on one end, and with the sense of pleasure derived from the skillful and long-lasting use of objects on the other end, this concept is uniquely positioned within a wide range of anti-consumption practices and operationalized through various variables (Lastovicka et al. 1999: 87).

### *Literature Review II: Immigrants' Frugality*

The issue of consumption is frequently explored in the related research literature. However, the phenomenon of non-consumption also contains some invaluable data that deserve to be the focus of much research. In the current study, the non-consumption activity (or frugality), which is yet to be valued as a research focus, will be explored together with another aspect, 'immigrants.' In other words, the non-consumption activity will be explored vis-à-vis migrants and their frugality practices. However, it has been observed that the related literature is far from covering all dimensions of frugality, and focuses only on the dimension of savings/accumulation.

A comprehensive body of literature examining the migrant/migration issues in depth is currently available. Extensive and regularly updated, this national and international research literature mostly studies the effects and causes of migration, migration decisions, migration processes and post-migration experiences. In the post-migration period, saving behaviors, one of the migrants' frugality practices, have only recently begun to be researched. The international literature, rather than the national literature, seems to have focused on this issue. Various studies examine the subject in different countries and groups. While Galor and Stark (1990) focused on first-generation immigrants and the saving behavior of immigrants, Fuchs-Schündeln, Masella and Paule-Paludkiewicz (2017), studied the saving behavior of second-generation immigrants in Germany. In the context of England, De Arcangelis and

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<sup>3</sup> The development of an asceticism of the world by Calvinism in the 16th century, can be said to have confirmed or developed the capitalist system of production; however, this teaching is not pro-consumption; it encourages to settle for less, and to get away from pleasure and waste (Weber 2009).

<sup>4</sup> In their study, Todd and Lawson (2003) demonstrated that frugality is related more to the collectivist values. However, in addition to identifying the concept with collectivist values in general, they concluded that it was possible to deal with individual values like ambition. As a result, they linked frugality with long-term economic goals and variables of the scale they used.

Joxhe (2014) focused on the relationship between the duration of residence of migrants and the behavior of savings. Bauer and Sinning (2006) examined the saving behaviors of temporary and permanent migrants in Germany. A similar study was conducted by Dustmann and Mestres (2011), who also studied the relationship between savings and the return plans of immigrants in another study (Dustmann and Mestres 2010). Dustmann (1997) found that immigrants tend to save more compared to the local people. Based on the same comparison, another study conducted by Islam, Parasnis and Fausten (2010) examined saving behavior of the immigrants and local people in Australia. Vinogradova (2014) compared the saving behaviors of two immigrant types, guest workers and illegal immigrants. According to the author, a foreigner who is likely to be deported has a 'precautionary' saving/accumulating motive. Vinogradova (2014) states that the high saving rate (for precautionary reasons) is short term. Another study in this context is the joint work of Bauer and Sinning (2011), who analyzed the saving behavior of temporary and permanent immigrants in Germany. An important point in their work is that the immigrants think about saving money in terms of foreign exchange. For this reason, according to the authors, temporary immigrants who intend to return to their own countries show more saving behavior than other individuals (citizens or permanent immigrants) do. According to Bauer and Sinning (2011), the difference in savings rate between Germans and permanent immigrants is slightly more than half, while the difference between temporary and permanent migrants is around 70%. Galor and Stark (1990) state that the first-generation immigrants in the country they migrated have had a higher average income than the native population<sup>5</sup>, which is simply explained by the nature and characteristics of the economically motivated immigrants.

There are savings inequalities between local people and immigrants. Due to the changes in the socio-economic background between the locals and immigrants, there are differences in saving trends and welfare positions. Another point is the differences in the saving behavior of the immigrants. Unlike permanent immigrants, temporary immigrants tend to save more to improve their economic situation when they return to their home country. Having been granted the Turkish citizenship, immigrants from Bulgaria do not plan to return to Bulgaria, and thus they can be considered as permanent immigrants in Turkey's immigration conjuncture. This study differs from other studies in the literature and fills a gap with its focus on the frugality and saving/accumulation behaviors of immigrants from Bulgaria in Turkey who are recognized as permanent migrants.

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<sup>5</sup> Dustmann (1997) states that immigrants can save more than the local people when there is no relationship between the host country and the (home country, but the immigrants have a higher income risk than the locals.

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## Method

### *Preparation of the Data Collection Tool*

The study was carried out by applying the quantitative data collection method, which allows the research object to be positivized first and then reaching a conclusion. The survey technique was employed for this purpose. The research was carried out in the districts of Bursa (Yıldırım, Osmangazi, Nilüfer) which called "immigrant city" (Kaplanoğlu, 2013). Within the immigrant groups living in these districts, it was decided to focus on a single group of immigrants. Accordingly, among all the immigrants from Bulgaria living in Turkey, those living in Bursa forms the universe of the study. Since one aim of the study was to examine the continuity of frugality behavior through culturing, the second generation immigrants from Bulgaria were also included in the study. In order to have an accurate representation of this group of immigrants, surveys were distributed to a certain number of immigrants. For the surveys, the acceptable error level (+ - 5%) and the required confidence level (95%) were taken into consideration for the estimation, and the required sample size was determined for the universe larger than 100.000 people. In this case, the ideal sample size is 384 people (Yazıcıoğlu and Erdoğan 2004: 49-50). However, the existence of inaccurate and unreturned questionnaires caused the number of participants to be limited to 356. Since it was not possible to obtain a complete list of the universe, the snowball sampling technique was used. The study included 114 participants from Yıldırım, 114 from Osmangazi, and 115 from Nilüfer, which allowed a balanced distribution among the central districts. In addition, 48.31% of the participants were women and 51.12% were men, while two people (0.56%) did not respond to the gender question. These data show that participants have a balanced distribution in terms of their gender. The surveys are structured to include two parts. The main questions were prepared along with some demographic questions. In addition to the questions about the demographics and consumption, the frugality scale developed by Lastovicka et al. (1999) was used, and the Cronbach alpha reliability coefficient was found to be 0.832 and the scale was found to be reliable ( $p = 0.832$ ;  $p > 0.70$ ). This value does not differ much from the 0,85 value found by Lastovicka et al. (1999), and from the value of 0.89 obtained by Nepomuceno and Laroche (2015).

Three main research questions guided the preparation of the questionnaires. These questions are:

**Q1:** Are migrants from Bulgaria frugal?

**Q2:** Does the idea of achieving long-term goals underlie the frugality?

**Q3:** Can frugality be transmitted through acculturation?

Seven different hypotheses were developed and the questionnaires were designed to make these hypotheses suitable for testing. The hypotheses to be tested are:

**H<sub>1</sub>:** There is a significant relationship between frugality and caring about saving.

**H<sub>2</sub>:** There is a significant relationship between frugality and saving towards home-ownership.

**H<sub>3</sub>:** There is a meaningful relationship between choosing to save (instead of spending money generously) and frugality.

**H<sub>4</sub>:** There is a significant relationship between frugality and price research before buying a product.

**H<sub>5</sub>:** There is a significant relationship between frugality and the idea of big birth, wedding and funeral ceremonies.

**H<sub>6</sub>:** The frugality levels of immigrants from Bulgaria vary according to their years of immigration.

**H<sub>7</sub>:** The frugality levels of the participants vary according to their place of birth.

### *Data Analysis*

In the present study, the concept of frugality was operationalized by Lastovicka et al.'s (1999) scale, and, in order to determine the dimensions related to frugality, participants were asked questions designed in the form of a 5 - point Likert scale. The SPSS was used as the statistical analysis program for the analysis of the data obtained through the survey. Shapiro Wilk-W tests were conducted to determine whether the data were suitable for normal distribution, and since these tests found the level of significance as  $p < 0.05$  for all the variables, it was decided that the distribution was not normal. Therefore, Mann-Whitney U, Kruskal-Wallis H tests, and Spearman's rho correlation analysis were used as the non-parametric tests and frequency tables and median values were used as the descriptive statistics. The significance level to be used in statistical analysis was chosen as  $p < 0.05$ .

The results of the analysis are presented in the next section (Results and Discussion). For this, tables were created. At the stage of interpreting the tables, firstly, the results of the correlation analyses and the other descriptive analyses were interpreted, and followed by an analysis of what they specifically mean for the immigrants from Bulgaria. Further, when deemed necessary, the distribution of the responses of immigrants with the help of frequency tables was interpreted to answer the research questions.

### **RESULTS and DISCUSSION**

The starting point of the study is questioning the claim that the immigrants from Bulgaria are frugal. With this aim, the first research question shaping the study is also related to frugality, that is, looking for answers to the question of whether the immigrants are frugal or not. Following this question, - if frugality is the case -, whether such frugality served any long-term objective(s) is probed further. Finally, the intergenerational continuity of the frugality act is questioned. The tables in this chapter include a basic research question (Are they frugal?), and the sub-questions detailing this question. In the main table (see Table 1), there are items measuring frugality in five sentences. The selection of the items was carried out based on each being able to



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provide semantic support to the others or to respond to one another. Accordingly, the question of caring about saving and the question of saving for the purpose of obtaining housing were found to be suitable for successive placement in the table because they seem to be connected to each other in a cause-and-effect way. The question of whether spending money generously is preferred produces results that support the question of doing price research.

The main table displays the correlation coefficients of these five items regarding the concept of frugality, which are designed to allow a more accurate and comprehensive understanding of the act of 'frugality'<sup>6</sup>. The first interpretation from the table is that each item is related to frugality in a moderate and positive way.

**Table 1.** Correlation Analysis between Frugality and Various Variables

Spearman's rho	Frugality		
	Correlation coefficients	p	n
Caring about saving	0,324	0,000	293
Saving to buy housing	0,318	0,000	277
Prefer to consume instead of spending generously	0,567	0,000	328
Making a price research before buying a product	0,336	0,000	328
Birth-wedding-funeral ceremonies must be large	0,334	0,000	325

In detail, according to Table (1), there is a positive and moderate relationship between the importance of saving and being frugal ( $p = 0.000$ ;  $p < 0.05$ ; Spearman's  $p = 0.332$ ;  $0.30 < 0.324 < 0.70$ ;  $p_2 = 0.10$ ). Caring about saving explains 10% of frugality, verifying the first hypothesis ( $H_1$ ) of the study. The second hypothesis ( $H_2$ ), like the first hypothesis, was also confirmed according to these data, and a significant relationship was found between frugality and saving to buy housing. According to this, there is a positive and moderate relationship between frugality and saving to buy housing ( $p = 0,000$ ;  $p < 0,05$ ; Spearman's  $p = 0,318$ ;  $0,30 < 0,318 < 0,70$ ;  $p_2 = 0, 10$ ). The data show that saving to buy housing explains 10% of frugality. The distribution of the responses of the participants to these two questions, which were determined to be related to frugality, is shown in Table (2).

<sup>6</sup> In the study, the concept of frugality is operationalized with the scale developed by Lastovicka et al. (1999).

**Table 2.** Frequency distributions of the frugality-related variables I

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Undecided/neutral</b>	<b>Agree</b>	<b>Strongly agree</b>	<b>Unanswered</b>
	%	%	%	%	%	%
Caring about saving	5,6	5,6	8,1	<b>40,2</b>	<b>26,1</b>	14,3
Saving to buy housing	4,8	12,1	21,1	<b>27,5</b>	<b>15,4</b>	19,1

Clearly, a considerable proportion of the participants (66.3%) care about saving, and a significant portion (42.9%) choose to save money in order to purchase housing. When we analyze the relationships that occur in the first two hypotheses together with the frequency distributions, the presupposition that the immigrants from Bulgaria are frugal is affirmed and replaced by an acknowledgement. In other words, it is evident that these immigrants care about money-saving and saving for the purpose of house ownership, which is an assumed tendency (frugality) of these immigrants. Here, in this consuming world and age of consumption, in which consumption is so strongly encouraged and applauded, and, in a sense, has become functional in the acquisition of status, how the immigrants from Bulgaria can remain frugal is an important question. In response to this question, considering the argument put forward by Kozanoğlu might help because he illuminates and clarifies the motives behind these immigrants' frugality. In addition to the consumption phenomenon that occurs in response to compulsive feelings and needs, Kozanoğlu (1993) mentions the act of 'compensatory consumption' which is described as the compensation for the things that one cannot eat, wear, or experience, by purchasing the best of something. Considering the findings of the study, the claim that the immigrants from Bulgaria may have adopted the 'compensatory consumption' style stands to reason. The immigrants may also be postponing their eating, drinking, and spending in order to achieve the consumption of a better item, which is confirmed by the first two items presented in the Table. Revisiting Table (2) reveals that the immigrants from Bulgaria are interested in money saving, and save to purchase their own housing as well.

Odabaşı (2013) emphasizes that in modern societies social identity is constructed through consumption. Therefore, individuals in such societies build an identity for themselves by consuming. Do not those who do not consume the best or buy a long-term means/tool undertake such an identity building? To test the accuracy of this claim seems to be very unlikely in terms of the limitations of this study and its research technique. However, the attitudes of migrants in the sense of belonging can be meaningful. Sipahi Kıratlı (2014) states that the immigrants from Bulgaria must fulfill their purpose of 'owning a house' so that they can feel that they belong to a place, thus, they work very hard to accomplish that. In other words, the behavior of owning a home is an indicator of belonging for immigrants. Such an importance attached to becoming a homeowner is underlined in some other studies as well. For instance,

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home ownership is a demand or a need for the immigrants from Bulgaria, who are described by Kolukırık (2006: 7) as 'these people do not know what being a tenant means'. According to Şirin (2011), besides the two factors of being educated and working as a whole family, being a homeowner is another factor of adaptation reinforcing the sense of belonging. Balaban-Salı and Mehmed (2014), who based this behavior on past habits, state that the immigrants from Bulgaria are used to having a secure job and a house due to the communism, which has evolved into a desire to have a salaried job and a home after their migration, and that they prioritize home ownership. Therefore, they explain their behavior by the habits that they have left behind rather than by a process of identity building. At this point, it should be noted that the quantitative data collection technique used in this study does not enable the identification or test the accuracy of the participant behaviors within the framework of the scientific criteria. Explaining the factors underlying these behaviors can be the focus of another study.

Being the highest with 0.567 correlation coefficient, the third item in Table (1) stands out among the other four items. Put differently, there is a positive and moderate relationship between frugality and preferring to save rather than spend a lot of money generously ( $p = 0,000$ ;  $p < 0,05$ ; Spearman's  $p = 0,567$ ;  $0,30 < 0,567 < 0,70$ ;  $p^2 = 0,32$ ). Therefore, the third ( $H_3$ ) hypothesis of the study is accepted on the basis of these data. In addition, choosing to save money rather than spending money generously explains 32% of the frugality. Table (3) shows the distribution of the participants' responses.

**Table 3.** Frequency distributions of the frugality-related variables II

	Never	Seldom	Sometimes	Very often	Always	Unanswered	Total
	%	%	%	%	%	%	%
Choosing to save money rather than spending money generously	2,8	13,8	10,7	<b>42,1</b>	<b>25,3</b>	5,3	100,0

Considering the frequency distribution of the hypothesis concerned, 67.4% of the respondents prefer to consume instead of spending generously or always generously. This finding demonstrates once again that the immigrants from Bulgaria avoid spending money generously and prioritize saving, confirming their frugality.

Another hypothesis ( $H_4$ ) was formed through the statement that there is a meaningful relationship between making a price research and frugality before buying a product<sup>7</sup>. In the light of the data in Table (1), it can be stated that there is a positive and

<sup>7</sup> Nevertheless, there is a positive and moderate relationship between a product being on sale and its effect on product preference ( $p=0,000$ ;  $p<0,05$ ; Spearman's  $p=0,349$ ;  $0,30<0,349<0,70$ ;  $p^2=0,12$ ). That the product's being on sale affects the product preference explains 12% of the

moderate relationship between these two variables ( $p = 0,000$ ;  $p < 0,05$ ; Spearman's  $p = 0,336$ ;  $0,30 < 0,336 < 0,70$ ;  $p_2 = 0,11$ th). Therefore, it can be said that hypothesis H4 is accepted. However, before buying a product, it can be added that doing price research explains 11% of being frugal. The frequency distribution of the hypothesis shows that 61.8% of the respondents generally or always do price research.

**Table 4.** Frequency distributions of the frugality-related variables III

	Never	Seldom	Sometimes	Very often	Always	Unanswered	Total
	%	%	%	%	%	%	%
Making a price research before buying a product	5,6	9,6	19,1	36,0	25,8	3,9	100,0

Odabaşı (2013) refers to the type of society in which the person who views consumption as the purpose of life has evolved from being a 'homoeconomicus' into a 'consumptionus.' Bilgin (1991) calls the same society as the society of 'disposable' people with 'disposable' belongings. In support of this, Odabaşı (2013) talks about constantly changing, single-use, and depreciating products. The new world, characterized by people who prioritize consumption and the goods that are single-use and disposable, is different from the world of these immigrants from Bulgaria. In their world, neither consumption nor the quick sellout of the disposable products that lose value has any urgency. The dominant attitude of the new world with its dominant human profile and consumption is irrelevant to the consumption attitude of the immigrants from Bulgaria. For them, consumption is replaced by disposable products and single-use is replaced by long-term use, if possible. In Table (5), one of the variables that operationalize the concept of frugality, and in a sense, one sub-dimension that constitutes frugality shows that a large proportion of the immigrants (69.1%) think that when reusable products are available purchasing new products is unnecessary.

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frugality. More than half of the respondents (53%) agree with this statement. Shoham and Brencic (2004), in their joint work on Israeli consumers, showed that the price awareness of paying less for a product is related to the frugality. The findings of this study support this data in the literature.

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**Table 5.** The responses given for the 'If you can re-use an item, you do not need to buy a new one.' item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	16	4.5
Disagree	34	9.6
Undecided / neutral	41	11.5
Agree	147	41.3
Strongly agree	99	27.8
Subtotal	337	94.7
Unanswered	19	5.3
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

Repetitive use of multiple-use items (this may be a product/article/tool) is common and highly preferred in the research group. Another item supporting this finding is shown in Table (6). The majority of the participants (78.6%) think that products can be used for a long time if they are well taken care of.

**Table 6.** The responses given for the 'If you take good care of your belongings, you'll save for a long time.' item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	9	2.5
Disagree	22	6.2
Undecided / neutral	29	8.1
Agree	166	46.6
Strongly agree	114	32.0
Subtotal	340	95.5
Unanswered	16	4.5
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

One point that needs to be emphasized at this point is the fact that the group being associated with continuous savings does not mean that they never consume anything. Here, unlike the consumers of the new age, immigrants from Bulgaria seem to follow more compulsory and/or more careful consumption styles rather than symbolic, ostentatious or complex ones. Odabaşı (2013) defines 'compulsory consumption' as the type of consumption required to sustain life, while labelling the consumption type starting with a higher level of efficiency and satisfaction level as 'careful consumption.' The immigrants from Bulgaria seem to have chosen to consume in a way that sits precisely between these two consumption types.

When interpreting the answers to the questions formed in 5-point Likert type, if the 'average' option at five different levels is considered as an intersection of the positive and the negative answers, it can be concluded that less is spent on accommodation, clothing, health and socio-cultural activities, and more on food. On

the other hand, it is evident that at the two end of the continuum (spending and non-spending) behaviors are almost equal in the ratio of spending on education and transportation. While the ratio of those who claim to spend at an average level on food and health is high (40% or more), the ratio of those reporting an average level of expenditure on education and socio-cultural activities is lower compared to the first group.

**Table 7.** Expenditures of immigrants according to their spending types

	<b>Food</b> (%)	<b>Housing</b> (%)	<b>Clothing</b> (%)	<b>Health</b> (%)	<b>Education</b> (%)	<b>Transportation</b> (%)	<b>Socio-cultural</b> (%)
Very little	2.8	17.7	8.4	10.3	17.7	9.6	22.5
Little	10.7	27.5	28.7	26.7	16.3	17.4	20.5
<b>Average</b>	<b>45.5</b>	<b>32.9</b>	<b>39.3</b>	<b>40.2</b>	<b>28.1</b>	<b>38.5</b>	<b>29.2</b>
Much	24.7	7.0	13.2	10.7	16.6	20.5	11.8
Very much	12.1	6.7	6.2	6.5	12.4	9.0	10.1
<b>Subtotal</b>	<b>95.8</b>	<b>91.9</b>	<b>95.8</b>	<b>94.4</b>	<b>91.0</b>	<b>94.9</b>	<b>94.1</b>
Unanswered	4.2	8.1	4.2	5.6	9.0	5.1	5.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

The proportional distribution of consumption/expenditure in seven different items is available in Table (7). However, the spending on clothing and accessories is noteworthy. As can be seen in Table (8), the behavior of spending as little as possible on clothing and accessories<sup>8</sup> that are not considered as basic needs is stronger than shown for the other choices. In other words, the proportion of participants who choose to spend as little money as possible to clothing and accessories (57.6%) is more than half of all the participants.

**Table 8.** The responses given for the ‘I spend as little money as possible on clothes and accessories.’ item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	24	6.7
Disagree	78	21.9
Undecided / neutral	33	9.3
Agree	133	37.4

<sup>8</sup> It is clear that spending less money on clothes and accessories is related to frugality. Accordingly, a positive and moderate relationship was found between spending as little money as possible on clothing and accessories and being frugal ( $p = 0,000$ ;  $p < 0,05$ ; Spearman's  $p = 0,474$ ;  $0,30 < 0,474 < 0,70$ ;  $p_2 = 0,22$ ). Spending as little money as possible on clothing and accessories explains 22% of the frugality.

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Strongly agree	72	20.2
Subtotal	340	95.5
Unanswered	16	4.5
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

Another question that may come to mind about the subject of expenditure is the existence of 'control' in the use of money. As anticipated, immigrants are very cautious about spending and act in a careful manner. It is possible to deduce this from the findings in Table (9). As can be seen, 76.1% of the participants agree with the statement 'I'm careful about how I spend my money.'

**Table 9.** The responses given for the 'I'm careful about how I spend my money.' item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	10	2.8
Disagree	28	7.9
Undecided / neutral	29	8.1
Agree	172	48.3
Strongly agree	99	27.8
Subtotal	338	94.9
Unanswered	18	5.1
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

What triggers the consumption behavior is the impulse to buy, and the failure to resist this impulse. Therefore, whether based on a basic need or on an expectation of obtaining a purely cultural or symbolic response, the driving force behind the behavior of consumption is failing to overcome the urge to purchase. Avoiding or overcoming such an urge seems to be a crucial step towards saving. A point of direct relevance to the frugality of the immigrants from Bulgaria is that they can demonstrate the potential to resist the temptation to buy. As can be seen in Table (10), a large number of immigrants (54.2%) found that they could resist to purchase.

**Table 10.** The responses given for the 'I am able to save my money when I resist buying.' item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	8	2.2
Disagree	65	18.3
Undecided / neutral	72	20.2
Agree	131	36.8
Strongly agree	62	17.4
Subtotal	338	94.9
Unanswered	18	5.1
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

The consumption type, which Odabaşı (2013) calls ‘careful consumption’ seems to adequately describe the spending that these immigrants spend on births, weddings, and funerals. Regarding the research group of the current study, it can be stated that they may also display a recreational consumption by slightly moving away from the compulsory consumption for such activities (on birth and wedding days). However, it can be misleading to say that this practice applies to all Bulgarian immigrant participants. As can be seen in Table (11), immigrants do not act in the same way or have a unanimous decision about organizing large-scale ceremonies for such periods or days. Here, the number of those supporting ‘careful consumption,’ is almost as high as those who prioritize ‘compulsory consumption’.

**Table 11.** The responses given for the ‘Birth-wedding-funeral ceremonies must be large’ item

	<b>Number of participants</b>	<b>%</b>
Strongly disagree	32	9,0
Disagree	84	23,6
Undecided / neutral	81	22,8
Agree	77	21,6
Strongly agree	60	16,9
Subtotal	<b>334</b>	<b>93,8</b>
Unanswered	22	6,2
<b>TOTAL</b>	<b>356</b>	<b>100.0</b>

In terms of proportionality, the fact that both the participants who agree with and those who oppose the idea are high in number calls for further inquiry into the relevance of this statement to frugality. The analysis in response to this need, (See Table 1) reveals that there is a relationship between frugality and the idea of birth, wedding and funeral ceremonies on a large scale ( $p = 0,000$ ;  $p < 0,05$ ; Spearman’s  $p = 0,334$ ;  $0,30 < 0,334 < 0,70$ ). In other words, there is a significant and positive relationship between frugality and attitude towards having large-scale birth, wedding and funeral ceremonies. However, as can be seen, immigrants from Bulgaria do not exhibit a tendency similar to their answers to the other four questions shown in Table (1) when it comes to this preference for frugality.

The first question that this study attempted to answer was substantiating or falsifying the validity of the claim that the immigrants in question were ‘tightfisted,’ and the findings indicate that this presumption regarding frugality was accurate. As can be seen, many questions were asked to probe into this presumption, and each question partially or fully supported the affirmative conclusion. At this point, two further main questions need to be answered. The first of these is whether these migrants’ year of immigration to Turkey and their birth places predict their frugality attitude. In response to these two questions, the findings were subjected to the Kruskal Wallis test and the related questions were analyzed in two different tables. As seen in Table (12), consumption scores of the participants differ significantly according to the date of immigration ( $H = 7.513$ ;  $SD = 2$ ;  $p = 0.023$ ;  $p < 0.05$ ). Mann-Whitney U tests were



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conducted to determine which group or groups caused the difference. Bonferroni correction was applied and the significance level was accepted as 0.0167 for all the effects. According to the results of the tests, it was observed that the frugality scores of the immigrants who immigrated to Turkey between 1970 and 1979 were significantly different from those who immigrated between 1990 and 1999 ( $U = 2401$ ;  $p = 0.009$ ;  $p < 0.0167$ ). The average of 60 participants who migrated in the 1970-1979 period was higher than that of the other groups. According to this, the most frugal among these three groups were those immigrating in the 1970-1979 period. Considering migration vis-à-vis acculturation, this finding is of critical importance because it is contrary to the view that immigrants adopt (compulsorily or voluntarily) the ways of the country they arrive. However, those immigrating to Turkey in the 1970s (here immigrants from Bulgaria) appear not to have been affected in terms of their 'consumption or frugality' in a country where consumption has now become a life-style. This finding holds true when interpreted vice versa, because even the immigrants born in an age of consumption culture seem to prefer to be frugal. Another point to be mentioned about this item is that the sixth hypothesis of the study 'the frugality levels of immigrants from Bulgaria differ according to their years of immigration' was accepted.

**Table 12.** Kruskal Wallis test results on the frugality levels of immigrants (years of immigration)

	<b>Years of immigration</b>	<b>N</b>	<b>Median</b>	<b>sd</b>	<b>H</b>	<b>p</b>
Frugality	1970-1979	60	145,13	2	7,513	0,23
	1980-1989	80	118,78			
	1990-1999	106	114,82			

The question focusing on the frugality behaviors along with birthplaces is also important. According to the hypothesis developed in this study, 'the frugality levels of the participants vary according to the place of birth'. The results of the analysis showed that the seventh hypothesis was accepted ( $H = 9,197$ ;  $SD = 2$ ;  $p = 0,010$ ;  $p < 0,05$ ). Mann-Whitney U tests were conducted to determine which group or groups caused the difference. Bonferroni correction was applied and the significance level was accepted as 0.0167 for all the effects. According to the results of the test, the frugality scores of the immigrants born in the Kardzhali region were significantly different from those of other Bulgarian-born immigrants ( $U = 1555$ ;  $p = 0.011$ ;  $p < 0.0167$ ). When the mean ranks of the groups is considered, it is clear that the immigrants born in Kardzhali have lower frugality scores than the other participants. The method of this study does not allow revealing the reasons for the immigrants born in Kardzhali being less frugal than the immigrants from other regions.

**Table 13.** Kruskal Wallis test results of frugality levels according to the place of birth variable

	<b>Birth place</b>	<b>N</b>	<b>Median</b>	<b>sd</b>	<b>H</b>	<b>p</b>
Frugality	Kardzhali	110	84,82	2	9,197	0,010
	Other regions in Bulgaria	39	110,21			
	Turkey (2. generation)	40	108,18			

Compared to the immigrants from other cities and villages in Bulgaria, the fact that the people from Kardzhali are less frugal contradicts the study by Adiloglu and Pehlivan (2018) where the headmen (*mukhtar*) of the neighborhood ask the tight-fisted people <sup>9</sup> ‘Are you from Kardzhali?’ However, our analysis revealed that among the Bulgarian immigrants from different cities and villages of Bulgaria, those who had the least frugality (in a sense, the least stingy) were from Kardzhali. The result of this analysis is also important in that it indicates that the second-generation immigrants born in Turkey continue the behavior of frugality. This data suggests that ‘frugality’ behavior is transmitted via intra-family acculturation.

### CONCLUSION

There are inevitably a number of stereotypes in the minds of each person. Only scientific studies can test and falsify their accuracy or inaccuracy. As its research problem, this study focuses on an accusation that maintains its vitality as a stereotype, which is nothing but the accusation that immigrants from Bulgaria are tight-fisted. The study is not generalizable to the entire group of immigrants; only a representative group has been studied to question this stereotype, and even though small, a new step has now been taken toward obtaining findings that are more comprehensive. The findings enable some generalizability about the immigrants from Bulgaria living in various districts of Bursa. One of these findings is about the frugality of the immigrants in question. The concept of frugality has a broad scope that encompasses many different meanings. Therefore, the concept of frugality is explained in the relevant parts of the study and the meaning of this concept as well as that of other concepts conflated with this concept are examined more closely. The concept of frugality is equivalent to the concepts such as the ascetic, miserly, abstemious, modest, tight-fisted/stingy, cheeseparing/penny-pincher, scrooge, ungenerous and parsimonious/miser. Nepomuceno and Laroche (2015) do not consider stinginess/tightwadism to be equal to frugality, because they argue that a feeling ‘pain’ during spending makes a

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<sup>9</sup> No studies could be identified in the literature showing that migrants are frugal, however, In an article where examples of Reşat Nuri Güntekin's literary works are cited (in Süleymanoğlu-Yenisoy, 2005:102), a story titled ‘Cherries’ is narrated, and there is a remarkable section in this story: ‘One of the neighbors has enlightened me about this family: ‘These are Rumeli migrants. They are very stingy people: They do not eat, do not drink, they roam in their houses in ragged and tattered clothes; they do not light a fire in winter. They take their money to the bank and deposit it there. Will they take it to their graves? At least they could have children... But they have nobody...’

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difference between stinginess and frugality. Another difference is related to the 'delayed gratification' 'quoted by Lastovicka et al. (1999) from Stuart Mill. According to them, frugality is not a deprivation, but it is about sacrificing temporary desires for greater goals. As such, based on this definition, the current study distinguishes the concept of frugality from other concepts.

The study has basically three questions and the main hypotheses detailing these questions. The first question is directly related to whether migrants are frugal. This study employs the Lastovickas' frugality scale to measure frugality, in which frugality values range from 5 to 40. According to the results of the median tests, the median frugality of the related migrants was determined as 31, which is higher than the value of 29 found by Todd and Lawson (2003)<sup>10</sup>. This median value is sufficient to demonstrate that the research group is frugal. However, since frugality is the main concept on which the study is based, the related subdimensions were also analyzed, and some major hypotheses related to these sub-dimensions were developed. Regarding the hypothesis associated with the first question, caring about saving, saving money rather than spending generously, and performing price search were all found to be related to frugality. Furthermore, the distribution of responses to the relevant questions confirmed that the immigrants from Bulgaria were frugal.

The second research question is related to whether or not frugality is supported by the idea of postponing consumption for long-term purposes. Two different hypotheses were developed to address this. One of them associates frugality with the saving for the purpose of home ownership, the other associates it with the idea of birth, wedding, funeral ceremonies being held on a large scale. The findings of the study also found a significant relationship between frugality, saving, and aiming to buy a house. It was also confirmed by the analysis that there was a relationship between frugality and the idea of holding the birth, wedding and funeral ceremonies on a large scale. Of these two hypotheses, especially when the distribution of the responses to reveal that the immigrants from Bulgaria prefer to save for a long-term goal, such as becoming a home owner, while the large size of birth, weddings and funerals does not seem to be such an aim. It can be argued that Odabaşı's (2013) 'careful consumption' category, which is one of the many consumption categories, can be applied to the consumption patterns of the immigrants from Bulgaria. This is because the group in question appears to have moved away from 'compulsory consumption' to some extent. It is possible to see this in their ability to spend on buying homes and on ceremonies such as births and weddings. In addition to these findings, it can be observed that the relevant group (the majority) could control their money and resist purchasing. The second question focuses on whether such a frugality attitude is aimed at a compensatory consumption. Does the frugality preference focus on compensating for

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<sup>10</sup> Kasser (2003) used the Lastovicka et al.'s (1999) scale of frugality in their study conducted in a sample of children and adolescents and the mean score of the sample was 3.61 and the standard deviation was 0.68. In this study, the average of the attitude score was 3.73 and the standard deviation was 0.73. The values obtained by the study are higher than those of Kasser (2003).

whatever the person feels missing by reaching something better? The analyses and the explanations in the literature reveal that the group of immigrants in question compensate for the elements in the country in which they feel the deficiency of or sustain their habits in the country they left behind, by owning a more concrete and higher-level product/item, such as housing. This is the main question that the second question seeks to answer.

Whether frugality was transferred to new generations through acculturation is the third question of this study. Two hypotheses were developed to answer these questions. These hypotheses are based on the idea that frugality varies by the year of immigration and place of birth. The findings demonstrated that the immigrants who arrived in the 1970-79 period were more frugal than those arriving in the later periods, but the more recent or second-generation (born in Bursa) immigrants exhibited considerable frugality as well. Therefore, it is evident that not only the Bulgarian-borns, but also those born in Bursa can be frugal. Further, a finding obtained by the present study differed from the popular perception about those born in Bulgaria. Whereas the academic studies based on field research data report that the immigrants from Kardzhali are pigeonholed as stingy and are stereotyped as tight-fisted/tightwad with the question 'Are you from Kardzhali?' (see Adiloğlu and Pehlivan 2018), our study conversely identifies the Kardzhali-born people as less frugal.

To conclude, the immigrants from Bulgaria interviewed in this study are more or less frugal. Presenting the controversial aspects of frugality as well as proposing it as an alternative for the new world is a matter of academic preference. What really matters is acknowledging it as a social phenomenon and contributing to the related literature by studying the existing examples because the world today needs quests for new acts to offer alternatives to the consumption act. The most adequate and functional alternative to this is *to be frugal*. This study supports the idea that being able to be frugal is not limited to the ideal, but a part of the real life, which, in this case, is an integral part of the Bulgaria immigrants' life.

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